

GAFM GLOBAL ACADEMY OF FINANCE & MANAGEMENT ®

IBS International Board of Standards ™

Owner of the GAFM, AAFM ™, AAPM ™, CEC ™, and IMCB ™



GAFM ® Global Certification Standards and Accreditation Council



Our GAFM® Board Certification

- We are the fastest growing Graduate professional certifying board and standards council in the world:
 - Members in 151 countries
 - Approximately 50,000 fellows, charter-holders, candidates, and members holding professional designations worldwide growing by 10-15% a year, and 100,000 affiliates and associate members in over 150 countries.
 - In 2018-19 we project 10,000 new members in Asia, India, EU, Australia, Latin America, Africa, and China.
 - Certification Programs for:
 - Major Organizations: AACSB, ACBSP, CHEA, ABA Schools, Corporates: AABFS, Thomson Reuters, Pearson, and major corporate and governmental agencies worldwide such as the SCA Dubai.
 - As Seen in FINRA, INVESTOPEDIA, FT FINANCIAL TIMES, ABC, NBC, FOX, CBS, Wall Street Journal, Forbes, CNN, MarketWatch, The Hindu National, El Norte Mexico, Financial Times, Knight Ridder/Tribune Business News, AP Associated Press, Black Enterprise, The China Daily, CNN, AACSB News, Peninsula On-line, The Gulf Times, Nassau Guardian, ACBSP News, Asia Africa Intelligence Wire, The Arab Times, Empresa Exterior, Spain, Arab News, The Business Wire, Congress News, The Congressional Quarterly, The Economic Times, Antara, Al-Bawaba News, and the South China Post.

The GAFM ® Board of Standards or Related Education has been recognized listed, disclosed, recognized or in alliances with the following institutions, governmental organizations or agencies.

ESQ Certification EU

TÜV Technischer Überwachungs-Verein 2020

CHEA Global Standards Articulation Agreement Charter Member

Accredited Business School Articulation with 1000 Business Schools via ACBSP

ISO 21001 Certified Educational Body and also earned 29990 CERTIFICATION 2022

ISO 9001 Certified Programs 2022

US Dept of Labor Registry, Websites, and brochures - US Government Occupational Handbook

The US Department of Education Registry IBS EROD

ACBSP Accreditation Prof. Member Articulation Recognition

United Nations Civil Society Registry

Indian Governments' NISM and SIBE Licensing Agencies

Arab League's Arab Academy of Finance Banking Sciences – Diplomatic Cross Recognition Accreditation

Thomson Reuters, Pearson VUE, and more.

BNSP – Certification Bureau Indonesia

China Banking Association and SETC Government Agency, Asian Bankers Institute

Monetary Authority of Singapore Training Courses Approvals

Bahamas West Indies Government Ministry of Education Training Approvals & University System

SCA & SCATC - UAE Financial Markets and Stock Markets & Dubai - UAE Quality Group

The Online LLM Graduate Law School Program

NBEA Member

Published in Bureau of Labor and Stats - United States Government Department of Labor

Association of Certified Chartered Economists ACCE Africa and USA

The US regulatory Registry of NASD/FINRA (Disclosed and Publicly Listed for over 5 years)

CFA/Institute - Exhibit 18 CFA/Vision 2012 and PDU Recognition of various GAFM Certifications

CFP/Board – Listed for CFP/Continuing Education by FSSB_ for Wealth Management CWM Programs

Republic of China – Taiwan Ministry of HR.

Certifications and Programs submitted to UAE registration.

AACSB Accreditation Prof. Member and Articulation Recognition

Top GAFM Certifications for Course Graduates Worldwide

FINANCE CERTIFICATIONS

- ChFM Chartered Financial Manager ®
- AFA Accredited Financial Analyst ®
- AMA Accredited Management Accountant ®
- MFP Master Financial Planner ®
- ChE Chartered Economist ®
- CRA Certified Risk Analyst ®
- CTEP Chartered Trust and Estate Planner ®
- CWM Chartered Wealth Manager ®
- CAM Chartered Asset Manager ®
- CPM Chartered Portfolio Manager ®
- CHFP Chartered FinTech Professional ®

MANAGEMENT CERTIFICATION

- MMC Master Management Consultant ®
- MPM Master Project Manager ®
- CIPM Certified International Project Manager ®
- MBA Master Business Analyst ®
- CHR Certified in Human Resources ®
- CEC Certified e-Commerce Consultant ®
- CPE Certified Planning Engineer ®
- CMA Certified Marketing Analyst ®
- CSP Certified in Strategic Planning ®
- AMC Accredited Management Consultant ®
- Certified International Negotiations Professional ®

** Certifications can be conferred by IBS, GAFM or AAPM directly



CWM Chartered Wealth Manager® - GAFM® Certified Wealth Manager® Program

The GAFM® Board of Standards USA is the creator and founder of the first graduate Chartered Wealth Manager® Charter Certification Program in the world and the CWM Chartered Wealth Manager® is the first vendor neutral wealth management designation to be listed by the NASD/FINRA reference guide and ESQ Accredited as an ISO Certified 21001 Global Program.

