

RALPH GIRAUD JR., MS

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INSTRUCTOR: BUSINESS/ECONOMICS, INVESTMENT PORTFOLIO MANAGEMENT/SECURITIES TRADING, MARKETING - SALES

SUMMARY OF QUALIFICATIONS

- Integrating Business/Economics analytical hardware/software into undergraduate/graduate curriculum programs.
 - Full-time Instructor (Lecturer): undergraduate/graduate Business (Finance / Economics / Marketing).
 - Progressive experience in Finance, encompassing portfolio management, securities trading, and sales/marketing responsibilities. Specialized skills in Bank Asset/Liability Management and Treasury functions.
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TEACHING EXPERIENCE

RUTGERS UNIVERSITY (Rutgers School of Business Camden), Camden, NJ 2013 - Present **Financial Markets Lab Coordinator / Instructor - Finance**

- Designed Bank Management course offered during Winter 2015/Summer 2015/Winter 2016 using the Financial Markets Lab.
- Serve as an expert resource to faculty in helping them integrate the Financial Markets Lab into the Business curriculum.
- Teaching Bloomberg Essentials Online Training (Certification) course to Rutgers School of Business - Camden students/faculty/staff/alumni.
- Work with industry contacts and the Rutgers School of Business – Camden (NJ) to get students placed into internship and career positions.
- Faculty Advisor to Rutgers School of Business Camden student team for CFA (Chartered Financial Analysts) Society of Philadelphia (2013 – 2014) Investment Research Challenge competition.

Part Time Lecturer – Department of Accounting and Finance

- Teaching undergraduate Finance “Equity Investments (Fall 2013 – Fall 2014 – Fall 2015),” “Corporate Finance and Applications (Fall 2014, Spring 2016),” “Principles of Finance (Spring/Summer/Fall 2015),” and “Financial Markets and Institutions (Spring 2015) courses.
- Taught undergraduate (Winter 2015/Winter 2016) and graduate (Summer 2015) “Commercial Bank Management” course.

TEMPLE UNIVERSITY, Philadelphia, PA 2016 **Adjunct Faculty Member – Economics / College of Liberal Arts**

- Teaching undergraduate Introduction to Macroeconomics “Macroeconomic Principles” course.

PHILADELPHIA UNIVERSITY, Philadelphia, PA 2016 **Adjunct Faculty Member – Business**

- Teaching undergraduate Finance “Financial Management” course, and undergraduate Marketing “International Marketing” course.

ROWAN UNIVERSITY, Glassboro, NJ 2012 - Present **Adjunct Instructor – Economics: Dept. of Political Science & Economics – College of Humanities & Social Sciences**

- Teaching undergraduate “Introduction to Economics – A Microeconomic Perspective” course (Fall 2012, Fall 2013, Fall 2014), undergraduate “Introduction to Economics – A Macroeconomic Perspective” course (Spring 2013, Spring 2015, Fall 2015, Spring 2016), and “Economics of Personal Financial Planning” course (Fall 2013).

HOLY FAMILY UNIVERSITY, Philadelphia, PA

2015

Adjunct Faculty Member – School of Business Administration

- Teaching undergraduate Finance “Financial Management” course, and online “Treasury Management” course.

CHESTNUT HILL COLLEGE (CHC), Philadelphia, PA

2009 - 2015

Adjunct Faculty Member – undergraduate School of Business

- Taught undergraduate Business courses in “Financial Markets and Institutions” (Spring 2009), “Introduction to Investments and Securities Markets” (Spring 2010), “Introduction to Business” (Fall 2014/Spring 2015), “International Financial Management” (Fall 2014), and an undergraduate Economics course “Principles of Finance – Money and Banking” (Spring 2015).

WILMINGTON UNIVERSITY, Wilmington, DE

2011

Adjunct Faculty Member – Graduate School of Business Administration

- Taught graduate school level Investments course (Summer Block II, 2011).

LA SALLE UNIVERSITY, Newtown, PA

2011

Adjunct Faculty Member – School of Business Administration

- Taught “Marketing / Special Topics – Professional Studies” undergraduate Marketing course (Spring 2011).

LINCOLN UNIVERSITY, Lincoln University, PA

2009 - 2015

Adjunct Faculty Member – Department of Business and Information Technology

- Taught undergraduate Finance “Financial Management” (Fall 2009, Fall 2012), “Cases In Financial Management (Fall 2012),” “Principles of Investments,” “Investment Portfolio Management,” and “Financial Institutions Management (Spring 2013)” courses.
- Taught “Securities Analysis and Investment Management (Fall 2012, Summer 2015, Summer 2016)” and “Financial Institutions and Markets (Summer 2013)” graduate courses in the MS Administration program.

EDUCATION

M.S. FINANCE, University of Colorado Denver, Denver, CO

- May 1993. Minor Concentration: Marketing

B.S. BUSINESS ADMINISTRATION, Manhattan College, Riverdale, NY

- February 1980. Major Concentration: Marketing. Minor Concentration: Management

AFFILIATIONS

WASHINGTON (D.C.) ASSN. OF MONEY MANAGERS: V.P. (2007 – 2008, 2013 - 2014), Program Chair (2006 – 2007, 2013 – 2014, 2016 - 2017), V.P./Institutional Membership (2008 - 2009), President (2015 – 2016).

