<u>David Russell</u>, Individula Investor, Past President DalComp.

David H. Russell was Vice-Chairman and CEO of Werner Offshore, Inc. in New Jersey and Florida from 1995-1998. From 1980-1995, he was the Founder, CEO and President of Dalcomp, Inc., in New York City and New Jersey, which company served mostly Manhattan based banks and stock brokerage firms, providing computer software/telecommunications services for automating syndications of new securities issued. Dalcomp established a wire delivery network called DALNET. The company was sold to Thompson Financial Service January 1995. Mr. Russell received a B.A. degree from Emory University and took courses toward an M.B.A. at New York University. Presently, Mr. Russell is on the Board of Directors at the Trickle-Up Program in New York City, Coupler Development, Ltd. in the Isle of Man and Maris International, Ltd. in the U.K. David is now involved with gold mining in Chile and Oregon and energy resources. He is also developing new technologies to recover gas, oil and coal within the US. For the past 15 years David has dedicated himself to helping the lowest income people worldwide take their first steps out of poverty by providing seed capital to entrepreneurs sothat they may launch their own microenterprise. David is a member of Grameen Foundation's Social Performance Advisory Committee. David H. Russell was educated at Emory University and New York University Business School. He has served on several corporate and non-profit boards.