

MICHAEL SCHARF

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SUMMARY: Accomplished business and brand builder now seeking key leadership role with aggressive growth company. Lead organizations in the mobile space, web services, data mining and financial services. Successfully negotiated and managed both in-bound acquisitions, as well as successful exits for large and small companies. Known as a leader and evangelist, motivating team and partners to move organizations forward. Core competencies include:

- Leadership
- Sound strategist
- Contract negotiator
- Financial management
- Project management
- Business Plan Development
- New Business Start-Up Process
- New Media Marketing
- Direct Marketing
- Proficient across many technologies

ENTREPRENEURIAL EXPERIENCE

GoLiveSMS

2008 – 2010

Chief Operating Officer and Founder

Founded in 2008, GoLiveSMS has quickly become the nation's leading text messaging provider focused on enterprise messaging for financial services, healthcare and non-profit industries. Negotiated a successful personal exit from company after buyout by partner and investors so that company can be moved to another state.

Zoomoozik

2006 - 2008

Chief Operating Officer

Zoomoozik is the world's largest online music label. Moved the company from an idea to the largest online record label in six months, serving over 7,000 artists worldwide. Company was downsized when unable to secure second round funding.

Rion Holdings

2005 - 2006

President

Rion Holdings developed materials that provide new options for structures from single-family homes to bridges, highways, and large public projects. Secured initial funding and patent application filing, then transitioned first two products from the lab into development.

Veriflash

2004 - 2005

VP, Business Development and Founder

Veriflash created and licensed technology for use in deterring credit card fraud. The system was designed to defeat fraudulent credit card transactions both in-store (card present transactions) and online (card not-present transactions). Closed company when credit card companies chose alternative technology.

Results Network

2002 - 2004

President and Founder

Results Network, a leadership development and executive coaching company focused on the growth of executive managers. The team coached executive in large and small organizations, including nearly 500 technology entrepreneurs on behalf of the SBA, helping them raise over \$80 million in new capital and add significantly to the local economy.

CORPORATE EXPERIENCE**Breakthrough Consulting
Managing Director****1997 to 2001**

Company provided interim management and consulting services to a variety of companies in Southern California. Sample interim management engagements included senior marketing and business development function for various dotcom companies. Consulting engagements included strategy consulting for healthcare and financial services organizations.

**Experian (Formerly TRW Information Systems & Services)
Marketing Executive****1994 - 1997**

Developed new products and grew product line for \$600M business. Pioneered the partnership between Experian, CompuServe and Beneficial Finance, creating one of the first on-line consumer loan systems. Developed the new strategic vision for Experian, synthesizing current environment and multiple strategic options. This included a new vertical industry approach within marketing organization, created new planning methodologies, and developed multiple new product concepts.

**Great Western Bank
Vice President and Division Manager****1989 - 1993**

Managed credit card, HELOC, and consumer loan division. Grew credit card portfolio by a 22% (to \$950 million) in three years, by dramatically changing Great Western Bank's approach to direct mail. After recommendation to Board, negotiated and managed the portfolio's sale and transition to new owner. Achieved premium of 11.5%, twice investment banker's prediction.

**First Interstate Bank
Vice President and Group Product Manager, 1985-1989
Branch Manager 1982 – 1985, Loan Officer, 1979-1982****1979 - 1989****EDUCATION**

MBA, California State University, Northridge, 1984
BS, Northwestern University, Evanston, Illinois, 1977

PATENTS

Patent Application US60/633,173 – Solid State Replacement for Magnetic Strip Cards
Patent Application US60/774,176 – Method for connecting consumers to multiple loyalty and promotional program via a single, multiuse token