

# Andrew Schneider

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## PROFESSIONAL SUMMARY

Management Consultant with over fifteen years of experience building teams, driving performance improvements and delivering results for public sector and commercial clients around the world.

- o Effective strategist capable of quickly grasping new material, seeing the big picture, thinking outside the box, and developing creative solutions to problems.
- o Proficient analyst well versed in evaluation methodologies, applied research and simulation modeling.
- o Experienced manager of large, culturally diverse teams working in fluid environments.
- o Strong team-builder with an empowering leadership style and a passion for developing talent.
- o Recognized technical expert in the areas of Financial/Credit Markets and Private Sector Development.

## EMPLOYMENT HISTORY

### Independent Consultant

**Aug 2009 to Present**

- o Technical Advisor, USAID | Pakistan FIRMS Project.
- o Management Advisor, USAID | Pakistan JOBS Project.

### The QED Group LLC

**Mar 2009 to Jul 2009**

- o Chief of Party, USAID | Pakistan PERFORMANCE Project.

### Independent Consultant

**Nov 2007 to Feb 2009**

- o Private Sector Specialist, USAID | Pakistan Safe Water Project
- o Technical Advisor, Washington Mutual (WAMU)
- o Technical Advisor, GMAC Residential Capital (RESCAP)

### The Hollister Group LLC

**Jul 2007 to Oct 2007**

- o Managing Director, Financial Modeling Team

### Fannie Mae

**Oct 2005 to Jun 2007**

- o Technical Advisor, 2005 & Beyond "Get Current" Team
- o Management Advisor, 2002-2004 "Restatement" Team

### IBM Global Services

**Oct 2002 to Sep 2005**

- o Associate Partner, Business Strategy Practice, USAID Account Team
- o Managing Consultant, Business Consulting Services, USAID Account Team

### PriceWaterhouseCoopers (PWC)

**Jul 1998 to Sep 2002**

- o Principal Consultant, The Washington Consulting Practice, USAID Account Team

### Price Waterhouse LLP

**Jun 1993 to Jun 1998**

- o Manager, Mortgage Banking & Securitization Practice
- o Senior Consultant, Office of Government Services - Housing Policy & Finance Practice
- o Summer Intern, Office of Government Services - Management Science & Economics Division

## EDUCATION

### **The College of William and Mary**

**1992 - 1994**

Masters of Public Policy Analysis (MPP)

Awarded graduate research and teaching fellowship. Practical focus on International Trade and Finance. Program included coursework in Econometrics, Time Series Modeling, and Benefit/Cost Analysis.

### **The University of Colorado, Boulder**

**1987 - 1992**

Bachelors of Arts in Economics (BA)

Invited as a graduate teaching assistant in final semester of study. Completed advanced coursework in Mathematical Economics, Statistics and Econometrics.

## USAID FIELD EXPERIENCE

### **Empower Pakistan Firms**

**USAID | Pakistan**

Technical Advisor (Feb/2010 – Jan/2011)

USAID's Empower Pakistan Firms (FIRMS) project was a four-year project designed to help build the capacity of local firms and government organizations, enhance global market competitiveness, increase sales, jobs and incomes, and eliminate extremism. The objective of the FIRMS Project is to improve government service delivery and develop dynamic, internationally competitive firms to accelerate sales, investment, and job growth to undercut the basis of extremism.

- o Managed the project's client relationship with the USAID | Peshawar Office.
- o Recruited and trained a technical staff of cooperating country nationals for the project's Islamabad Office and provided day-to-day management and technical advisory support to the Islamabad Office Director.
- o Designed a \$US 10 Million post-conflict SME recovery assistance program for Malakand Division of Pakistan's Kyber Puktoonkhwa (KPk) Province that seamlessly integrated conflict/flood recovery, economic stimulus and development objectives for targeted sectors.
- o Developed value chain analyses and sector development strategies for the Tourism and Trout Aquaculture sectors in Swat District of KPk.
- o Worked with the KPk Chamber of Commerce to develop a long-term economic development vision for the Province and to institutionalize a consultative process between the Government and Private Sector for ongoing development planning across the Province.
- o Established a project-wide results tracking and reporting tool in support of the project's preparation for a performance audit.

