



- Trained loan officers in sales strategies which resulted in improved portfolio quality and yield while growing receivables.

### Financial Analysis

- Implemented strategic business plans to improve overall organizational effectiveness to achieve financial goals.
- Analyzed operating statements and structured credit facilities for clients.
- Created daily operating controls utilized by business unit managers for tracking key operational goals and identifying trends impacting individual departments.
- Developed operational and capital budgets.
- Monitored daily, weekly, and monthly reports for leading indicators of need for operational adjustments in response to changing market conditions.
- Provided outside auditors with fully reconciled trial balance, related audit schedules, and financial statements.
- Performed key analyses and structured acquisition plans based on financial viability and operational synergies that lead to the purchase of the Volvo franchise for the State of Hawaii.
- Worked closely with attorneys to provide draft language for a confidential private placement memorandum looking to raise capital from accredited investors for a dealership buy-out.

### Business Administration and Operational Management

- Consolidated redundant operations leading to cost savings and improved efficiency.
- Negotiated vendor contracts including advertising, insurance, facility leases, data processing, employee benefits and union issues.
- Designed “Portfolio Tracking Reports” which monitored performance by credit risk, loan officers, referral source, and product type.
- Installed Customer Relationship Management (CRM) systems which significantly enhanced customer communications directly resulting in improved sales, margins, and overall customer satisfaction.

### Business Development & Sales Skills

- As COO of Aloha Auto Group, I was an integral part of growing the company from \$44 million in sales to over \$110 million in sales over a 7 year period.
- At Jackson Auto Group increased gross sales from \$26 million to \$63 million through a strategic acquisition of an additional automotive franchise.

- Built commercial flooring lines of credit from \$55 million to \$102 million through careful analysis of individual financing requirements and the design of “global” proposals that demonstrated a clear understanding of each account’s overall operations.
- Cultivated long term relationships with high net worth principals and participated in servicing their private banking needs.

## **EDUCATION**

M.B.A. – Finance, University of Missouri-Kansas City

B.B.A. – Business Economics & Quantitative Methods, U.H.- Manoa

High School Diploma – Kamehameha Schools

Diploma of Graduation – Graduate School of Retail Bank Management, CBA

## **PROFESSIONAL MEMBERSHIPS**

Over my career I have been a member or served the following organizations.

Motor Vehicle Licensing Board – State of Hawaii

Board of Review – County of Kauai

Charter Commission – County of Kauai

Director – Better Business Bureau – Hawaii

Director – Kakaako Improvement Association

Representative, Western U.S. – Isuzu National Dealer Council