Cheryl Packwood

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Profile

- Proven track record of negotiating complex commercial deals involving government contracts in emerging markets, often encompassing multiple constituencies, conflicting interests and controversial issues. Over 25 years of global experience in law, marketing, negotiations and risk and crisis management through social and political turmoil. Significant and substantive experience in external affairs, media, public relations, communications and foreign litigation in developing countries, together with leading change in organizational transformations and start-ups.
- Adept at bridging cultural divides and making foreign concepts understandable and comfortable for various nationalities. Excellent understanding of the cultural, social and political environments of Sub-Saharan Africa, the Middle East and Gulf and North Africa.
- Adept at finding a path through new territories and countries to negotiate deals and contracts.
- Named an Industry Leader in MENA Fund Manager Service Provider Power 50 for 2012 (http://www.menafm.com/article/mena-fmservice-provider-power-50-released)
- First woman managing director of a cellular telecom company on the African Continent.

Education

BOSTON UNIVERSITY SCHOOL OF LAW 2020-2021

BOSTON, MA

LLm in Banking and Finance, Degree expected May 2023 Certificate in Compliance in Financial Services, May 2021

4.15 average

Classes include: Lessons from Major Compliance Failures, Anti-Money Laundering, Investor Adviser Compliance, Contemporary Financial Services Compliance Programs, Consumer Banking and Finance, Compliance with US Insurance Regulations, Banking Structure and Regulation, Financial Crisis to FinTech, Secured Finance.

1984-1987 HARVARD LAW SCHOOL CAMBRIDGE, MA

Juris Doctor, 1987. Awarded honors for third year paper.

Board of Student Advisers (Taught research and writing to First Year law students and Moot Court), HLS Drama Society

1979-1983 YALE UNIVERSITY **NEW HAVEN, CT**

Bachelor of Arts, cum laude, 1983. History major.

Teacher Preparation Honors Program

Founder of Heritage Theatre Ensemble and President Afro-American Cultural Center Founders Award, 1983

2002 WHARTON SCHOOL, UNIVERSITY OF PENNSYLVANIA PHILADELPHIA, PA

Executive Program in Business Administration

Finance and Accounting for Non-Financial Managers

Work Experience

2013 to WE Communications. Ltd.

2019 **Chief Visionary Officer and Managing Partner**

- Communications advice and management for local Bermuda companies
- Consulting for businesses doing business in the Middle East and North and Sub-Saharan Africa
- Consulting expertise in establishing and developing International Financial Centers

2013 to 2015 **GOVERNMENT OF BERMUDA**

Overseas Representative and Director of the Washington D.C. Office Responsible for the Americas and Asia

- Senior person representing Bermuda in the United States; Reported directly to the Premier
- Developed trade, commercial and business development section for the representative office
- Outreach to embassies and consulates in New York and Washington, D.C.
- Developed overall strategy for engagement with foreign governments and in particular the United States
- Developed strategy for developing economic relations with China and India
- Prepared, executed and participated in diplomatic and trade missions to the US and other countries
- Organized first FinTech conference between India and Bermuda in New York City and business development mission between Mexico and Bermuda in New York City
- Organized numerous informational gatherings in Washington, DC at the National Press Club and other locales.

2006 to 2013 **BUSINESS BERMUDA**

Chief Executive Officer and Deputy Chairman, Executive Committee **Acting Chairman (12/07 to 12/08)**

- Set goals and priorities for strategic partnerships and business relationships locally and internationally which were then cultivated and leveraged in order to bring business to Bermuda in financial services and other business sectors.
- Developed marketing and business development strategy globally for Bermuda and the financial services sector through use and management of multi-levels of informational distribution channels across multiple platforms.
- Represented Bermuda before Ambassadors, Governors of Central Banks, Government Ministers and officials worldwide; frequent travel with Premier and Ministers of Bermuda routinely on trade missions.
- Strategized and launched the re-branding and new name of the organization locally and worldwide.
- Full P/L responsibility.
- Increased membership and grant funding by 100 percent by 2009; increased volunteer participation in both local and international events by 150 percent
- Established additional channels of revenue sources.
- Increased event and conference attendance internationally over 500 percent; delegate attendance at Business Bermuda events increased over 300 percent.
- Increased press coverage in UK and Europe 200 percent and by-lined article publications increased 200 percent.
- Maintained and broadened US and UK/European Business for jurisdiction in key sectors, including asset management, trusts, insurance and reinsurance, together with new business development in Islamic Finance, Middle East and Gulf, Africa and Asia.
- Coordinated and strategized legislative initiatives between the government and business community.
- Business Bermuda named "Best Offshore FDI Facilities, Americas" 2012 by the New Economy (http://www.videos.theneweconomy.com/banking-and-finance/cheryl-packwood-bermuda-investors/)

