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**Paul Whitley**  
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Re: Paul Whitley

I am a multifaceted executive that has served as:

- SVP Business Development / Portfolio Manager - \$2 billion Hedge Fund,
- Business Development Manager/Officer - \$7-17B Commercial Lending Companies - producing \$2.4 billion in Funds Employed averaging over \$100M+ annually,
- Chief Financial Officer (CFO) & General Manager - \$180 million Public Company,
- Chief Operating Officer (COO) - \$40 million Public Company, and
- Corporate Accounting Manager - \$5 billion Public Company...

...leading and coordinating brand development and strategic marketing on niche market specific levels. Provided leadership, developed, managed, and implemented marketing programs, plans, strategies, budgets, and materials, dramatically increasing revenue in companies.

Achievements produced high growth, Lean Management including product sourcing lowering related costs, and installed new operating systems providing Shared Services increasing sales while reducing payrolls, encompassing relationship building with consumers, clients and internal staff to develop and enhance market present with large and smaller companies in multiple industries, including retail, commercial lending and commercial/individual communication devices.

Thank you,

Paul Whitley

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## OBJECTIVE SUMMARY

Seeking a senior position in Financial Services, Operations, and Risk Management with a focus on Finance, Operational Management, Team Leadership, and Process Improvements. Hands-on Manager with broad experience including progressive career growth leading to Controller, CFO, COO, SVP and Interim Executive, each with global responsibilities in middle market companies. Extensive experience in ABL, Cash Flow and AR lending, Underwriting, Risk Mitigation, Lean Management, Shared Services, Branding, Marketing and Customer Relationship Management.

***[P&L to \\$181M ~ Increased Revenue 38% ~ Reduced Expense 22% ~ Teams to 1,200 ~ Chairman's Club Production ~ 22-30% ROI](#)***

### Areas of Expertise

Corporate Finance / Fund Raising	Risk Management & Due Diligence	CRM & ERP Systems Implementation
Lending – A/R, M&A, ABL and Cash Flow	Loan Portfolio Management	Branding Positioning and Deal Structuring
Top/Bottom Line Performance	Lean Management Cost Controls	Forecasting, Planning & Budgeting
Accounting (US GAAP) - Corporate Tax	Shared Services Improvement	Analysis Modeling, Metrics, RFP's, & LSA'S

### Selected Experience and Accomplishments

#### Accounting and Operational Management

- Directed and managed Retail Company annual revenue growth from \$4M to \$181M and 4 to 71 locations through progressive responsibilities of CFO/COO/CMO/GM with Brand Development & marketing initiatives, implemented Total Quality Management (TQM) for business and personnel policies developing employee retention plans to reduce turnover from 80% to lower than 32% in a high turnover industry.
- Increased sales by 38% in a Consumer Services Company in the first year with same level of inbound calls while reducing support payrolls by 22%. Designed and integrated new technology operating systems to provide Shared Services with aggressive Lean Management initiatives supporting sales scripts increasing closing ratios.

#### Business Development and Portfolio Management

- As BDO Officer and SVP, produced revenue growth exceeding \$100M average per year for 15 years in Asset Based Loans with annual ROI's ranging from 22% to 30%. Sourced all new business, managed startup divisions of Underwriters, Auditors and Portfolio Managers.
- Built factoring, medical, mortgage, consumer, commercial and distressed portfolios and asset based lending in hard money bridge capital, acquisitions, real estate that averaged levered returns from 22-30% ROI in the multiple verticals.
- Managed up to \$500 million in client portfolios including necessary turnaround management for acquired accounts.
- Created consumer credit score cards for 3 companies with portfolios ranging from \$1M to \$35 M.
- Marketing and Branding of Commercial Lending companies improving market recognition from measured 2% to over 70% upon contact for multiple companies. Developed strategic sales initiatives, processes and monitored/updated supervisory policies and procedures applicable to multiple vertical developments.

