

MICHEL BEAUREGARD CURRICULUM VITAE

MICHEL BEAUREGARD, M.A. (Public Admin.), Graduate Diploma International Economic Development & Co-operation, B.A. Economics. Financial Analyst.

Citizenship: Canadian

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Education: Graduate Diploma in Pedagogy of Higher Learning, University of Quebec, Montreal. September 2005.

Graduate Diploma in International Economic Development, University of Ottawa, 1992

M.A., Public Administration, Concordia University, Montreal, 1989

B.A., Economics, specialization in International Trade and Finance, Concordia University, Montreal, 1987

Further Training: Project Management, McGill University Executive Institute, September 2000

Negotiation analysis Programme, Harvard University, May 1999

Intensive Spanish Courses, Cuernavaca Language Institute, Mexico, 1984

Languages: French, English and Spanish

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Detailed Experience Record

Professor of Economics and Business Administration.

July 2004 to present
College Marie-Victorin

Lecturer

Courses

(number of times taught and
language of teaching)

Economics:

383-150	Economics and Internationalisation	(2) English
383-300	Quebec and its economic partners	(4) French
383-920	Introduction to Global Economics	(7) French
383-200	Applied Market Economics	(5) French

Administration:

410-851	Business Plan	(3) English
410-250	Project Management	(3) English
410-351	Cash flow and budgetisation	(3) English
410-353	Inventory management	(2) English
410-150	Careers in Business and management	(1) English
410-151	Basic accounting	(2) English
410-252	Intermediate accounting	(2) English
410-350	Advance accounting	(2) English
410-452	Management	(1) English
410-652	Financial analysis of investment project	(2) English

College Andre-Grasset
January-December 2006

Economics:

383.423	International Political Economy	(1) French
383-920	Introduction to Global Economics	(5) French

International consulting: senior consultant (January 1992 to July 2004)

Peru:

Evaluation of a financing and technical co-operation proposal, Inter-American Development Bank (IDB)
March/April 2002

The proposal was to provide assistance to an NGO working on improving the production capacity of micro enterprises involved in textile production. My task was: to perform a financial and technical analysis of the present commercialization, subcontracting and technical assistance practices directed at micro enterprises; to evaluate the capacity of microentrepreneurs to increase their production in quality, regularity and quantity; to perform an institutional assessment of the NGO's capability to maintain its present support to micro entrepreneurs; to identify the key elements that the IDB would need to reinforce to ensure the NGO's role can be both enhanced and improved; and to evaluate the financial long-term viability of the commercialization operations.

Ghana:

Financial review and strategic planning, Canadian Co-operative Association Sept./Oct. 2001

To perform a financial analysis of the past performance of the Ghana Credit Union Association; to prepare the financial projections for the next five years; to identify the critical issues and conduct a strategic planning session with management and board members; to help devise a plan of action to achieve the strategic goals.

Cameroon:

Evaluation of the Cameroon Federation of Credit Unions, Canadian International Development Agency (CIDA) Feb/March 2000

- Member of a four-person team conducting a full institutional evaluation of the Federation. Our task was to determine the financial strengths and weaknesses of the organisation, to assess the financial management practices, to evaluate the Federation's ability to promote productive micro-credit, to assess the capacity building needed to optimize the performance of the network in order to rapidly expand micro-credit and small business loans across its network. Finally, CIDA asked that we design a five-year aid project to provide appropriate institutional support.

Support project for the promotion of agricultural exportation, CIDA Dec./Feb. 2000

- Member of a four-person team doing the institutional evaluation of a project promoting agricultural exportation and supporting the creation of a local federation of exporters. My principal task was to evaluate the quality of institutional support given to the local federation, to evaluate the financial management of the project, to establish the likelihood of financial self-sufficiency at the end of the project.

Cameroon (continued)

Micro-credit project for women, Oxfam-Quebec

March 97 to March 2003

- To review the operations and the structure of a micro-credit project for women, to propose a reorganization plan, a financial, and a business plan to create local micro-credit institutions that are self-sustaining and financially viable.
- To then, participate in the establishment of three financial institutions, created to deliver micro-credit and small business loans, business training and consulting services to women. My work consisted in: defining and putting in place the organisational structure; establishing the performance objectives and defining the responsibilities and priorities of the board of governors and of the staff; putting in place the methodology and the instruments necessary to deliver micro-credit; preparing a business expansion plan and determining the short-term and long-term objectives; preparing a loan policy; identifying the internal controls needed; and training the personnel:

Review of banking options for small business support projects, CIDA

Sept.-Nov.97

- CIDA had four different projects providing technical assistance and capital to small and medium size businesses. The objective of this assignment was; to analyse the different options available to secure credit for target groups, to validate which of the options would be best, and to provide a work plan for the operationalisation of the chosen option.