The GAFM® CWM Chartered Wealth Manager® has been featured in the Wall Street News and also the curriculum has been used by ACBSP and ABA accredited degree programs.



Emerging Markets - 150+ Countries & Truly Global Since 1999.



USA

Ghana,
Africa



Kuwait City



Athens, Greece



Doha, Qatar



Hong Kong (SAR)



Dubai, UAE



Taipei, Taiwan



Mainland - China

GAFM[®] Board of Standards Recognizing Top Executive Programs Globally



Accredited Public Programs

- Executive Programs offered in over 30 countries, in multiple languages
- Dozens of Specialist Designation award programs
- Typical Programs are approximately 30-40 contact hours in duration
- Average class sizes around 20+
- On average the GAFM[®] certifies more graduates than the average business school each year through strategic partners in various countries.



GAFM® - Represented Brands and Alliances



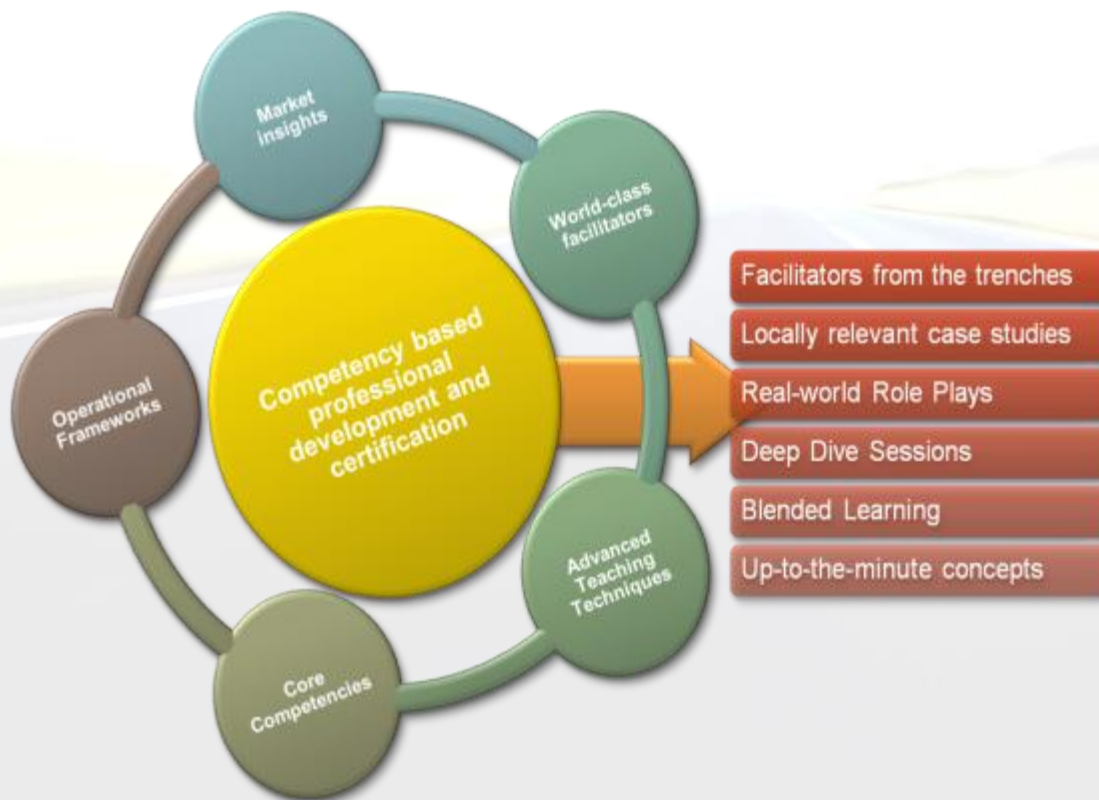
B School Alliances



Tailored In-House Certification Alliances and Programs Globally



In-house custom training and Accredited Programs



Custom In-House Training

- GAFM provides graduate executive training for leading brands and companies
- A few countries where in-house training has been conducted:
 - Hong Kong, Taiwan, China
 - Malaysia, Singapore
 - Australia, Papua New Guinea
 - UAE, Kuwait, KSA, Bahrain
 - Pakistan, India
 - USA, Bahamas, Mexico
 - India, Mumbai Chennai
 - USA, Canada...
 - Peru, Bolivia, Mexico, Chile Argentina
 - UK and London



GAFM® Board of Standards & Advisors

Global Board of Standards – A Sample of our Members, Advisors and Award Winners.



