

BEN NESS

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Financial and Operations Management / Strategic Planning

Over 20 years senior management experience in line, staff and consulting positions with track record of improving financial performance in multiple industries.

Senior Financial and Operations Executive – An extensive career distinguished by success in growing, improving and leading business organizations. Decisive and focused with high-caliber general management qualifications and a strong orientation in sound corporate financial management built on a foundation of operational excellence and customer focus.

Operations Management – From assignments as interim CEO to division manager, focused on designing operations from the perspective of the customer experience consistent with meeting financial metrics and instituting best practices.

Strategic Planning – Led multi-phase, strategic planning processes at three large organizations (in consumer banking and retail) resulting in significant new understanding of the target customer and creating new strategic enterprise-wide initiatives that led to significant growth.

Skills – Highly analytical approach with focus on creating and understanding key performance indicators. Hands-on executive with focus on developing two-way communication with all levels of the organization to ensure company objectives are met and best ideas are implemented. Strong written and verbal communication skills. Ability to utilize financial, marketing and operational experience to quickly identify and resolve key business issues.

B.B.A. – Marketing Management – Magna Cum Laude
Bernard M. Baruch College of the City University of New York

Career Overview

N. GINSBURG & SON, INC. dba Floors-Etc., Hunt Valley, Maryland 2005 – 2008
Leading regional flooring contractor serving major developers and general contractors in the Mid-Atlantic.

General Manager

- Full P&L and operational responsibility for the company.
- Grew sales 41% and profits by over 66%.
- Restructured the balance sheet to enable growth by increasing working capital, improving cash flow, negotiating new loan agreements and establishing company's first "A" rated bonding line. Profitability improved from lower third to top third of industry.
- Improved operations by establishing new reporting standards, establishing the company's first compliant safety plan, introducing health care benefits and annual reviews for all staff.

NEW METHOD VENTURES, Fairfield, Connecticut 2003-2005
Principal of consulting firm focusing on business strategy, investment and operations.

- TRAVELWORM.COM, Las Vegas, Nevada 2005
 - Interim CEO - Hired by private equity firm to stabilize and manage this Internet hotel reservation company with \$25 million in sales.

- Improved cost effectiveness of \$400,000 per month online advertising spend, created focused IT development effort and lowered call center unit costs by 10%.
- CEDAR STREET GROUP, LLC, Larchmont, New York 2002-2004
Senior Advisor to Managing Director of this private equity firm analyzing new investment opportunities.

PRICELINE.COM, Norwalk, Connecticut 1999-2001
Leading Internet company with current market capitalization of \$5billion.

Senior Vice President, Financial Services Division

- Conceived and structured multi-million dollar joint venture establishing a new online mortgage concept. Offered instant closing cost guarantee, dramatically improving close rate (150% of industry norm). First profitable division of company.
- Led design of web site, call center standards and marketing plans.
- Negotiated other joint ventures (insurance and credit card) totaling over \$50 million.
- Presented online financial strategy at industry conferences and to Wall Street analysts.

ANN TAYLOR, INC., New York, New York 1994 - 1999
Upscale women's clothing retailer with over 600 stores and over \$2 Billion in sales.

Senior Vice President, Strategic Planning 1996 – 1999
Vice President, Director of Credit Services 1994 – 1996

- Led development and execution of long term strategic plan including the expansion of a new store concept that today accounts for over 50% of the company's sales and profits.
- Conducted detailed qualitative and quantitative consumer research and market analysis.
- Returned a \$60 million credit card division to profitability within 18 months.
- Instituted database marketing processes to target customer segments via direct mail.

CITIBANK (Maryland) N.A., Baltimore, Maryland 1987 - 1994
CHOICE Credit Card Division of this multi-billion dollar global financial institution.

Vice President, Executive Director 1992 - 1994
Vice President, Chief of Staff 1987 - 1992

- Increased profits of a \$500 million portfolio of consumer loans by 200% in 12 months through use of predictive scoring, line management and improved collection processes.
- Led strategic planning process (including consumer and brand research) leading to new business proposition of co-branding with Visa™.
- Introduced Total Quality Management (TQM) processes to all customer contact areas.

CROCKER NATIONAL BANK, San Francisco, California 1982 - 1986
Regional bank with 350 retail branches across California, now part of Wells Fargo.

Chief Financial Officer, VP Consumer Banking Group 1985 - 1986
Assistant Vice President, Branch Systems 1983 - 1985
Planning Officer, Planning Analyst 1982 - 1983

- CFO of \$8 billion asset division, reporting to Chairman.
- Managed all reporting and budgeting. Introduced demographic mapping software for use in branch planning, reduced non-interest expense 20%, developed branch level sales tracking software with individual branch associate tracking capabilities.