

Henry J. Carrier, CFA... MOVING VISION FORWARD BY SEEING THE FOREST AND THE TREES

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Chief Operating Officer, Change Agent and Management Scientist with a demonstrated ability to marshal resources to formulate and execute strategy. Repeated success in delivering clear and practical solutions to complex issues for diverse constituencies, including affiliates, vendors, regulators, teams of rivals and teams of experts. Recognized for effectively directing day-to-day operations and projects in global environments. Significant achievement in program management, process redesign, and credit analysis. Business Simulation specialist. Conversant in French. Chartered Financial Analyst. Open to advisor/consultant role.

- **Transforming Organizations:** Restructured oldest banking organization in Aruba, preventing insolvency. Conducted strategic audit for the leading bank in Sri Lanka, mitigating future risks and improving market share. Established precursors for Centers of Excellence in Data Operations and Program Management at a leading Credit Ratings Agency. Streamlined documentation and vendor management processes.
- **Redesigning Processes and Establishing Effective Operations:** Reduced time-to-close and warehouse inventory of a mortgage bank by redesigning their origination and underwriting processes. Reorganized analytical and support staff that reduced untimely analytical commentary by 90%, saved over \$7 million in labor costs. Developed policies and procedures that enabled phenomenal top line growth and expanding margins. Defined QA roles and analytical practice organization.
- **Expanding Global Footprint and Product/Service Breadth:** Ran third party credit services for foreign banks participating in credit syndications and valuation services for \$1.7 billion high yield portfolio. Established ratings offices in Italy and Moscow through de-novo entry and acquisition. Directed projects that established data operations and analysis in Mumbai, automated ratings surveillance, and built a customer facing structured finance web site.

Expertise that Builds Commitment and Drives Execution

- Strategic and Tactical Management
- Regulatory Affairs and Compliance
- Policy and Process Redesign
- Business Integration
- Alliances and Partnerships
- Business Simulation
- Operations and Administration
- Credit Analysis and Valuation
- P&L/Budget/Financial Management
- Real and Virtual Documentation
- Project/Program Management
- Consensus Building

Applying Discipline, Structure and Leadership to Generate Sustainable Results

System View Consulting, LLC, Brooklyn, NY
Principal

Present

Advise executives on strategy, process and policy development. Engage leaders to map their “operational view” of strategic performance over time and evaluate proposed initiatives to discover risks and key leverage points.

- Simulated performance over time of a number of business dynamics including sales forecast due to various commission structures, inventory adequacy as a result of changing productivity and product shipment, customer demand due to word-of-mouth diffusion (e.g. “Bass Diffusion”) and the impact of error and delay on cost effective project completion.
- Provide career strategy services to senior executives as part of the ExecuNet network.
- Evaluated demand for Credit Ratings and the strategic positions of key agencies for hedge funds.

Standard and Poor's Ratings Services/The McGraw-Hill Companies, New York and London
Largest and most well known credit rating agency in the world.

1994 - 2008

Chief of Staff and Managing Director, Operations, Global Structured Finance ('02 - '08)
Managing Director, European Operations ('99 - '02)
Vice President, Operations Planning ('94 - '99)

Firm was just beginning to enjoy a 15-year exceptional growth surge and needed to incorporate repeatable processes and effective organizational policies to protect its margin and move from a "company of analysts" to an "analytical company".

Recruited by EVP to advise the Office of the President on process redesign. Subsequently chosen by the European Head to realign resources and build a support operation in partnership with divisional and parent leadership.

Upon return to the States, led the operations/day-to-day administration and directed strategic planning of the Structured Finance Group, the single largest profit contributor to McGraw-Hill. Served as the Chief of Staff to the EVP of the group.