Professor Dr. Roberto J. Santillán Salgado Director of the Master in Finance Program at EGADE-ITESM, Monterrey Campus
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Dr. Enrico Salvagni – Europe Italy President Chapter
Carl Thong, MBA, CWM®, MFP – GAFM Asia (President of Asia Standards and Accreditation)
Professor Stephen Polak, MS, CPA, CWM, CAM - Super Board - Academic, US Governmental, and Law School Advisor
Dr. Ishaq Shafiq – PhD, MFP, ChE – Global Advisor – USA and ACCE Economists – Quantum Consultants USA.
Dr. Cornell Collins, PhD, MPM, CIPM, BCSH, CPM, CHt. – Bahamas, India and Canada – Global Advisor GAFM and AAPM®

Board Advisors and Recent Faculty Award Winners: Full List: www.GAFM.com

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Prof. Dr. G. J. Charreaux Universite de Bourgogne Dijon Cedex, Bourgogne 21066 France MFP™ Mas. Fin. Prof.™
Prof. Dr. C. P Wolff, MFP - Maastricht University - The Netherlands Centre for Economic Policy Research, London
Elizabeth E.M. Thompson, B.A., LL.B., MFP, Ret. Registrar General of the Bahamas, Barrister,
James Lavorgna, JD, CWM™, CFP™, LLM – USA – Royal Society of Fellows President
Dr. Nicola A. Spence, PhD, CPM - San Francisco, Japan, Asia
Hon. Dir. Andrew Kane, OBE, CWM, CRA – Former CEO and Managing Director HSBC Private Banking - Wealth Management, California - GAFM Master Financial Planner, Certified Wealth Manager



Honorary Advisors Examples

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- Dr. Trevor Hamilton, CWM®, FBIM, FJIM, FIMCJ, President of Trevor Hamilton and Associates International Management Consultants
- Dr. Obaid Al Zaabi, PhD – Government Training and Research at Securities & Commodities Governmental Authority UAE United Arab Emirates – Hon Global Advisor
- Dr. Dimitris Koumparoulis, Director of the Economic Department at the UGSM – Monarch Business School Switzerland – Hon. Global Advisor.
- Prof. Dr. C. P Wolff, MFP – Maastricht University – The Netherlands Research Fellow of the Centre for Economic Policy Research, London
- Dr. Shivanand R. Koppalkar, Dip. (Computer Technology), ADCSSA&A, BE (Computer Engg), MBA – Business Administration (USA)



Super Board Advisors

- **Dott. Eur Ing Iuzzolini Saverio** – Chartered Environmentalist (UK), MSEE (UK), MIET (UK), IPF (F) MPM® , FAAPM™, CIPM®, (USA) Membre des Ingénieurs et Scientifiques de France de la Côte d'Azur (IESF CA) President International of The Association of British Engineers in Italy Vice-President of AAPM® Italy EU Offices-AAPM® EU Chapter
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- **Dr. Sean Rozario**, PhD, MBA, MFP, AFA, FAD, CWM, MFC – SME Subject Matter Expert and Curriculum Chair – Banking & Finance – Management - Human Resources -Education – Singapore
- **EU Special Advisor: ING.MAGNANI Jean François** - President of SNIPF (Société Nationale des Ingénieurs Professionnels de France) – Past President IPF (French Professional Engineers association) of the SRIPF for Paris area – Administrator, Board member of IESF IDF (Ingénieur et Scientifiques de France, Région Ile de France) / for the Paris area - Mechanical Engineer /Special mention in fluid dynamics and hydraulic applications systems-(Fr) - Retired Vice President European Operations of Oilgear USA (Milwaukee-WIS-USA) and JFM CONSULTING (Fr) - IPF certified -Ingénieur Professionnel de France /mechanical and hydraulic-Expert large systems -(SNIPF/Société Nationale des Ingénieurs Professionnels de France)- MPM certified (Master Project Management) and CIPM certified (International Project Management- (USA/AAPM Global standards) - MBA (Master in Business Administration) CUFCE - HonABEL (Association of British engineers in Italy Honorary Member)- Accademico Onorario dell'Accademia Bonifaciana (IT)- Médaille de la recherche /Médaille du Progrès (Fr).
- **Dr. Amir Dhia, PhD summa cum laude, MA, BA, GAFM CCTM**, Director of Continuing Education Center (CEC) and Director of International University Relations at the University of Business and Technology (UBT), Assistant Professor at the UBT College of Business Administration, MBA Programs, Jeddah, Dean at INSEEC Management and Communication Schools, Program Director of INSEEC MBA in Business Diplomacy (Prix de l'Innovation 2015, Eduniversal) Paris, Professor at le Centre d'Etudes Diplomatiques et Stratégiques (CEDS, Paris), Professor of the Year 2009 at the Department of Diplomacy and Strategic Negotiations of the University of Paris 11, Legal Translation Expert, Specialist in the Information and Knowledge Society.