Special Advisor private sector development, CIDA

January 1998 to July 00

- My task was to advise CIDA on the best strategies to pursue the deployment of its private sector support programme.

Privatization of a credit project for medium size enterprises, CIDA

Feb. 99/ July 00

- Technical adviser for the conditions and the process necessary to complete the privatization of a credit project for medium size enterprises. My task was to reorganize the project in order to turn it into a financially profitable business loan corporation that could be privatized, and then to develop the negotiation parameters and facilitate the negotiation with the private sector and the national government. The end result was the creation of a joint venture (government 20%, private sector 80%), a specialized financial institution dedicated to provide credit to medium size manufacturing businesses.

Monitor the reorganization of two credit projects for small and medium size businesses., CIDA

March 98 to July 00

- Monitor and oversee the reorganization of two credit projects and provide technical advice to CIDA on the best course of action to complete the privatization of both credit projects.

Rwanda:

Micro-credit programme, CIDA

Oct. 99

- Field study to design a micro-credit programme in partnership with local institutions.

Panama:

Chicken processing co-operative, Inter-American Development Bank, Sept. 99

- Evaluation of a financing and technical co-operation proposal to provide assistance in the construction of a chicken processing plant in Santiago. My task included proposing changes to the original proposal in order to create the best conditions for the success of the project.

Costa Rica:

Agricultural diversification: Inter-American Development Bank July 2000

- Evaluation of a financing and technical co-operation proposal to provide assistance to an NGO for the development of a capacity building project promoting diversification of agricultural production and use of environmentally friendly techniques.

Organic Agriculture, Inter-American Development Bank, July 99

- Evaluation of a financing and technical co-operation proposal to provide assistance to an agriculture co-operative for the development of an organic culture programme in the Township of Alfaro Ruiz. My task included the identification of the key parameters to ensure a successful implementation of the project.

Benin:

Micro-credit for women in rural and peri-urban centres. Oxfam-Québec Feb. 99 to Jan. 01

- Evaluation of a micro-credit project and the design of its reorganization into an autonomous financial institution providing micro-credit for women.
- To provide technical support for the creation of a savings and credit association delivering productive micro-credit, small business training, and alphabetisation training to women.

Micro-credit for women and young entrepreneurs, Development and Peace March 99

- Evaluation of a development project providing credit within the archdiocese of Cotonou. Design of a subsequent phase of support.

Nicaragua:

Commercialisation of artefacts, Inter-American Development Bank January 99

- Organisational and financial evaluation of a company promoting economic development of small artisans. Preparation of a business plan to provide micro-credit to artisans in support a loan request to the Bank.

Tanzania:

Strategic planning for micro-credit/micro-enterprise programming, CIDA May-July98

- Head a team of three consultants devising a methodology for strategic programming of micro-enterprise in Tanzania, followed by a field mission to design the five-year programme to support micro-enterprise development, and a review and evaluation of three potential partners: the Tanzania Chamber of Commerce Industry & Agriculture (TCCIA); Small Scale Development Organization (SIDO); Savings and Credit Co-operative Union League of Tanzania (SCCULT-SACCOS).

Jamaica:

Business Incubator Study, CIDA January 98

- Determine the viability/feasibility of a business incubation centre as a means for stimulating competitive economic growth for new knowledge based micro and small enterprises.

Sri Lanka:

Institutional Evaluation, Operational Review and Management Advisory Services with respect to Plenty Canada, CIDA

November 1993-97

- The objective of this assignment was to conduct an operational review of Phase II of Plenty Canada's Soya promotion program in Sri Lanka, and to do an institutional evaluation of Plenty Canada, a non-profit, non-governmental organisation. All of this was followed by a monitoring/advisory contract to assess implementation of recommended actions as well as to advise both Plenty and CIDA on courses of action, which included the creation and development of two private commercial enterprises.

Cuba:

Micro-credit program for Artisans, Mennonite Economic Development Associate

Jan. 1997

- To identify the necessary components for the creation of a micro-credit program for small handicraft artisans, to provide a building bloc approach and a time frame leading to the creation of a micro-credit institution.

Colombia:

Micro-Credit program of the Fundacion Carvajal, Inter-American Development Bank,

June 1994

- My task was to analyse the cost structure of the Fundacion's micro-credit program and support services in order to identify the real costs of providing micro-credits to the informal sector.

Haiti:

Institutional Development Support, Fonkoze Foundation

Dec.30-July 04

- The Foundation is separating its banking from its charitable activities. It is in the process of creating a financial institution offering banking services to support the development of micro-enterprises. This new institution counts more than 50 000 customer, 225 employees, and 14 branches, located mostly in rural areas. My task is to accompany the new management team in its institutional development, to put in place the necessary processes to ensure optimal operations, to introduce loan methodology for micro-enterprises, to train management and ensure the most effective and efficient use of human and financial resources.

