

# KIRK CALLWOOD, CTP

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8170 Crown Bay Marina #487, St. Thomas, VI 00802

## PROFILE

Value-driven professional with a record of success spanning finance, business, and government. Known for building alliances and teams of highly skilled leaders that support and achieve aggressive corporate objectives. Business/technology transformation catalyst. Chair of finance, healthcare, business, and charitable boards. MBA. Lean Six Sigma. Wharton trained.

## BOARD OF DIRECTOR EXPERIENCE

**ST. CLAIR INSTITUTE (Behavioral Health)** – St. Thomas, VI

**Board Treasurer** | 2/2025 – Present

- Oversee financial strategy and governance for SCI, ensuring fiscal responsibility and operational efficiency.
- Develop and manage financial policies that support the organization's long-term sustainability.
- Ensure compliance with regulatory and donor requirements while providing strategic financial guidance to the board.
- Work closely with leadership to optimize budget allocation and financial planning.

**MY BROTHER'S WORKSHOP (Vocational Training)** – United States Virgin Islands

**Executive Board & Treasurer** | 4/2017 – Present

- Provide strategic financial oversight and governance for the organization's programs focused on workforce development, education, and youth rehabilitation.
- Lead financial planning, budgeting, and compliance to ensure sustainability and alignment with grant funding requirements.
- Provide oversight for the Capital Project, ensuring successful facility expansion and alignment with the organization's mission.
- Oversee audit and financial reporting processes, ensuring transparency and regulatory adherence.

## PROFESSIONAL EXPERIENCE

**ALPHA ALPHA MANAGEMENT, LLC** - St. Thomas, VI

**Principal & Financial Consultant** | 5/2024 – Present

- Provide strategic financial consulting to businesses, government agencies, and nonprofit organizations.
- Advise on treasury management, investment strategy, risk assessment, and financial operations.
- Support organizations with budgeting, financial reporting, debt issuance, and compliance.
- Deliver expertise in renewable energy finance, government advisory, and private equity consulting.

**MERCHANTS COMMERCIAL BANK** - St. Thomas, VI

**Chief Operations Officer (COO) & Vice President (VP)** | 12/2020 – 4/2024

Partner with President and CEO on strategy and provide operations leadership – IT (Fintech, Cyber Security), HR, Loan Administration, and Facilities. Oversee AVPs and a multi-site team of 23. Drive client and shareholder value by enhancing employee engagement, processes, and technologies to drive efficiency and profit. Board-appointed Information Security Officer (physical/cyber security, fraud, risk). Chair IT and Operations Steering Committees.

- Led regulatory assessments and audits that significantly mitigated risk for our clients.
- Drove high-impact employee engagement initiatives – compensation calibration, performance review restructure, stock option plan, "CEO Chats" to generate employee ideas, and Candidate Referral Program.
  - Implemented an organization-wide performance management process.
  - Grew new hires by 10% while improving quality by engaging staff in identifying the best candidates.
  - *Increased* retention during the great resignation of 2022.
- Enabled 0% closure during territory-wide COVID resurgence by guiding enterprise transformation to a hybrid

environment with rapid implementation of VPN, laptops, and collaboration software.

- Achieved an 85% organization-wide Social Engineering adoption rate.
- Brought enterprise policy into 100% compliance with federal regulatory requirements (FDIC, etc.).
- Jointly led transformation of core banking system – drove successful transformation from legacy technology to Fintech investment, growing revenue and client value while reducing fraud and cost of services –
  - Rapidly implemented: digital account opening, contactless cards, self-service password resets, mobile remote deposits, online wire transfers, electronic signature capture, email/text / SMS alerts.
  - Reduced client complaints by 80% during this challenging period.
- Led business development strategy to secure approximately \$13M in core deposits from a client.

#### **UNITED STATES VIRGIN ISLANDS GOVERNMENT - United States Virgin Islands**

##### **Commissioner of Finance & Executive Director, Public Finance Authority | 01/2019 – 10/2020**

Oversaw all operations of territory-wide finance, collections, and capital fundraising (public/private) for public projects and programs. Served as a key member of the Governor's Cabinet, Financial, and Policy teams. Simultaneously, served as interim chair of enterprises in Healthcare, Hospitality, and Oil & Gas. Named Governor's Authorized Representative for administering recovery funding provided by Federal Agencies.