GAFM ® Approves Various Executive Training Centers and Graduate Programs



Events and Alliances

The GAFM ® Sponsors
Conferences around the world. -
News: The GAFM were global
sponsors of various International
Finance Conferences and paper
competitions. **The conferences
have recently been in: Shanghai
Singapore, USA, and Bogota.**

The GAFM ® has diplomatic
Alliances with the Arab
League Owned Arab
Academy of Banking and
Finance which provides
recognition in 22 Arab
Nations along with India
Recognition from the India
Institute of Finance



GAFM[®] American Academy Worldwide Recognition



As seen in Forbes, Reuters, Investopedia, The Wall Street Globe[®], The El Norte[™] Mexico, The China Daily[™], The Arab Times[™], The Hindu National[™], Black Enterprise[™], Gulf Times[™], The Financial Times, The Associated Press AP[™], Black Enterprise, US Trademark Office, United Nations UNESCO and much much more.

The GAFM[®] is at the Forefront of Standards and Quality by focusing on accredited and government recognized education worldwide. The GAFM[®] is the first in the world to integrate double accredited business schools as partners in education.

GAFM[®] and its graduate requirements, and its credentials are now featured in the Investopedia Forbes, Investor Dictionary and The Wall Street Journal while the GAFM is on consultative status with the US Dept of Labor

GAFM® World-class certification standards and curriculums - working with Local and Regional Institutions



GAFM®
Global Academy of Finance and Management®
(Licensed and trademarked. Printed in the United States of America)

By the power vested in the
International Board of Standards of the GAFM® Global Academy of Finance and Management®,
the Faculty of the Graduate Division and the Chairman of the Board of the GAFM®
do hereby certify that

Thaer Suliman Saeed Qananbeh, RFS
Registered Financial Specialist

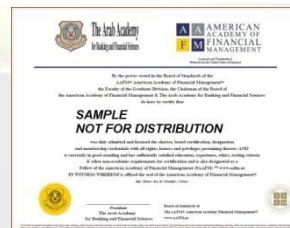
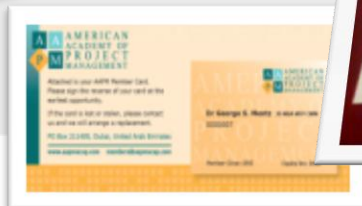
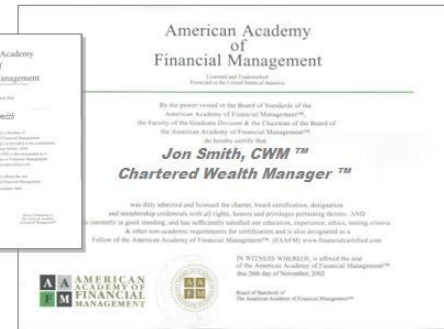
admitted and licensed the charter, board certification, designation and membership credentials
rights, honors and privileges pertaining thereto: AND has sufficiently satisfied our education,
experience, ethics, testing criteria and other non-academic requirements for certification
designated as a FGAFM Fellow of the Global Academy of Finance and Management®.
Member agrees to abide by the Ethics Guidelines and Professional Code of Conduct.

www.GAFM.org
September 2012

ACADEMY
OF FINANCE
AND
MANAGEMENT



H. Sherwood Smith
FAC, Dr. George S. Mazur, JD, MBA, CFP®
GAFM® Board of Standards



GAFM ® Articulation Globally

- GAFM ® is recognized and/or registered with an alliance or articulation with the following countries and jurisdictions:

- **United States** – Listed and Disclosed CHEA, Department of Labor, Dept of Education, NASD FINRA for 15+ years,, AACSB Member, ACBSP Legal Alliance, AABFS.
- **China, PRC** – Past Recognitions - Ministry of Human Resources, State Economic and Trade Commission, National Training Centre for Economic Cadres, Central University of Finance and Economics, BOC, Peoples Bank of China, etc
- **European Union** – GAFM/AAPM is Registered in EU Governmental Transparency Registrar. TUV Austria Accredited. ISO Certified 21001 and also earned 29990
- **Singapore** – Curriculums disclosed to Monetary Authority of Singapore, used at local government registered programs under supervision of Ministry of Education, etc
- **Hong Kong** – Disclosed: HK Government, IFPA, etc
- **Arab Academy** – League of Arab States Full Alliance and UAE - Dubai Municipality, Dubai Financial Market, DIFX Academy **Bahrain** – Bahrain Institute of Banking & Finance, Bahrain Training Institute, Bahrain Monetary Authority - **Qatar** – Disclosed Qatar Financial Centre **Kingdom of Saudi Arabia** – Partners are Universities or Training that is disclosed to Capital Markets Authority, Ministry of Finance, etc
- **Mexico & Latin America** – Recognized via legal articulation by accredited government recognized programs in Bolivia, Chile, Mexico, Argentina, and Venezuela and with top universities and business schools with various chapters and major conferences.
- **USA** – GAFM was the first to have an accredited business school and law school program articulation alliance.