2005 to 2006 DIGICEL BERMUDA (FORMERLY CINGULAR WIRELESS AND AT&T WIRELESS) **BERMUDA** General Manager

- Direct report to Digicel Group Board of Directors; Responsible for overall management of commercial, technical, administrative and financial aspects of this cellular telephone company, a GSM/GPRS network and service provider.
- Full P/L responsibility.
- Launched prepaid network, surpassing net prepaid subscriber targets for 2005 by 400 percent
- Subscriber base growth of 71 percent for 2005; EBIDTA growth increase of 95 percent for 2005; revenue increase of 31 percent for 2005
- Represented company on regulatory, compliance and ministerial matters
- Negotiated contracts relating to all aspects of the wireless business

2003 to 2004 THE BERMUDA MONETARY AUTHORITY

BERMUDA

Director, Legal Services, Enforcement and International Affairs Secretary to the Board of Directors

- Reporting directly to the Chairman & CEO and accountable for a staff of 35 with 6 direct reports
- Handled reorganization of Legal Department and development of Enforcement and International Affairs Department
- Handled Legislative initiatives and consultation with the Ministry of Finance, review of contracts, drafting of advice and agreements, litigation management, compliance oversight, advice to Board of Directors

- Negotiated purchase agreement on the current headquarters building
- Responsible for Corporate Services Department, including Legal, Authorizations and Compliance Group, Finance & Accounting, Human Resources, Information Technology, Corporate Communications & Marketing, and Numismatics
- Managed legal department, including advice to regulatory divisions (Insurance and Banking, Trust & Investments and Enforcement), review of contracts, drafting of advice and agreements, litigation management, compliance, coordination and direction of external counsel, advice to Board of Directors, handle corporate governance matters

2000 to 2003 WESTERN WIRELESS INTERNATIONAL CORPORATION Managing Director of CORA, S.A.

ABIDJAN, COTE D'IVOIRE

- Relaunched operations of this cellular phone company in September 2000
- Managed significant government, ministerial and agency relations during social and political upheaval
- Negotiated contracts relating to the license, leases, interconnection with carriers, employment, labor relations
- EBIDTA positive by January 2002 after significant administrative, commercial and financial restructuring
- Responsible for a budget of 30 million USD for 2001 and a budget of 40 million USD for 2002
- Accountable for 160-200 staff and consultants in twelve different cities with full P/L responsibility

1990 to 2000

N'GOAN, ASMAN & ASSOCIES

ABIDJAN, COTE D'IVOIRE

Of Counsel and Director of International Department

Created and developed International Department. Contract negotiations on behalf of foreign companies with local and international companies, government agencies and Ministries. Advised clients on deal structuring and day-to-day operations including labor relations. Major matters included:

- Lead counsel for Government of Côte d'Ivoire on renovation of the Hotel Ivoire (part of the Intercontinental Group)
- Honorary counsel to Her Majesty's Ambassador to Côte d'Ivoire for Great Britain
- Designated Legal Counsel to the Embassies of the United States, Canada and the Republic of South Africa
- Counsel to the Government of Côte d'Ivoire in project involving the upgrade of the telecommunications system and the diffusion of television and radio in Côte d'Ivoire
- Local counsel to Dow Chemical Company in multi-billion dollar class action litigation and managed counsel in neighboring West African countries; managed local African Counsel in Côte d'Ivoire
- Counsel on first and second bond issue on Abidjan Stock Exchange, redeemable in member countries of the West African Monetary Union, for the West African Development Bank ("BOAD"). Duties included review of legislation, negotiations with management of Stock Exchange and drafting of documentation for submission
- Local counsel to a US telecommunications company in its investment in a local cellular telephone company and subsequent advisory work in the day-to-day operations of the local company. Legal advice, representation before the Telecommunications Agency, negotiations with government officials, drafting of documents relating to corporate, employment, commercial leases, commercial service and sales contracts, among other things
- Local counsel to several oil and gas companies regarding their day-to-day operations and negotiations with the government Ministries and agencies
- Counsel to mining companies in negotiations for gold, nickel, copper and other minerals in negotiations of exploration rights and other operation matters
- Local counsel to several banks and international companies (Ecobank, Citibank, Equator Bank, Caterpillar, US Ex-Im
 Bank, among others) in their financing projects of the local commodities export market and other project developments)
- Legal Counsel to local and international insurance companies

