

RALPH GIRAUD JR., MS

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**INSTRUCTOR: FINANCE/BUSINESS/ECONOMICS,
INVESTMENT PORTFOLIO MANAGEMENT/SECURITIES TRADING,
MARKETING – SALES/BUSINESS DEVELOPMENT**

SUMMARY OF QUALIFICATIONS

- Integrating Finance/Business 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

Instructor of Teaching - Finance

- Full-time undergraduate/graduate Instructor of Finance
- Taught LEAP (Leadership, Education and Partnership) Academy University Charter School high school Senior students “Introduction to Finance and Investments” course.
- Designed “Commercial Bank Management” course, offered at the undergraduate/graduate level, during Winter 2015/Summer 2015/Winter 2016 Semesters using the Financial Markets Lab.
- Serve as an expert resource to faculty, in helping professors integrate the Financial Markets Lab into the Business curriculum.
- Conducting Bloomberg Market Concepts (Certification) training lectures, concerning Bloomberg Professional Terminal Service, for Rutgers School of Business - Camden students/faculty/staff/alumni. Guest presentation at Bloomberg for Education 2017 New York City Conference, demonstrating Bloomberg Professional Terminal use for “Equity Investments” course instruction, and Panelist participation in Summer 2021 Bloomberg for Education event.
- Work with Finance 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, 2016 – 2017, 2017 – 2018, 2019 - 2020) Investment Research Challenge competition.
- Faculty Advisor to student organizations: Rutgers School of Business – Camden Student Finance Association, and Rutgers Women of Business Alliance.
- Solicited and established Rutgers School of Business – Camden individual student Membership in Philadelphia Council for Business Economics (Chapter of National Association for Business Economics), and Women In Investment Network (WIN) of Philadelphia.
- Rutgers School of Business – Camden “University Representative” to CFA (Chartered Financial Analysts) Society of Philadelphia. Conducting annual “Inve\$t In Her Future,” female Finance “Speed Networking” events, and “College to Corporate” Mentorship Program with the CFA (Chartered Financial Analysts) Society of Philadelphia Women’s Leadership Initiative, focusing on careers in the Finance industry for female students.
- Member of Rutgers University Senate Student Affairs Committee (beg. 2018), and Camden campus Full-Time Faculty Representative to the Executive Committee of the Rutgers University Senate (beg. 2020).
- Providing undergraduate Business students volunteer opportunities at Philadelphia Council for Business Economics (PCBE) and CFA Society of Philadelphia (CFA) events.

Part Time Lecturer – Department of Accounting and Finance

- Taught 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 - 2019

Adjunct Faculty Member – Economics / College of Liberal Arts (CLA)

- Teaching undergraduate “Macroeconomic Principles” and “Microeconomic Principles” Economics courses.
- Received the Adjunct Economics Instructor of the Year Award for the 2017 – 2018 Academic Year by the CLA Economics Department.

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 - 2016

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 - 2017

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.
- Teaching “Securities Analysis and Investment Management (Fall 2012, Summer 2015, Summer 2016, Summer 2017)” 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 (WAMM): V.P. (2007 – 2008, 2013 - 2014), Program Chair (2006 – 2007, 2013 – 2014, 2016 - 2017), V.P./Institutional Membership (2008 - 2009), President (2015 – 2016), Member – Board of Directors when WAMM established as legal 501©(3) nonprofit organization.

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), Member (2014).

NATIONAL FEDERATION OF MUNICIPAL ANALYSTS: Member (2018 – Present)

WOMEN IN INVESTING NETWORK (WIN) OF PHILADELPHIA: Member (2020 – Present), Membership Committee (2021), DE&I (Diversity, Equity and Inclusion) Committee (2021 – Present).

HelpHOPELive (nonprofit organization): Volunteer Website Content Subcommittee Member (2016), Marketing Committee Member (2016 – Present). Generated \$1,400 in donations for Fall 2021 “Hope Travels” fundraiser.

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.

OMICRON DELTA KAPPA (National Leadership Honor Society): Inducted in May 2019.

Philadelphia Area Municipal Analysts Society (“PhAMAS”): Member (2019 – Present).

17 ASSET MANAGEMENT: Volunteer Sustainable Investing Fellow (2021).

PROFESSIONAL EXPERIENCE

Business Development Specialist

2022 - Present

- Recruiting Registered Representatives to become Investment Adviser Representatives through joining SGI Wealth Management, LLC, which is affiliated with LPL (Linsco Private Ledger) Financial.
- Providing undergraduate college student Interns to fulfill sales and marketing support roles.
- Contributing portfolio management and fixed income investment expert advice to SGI Wealth Management Investment Adviser Representatives.

Portfolio Management/Investment Analyst

10 years

- Manager of commercial bank’s \$2.1 billion investment portfolio (Provident Bank of Maryland, now part 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 (3) 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 2014-Present
Senior Associate – CRM Forum Reporter

STP INVESTMENT SERVICES, Inc. Exton, PA 2011-2013
Vice President - Business Development & Client Management

EDETEK, Inc. Princeton, NJ 2010-2011
Vice President - Business Development

INVESTMENT PORTFOLIO MANAGEMENT/SECURITIES TRADING, MARKETING - SALES, ASSET – LIABILITY MANAGEMENT

SGI WEALTH MANAGEMENT, LLC (division of LPL Financial), Voorhees, NJ 2022-Present
Business Development Specialist

GUIDEPOINT GLOBAL, LLC (formerly Vista Research subsidiary of S&P), NYC, NY 2008-Present
Consulting Member – Society of Industry Leaders (Financial Services sector)

BANCNORTH INVESTMENT GROUP (sub. of TD Bank), Bridgeton, NJ 2007
Financial Adviser

CUMBERLAND ADVISORS, LLC, Vineland, NJ 2006-2007
Vice President & Portfolio Manager

STARBOARD CAPTL. MKTS., LLC, (now Piper Jaffray Cos.), Philadelphia, PA 2004-2005
Vice President: Fixed Income Trader

PROVIDENT BANK (now M & T Bank), Baltimore, MD 2000-2004
Assistant Vice President: Fixed Income Portfolio Manager

PERSHING, LLC (once division of DLJ, now sub. Of Bank of NY), Jersey City, NJ 1994-2000
Assistant Vice President: Fixed Income Department

HANIFEN, IMHOFF, INC. (sub. of Stifel Nicolaus), Denver, CO 1986-1993
Vice President: Taxable Fixed Income

ANCHOR NATL. FINL. SERVICES (now AIG/SunAmerica), Phoenix, AZ 1984-1986
Fixed Income Trader

LEGG MASON WOOD WALKER (now Legg Mason, Inc.), New York, NY 1983-1984
Assistant to Vice President: Fixed Income Trader

DREYFUS SERVICE CORP. (sub. of BNY Mellon – Dreyfus Corp.), New York, NY 1981-1983
Senior Account Executive