GAFM ® University Partnerships & Alliances

- Since September, 2004 - The **ACBSP**™ (comprising 1000 business schools & programs in the world) are now recognized and registered educational programs that qualify for educational credit for GAFM™ Membership, Certification, and Financial Designations <http://www.gafm.org/ACBSP.pdf>
- GAFM ® is in articulation alliance with the Diamond LLM Program **Graduates of the programs can apply to GAFM for certification without further exam. GAFM has recognized courses** from schools recognized by the American Law Society and the American Bar Association in the United States.
- GAFM ® has held a mutual recognition alliance with the **Swiss Banking Society and China Wealth Management Institute** our Wealth Management Programs.
- GAFM has had special advisors for membership that includes [top finance professors](#) from colleges around the world such as Stanford, NYU, AGSM, University of London, Universite de Bourgogne Dijon Cedex, Thunderbird Graduate School, Stockholm School of Economics, EGADE, BU and others
- GAFM ® is the first in the world to have chapters or achieve joint recognition and sit on the advisory boards of the Arab Academy, The UAE SCA Certification Council, the India Academy, The African Economists Academy, the Wealth Institute in China/Singapore, and the Latin American Academy.



Accreditation Commission – GAFM ® Board

GAFM ® is a Standards Council and Certifying Body that requires:

- 1. Government Recognized Education and Exams**
 - 2. Relevant Professional Experience**
 - 3. Accredited Degree Credentials such as ACBSP Double Accredited Business School Programs.**
 - 4. Graduate Level Assessment**
 - 5. Abide by Global Ethics and Professionalism Standards**
 - 6. Engage Continuing Education**
- Students today are beginning accredited programs and MOOCS with professional certification in mind. Finish an accredited program that is registered and approved by GAFM and immediately apply for certification.**



GAFM ® Charter and Certification – Post Nominals vs. a Training Certificate

- State Regulated or Gov. Lic. Profession such as CPA, MD, JD/Esq. These are most often a government regulated professions, with legal constraints in respect to use of the license, and a code of practice managed by senior industry peers (e.g. American Bar Association, American Medical Association, CPA/AICPA)
- Quasi Governmental & SRO Self-Regulatory Professional Designations such as GAFM ® Board Certifications, Board Qualifications, **CWM Chartered Wealth Manager ®**, CRA™, CFA™, CFP™, RFS™, MPM™ etc are **Board of Standards issued Designations in finance and management**, *protected under trademark and trade secret law and member charter*, but are independent self-regulatory bodies. Post-Nominals ('letters following your name') can only be used for such professional trademarks, or academic awards from a vendor-neutral and Independent Board of Standards. Protected use by Bar Associations.
- Other - Proprietary inter-company or Training Programs and certificates. These generally offer only 'statements of completion' or vendor-related certificates of attendance, but can not issue a post-nominal portable designation which is the defining mark of a professional credential or post-graduate mark/sanction.



Benefits from GAFM ® Certification

- Use of Board Certified Designations/Trademark after your name on your Business Card and on your Promotional Materials as long as you continue in Good Standing as a GAFM ® member

Prof. Dr. A. M. Smith, CWM ® (Fellow GAFM ®)

- Most GAFM ® certification courses also count toward Continuing Professional Education for many professions and also may count for CPA Requirements, Law Attorney License Requirements, and for Continuing Education.
- Improve Public Relations or the image of staff as 'professionals'
- Staff opportunities to network with charter holders and members in GCC Countries and throughout the world
- Hi tech job tools and career packs
- Recognized post-nominal leading to academic credits
- Recognition by alliance partners, corporate sponsors and multiple government bodies