CFA (Chartered Financial Analysts) SOCIETY OF PHILADELPHIA: Adjunct Member (beg.: 2012), Member of Events Committee (2014 – Present), University Outreach Committee (2013 – Present).

PHILA. COUNCIL FOR BUS. ECONOMICS (Chapter /Natl. Assn. of Bus. Economics): President (2010, 2013 - 2015), Vice President (2009, 2012), Program and Membership Committees (2006 - Present)

QWAFEFW (Quantitative Work Alliance for Applied Finance, Education, and Wisdom): Philadelphia (PA) Chapter Steering Committee Chairman (2014 - Present), Member (2014 – Present).

HelpHOPELive (nonprofit organization): Marketing Committee Member (2016 - Present).

THE ONE LESS FOUNDATION (nonprofit organization): Volunteer Member – Board of Directors (2014 – 2015), Member (2014 – 2015).

OMICRON DELTA EPSILON (Economics Society): Inducted in April 2013.

PROFESSIONAL EXPERIENCE

Portfolio Management/Investment Analyst

10 years

- Manager of commercial bank’s \$2.1 billion investment portfolio (subsidiary of M&T Bank).
- Mortgage Backed Securities Portfolio Manager for investment asset manager Cumberland Advisors.
- Industry analysis, assessing competitiveness issues in the Financial Services sector (Guidepoint Global).

Asset / Liability Management**4 years**

- Grew Net Interest Margin through increase in LIBOR based (from CMT based) assets, with more favorable rate reset / rate cap structures, to offset liabilities' interest rate exposure.
- Pricing input concerning most advantageous retail versus wholesale (brokered) deposit funding sources.
- Prepare Treasury Division ALCO (asset/liability committee) reports, and audit interest rate derivatives positions for FAS 133 and Sarbanes - Oxley compliance.
- Investment portfolio analysis including evaluating asset allocation, yield forecasts, and risk/return variability.

Fixed Income Securities Trading**15 years**

- Trading and portfolio analysis of fixed income securities for institutional and High Net Worth retail clients (Legg Mason, subsidiary of AIG/SunAmerica, subsidiary of Stifel Nicolaus, Pershing, subsidiary of US Bank).
- Worked with municipal financings by structuring U.S. Treasury securities escrow cashflows (Stifel Nicolaus).
- Research on CDOs (Collateralized Debt Obligations) and credit default swaps.

Financial Services Sales**6 years**

- Sales/Marketing of Investment Advisory services to wrap-fee investment program providers and High Net Worth client target market, with RFP (Request For Proposal) duties. Opened Separately Managed Account (SMA) money management relationships with Envestnet Asset Management, Pershing, and A.G. Edwards.
- Fixed income sales to institutional accounts, and correspondent dealer (trade clearing services) clients
- Increased AUM while covering 16 bank branch territory in Southern New Jersey (TD Bank).
- Fixed income marketing, including supervising a three person staff writing investment articles (Pershing).
- Sales of mutual funds to individuals, business retirement plans (Dreyfus).
- Lead marketing and sales of data management / warehousing services to healthcare and finance organizations.

FINANCIAL DATA MANAGEMENT**ON COURSE ADVISORS (division of Aqueren Consulting), Monroe, NJ**
Senior Associate – CRM Forum Reporter**2014-Present****STP INVESTMENT SERVICES, Inc., Exton, PA**
Vice President - Business Development & Client Management**2011-2013****EDETEK, Inc., Princeton, NJ**
Vice President - Business Development**2010-2011****INVESTMENT PORTFOLIO MANAGEMENT/SECURITIES TRADING,
MARKETING - SALES, ASSET – LIABILITY MANAGEMENT****GUIDEPOINT GLOBAL, LLC (formerly Vista Research subsidiary of S&P), NYC, NY**
Consulting Member – Society of Industry Leaders (Financial Services sector)**2008-Present****BANCNORTH INVESTMENT GROUP (sub. of TD Bank), Bridgeton, NJ**
Financial Adviser**2007****CUMBERLAND ADVISORS, LLC, Vineland, NJ**
Vice President & Portfolio Manager**2006-2007****STARBOARD CAPTL. MKTS., LLC, (now Piper Jaffray Cos.), Philadelphia, PA**
Vice President: Fixed Income Trader**2004-2005****PROVIDENT BANK (now M & T Bank), Baltimore, MD**
Assistant Vice President: Fixed Income Portfolio Manager**2000-2004**

<u>PERSHING, LLC (once division of DLJ, now sub. Of Bank of NY)</u> , Jersey City, NJ Assistant Vice President: Fixed Income Department	1994-2000
<u>HANIFEN, IMHOFF, INC. (sub. of Stifel Nicolaus)</u> , Denver, CO Vice President: Taxable Fixed Income	1986-1993
<u>ANCHOR NATL. FINL. SERVICES (now AIG/SunAmerica)</u> , Phoenix, AZ Fixed Income Trader	1984-1986
<u>LEGG MASON WOOD WALKER (now Legg Mason, Inc.)</u> , New York, NY Assistant to Vice President: Fixed Income Trader	1983-1984
<u>DREYFUS SERVICE CORP. (sub. of BNY Mellon – Dreyfus Corp.)</u> , New York, NY Senior Account Executive	1981-1983