### **Empower Pakistan Jobs**

**USAID | Pakistan**

Interim Deputy Chief of Party (Aug/2009 – Dec/2009)

USAID's Empower Pakistan Jobs (JOBS) project was developed to improve Pakistan's workforce development systems. Key elements of the project included private sector-led training and placement, partner-focused implementation and capacity building of the local institutions. The JOBS project had four components: industry sector-led technical training; employability and entrepreneurship for educated youth; integrated work and learning for less-educated youth; and youth employment exchange systems and other system-wide improvements.

- o Developed processes for planning, collaboration and performance monitoring
- o Developed requirements for a project partnership manual
- o Designed templates for standardized documentation of the project's business training networks.
- o Developed IT training network proposals in collaboration with local IT firms and the KPk and Punjab Governments to facilitate nearly 10,000 job placements over the duration of project.
- o Supported the contractor's HQ office in developing a "localization strategy", including the exploration of an acquisition of a Pakistani consulting firm, in response to emerging changes in USG/USAID Mission policy towards the delivery of technical assistance support to Pakistan.

## **Empower Pakistan Performance**

## **USAID | Pakistan**

Chief of Party (Feb/2009 – Jul/2009)

Empower Pakistan Performance was established to provide USAID Pakistan's Economic Growth Office with crosscutting support in Monitoring and Evaluation, Knowledge Management and Strategic Communications, and to spearhead Gender Integration initiatives across its \$600 Million portfolio.

- Provided overall direction to the project team and managed the client relationship.
- Led the activity through the mobilization and planning phases, resulting in a USAID-approved first year Annual Implementation Plan (AIP) and Performance Management Plan (PMP), fully documented implementation processes, a comprehensively staffed project team, and operational project facilities.

## **Safe Drinking Water & Hygiene Promotion Project**

## **USAID | Pakistan**

Private Sector Specialist (Jun/2008 – Nov/2008)

The Pakistan Safe Drinking Water Project was a three-year activity to increase the effectiveness and sustainability of the Government of Pakistan's (GoP) Clean Drinking Water for All program through complementary hygiene and sanitation promotion activities, community mobilization, and diverse capacity building activities.

- Assisted the prime contractor to plan and implement a project leadership transition.
- Developed alliances between the project and some of the leading private sector firms in Pakistan, culminating in the formal execution of USAID-sponsored alliance agreements with Unilever, Mobilink, and Medentech that leveraged over \$1 million in cost share contributions.
- Developed the final year Annual Implementation Plan (AIP) and Performance Management Plan (PMP).

## **Economic Policy Project**

## **USAID | Serbia**

Project Director (Nov/2002 – Dec/2003)

Acting Chief of Party (Jul/2003 – Sep/2003)

The Serbia Economic Policy Project provided technical assistance to executive and legislative branch institutions of the Republic of Serbia and to Serbian NGOs. The broad goal of the Project was to foster the emergence and growth of competitive businesses in Serbia, in order to expand employment, economic well being, and fiscal and external financial sustainability in the private sector.

- Managed the USAID client relationship and managed the project on an interim basis during a client-requested project leadership transition.
- Worked with Serbian financial institutions and other government bodies and private organizations to develop an action plan for strengthening the property appraisal profession to facilitate efficient mortgage finance.
- Contributed to legislation that would enable the issuance of collateralized mortgage obligations and the development of special purpose vehicles for mortgage loan securitizations.

## **Financial Sector Business Advocacy & Training (FSBAT)**

## **USAID | Bosnia**

Acting Chief of Party (Aug/2002 – Oct/2002)

Project Director (Nov/2002 – Dec/2003)

The Bosnia Financial Sector Business Advocacy and Training Project was created to develop synergies between the financial sector and the business community in Bosnia with the intended objective of expanding access to credit for Bosnia's private sector. The scope involved intensive anthropological analysis to develop a thorough understanding of the Bosnian financial sector, its challenges, and opportunities for growth. The project also acted as a facilitator of activities intended to strengthen Bosnia's financial sector, including playing a critical role as coordinator of USAID's Development Credit Authority (DCA) program in country.

- Provided high-level direction to the project team and managed the USAID client relationship.
- Organized policy discussions to advocate that mortgage credit enhancement programs be designed be financially responsible, efficient, and allocate risks efficiently to encourage prudent underwriting.
- Developed the scope of work and recruited technical experts to conduct a thorough analysis of the constraints to mortgage lending and securitization in Bosnia and developed an action plan to address them.
- Developed an action plan to guide the strategic expansion of Bosnia's private credit rating institution.

