CURRICULUM VITAE

Rudischhauser René Eugène Pierre name

profession self-employed entrepreneur, active as trustee, estate agent

and business consultant

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May 12, 1947 date of birth

place of origin Zug and Ramsen SH, Switzerland

education - graduation with a type B Matura (1966)

> MBA (licencié ès sciences commerciales et économiques) of "Ecole des Hautes Etudes Commerciales" of Lausanne University

(1971)

further training - sales management seminar at the University of St. Gallen

tax seminar at the Kaufmännische Berufsschule Zug

various courses on computer-based accounting with Sage

Schweiz AG

German, French and English in speaking and writing; oral knowledge language skills

of Italian and some Spanish

experienced user of computer user software, namely computer skills

- the Office programs, incl. internet and e-mail

- the financial accounting software of Sage Schweiz AG

- the estate management software W&W ImmoTOP

Swiss army rank former first lieutenant

- target-oriented businessman with good understanding of technical special mention matters, experienced negotiator

- sound knowledge of banking, in particular with regard to the analysis of corporate clients and the assessment of customer risks based on company and business audits; familiar with trade-finance

tools, especially with letters of credit and bank guarantees

- business consultant for PME/KMU (small and medium-sized enterprises), with emphasis on company-organization, on analyzing and working out financing structures for corporates as well as on elaborating new and checking existing business plans

practice-oriented activities as lecturer and consultant; from 1997 to 1999 engaged by KPMG/SOFI as part-time lecturer on seminars offered to Ukrainian banks and the Ukrainian National Bank and held in Kiev on "loan and credit management", "financial

management" and "risk management in banking", these seminars being part of the Swiss cooperation on development with Eastern

Europe and the CIS

- since 1999 freelancing application teacher for Sage Schweiz AG, a major Swiss provider of accounting software for small and medium enterprises

Education and stages of employment

as from 03/96 on

self-employed and owner of the firms "Rudischhauser Consulting + Marketing" and "Rudischhauser Treuhand"; both companies are registered with the Swiss Commercial Register and have the following scope of activities:

- trustee services
- accounting support
- real estate agency
- business and financial consulting

02/95 - 02/96

job with Schweizerische Volksbank, Zug (CS Group) as Head of the Corporate Banking Department and Member of Branch Management; responsible for the Branch's Credit Department, taking care of existing customer relations, plus various task with regard to the reorganization of the Bank's credit business

02/85 - 01/95

job with Union Bank of Switzerland:

employment as Assistant Vice President in the National Corporate Customers' Department; in 1987 move to the International Department at Head Office as Assistant Account Manager for South African and Turkish corporate customers; on January 1, 1988 move to UBS Zug as Account Manager and team leader in the International Corporate Customers' Department and promoted Vice President beginning of 1990; in December 1991 transfer back to Head Office as Section Head of Product Management in the Corporate Banking Credits' Division, with various assignments as project manager or project staff member, e.g. in a comprehensive edp-management system to assist the bank's front executives

1978 - 84

job with Victoria-Werke AG, Baar (production and sale of contemporary furniture and upholstery):

employment as Export Manager with the principal task of developing exports to the Middle East; in autumn 1979 appointment as Member of Management and Head of the Sales; in spring 1982 promoted "primus inter pares", i.e. Head of Management

1970 - 78

employment with Georg Fischer AG (+GF+), Schaffhausen:

during the first 3 1/2 years member of the Business Management Division and responsible project manager for the development and introduction of a computer-based Marketing and Sales Information System for the Machine-Tools Division; after successfully introducing above project, move to the Plastic Products Division with training onthe-job at the German Sales and Education Center, participating as a lecturer and teacher in the in-house and field training of customers (plumbers); then in 1975 transfer to Riyadh, Saudi-Arabia, to +GF+'s partner SAPPCO, a manufacturer of plastic pipes and polystyrene sheets; employment as sales engineer, selling plastic products (pipes, fittings, valves and accessories) to companies, participating in governmental tenders, purchasing finished products abroad and giving practical advice to plumbers in-the-field; in 1976 return to Switzerland and appointment as Export Manager Middle East of +GF+'s Plastic Products Division in Schaffhausen

studies of economics and business administration at the University of St. Gallen and Lausanne University
MBA (licencié ès sciences commerciales et économiques) of "Ecole des Hautes Etudes Commerciales" at Lausanne University
Elementarschule (5 years), Sekundarschule (2 years), Kantonsschule (5 1/2 years) in Neuhausen and Schaffhausen; graduation with a type B Matura from Kantonsschule Schaffhausen