- Directed the daily activities of European regional operations, supporting seven regional offices. Operations included information technology, finance, human resources, facilities and planning, a workforce of over 500 and a revenue base in excess of \$500 million.
- Led company-wide process redesign projects. Moved separate analytical, editorial and database entry activities to individual teams and practices. Designed Chief Quality Officer and Practice Leader roles. Established para-analytical support roles to leverage senior staff.
- Guided global expansion efforts including the establishment of a Milan office, the strategic partnerships and subsequent acquisitions of EA-Ratings in Moscow, CRISIL Ratings in Mumbai, India and IMAKE/ABSxchange in Bethesda, MD
- Marshaled the resources and managed the development of a normalized database of Collateralized Debt Obligations ("CDO") portfolio assets, an automated approach to CDO ratings surveillance, and the first S&P Structured Finance Information and analytical web site.
- Oversaw the development of a European Structured Finance information and analytical web site, with a third party provider, IMAKE, now an S&P subsidiary.
- Developed document management and retention policies as member of the Records Compliance Steering Committee and established Business Continuity and Pandemic Response plans. Represented global Structured Finance in the design and establishment of the Data Center of Excellence and the Project Management Office.
- Established the first Structured Finance offshore data processing and analytical operation with S&P's Indian subsidiary, CRISIL and coordinated the transfer of data processing from a third party vendor, Lewtan Technologies.

Arthur D. Little, Inc., New York, NY
Oldest management and engineering consultancy in the world.
Senior Consultant - Financial Industries Group

1984 - 1994

Recruited by former Morgan banker to help establish a New York satellite office serving the Financial Industries and capitalize on growing opportunities due to deregulation, financial innovation and technological change.

- Counseled investment management firms and their vendors (e.g. mutual fund transfer agents, on-line information publishers) on product and market diversification strategies. Redesigned origination and underwriting processes for a mid-Atlantic mortgage bank.
- Restructured the leading financial institution in Aruba, including the establishment of a new Board of Directors and management team, and coordinated, in concert with a leading New York investment bank and the Central Bank of Aruba,

the sale of the bank and the transition of ownership. Coordinated the application to establish a New York State-chartered bank. Wrote the Certificate of Merit for submission to the New York State Banking Department

- Directed the credit analysis and valuation of a 70 company, \$1.7 billion high yield portfolio for a mezzanine lender/private equity investor. Portfolio companies included properties from the retail, manufacturing and service sectors. Managed contract credit analysis services for foreign banks participating in U.S. syndicated loans.
- Worked with the Sri Lanka's largest bank, the People's Bank, in developing a strategic analysis and over 100 separate recommendations in organization, operations, credit and accounting.
- Co-authored Arthur D. Little's annual investment management analysis, cited in a review by *The Economist*.

EDUCATION

Masters of Science, Management, Granted with Distinction, Hult International Business School, formerly the Arthur D. Little Management Education Institute, Cambridge, MA.

Masters Certificate in System Dynamics, Worcester Polytechnic Institute, Worcester, MA.

Six Sigma Certification, Villanova University, Villanova, PA.

Bachelor of Arts, Biology/French, New York State Teaching Certificate, 1983 State University of New York at Brockport, NY.

SERVICE TO LOCAL AND GLOBAL COMMUNITIES/PROFESSIONAL ACTIVITIES

Chartered Financial Analyst charter holder and Six-Sigma certified. Member of New York Society of Security Analysts, the Institute of Chartered Financial Analyst, the Global Association of Risk Managers (GARP), and the System Dynamic Society.

President, PS 58 PTA, The Carroll School, Brooklyn. Public Elementary School, Pre-K to 5th grade, serving 940 students and 700 families.

Member of New York Department of Education, Brooklyn District 15 President's Council

Participatory Budget Delegate, Education, City Council District 15

Instructor, Coalition of Debtor Education, New York. Provide basic financial literacy instruction

Homeless Outreach Population Estimate (HOPE). Conduct street level annual census of New York City homeless population.

Former Peace Corps volunteer in Zaire, now the Democratic Republic of the Congo, teaching high school math and science in French.