

Ronald L. Richter
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Teaching Experience

Rutgers University Assistant Professor of Professional Practice Newark/New Brunswick, NJ
Corporate/Personal Finance Topics; Undergraduate, Graduate and Mini-MBA Program 1991 to present

Franklin Township High School Franklin, NJ
AP Micro/Macro Economics, Personal Finance, Entrepreneurship, Business Psychology, 2006 to 2016
Introduction to Business and Accounting.

Farleigh Dickinson University Madison, NJ
Certified Treasury Practitioner Program 2003 to 2006

New York Institute of Finance Instructor New York, NY
Cost Accounting 1998

Education

New York University MBA Finance New York, NY 1993
Rutgers University BS Finance New Brunswick, NJ 1988
Certified Financial Planner (CFP)
Certified Treasury Professional (CTP) -Association for Financial Professionals
Series 7 and Series 66 Licensed
Life and Health Insurance Licensed

Teaching Awards/Honors

Governors Teacher of the Year - Franklin High School 2014-2015 School Year
Future Business Leaders of America of NJ – Advisor of the Year 2013
Educator of the Year – Junior Achievement 2012

Educational Programs Developed

Corporate Treasury Management Program (CTM) 2003 to present
Coordinated with the Association for Financial Professionals the CTM program for over 10 years to assist Rutgers students learn about the many career options in the finance profession, including cash and treasury management. It also provides students with the analytical expertise and practical knowledge necessary to excel in finance professions. Students can earn a Certified Professional Associate Program credential at the end of the program.

Rutgers Business School Summer Camp – Camp Director 2013 to present
Developed and implemented a comprehensive summer camp for high school students to introduce campers to all areas of business in an activity and real world experiential program.

Junior Achievement 2006 to present
Developed a program for teaching financial literacy within the Franklin Township school system that impacts 6,000 students per year at all grade levels. This program is the model program for Junior Achievement of NJ.

Developed a New Jersey statewide business competition in conjunction with Junior Achievement of NJ and the Future Business Leaders of America of NJ. This program includes a virtual business simulation and job shadowing experiences for high school students.

Future Business Leaders of America- Phi Beta Lambda – New Jersey State Chairperson 2017 to present
The FBLA-PBL Mission is to bring business and education together in a positive working relationship through innovative leadership and career development programs.

Group Association

Board Member of Junior Achievement of New Jersey, Boy Scouts of America Troop 154– Committee Chair

Professional Experiences

**Cetera Advisors Network
Independent Financial Consultant**

**Somerset, NJ
10/07 to present**

Working as an Independent Financial Advisor through the Cetera Advisor Network system; providing financial planning for 20+ clients with approximately \$20 million in assets under management. The advising includes assisting in managing client's investments, taxes, estate planning, retirement planning and business planning. Initially earned appropriate licensing and started consulting through AG Edwards (currently Wells Fargo) in 2004-2006.

**Northport Partnership Management LLC
Chief Financial Officer**

**Summit, NJ
10/00 to 10/04**

Northport Partnership Management LLC, a privately held firm with 120+ employees, provides accounting, tax and administrative services for investment partnerships; specifically, in the venture capital area.

- Oversees all of the financial, human resource and administrative functions of the firm.
- Assists in the development and implementation of both strategic and operational plans; inclusive of building an infrastructure for a 3.5-year-old firm.
- Secured bank financing to support the growth from 30 employees to 120+ employees; and revenues multiplying by 5 times from 2000 to 2004.
- Implemented a firm wide time tracking system that is used to understand the cost structures of services provided and negotiate all revenue contracts with clients.

**Integrated Financial Services
Director of Financial Planning**

**Princeton, NJ
1/00 to 10/00**

Integrated Financial Services is an independent financial services company that provides both business and personal financial consulting to private business owners.

- Implemented a systematic process for managing a client's investment, tax estate, retirement planning and business issues.
- Maintained client contact and coordinate quarterly reviews of clients' portfolios.
- Assisted private business owners in assessing their strategic business direction.

**OK International
Chief Financial Officer**

**Yonkers, NY
1/98 to 12/99**

The Yonkers office was the headquarters for OK International, a \$90 million multi-national electronics manufacturer with operations in 10 locations throughout the world. The company relocated to CA in 1999, and I did not choose to move.

- Maintained relationships with banking syndicate, venture capitalists, shareholders and the board of directors.
- Managed credit facility, inclusive of restructuring credit agreement in order to keep adequate liquidity levels.
- Coordinated and managed the annual strategic planning and budgeting process.
- Coordinated annual audit and tax engagements with outside accounting firm.
- Identified tax-planning strategies for both domestic and international operations.
- Performed financial due diligence on merger and acquisition candidates.
- Managed the risk management programs relating to insurance, interest rate risk and foreign currency.
- Implemented a capital budgeting process to properly assess the financial return of capital investments.
- Developed and implemented the plan to move the offices to California and restructure the company.

Bollinger Fowler Co.
Executive Vice President

Short Hills, NJ
3/95 to 12/97

Bollinger Fowler Co. was the largest independent insurance agent and broker in NJ.

- Managed the \$50 million Commercial Lines Division, responsible for marketing insurance products to businesses, encompassing complete P&L responsibility.
- Managed a staff of 45, inclusive of marketing, sales, customer service, claims processing and finance.
- Developed sales and marketing programs that lead to an increase in sales and profits.
- Implemented policies and procedures to increase customer service levels.
- Reviewed and analyzed merger and acquisition candidates.

Price Waterhouse Coopers
Manager, Corporate Treasury Practice

New York, NY
3/93 to 3/95

The New York offices the national office of Price Waterhouse Coopers' Corporate Treasury Consulting Practice. This practice worked with a number of Fortune 50 companies in analyzing the various aspects of corporate treasury operations. Below are some of the key engagements I managed.

- Implemented a foreign exchange risk management framework; including strategy, policy, procedures and management/measurement reporting; for a \$4 billion footwear and sports apparel company.
- Implemented an international cash management practices for a \$4 billion chemical manufacturer that resulted in cost savings and more efficient use of company cash flows.
- Analyzed a commercial paper program for a number of clients that resulted in reduced annual financing fees by up to \$800,000 annually for each client.
- Analyzed financial risk management practices for clients to quantify risk exposure to market volatility.

Thomas & Betts Corporation
European Treasury Manager
Treasury Analyst

Brussels/NJ
3/91 to 11/92 Brussels
7/87 to 2/91 NJ

Thomas & Betts was a \$2.0 billion manufacturer of electrical and electronics components. The Bridgewater, NJ office was the Corporate Headquarters and the Brussels office was the European headquarters.

Managed many aspects of the treasury operations, inclusive of capital budgeting, domestic and international cash management, debt and investment management, cash flow forecasting, financial risk management, maintenance of bank relationships, debt and equity funding, merger and acquisition analysis, and company pension plans. Additionally, acted as temporary controller of a \$40 million manufacturing facility in Germany.