

EDUARDO J. RIOS

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Lecturer

I am an energetic teaching professional who enjoys helping adult students maximise their learning and potential. Working in further education (FE) and higher education (HE) environments in the UK and US, I have proven my ability to create a positive, supportive learning environment that drives student engagement and progress. With 25+ years' accounting and commercial banking experience, I bring a broad skill set and practical insights to bring learning to life. I can communicate effectively at all levels, whether collaborating with colleagues, facilitating group tutorials, or delivering personal tutoring support. Committed to my professional development, I have an MSc Finance and am currently working towards a teaching qualification from The University of Surrey in Management Education.

ACADEMIC EXPERIENCE:

LECTURER, FINANCE

Prairie View A & M University | Jan. 2022 – Present

- Appointed to teach courses in Personal Financial Planning.
- Additionally taught modules during the Summer Banking Academy.

LECTURER, ECONOMICS & MANAGEMENT

Kaplan International College London | Jan. 2020 – March. 2020

- Appointed to teach foundation courses in Economics and Management to pre university students from international schools around the world.
- Method of delivery was face to face in a Flipped Classroom environment utilising VLE.
- Guided and supported students to complete a team project for peer review.

LECTURER, BUSINESS & FINANCIAL MANAGEMENT

The Art Institute of Houston | Jun. 2012 – Dec. 2012

- Appointed to teach 2 concurrent courses to mixed classes of up to 30 adult learners and high school graduates over 2 consecutive semesters
- **Financial Management:** Improved students' financial management skills by delivering lectures on budgeting, cash management, cost concepts, investment analysis, borrowing funds, and forecasting
- **Senior Seminar Capstone:** Guided and supported students to complete a course that involved development of a robust business plan and submission of a hospitality-related research project

TEACHING ASSISTANT

Regent's University London | smarthinking.com | Dec. 2008 – Oct. 2010

- Invited to join Regents University's teaching team while completing my MSc Finance, and supported lecturers by marking undergraduate assignments and facilitating tutorials
- Provided online tutor support to finance undergraduates based across the world, working as a certified smarthinking.com tutor

FINANCIAL SERVICES EXPERIENCE:

FINANCE CHAIRMAN | BOARD MEMBER

UFE | Jan. 2017 – Present

- Guided this not-for-profit NGO's fast-paced growth by implementing and sustaining robust financial governance and controls

DIRECTOR

Comal Creek Capital LLC | Oct. 2018 – Present

- Providing financial solutions for small business owners, investors and developers of commercial real estate.

CREDIT RISK CONSULTANT | UNDERWRITER

LiftFund | Aug. 2018 – Present

- Retained as a consultant following relocation to London, with accountability for assessing credit risk and underwriting new opportunities
- Underwrote 5 x 504 community development corporation loans (average loan size: \$2m) on behalf of the US Small Business Administration (SBA)

VICE PRESIDENT (VP), BUSINESS DEVELOPMENT

LiftFund | Jan. 2017 – Aug. 2018

- Transitioned from advisory board member to VP business development of this community development financial institution (CDFI), reporting to the senior executive VP, SBA 504 and large loan division
- Enabled this non-profit organisation to enter and develop its presence in the Houston market by designing and autonomously executing an effective business development plan
- Facilitated \$14m in new approved loan opportunities within 12 months

SENIOR VP, COMMERCIAL LENDING

Amegy Bank | May 2014 – Dec. 2016

- Rejoined this community bank as VP within the not-for-profit banking group, overseeing delivery of cash management and lending solutions to large not-for-profit entities across Houston
- Acquired and built a \$30m client portfolio by generating, nurturing, and managing loan/credit relationships of \$10m+ and depository relationships of \$1m+
- Expanded the not-for-profit group's portfolio by migrating client relationships from across Amegy Bank

SENIOR VP, COMMERCIAL LENDING

IconBank | May 2013 – May 2014

- Increased IconBank's portfolio by attracting new loan deposit and treasury management clients, achieving an average loan amount of \$800,000 and an average deposit relationship of \$250,000

EXECUTIVE VP, COMMERCIAL LENDING

Texas First Bank | Houston Business Bank | Oct. 2010 – May 2013

- Played a key role in the foundation, operation, and profitable growth of start-up community bank, Houston Business Bank, as a founding shareholder and later as executive VP, commercial lending
- Helped the bank achieve a cash-flow positive status in 12 months and profit within 18 months, leading to its acquisition by Texas First Bank
- Developed a \$30m commercial portfolio by leading a 4-strong business development team to build and sustain valued relationships with companies achieving revenues of \$1m to \$25m
- Doubled the bank's assets within 18 months by promoting and selling 4 key products to our identified target market

VP, COMMERCIAL LENDING

Amegy Bank | Nov. 2004 – Jan. 2008

RELATIONSHIP MANAGER, BUSINESS BANKING

JP Morgan Chase & Co | Bank One | Jun. 2003 – Nov. 2004

BUSINESS DEVELOPMENT OFFICER, SBA LENDING

Banco Popular NA | Apr. 2000 – Jun. 2003

ADDITIONAL INFORMATION:

Qualifications: **PG Cert Management Education**, University of Surrey, 2021
 MSc Finance, Webster University, 2008 – 2009
 BBA Accounting, University of Texas at Austin, 1986 – 1989

Additional Languages: Spanish (Fluent)

IT Skills: Microsoft Office (Excel, Word, PowerPoint, Outlook); Salesforce, Ventures
 Underwriting software; Blackboard, VLE