1987 to 1990 SHEARMAN & STERLING Litigation Associate

NEW YORK, NY

1983 to 1984

NEW YORK CITY BOARD OF EDUCATION

Martin Luther King, Jr. High School

High School Teacher, Social Studies, Integrated Math and Geometry

NEW YORK, NY

Board and Civic Positions

- Board of Directors, CG Coralisle Group Ltd., 2013 to present, Member of Risk and Audit Committees
- Development Applications Board, Government of Bermuda, Appointed Member, 2020-2021
- Board of Directors, Atlantic Bermuda Transshipment Company LTD, Member and Internal Counsel, 2019 to present
- Ministers and Members of the Legislature Salaries Review Board, 2019 to 2020, Appointed Member
- S.E.E.D Bermuda Sustainable Economic Environmental Development, 2019 to 2020, Steering Group
- Rhodes Scholar Selection Board, Bermuda, 2010 to 2018 (Chairman 2017 and 2018)
- Communications Chair, Board of Directors, Harvard Law School Drama Society Alumni Organization, 2018-Present
- Yale Alumni Schools Committee, 2017 to present
- Board of Directors for the Foreign Trade Commissioners Association of NY, 2014 to 2016
- Board of Directors for Greenseed Alternative Managers Platform Ltd., 2012 to 2015
- Board of Directors for Toro Air Transport, 2012 to 2015
- Loomis Chaffee School Fund Raising Board, 2013 to 2015
- Deputy Chairman of Business Bermuda, 2006 to 2013
- Acting Chairman of Business Bermuda, 2007 to 2008
- Founding member, Bermuda Chapter of the International Women's Forum, 2011 to 2014
- Member of the Washington, D.C. Chapter of the International Women's Forum, 2014 to present
- Member of the Steering Committee of Bermuda First, 2010 to 2012
- President of the American Chamber of Commerce of Abidjan, 1999 to 2003

Languages Fluent French; excellent command of spoken and written Spanish

Professional

Licenses New York Bar (2/1988).

Washington, D.C. Bar (3/1990)

Travel Have traveled personally and for business extensively within the United States, Europe, Latin America, Mainland China and

Hong Kong, Singapore, Southeast Asia, Middle East and Gulf as well as North, West and Southern Africa

Personal US, Bermuda and UK National, holding passports from US, UK and Bermuda

Resided in Bermuda, Côte d'Ivoire, France, Mexico, Spain, Tunisia, United States

Awards

- New Economy Award for Best Offshore FDI Facilities, Americas, 2012
- Named as an Industry Leader in the MENA Fund Manager Magazine 2012 Service Provider Power 50
- Named as an Industry Leader in the MENA Fund Manager Magazine 2013 Service Provider Power 50
- 2013 Women of Great Esteem Award in business awarded May 2013 in New York, NY

