

**Qualifications of  
VICTORIA S. RICHMAN  
Chief Financial Officer**



**AREAS OF EXPERTISE**

- Reviewing hotel financial statements in order to recommend changes in operational and marketing approaches so that profitability is enhanced.
- Conducting asset management reviews and subsequently meeting with owners and investors to recommend possible improvements and areas for concern.
- Advising hotel investors such as institutions, individuals, and businesses in strategic refinancing and locating a new franchise and/or management affiliations.
- Coordination of all phases of management takeover and implementation of company's systems and internal control procedures.

**PROFESSIONAL EXPERIENCE**

**Chief Financial Officer**

**HVS / American Hospitality Management Company, Tiverton, Rhode Island**

**1989 – Present**

Oversee the financial and accounting operations of this management company. Responsibilities include supervising the business planning, budgeting, accounting and cash management process for all the hotels managed by the company. Additionally, supervise all asset management contracts and prepare the monthly reports to owners for all hotels. Advisor to passive, semi-active, and active hotel investors in locating properties for acquisition, providing the understanding of a hotel's operational and investment potential, and structuring the acquisition.

**Director, Consulting Services**

**Stephen W. Brener Associates, Inc., New York, New York**

**1985 – 1989**

Conducted the operational reviews associated with the company's asset management contracts for institutional lenders and other clients for major chain managed hotels. Supervised the research/preparation of market studies, appraisals, workouts, and investment analyses for to-be-built and existing hotels. Advisor to developers on phases of hotel development including: facilities planning and design, pre-opening and opening budgets, chain affiliation, preparation of opening and annual plans. Consultant to investors/owners on acquisition and disposition of individual properties and chains including: deal packaging, loan packaging, due diligence, and complete property reviews.

**Corporate Trainee, Wharton - Summer Intern Program  
Bank of Boston, Boston, Massachusetts  
Summer 1984**

Redesigned and implemented bank-wide procedures for administering corporate charitable contributions during the summer between the first and second years of business school.

**Operations Analyst  
Hibernia National Bank, New Orleans, Louisiana  
1981 - 1983**

Project Manager of opening of a new, central-city branch office with responsibility for all phases of the development. Designed and implemented operational reorganization of the following departments: Safekeeping, Certificate of Deposit Operations, Commercial Lending, and Customer Service.

**EDUCATION**

Master of Business Administration, The Wharton School, University of Pennsylvania, 1985 Major in Finance, Concentration in Real Estate  
Bachelor of Arts, Brown University, 1981 Major in Political Science

**PROFESSIONAL ACTIVITIES**

- Lodging Industry Investment Council, Member
- Candidate for Membership, Association of Real Estate Women
- Profiled in Who's Who of American Women, 16th Edition
- Member, National Association of Female Executives
- Director, The Wharton Club of Minnesota
- Member, Commercial Real Estate Women (CREW), Program Committee Member