## **Corporate Governance & Business Investment (CGBIP)**

**USAID | Bosnia**

Privatization Advisor (Nov/2000 – Feb/2001)

Chief of Party (Jan/2002 – Oct/2002)

Project Director (Nov/2002 – Dec/2003)

The Corporate Governance and Business Investment Project was developed to help Bosnia achieve economic growth through integration of the government and private sector into international financial and capital markets. The project collaborated with government entities in building the capacity of key institutions to implement and regulate an emerging capital market and build and enforce international corporate governance practices.

- Continued privatization advisory support to USAID/USG following the closing of the Mass Privatization Project.
- Returned to Bosnia after the first year of implementation, at the client's request, to help redefine the scope for the program and deploy a new project team.
- As Chief of Party, led a diverse team of over 10 professionals, and managed the client relationship.
- Engineered the development of a Forum for Corporate Governance in Bosnia that brought together government, industry and academia at the state level to orchestrate policy reform.
- Initiated cluster development programs targeted at improving sector competitiveness and governance practices in the wood furniture and tourism clusters.

## **Economic Policy and Institutional Reform Project**

**USAID | Montenegro**

Privatization and Capital Markets Advisor (May/2001 – Oct/2001)

The Montenegro Economic Policy and Institutional Reform Support Project was developed to accelerate the adoption and implementation of key macroeconomic and structural reforms required for economic stabilization and recovery. The program included support in mass and strategic privatization, business regulatory reform, commercial law, tax/fiscal reform, macro-financial management, banking regulation, and bank restructuring.

- Provided assistance in developing regulations for voucher privatization, cash auctions and batch tenders
- Developed prospectuses for strategic asset sales including selected manufacturing companies, a brewery, and hotel properties on the Montenegro coast.
- Developed project performance indicators and a performance management system for the project.

## **Mass Privatization Project**

**USAID | Bosnia**

Team Leader, RS (Jul/1998 – Sep/1999)

Deputy Chief of Party (Oct/1999 – May/2000)

Chief of Party (Jun/2000 – Oct/2000)

The Bosnia Mass Privatization Project provided technical assistance to the Federation of Bosnia-Herzegovina and the Republika Srpska (RS) to privatize a majority of the government-owned assets through auctions, tenders and public offering of shares. The project assisted the Federal Privatization Agency and Cantonal Privatization Agencies in the Federation and the Directorate for Privatization in the RS to develop legislation and regulations necessary to enable the privatization process. The project assisted the Securities Commissions in both entities in creating Privatization Investment Funds and training them for participation in the public offering of shares.

- Led a diverse team of over 50 staff from 6 different countries and managed the client and counterpart relationships.
- Coordinated US Government support at the state level for Bosnia's privatization among all US-funded efforts and with all other international donor programs. Advised the US Ambassador weekly on privatization policy to support his efforts to facilitate US-based investor interest in Bosnian privatization transactions.
- Led multi-donor working groups to develop legal and organizational solutions to privatization challenges and implemented them with Bosnian authorities.
- Directed USAID support for the privatization of all state-owned companies and real estate assets in Bosnia's Republika Srpska (RS).
- Led the development of the legal and regulatory framework for RS mass privatization and post privatization capital markets
- Developed and implemented an economic-reform work plan with the RS Prime Minister and participated in his weekly cabinet meetings to monitor progress and troubleshoot issues and obstacles.

## USAID PRACTICE MANAGEMENT EXPERIENCE

### **Business Turnaround: IBM's Acquisition of PWC Consulting      Washington, DC**

Account Operations Executive (Jan/2004 – Sep/2005)

Helped lead IBM's corporate-wide effort to: (1) resolve a broad range of post-acquisition operational issues related to its acquisition of PWC Consulting's USAID consulting practice, (2) restore the practice to a point of profitability, and (3) return it to a path of sustainable growth.

- Resolved issues related to the novation of contracts, settlement of accounts receivable, and alignment of field procurement and HR functions with IBM Corporate Policies.
- Helped explain the USAID consulting business to IBM executive leadership and the technical staff in functional departments that supported the account.
- Restructured the program management function for IBM's International Donor account and re-organized its headquarters project managers and operations staff as part of a 1 year / \$100 Million turnaround.
- Implemented a global customer relationship management effort across USAID project offices in 15 countries
- Led winning proposal efforts across a broad scope of technical assistance areas (SEGIR Macro Economics and SEGIR Financial Services) totaling over \$50 Million in realized sales for the account.
- Work was credited as a key factor in enabling IBM's eventual divestiture (multi-million dollar sale) of its USAID international account to Abt Associates in 2006.