Selected Speaking Engagements

| Date | Event | | |
|----------|---|--|--|
| Oct-1998 | American Chamber of Commerce of Abidjan – Presentation, "The Labor Laws of Côte d'Ivoire" | | |
| Oct-2000 | Plenary Session for the Global Summit of Women 2000, Johannesburg, S.A. – Presentation, "The Telecommunications Sector in Africa" | | |
| Oct-2002 | Women in Public Life Conference, Bermuda (Opening Dinner) - Keynote speaker | | |
| Nov-2004 | SEC Conference, Washington, DC – Speaker, "Enforcement and Jurisdictional Cooperation" | | |
| Feb-2007 | French to French Corporate Executives, Paris - Keynote speaker, "The Financial Sector in Bermuda" | | |
| Mar-2008 | Bermuda Business and Professional Women's Association, Bermuda - Keynote speaker, "Building a Strong and Competitive Corporate Culture" | | |
| Apr-2010 | Business Bermuda Annual Financial Services Conference, London - Speaker on Offshore Summit (with various government officials and key industry members) | | |
| Apr-2011 | Business Bermuda Annual Financial Services Conference, London - Speaker on Offshore Summit (with various government officials and key industry members) | | |
| Apr-2011 | EuroHedge Summit Panel – Speaker, "Onshore and Offshore: How Will the Hedge Fund Industry Evolve?" | | |
| May-2011 | Hedge Fund Re-Domiciliation Conference for Managers & Funds, London – Speech, "The Impact of the Alternative Investment Fund Managers Directive (AIFMD) on Non-EU, Offshore Jurisdictions" | | |
| Jun-2011 | Geneva Hedge Fund Re-Domiciliation Conference for Managers & Funds – Speech, "How Bermuda Will Accommodate the Alternative Fund Managers Directive (AIFMD)" | | |
| Oct-2011 | MENA Investment Management Conference, Qatar – Panelist, "Rethinking Business Models & Strategies Session; The Onshore/Offshore Debate" | | |
| Nov-2011 | 3rd Annual Bermuda Briefing Session, Toronto – Speech, "Building on the Strong Business Relationships and Partnerships Between Bermuda and Canada" | | |
| Nov-2011 | 18th Annual World Islamic Banking Conference 2011, Bahrain – Panelist, "Upgrading Regulatory Frameworks and Risk Management Capabilities: New Approaches to Ensure Stability and the Successful International Development of Islamic Finance" | | |
| Nov-2011 | Business Bermuda Financial Services Reception, Bahrain – Speech | | |
| Mar-2012 | Hedge Funds WORLD Middle East 2012 – Panel Moderator, "Opportunities to be Found in Bermuda for Islamic Financial institutions" | | |
| Apr-2012 | Business Bermuda Annual Financial Services Conference, London - Speaker on Offshore Summit (with various government officials and key industry members) | | |
| Apr-2012 | Chinese Enterprises Outbound Investment Conference (CEOIC), Beijing – Panelist, "Invest in the Caribbean and Latin America" | | |
| Apr-2012 | Chinese Enterprises Outbound Investment Conference (CEOIC), Beijing – Panelist, "Overseas Investment Project and Business Matching Seminar" | | |
| May-2012 | Bermuda Financial Services Reception, Singapore – Speech, "Bermuda and Singapore: Two Islands with Entrepreneurial Spirit at the Centre Point of Global Commerce" | | |
| May-2012 | Bermuda Financial Services Reception, Hong Kong – Speech, "Bermuda and Hong Kong: Two Jurisdictions with Entrepreneurial Spirit at the Centre Point of Global Commerce" | | |
| May-2012 | Shorex Wealth Management Forum, Singapore – Speech, "Bermuda's Strengths as an Offshore Financial Centre" | | |
| Jun-2012 | World Islamic Banking Conference Asia 2012: Strengthening International Connectivity – Islamic Finance Capturing Cross-Border Opportunities – Panelist, "Bermuda: Leading Islamic Finance in the West" | | |
| Dec-2012 | Bahrain Association of Banks, Bahrain – Speech/Seminar Moderator, "Bermuda: Leading Islamic Finance in the West" | | |
| Dec-2012 | World Islamic Banking Conference 2012, Bahrain – Panelist, "Country Focus Roundtable: New Frontiers – New Growth Opportunities" | | |

| Mar-2013 | Bermuda Public Services Union for International Women's Day - Keynote speech, "Gender Agenda: Gaining Momentum" | |
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| May-2013 | MAN Political Party's Annual Fundraising Luncheon, Curacao - Keynote speech, "Bermuda: The Development of an Island Economic Miracle" | |
| May-2014 | Bermuda-India Financial Services Technology Summit, Consulate General of India, New York, NY - Speaker | |
| May- 2014 | National Society of the Sons of the American Revolution, Congressional Cemetery, Washington, DC - Grave Marking of Thomas Tudor Tucker - Remarks, "US-Bermuda Relations: Over Four Centuries Strong And Continuing" | |
| Jun-2014 | The Mr. Beasley Stamp Club, Washington, DC - Guest Speaker, "Bermuda, the Maritime Revolution and Its Role in the American Revolution" | |
| Apr-2015 | National Society of the Sons of the American Revolution, Fort Moultrie Sullivan's Island, South Carolina, "US-Bermuda Relations: Over Four Centuries Strong And Continuing" - Speaker | |
| May-2015 | Government of Bermuda, Bermuda Day - Speaker | |
| Aug-2015 | National Society of the Sons of the American Revolution, Bermuda - Series of speeches commemorating the 240th anniversary of the Bermuda Gunpowder Plot and the American revolution | |
| Jul-2017 | Election Watch panel, Bernews.com - Panelist | |
| Feb-2018 | Pre-budget analysis panel, Bernews.com – Panelist | |
| May-2018 | 2018 NEPOC/CAPALF Conference, Albany Law School, "The rule of law and business ethics during times of conflict in developing countries: Are we supposed to work according to the same rules?" – Speaker | |
| Feb-2019 | Post-budget analysis panel, Bernews.com – Panelist | |
| May 2019 | The Breakdown with Toni Waterman: RISE OF POPULISM & NATIONALISM – Interview https://m.youtube.com/watch?v=efJcJWp9Fs&t=567s | |
| Feb 2020 | Budget analysis panel, Bernews.com – Panelist | |
| March 2021 | The Daily Hour-Interviewee | |
| March 2022 | Budge analysis panel, Bernews.com – Panelist | |

