

RAYMOND RICHARDSON, MBA

Address:- 305 Palisade Ave, Apt 411 Cliffside Park, NJ 07010
201.491.2594 - richardson07047@gmail.com

Business Development Executive / Financial Services Professional

Accomplished financial services sales executive, known for strong team-building, analytical and leadership skills with a 20 year record of generating revenue and achieving significant cost savings in a variety of businesses. Specific expertise in:

- Business development & account mgt
- Investment and business analysis
- Franchise business / marketing consulting
- Consultative selling
- Business management
- Shareholder and investor relations

PROFESSIONAL EXPERIENCE

Business Development Manager: Capital Stack / e-Prodigy Financial

From 12 / 14 / 2014 to 7 / 20 / 2023

- Joined Capital Stack / e-Prodigy Financial as an experienced financial services professional hired to grow the business and establish a presence in the Merchant Cash Advance space.
- Worked on developing a proprietary funding platform (1Workforce) that became a template in the industry
- Developed and managed a broker base that funded an average of \$12,000,000/mth.
- Consulted and vetted business owners / operators applying for cash advance financing
- Managed a broker base of over 50 active brokers.
- A proud team player who consistently participated in establishing a profitable business in a very competitive zero sum based marketplace

Mackenzie Partners – Investor Proxy Consultant, New York, NY 2012 – Pres

Responsible for conducting comprehensive analyses to guide shareholders' proxy votes. Also serve as primary source of information for in-depth answers regarding the purpose, risk and financial merits of various transactions.

- Created high-impact solicitation strategies designed to meet and exceed client needs and expectations.
- Launched aggressive campaigns to maintain a steady stream of referral sources and important information.
- Communicated daily with senior management to ensure solicitation campaigns remained on target.
- Maintained a seamless information flow with shareholders, stakeholders and investors using CITRIX & CRM.

Naok Financial – Investment Banking Contractual Associate, New York, NY 2012 Responsible for company and/or industry-specific research for Financial Analysts and individual investors, including discounted cash flow analysis, valuation modeling, ratio analysis and comparative industry / company analysis.

- Sourced wealth management opportunities for investors and analysts to help resolve client-related issues

Independent Mortgage Consultant – Self-Employed, North Bergen, NJ 2008 – 2012 Responsible for defining, selling, negotiating and finalizing a variety of wholesale and retail loans.

- Closed dozens of commercial and residential loans ranging from \$300K to \$3.5MM
- Negotiated loan pricing & modification criteria with wholesale lenders using client history for the best loan type

Metropolitan Mortgage – Mortgage Consultant, Cliffside, NJ 2005 – 2008

- Negotiated 'hard money' and private construction loans ranging from \$500K to \$3.0MM
- Sourced and qualified commercial and residential mortgage prospects with a pipeline in excess of \$10MM

General Nutrition Center – Franchisee, Brooklyn, NY 2000 – 2005 Entrepreneur responsible for managing day-to-day operations of two retail health and nutrition products stores.

- Exceeded national average for 1st-year revenues by 40%, maintained this level of growth for 5 years
- Received several performance awards for record sales in the region

Citicorp Investment Services (NYSE:C) – Senior Investment Consultant, New York, NY 1992 – 2000

Responsible for analyzing and recommending investment services for individual clients at the retail banking level.

- Established a sustainable client base to generate gross annual revenues of \$1.2MM
- Became top sales producer out of 40 Investment Consultants for five consecutive years
- Generated investment sales of \$2MM+ for three years, earned Million Dollar Producer status
- Developed and delivered presentations to educate clients on the investment process and build trust
- Led the most profitable branch out of 16 by focusing on customer service, training staff and cross selling
- Planned and launched a full-scale investment service at a branch location with a highly risk-averse customer base

EDUCATION and TRAINING

MBA – Business Management Kaplan University – Fort Lauderdale, FL

BBA – Marketing Management Bernard M Baruch – New York, NY

- Investment Banking Institute (New York) – Financial modeling/valuation training program to learn analyses for comparable companies, precedent transactions, discounted cash flows, projections & accretion/dilution mergers