- Within 12 months, secured successful \$12M Tax Increment Financing bond refinancing.
- Secured Moody's upgrade of key \$25M Virgin Islands Bonds from A3 to A1.
- Worked with Senate/Legislature on drafting and successfully passing multiple favorable Bills and Acts – enabled use of credit card system for government purchases, secured funding for Hotel Development, etc.
- On Matching Fund Securitization team that won hotly contested senate approval to refund \$1B in bonds for Government Employees Retirement System (GERS) Pension.
- Reduced capital asset audit findings from 77 to 17.
- Led successful implementation of Limetree Bay Oil Refinery & Fuel Storage Terminal Compliance Management.
- Named President & CEO of Kings Alley Hotel – restructured hotel for high-profit acquisition completed in 2022.
- Served on the Virgin Islands Banking Board, providing financial institution oversight.

#### **INTERNATIONAL CAPITAL & MANAGEMENT COMPANY - St. Thomas, VI | 12/2012 – 11/2018**

##### **Co-CEO & Chief Internal Operating Officer (COO) | 3/2017 – 11/2018**

Promoted to partner with the Board of Directors of this private equity fund and management services firm serving Cancer Treatment Centers of America® (acquired by City of Hope) and other US clients. Worked with the Board to set strategic direction. Communicated strategic focus to full organization, linking fiscal responsibility to staff performance. Oversaw a diverse portfolio of service lines and internal functions: Finance & Analytics (external facing), Accounting, Property Management, and Charitable Giving. Managed up to 30 stakeholders across business lines, including AVPs and Directors, onsite and remotely.

- Developed optimization strategies for clients and stakeholders – recognized for guiding continuous improvement via process optimization and operational streamlining.
- Developed optimization plan projected to deliver 20% in YoY operational cost savings.
- Executive in charge of Cancer Support function – raised \$200K+ for cancer patients.
- Directed philanthropic resources to the local community. Led public-private partnership with the University of the Virgin Islands / Entrepreneurship Business Institute program for local high schools.
- Led the transformation of Property Management from cost center to profit center – \$300K+ in annual revenue.

##### **Treasurer & Executive Team Member | 2/2013 – 3/2017**

Reporting to the President and CEO, directed corporate treasury strategy, quality, service excellence, and supply chain functions to drive value and quality using data and voice of client. Managed 10-12 across multiple business lines.

- Took on and won successful completion of problematic fiscal year budget.
- Managed consolidated capital markets, risk management, and cash operations of a \$1.1B Private Healthcare Company providing patient care through a network of hospitals across the US.

- Maintained strong relationships with clients and various banks.
- Led advisement on 5-year Credit Syndicate renewal of \$300M and adding \$300M 5-year term loan.

#### **Director of Treasury | 12/2012 – 2/2013**

Reporting to the Treasurer, launched and developed treasury practice for the organization.

- Led team that created tracking of corporate-wide KPIs utilizing project management, process mapping, and ADKAR change management methodologies to drive client value.
- Oversaw implementation of 1<sup>st</sup> enterprise value analysis initiative for multi-billion healthcare client.

### **A D D I T I O N A L   E X P E R I E N C E**

INNOVATIVE COMPANIES (VIYA) - United States Virgin Islands	Director of Treasury 2/2011 – 12/2012
PREMIERE GLOBAL SERVICES INC. - Atlanta, GA	Treasury Manager 7/2008 – 2/2011
INCOMM - Atlanta, GA	Treasury Manager 2/2007 – 7/2008
COCA-COLA - Atlanta, GA	Treasury Specialist, Capital Markets 10/2005 – 8/2006
Cingular Wireless (AT&T) - Atlanta, GA	Sr. Treasury Analyst/Mgr. Financial Analysis & Reporting 11/2001 – 10/2005
First Data Corporation (Fiserv) - Atlanta, GA	Treasury Analyst 12/1999 – 11/2001
Wachovia (Wells Fargo) - Atlanta, GA	Controls/Specialized Corporate Supervisor (Operations Officer) 1/1998 – 12/1999

### **E D U C A T I O N**

THE WHARTON SCHOOL OF BUSINESS	Senior Leadership Training
KENNESAW STATE UNIVERSITY	Master of Business Administration (MBA)
NORFOLK STATE UNIVERSITY	Bachelor of Science (BS) – Finance

Certified Treasury Professional (CTP), Lean Six Sigma Fundamentals, Project Management Fundamentals, Prosci Certified Change Management Practitioner, Moody's Analytics Credit Masterclass, Disney Approach to Quality Service

### **O F F I C E S   H E L D**

Board of Directors, Past President & Treasurer	Rotary Club of St. Thomas II
Chair	US Virgin Islands Board of Tax Review
Vice Chair	Territorial Hospital Board
Member	Virgin Islands Lottery Commission, Banking & Insurance Boards
Ambassador	Economic Development Authority
Board of Directors	DeKalb Academy of Technology and the Environment