Selected Articles by Cheryl Packwood

| Date | Publication | Title |
|----------|--|--|
| 1989 | Committee on Lawyers' Confidentiality, International Bar Association | Handbook on Lawyers' Confidentiality: United States chapter (co-author) |
| Jan-1991 | International Financial Law Review | "Ivory Coast: Economic Revitalisation" |
| Mar-2007 | European CEO | "Banking on Bermuda" |
| Nov-2008 | The European Business Review | "Bermuda Thriving: A long-standing history of cooperation between government, regulators and industry" |
| Jul-2010 | European CEO | "Bermuda: Global business gateway to the US" |
| Jan-2011 | Hedgeweek | "Bermuda set to meet new EU standards in AIFM Directive" |
| Apr-2011 | MENA FM | "Staying Ahead" |
| Jun-2011 | European Financial Review | "Ahead of the Compliance Curve" |
| Jun-2011 | HFM Week | "A Secure Investment" |
| Jul-2011 | MENA FM | Focus On: Bermuda |
| Jul-2011 | MENA FM | Focus On: Bermuda. "Why Bermuda's relationship with MENA fund managers is going from strength to strength" |
| Sep-2011 | Islamic Finance News | "Choosing an Islamic Investment Jurisdiction: Bermuda as a Case Study" |
| Oct-2011 | Eurekahedge | "Choosing an Islamic Investment Jurisdiction: Bermuda as a Primary Case Study" |
| Nov-2011 | Islamic Globe | "Here For Its Friends" |
| Jan-2012 | Re-Domiciling & Co-Domiciling for Fund Managers Report | "Bermuda: a Fund Domicile that is Secure, Sophisticated & Safe (White Paper)" |
| Jan-2012 | City AM | "Best to Invest in Bermuda" |
| Mar-2012 | European CEO | "Business Bermuda: Transparent and Efficient" |
| Mar-2012 | Islamic Business News | "Bermuda Means Business" |
| Apr-2012 | The New Europe | "Bermuda Aids International Business" |
| Apr-2012 | European CEO | Supporting Business Interests" |
| May-2012 | Offshore Corporate Services | "How Bermuda Aids International Business" |
| May-2012 | Captive Review | "Bermuda's closer ties with Canada offers Canadian organizations opportunities to revisit their tax structure" |
| May-2012 | Hedgeweek | "A well-regulated jurisdiction with global appeal" |
| May-2012 | Offshore Corporate Services | "How Bermuda Aids International Business" |
| Jun-2012 | HedgeWeek Special Report: Bermuda Hedge Fund Services 2012 | "A Well-Regulated Jurisdiction with Global Appeal" |
| Jun-2012 | MENA FM | "Bermuda Can be MENA's Global Bridge" |

| Jun-2012 | Euromoney | "Bermuda Means Business" |
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| Jun-2012 | HedgeWeek Special Report: Bermuda Hedge Fund Services 2012 | "A Well-Regulated Jurisdiction with Global Appeal" |
| Aug-2012 | The New Economy | "Bermuda Blends Tradition with Innovation" |
| Oct-2012 | MENA FM | "How Bermuda Champions Islamic Finance as a Global Phenomenon" |
| Oct-2012 | The New Economy | "Bermuda's New Technology Appeal" |
| Oct-2012 | The New Economy | http://www.videos.theneweconomy.com/banking-and-finance/cheryl-packwood- bermuda-investors/ |
| Oct-2012 | MENA FM | "Bermuda: The Perfect Host for Islamic Finance" |
| Feb-2013 | Clear Path: Re-domiciling & Co-domiciling for Fund Managers 2013 | "White Paper: Bermuda Adapts to Hedge Funds' New Era" |
| Feb-2013 | Chained on the Rock, 2 nd Edition | Foreword |
| Feb-2013 | Edward Fraser: From slave to missionary | Foreword |
| Jun-2017 | The Royal Gazette | "Let's put Bermuda first and vote responsibly", Opinion, http://www.royalgazette.com/opinion/article/20170626/lets-put-bermuda-first-and-vote-responsibly |