## OTHER SELECTED TECHNICAL EXPERIENCE

### **Technical Advisory Services in Financial & Credit Markets      Nationwide, United States**

Technical Advisor (Oct/2005 – Apr/2008)

Supported a SFAS 157 adoption/implementation effort for Residential Capital (RESCAP), a division of GMAC. Worked with the client's valuation experts to assess whether its valuation methodologies and assumptions were consistent with industry standards and SFAS 157 concepts.

- Documented modeling methodologies and assumptions and provided guidance on best practices.
- Drafted memorandums to support the audit that outlined the company's interpretation of relevant guidance in the context of its accounting policies.

Introduced a broad range of credit analytic tools and approaches to existing clients and developed capacity within the Hollister Group's structured finance modeling team.

- Developed loan loss reserve models/processes for Alt-A issuers and specialty finance companies including Impact Mortgage Holdings, E-Trade Bank, Navistar Financial, The Provision Ministry Group, and Huntington Bancshares.
- Developed loan and portfolio valuation methodologies using third party models and developed approaches for estimating discount rates to fair value non-liquid assets.

Managed the 2002-2004 financial restatement project for Fannie Mae's single-family loan loss allowance and then led the effort to get the loss reserves current.

- Designed and led the effort to construct the post-restatement loss allowance methodology, credit modeling approach, and business processes.
- Developed the analytical approach for recognizing and measuring the allowance for guarantees of private label securities and trusts consolidated under FIN 46 (off balance sheet assets).

### **Financial System Development at Fannie Mae**

**Washington, DC**

Technical Advisor (Oct/2001 – Jan/2002)

Lead advisor to the Fannie Mae Securities Information Reporting team for a strategic systems integration effort at Fannie Mae. Project work focused on building an inventory of current investor and inter-departmental securities information requirements, identifying additional information requirements that were likely to result from a variety of new mortgage derivative products under consideration by Fannie Mae, defining information timing requirements based on each user group, creating business process maps of the current and proposed future information needs, presenting the results of the work to the executive leadership team overseeing the project, and supporting the integration of the proposal into the system design team's integration blueprint.

**Mortgage Security Valuation Advisory Services****Nationwide, United States**

Project Manager and Financial Analyst (May/1997 – Jun/1998)

Project Manager for several small engagements to develop and implement methodologies for valuing residual class REMIC certificates and excess servicing strips retained by sub-prime servicers. Work focused on constructing and evaluating default, prepayment and loss severity assumptions and evaluating discount rate strategies for fair market value estimates. Collateral types include multifamily residential, manufactured housing and non-conforming (jumbo and b/c) single-family mortgage loans.

**Financial Product Development****Washington, DC**

Project Manager and Financial Analyst (Jan/1996 – Mar/1997)

Project Manager for an engagement to support the Federal Housing Administration's (FHA) design and development of Small Projects Processing, a mortgage insurance product designed to expand the financing of small multifamily rental projects. Work included: project management, market research, product pricing, development of underwriting guidelines, creation of specialized product seller/servicer guide, design of product delivery system, and budget negotiations with the Office of Management and Budget.

**Federal Credit Reform Act Support****Washington, DC**

Financial Analyst (Nov/1995 – Jun/1998)

Financial Analyst for an engagement to support FHA's calculations of long run expected costs (credit subsidies) for FHA's existing and proposed new multifamily mortgage insurance products, supported FHA in credit subsidy negotiations with the Office of Management and Budget, and developed policy analysis tools. In addition, served as a technical advisor for credit subsidy calculations and negotiations related to FHA's disposition of non-performing multifamily mortgage loans.

**Capital Adequacy Modeling and Policy Analysis****Washington, DC**

Financial Analyst (Jun/1993 – June/1998)

Financial Analyst, and eventually Project Manager, for the ongoing development, maintenance, and operation of Ginnie Mae's Policy and Financial Analysis Model (PFAM). The PFAM comprises financial simulation models of Ginnie Mae, its issuer/servicers, and the loan collateral underlying Ginnie Mae guaranteed mortgage-backed securities. Work as project manager included: construction and enhancement of loan performance forecasting models, supervision of 15 full time professional staff, maintaining client relations, and supporting Ginnie Mae in negotiations with Federal regulators.