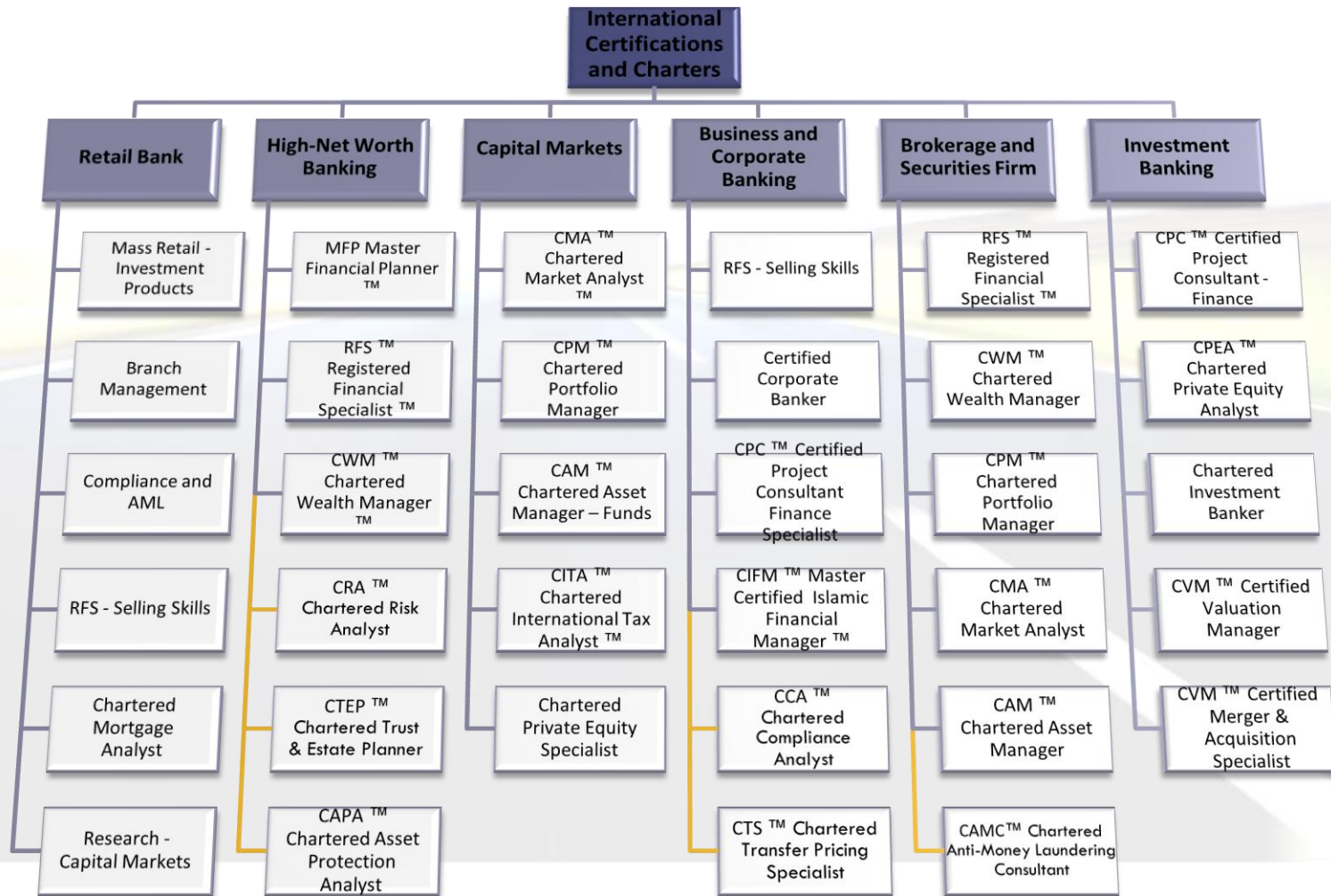
Online and Onsite Program Structure

Certified Programs

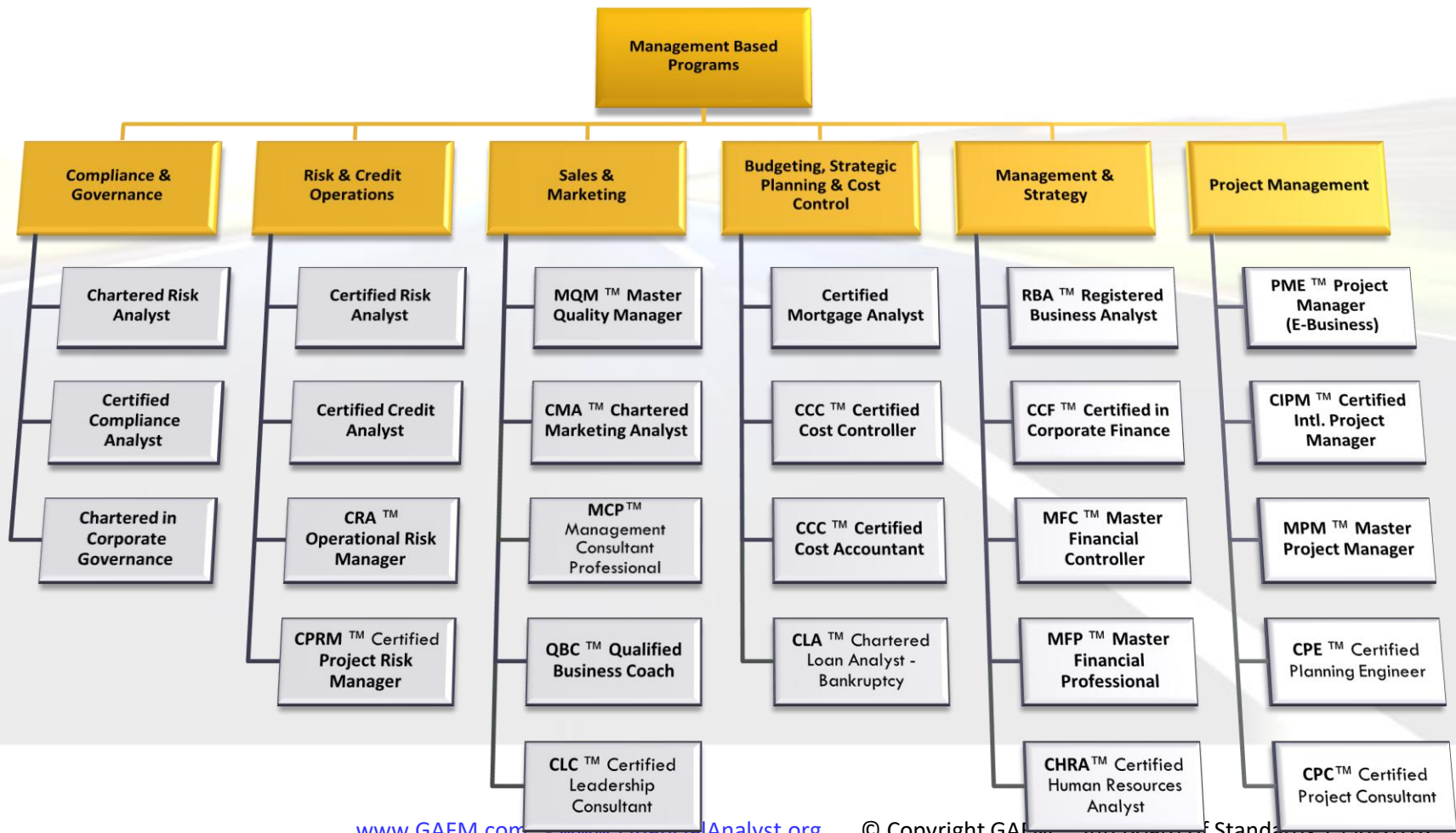
The GAFM ® Offers Board Certification to Graduates of Qualified Programs Globally. GAFM can work with accredited MOOCs or graduate programs to delivery top standards in key professional areas:

