

# Jason T. Besse

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## EXECUTIVE SUMMARY:

Accomplished and integrity-driven professional offering over 6 years experience performing financial and market analysis for various investment opportunities. I have a proven track record of capturing the fundamental components of analysis for capital investment projects and analyzing the debt repayment ability of various types of business entities. I am a Level III candidate in the CFA program and I am seeking a position within the financial investment industry.

## PROFESSIONAL BACKGROUND:

### Ryland Homes, Fort Myers, FL

#### *Land Manager*

**April 2010 – Present**

- Oversee all land operations from acquisition through development.
- Prepare detailed financial, market and product analysis to determine feasibility of land acquisitions.
- Oversee due diligence process and work closely with government organizations to ensure compliance with regulations.
- Work closely with engineers and attorneys throughout acquisition and entitlement process for land under contract.
- Continually conduct detailed market analysis to determine appropriate product, pricing, sales pace, incentives and buyer profiles.

#### *Assistant Land Manager*

**August 2005 – February 2008**

- Acting Land Manager from January 2007 through February 2008.

#### *Assistant Project Manager*

**August 2004 – August 2005**

### TIB Bank, Naples, FL

#### *Portfolio Manager – Commercial Loans*

**February 2010 – April 2010**

- Managed and tracked performance of commercial loan portfolio totaling \$56 million.
- Generated new commercial loan business.
- Analyzed financial statements of borrowers and guarantors. Prepared written presentations detailing credit risk for existing and proposed loans.
- Prepared annual reviews and renewals detailing credit quality and covenant compliance.

#### *Credit Analyst II – Team Leader*

**June 2009 – January 2010**

- Trained and developed junior analysts in financial statement analysis and commercial loan underwriting.
- Prepared reports that included the degree of risk involved in extending credit. Produced approximately 90 written reports and analyses of loan relationships ranging from \$500K to \$20M during 2009.
- Created detailed financial schedules and analyzed the debt service ability of borrowers, guarantors and related entities.
- Performed detailed analysis of balance sheets, income and cash flow statements.
- Analyzed the financial condition and level of risk associated with lending to various private and public entities.

#### *Credit Analyst I*

**April 2008 – June 2009**

**EDUCATION & TRAINING:**

*Level III Candidate in the CFA Program. Member of the CFA Institute and CFA Society of Naples.*

*Currently enrolled in MBA program at FGCU.*

Anticipated Completion December 2011.

*Bachelor of Science, Business Finance*

Florida Gulf Coast University, Estero, FL

**December 2004**

**ADDITIONAL TRAINING AND ASSOCIATIONS:**

- Student Managed Investment Fund – Florida Gulf Coast University. Part of a team of ten students that actively managed a stock and bond portfolio for the University.
- Leadership Seminar; Center for Creative Leadership, Colorado Springs, Colorado.
- Analyzing Financial Statements; Bankers Training and Certification Center.
- Proficient in MS Excel, Word PowerPoint, Outlook and Project.

**COMMUNITY SERVICE:**

YMCA of the Palms – Youth Soccer Coach

Bonita Springs Assistance Office

*REFERENCES FURNISHED UPON REQUEST*