Evaluation of Fonkoze, Inter-American Development Bank

May. 2003

- Evaluation of a Foundation, specializing in rural micro-credit for women, and its request for capacity building assistance to professionalise and expand its operations, and to complete its transformation into a full-fledged Bank.

Evaluation of ACME, Inter-American Development Bank,

Feb. 2003

- Evaluation of an NGO specializing in micro-credit lending and its request for technical assistance to convert its present structure into a full-fledged banking institution.

Evaluation of Micro Credit National S.A. , Inter-American Development Bank,

Sept. 2002

- Evaluation of a small business loan corporation and its request for capacity building assistance to expand its network in provincial towns and increase its line of products.
- Preparation a project profile to assist a micro-credit NGO in its plan to transform itself into a financial institution.

Evaluation of the Societe Haitienne d'Epargne et de Credit (SHEC), Mennonite Economic Development Associates

May 1994

- Evaluation of the management practices of The SHEC, an institution providing micro-credit to the informal sector. My task was to evaluate the loan portfolio, the bad debt policy and procedures, to analyse the financial situation and the budget practices, and to appraise the SHEC's management practices.

Other consultancies

Financial review, Oxfam-Quebec

Nov. 03-June 04

- To work with upper management to create norms for the construction of a budget that would meet the organisation's general and programme objectives. To develop a strategic planning approach in order to identify a set of priorities and changes that need to be implemented. To identify the best means to put in place those priorities. To take part in the construction of a business plan for the period 2004-2007.

Strategic review of a Fair Trade Cie, Oxfam-Quebec

Nov.-Dec.2001

- Heading a team of three consultants doing a strategic, organisational, and financial review of Oxfam's Equity Trade Cie. Preparation of a business and capitalization plan.

Conceptualization of an Economic Development Society, Oxfam-Quebec

Aug.-Oct. 2001

- Conceptualization, design and preparation of a business plan for the creation of an Economic Development Society to support the promotion and expansion of micro-credit institutions for Women in Cameroon

Institutional evaluations, CIDA

**of Horizons of Friendship,
of Save the Children-Canada,
of OXFAM-Canada,
of InterPares,
of the Steelworkers Humanity Fund,**

Nov.-December 1996

Nov.95-March 1996

Nov-December 1994

Sept.-October 1994

March-July 1993

- Member of a three-person team mandated to perform an institutional evaluation. My task was to evaluate and review the financial management practices, the financial situation.

Financial Management Review of Bridgehead, OXFAM-Canada

Nov. 95-April 97

- OXFAM was the sole owner of Bridgehead, a company selling handicraft products and foodstuff from developing countries. I was asked to perform a complete review of the financial situation; to make recommendations on how to re-organize the operations; to review and assess the current capital structure and present alternatives for capital restructuring; to seek out appropriate partners and/or investors from the socially responsible business sector, or donors to take part in capital restructuring; to provide on-going advice on the implementation of the reorganization plan.

Financial Management Review of the Canadian Council for International Co-operation and the Rehabilitation & Reconstruction Fund, CIDA

January-April 1995

- The mandate was to conduct a financial management review as part of the full institutional evaluation, including financial management practices, financial situation and project approval mechanisms.

Debt Conversion Programs, MEDA Trade & Consulting

January 1992-May 1993

- Debt swap consultant to assist development agencies to leverage project dollars through debt swaps and alternate currency exchanges.

Financial consultant, Institute for Development and Co-operation, University of Ottawa

Sept-Dec 1991

- My task was to perform a feasibility study for financing development projects using a debt-swap transaction in order to increase the economic impact of those projects, and to negotiate with the Central American Bank for Economic Integration the conditions of the swap.

Cost/benefit Analysis, Institute of Biology, University of Ottawa

May 1990

- A joint project with the ministry of Health of the Government of Mexico, I performed a cost/benefit analysis of a proposal seeking to develop low-cost readily-available medicinals for gastro-enteritis.

Other Work Experience

Canadian Imperial Bank of Commerce, Quebec 1972-1989

- Positions held: Manager, Assistant manager, credit officer, loan officer, training officer for personal credit, private and commercial mortgages, head of administration.
- Responsibilities included the management of Branch operational planning, direction of all administrative services including budget management, financial administration, human resources; the study, approval or recommendation and supervision of small business loans, revolving credit lines, private and commercial mortgages and personal credit.

Volunteer work

Member and Chairman of the Board of Oxfam Fair-Trade Inc; a company specializing in opening markets, at fair prices, to food products from developing countries. Feb. 2002-

Technical adviser to the Board of Fonkoze Financial Services S.A. a large microfinance institution, located in Haiti, whose mission is to bring financial services, including microcredits, to the rural population.

Sept. 2003-Dec.2006

REFERENCES

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