#### Startup

- Building foundation infrastructure, writing business plans, supporting efforts to raise initial and follow-on capital, developing and delivering investor presentations, etc.

#### Education

- **Graduate School** – Internet Technology - E-Commerce, University of Dallas, Dallas, Texas
- **BBA** – Finance/Accounting, University of North TX, Denton, TX

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## PROFESSIONAL EXPERIENCE

### PJW Financial LLC

January 2009 - Present

**Fractional CFO / COO / Business Development Consultant, engaged to develop lending packages, source funding, mergers / acquisitions and create new business verticals.**

- Secured interest and LOI's from Crestline Investors, Macquarie Group Limited, Viewpoint Bank, Patriot Capital, Javelin Capital, Hudson Cove and U.S. Capital Partners that have offered \$30M funding options for a Public Company in the Payment Industry.
- Created and implemented sales and CRM systems for a Home Services Company that led to a revenue increase from \$32M in 2009 to \$50M in first 12 months; profit increased from \$770k to \$4 in the first year alone.
- Designed IT software systems to generate cost savings and improve customer CRM, matching of internal employee sales skills to external customer needs. The system provided provide shared services to support sales scripts and closing ratios to increase sales by 38% in the first year with same level of inbound calls and reduced support payrolls by 22%.
- Launched aggressive lean management and product sourcing strategies that lowered related costs by 55%.
- Audited existing portfolios and identified where unusual non-contractual activity was usurping profits.

### SURGE CAPITAL – Hedge Fund – Liquidated 2008

May 2006 – December 2008

**SVP, Business Development / Underwriting / Portfolio Management**

- Promoted from VP BD to SVP managing portfolio manager, audit staff and business development.
- Launched marketing program that resulted in \$485M in credit lines and \$237M in new funds employed.
- Secured \$100M deal with Kennedy funding; negotiated complex revenue sharing agreement, structured funding process for offshore funding arrangements and established risk management controls.
- Structured transactions to achieve an unlevered 23% ROI for account lines of credit.

### CENTRIX FINANCIAL LLC, - Hedge Fund – Liquidated 2006

May 2005 to May 2006

**Vice President – Institutional Sales**

- Sourced \$100MM+ revolving lines of credit with two banks and two life insurance companies, subject to the rating agency and Monoline approval, for securitization strategies;
- Coordinated Risk Management and Treasury functions for risk modeling and cash flow requirements for revolving lines of credit and Securitization needs.

### CAPITALSOURCE FINANCE, LLC – Migrated into a REIT 2005 eliminating new business

May 2001 – May 2005

**Business Development Officer**

- Recruited by CEO to develop a new division in Rediscount Lending for sourcing, Credit Risk, Audit Procedures and Risk Mitigation for niche markets in the ABL.
- Produced \$711 million in credit lines and \$524 million in volume for the four years ending May 2005. The new business production averaged 30% ROI in operating profit.
- Built a winning team of Underwriters, a VP of Capital Analytics and a VP of Portfolio Management.
- Created the business plan that was used to start the Rediscount line of business with CapitalSource.
- Wrote 2 whitepapers on vertical lines of business to engage after employment.

### FINOVA CAPITAL CORPORATION –Liquidated 2001

April 1996 – March 2001

**AVP Business Development Manager**

- Chairman's Club Member producing \$395MM in credit lines, \$128MM in funding, organic growth of earning accounts grew to \$1.2B.
- Created, worked with database of 38,000 companies to source new business in the US for the division.
- Accomplished lead generation in excess of 400 inbound contacts monthly to support the division growth.

## TECHNOLOGY SKILLS

NetSuite, Vertical Solutions, Microsoft Dynamics CRM, Cloud Based products for ERP, POS, Data Room and Real Time Resource Management, GE Retail Systems, all Microsoft Office Products – Word, Excel, PowerPoint, , Access, Publisher, Web Expressions, Adobe Graphics and Multimedia Products, Goldmine – System Administrator, SalesLogix Client - System Administrator – Architect Crystal Report Writer, FoxPro, HTML