- International Tax
- Wealth Management
- Investment Management
- Compliance, AML, Financial Crimes
- Financial – Asset Management and Portfolio Management
- Trust and Estate Planning – International

Finance Sectors – Certifications and Charter Designation Specializations.



Management, Risk, and Compliance Certification Programs



Tools, Job Tools, Journal, Articles, Stocks Markets and more



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AAPM ®

WELCOME TO THE GAFM ® INTERNATIONAL BOARD OF STANDARDS

*IBS International Board of Standards GAFM ® Certification Enforcement !
- Going Global Every Day © The GAFM ® Council and Certification Board
and the independent offshore consulting arm have continued to expand
since 1996 . In the past decade, we have approved over 800 accredited
business graduate programs worldwide and in next 12 months indicate
that we will increase growth by another 100%.. Keeping it Global ©*

Find out more



What else we provide

- Resumes Boosted with Professional Certification
- Job search and executive recruitment support
- Reference letters for job applications
- Document search and research assistance for technical templates, forms, reports, etc
- Links to professional networks such as LinkedIn
- We are your Executive Career Coach – tell us what you need and we will do our best to help.

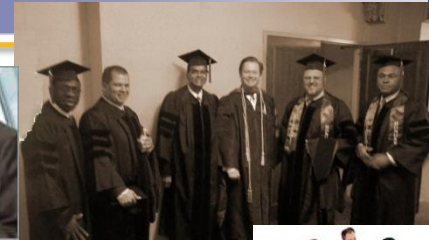




Global Networking Events

Events in Argentina,
China, Brazil,
Switzerland
Singapore, Athens,
New York, Dubai &
Latin America, and
Hong Kong.

GAFM is a Media
Sponsor of
networking events in
China, Latin America,
India, Africa & USA



Global Professional Networks

GAFM ® Has Global Cyber Networks on:

- LinkedIn.com (charter member) #959
- Facebook

With Career Alliances with:

- E-Financial Careers
- CareerBuilder
- JobTarget.com
- TaxConnections



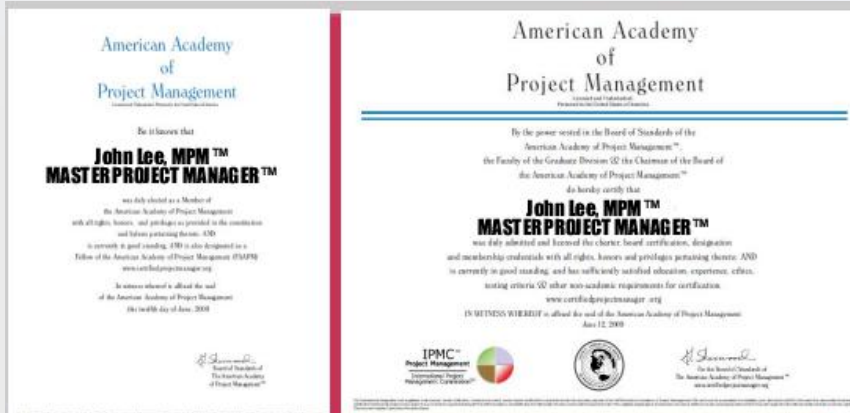
Government and Authoritative Book References to GAFM® and our recognized Certifications

- [Directory of Global Professional Accounting and Business Certifications - Page 264](#) – by [Lal Balkaran](#) - [Business & Economics](#) - 2007
- [The RIA's Compliance Solution Book: Answers for the Critical Questions - Page 274](#) - [Elayne Robertson Demby](#) - [Business & Economics](#)
- [US government - Occupational Outlook Handbook, 2009 - Page 106](#) - [U. S. Department of Labor](#) - [Business & Economics](#) –
- [The Truth About Money 3rd Edition - Page 596](#) - [Ric Edelman](#) - [Business & Economics](#)
- [The Internet guide for finance - Page 12](#) - [Roy A. Wiggins](#) - [Business & Economics](#) -
- [Changing Faces: America's Wealth Advisors - Page 240](#) - [James M. Robinson](#)
- [Pocket Guide to Essential Human Services - Page 159](#) - [Frederic G. Reamer](#)
- [Strategic Intellectual Capital Management in Multinational Organizations ... Kevin O'Sullivan](#) - [Business & Economics](#) - www.GAFM.com - www.FinancialAnalyst.org
- [The Human Resources Glossary: the complete desk reference for HR executives ... - Page 23](#) – [W. R. Tracey](#) - [Economics](#)
- US House of Representatives Congressional Testimony.
- [100 fastest-growing careers: your complete guidebook to major jobs with the ... - Page 125](#) - [J. M. Farr](#) - [Business & Economics](#) -
- [Green Careers: Choosing Work for a Sustainable Future - Page 96](#) - [Jim Cassio, Alice Rush](#) - [Business & Economics](#)
- [Tax-aware investment management: the essential guide - Page 36](#) - [Douglas S. Rogers](#) - [Business & Economics](#)
- [Get Rich, Stay Rich, Pass It on: The Wealth Accumulation Secrets of America's ... - Page 172](#) - [Catherine S. McBreen, G. H. Walper](#)
- [America's 101 Fastest Growing Jobs: Detailed Information on Major Jobs with ... - Page 139](#)
- Government of California Employment Department EDD.



AAPM® Management Certifications

GAFM® owns the AAPM®
American Academy of Project
Management®



AAPM® Management Certification Programs and Accreditations in conjunction with GAFM® and the Board of Standards.

- MPM® Master Project Manager™
- CIPM® Certified International Project Manager™
- PME® Project Manager E-Business™
- CPRM® Certified Project Risk Manager™
- CHRA® Certified Human Resources Analyst™
- MQM® Master Quality Manager™
- CPE® Certified Planning Engineer™
- CEC® Certified E-Commerce Consultant.™
- MCP® Management Consultant Professional™
- QLC® – Qualified Coach Certifications™
- Courses in 15 US Cities this year.



Cooperating Worldwide

- *Historically, the Academy of Finance and Management GAFM ® was chosen by Dubai Financial Market (DFM) to conduct the seven week professional training component of the Kafa'at programme for graduates entering the brokerage and trading industry in recent years. GAFM ® also has formed alliances and consulted with the Egyptian Investment Management Association, Dubai International Finance Exchange, Bahrain Institute of Banking and Finance, Capital Markets Authority Approved Training Programs of the Kingdom of Saudi Arabia, the United Nations Civil Society, Dubai Institute of Human Resource Development, the Ministry of Human Resources China Government, the Republic of China, approved training of the Monetary Authority of Singapore, Dubai Quality Group and many more.*



MOOC – Massive Open Online Courses

- The IBS International Board of Standards may accredit MOOC Companies or courses directly.
- MOOC companies or Courses recognized by the IBS/GAFM can include the badge as an EU ESQ Accredited Certification with ISO 21001 Certification and ISO 9001 Certification.
- MOOCs may have a Customer Certification Section available on their website or allow their individual courses to be accredited.
- A license can be provided directly to the MOOC



Questions? www.GAFM.com
GAFM[®] International Board of Standards
The Certifying Body and Accreditation
Commission
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Alliances with Degree Programs and Corporate Training for Fortune 500

Our IBS International Board of Standards and GAFM Approved Certification Training Partners have trained clients that include companies and employees from: Deutsche Bank, Citibank, Xerox, NASA, HSBC Bank, China Construction Bank, National Bank of Kuwait, The Government of Dubai, BAE Systems, United States Securities and Exchange Commission, The US NAVY,, Department of Energy, The Department of Interior, 3M Asia Pacific, Dow Chemical, Hewlett Packard Singapore, Indian Overseas Bank, Shangri La Hotels, and DOZENS MORE.

