

## Carol Coughlin Board Bio

Towson, MD

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PUBLIC/PRIVATE/ADVISORY BOARD DIRECTOR / BUSINESS OWNER/ENTREPRENEUR  
GROWTH ADVISOR / AUDIT AND RISK COMMITTEE  
HEALTHCARE / INSURANCE / FINANCIAL SERVICES / HIGHLY REGULATED ENTITIES  
NACD BOARD LEADERSHIP FELLOW

### **Summary:**

Accomplished C-suite executive in finance and operations with companies ranging from \$10MM to \$330MM. Partnered with management team to orchestrate two highly successful turnarounds. As CFO, skilled at supporting growing businesses organically and through M&A. Strong public and private board experience including Chairwoman, Lead Independent Director, Audit Committee Chair and membership on the Governance and Compensation Committees. Very collaborative; led highly productive teams during times of high growth and change.

### **Select Accomplishments:**

- Accomplished financial executive with over 20 years leading finance/operations; significant experience in turnarounds, growth, performance improvement and M&A.
- Partnered with CEO and management team on two highly successful turnarounds, including one that showed results of a gain of \$12MM from a loss of \$24MM.
- Significant experience with high growth companies, including one company that grew revenues from \$10MM to \$250MM and another that grew revenues from \$10MM to \$125MM.
- Track record of building, leading and aligning teams during growth and turnarounds.
- Launched BottomLine Growth Strategies, Inc. in 2006, a growth advisory service firm that works with CEOs of privately held companies to transform enterprise value. As CEO of this company, received numerous awards including: “Top 100 Women in Maryland (2012, 2015), The Daily Record; “Brava!” (2012), Smart CEO; “Top Turnaround Firms” (2012), Baltimore Business Journal; “Most Admired CEOs” (2013), The Daily Record; “Circle of Excellence – Finance” (2013), Smart CEO.
- Serves as chairwoman of Hamilton Bancorp, a regional community bank; provides growth, M&A, audit, risk and governance leadership. Was nominated as Lead Director (2014) and subsequently to chair (2015). On the board as it converted from mutual to stock company in 2012.
- Nominated as director of the newly created University of Maryland Medical Center (“UMMC”) board in 2015. UMMC is a regional academic medical center with over \$1BB in revenues. Chairs the Financial Affairs Committee and participates on the University of Maryland Systems Financial Affairs and Strategy Committee.
- Financial expert under Sarbanes Oxley section 404. Serves as Audit and Risk Committee Chair, Hamilton Bancorp (NASDAQ: HBK) and Financial Affairs Chair, University of Maryland Medical Center.
- Expertise in working with highly regulated industries including healthcare, insurance/risk entities, financial services and high growth companies.
- Board Leadership Fellow (NACD).

### **Employment History**

**BottomLine Growth Strategies, Inc.**, Baltimore, MD, Founder and CEO, 2006 to present

**Woodhaven Health Services, Inc.**, Baltimore, MD, Chief Financial Officer, 2004 to 2006

**Harmony Health Plan/Wellcare Health Plans**, Chicago IL, 2000 – 2004

- Vice President, Finance, Wellcare Health Plan of Illinois, 2004
- Chief Financial Officer, Harmony Health Plan, 2000 – 2004 (sold to Wellcare)

**Rush Prudential Health Plans/Wellpoint, Inc.,** Chicago, IL 1996 – 2000

- Vice President, Finance, Wellpoint, Inc., 2000
- Chief Financial Officer, Rush Prudential Health Plans, Inc., 1996 – 2000 (Sold to Wellpoint in 2000)

**Johns Hopkins Health Plan/Prudential of the Mid-Atlantic,** Baltimore, 1987 to 1996

- Vice President, Finance and Systems, Prudential of the Mid-Atlantic, 1994 – 1996
- Director of Finance, Johns Hopkins Health Plan), 1987 – 1994 (sold to Prudential in 1994)

**Board Affiliations and Community Involvement**

**Hamilton Bancorp (NASDAQ: HBK),** Baltimore, MD, 2010 to present

- Board Chair (2015 to present); Lead Director (2014)
- Risk and Audit Committee Chair (2011 to 2015)
- Nominating/Governance Committee member (2012 to present)
- Compensation Committee (2012 to 2014)
- Ad hoc committees: Finance subcommittee, Growth and M&A

**University of Maryland Medical Center,** Baltimore, MD, 2015 to present

- Chair, Financial Affairs Committee, 2015 to present

**Junior Achievement of Central Maryland,** Owings Mills, MD, 2010 to 2015

- Director (2010 – 2015)
- Development Committee Chair (2013 – 2015)

**Network 2000, Inc.,** Baltimore, MD

- Director (2012 – 2014)
- Treasurer, Chair of Finance Committee; Co- Chair Women on Corporate Board Committee, member, Mentoring Committee

**University of Baltimore Finance Department Advisory Board,** Baltimore, MD

**Woodhaven Health Services,** Baltimore, MD, 2004 to 2006

- Corporate Secretary, Board participant, member of Finance/Audit Committee

**Harmony Health Plan,** Chicago, IL, 2000 to 2004

- Board participant, Finance/Audit Committee and M&A/deal subcommittee

**Rush Prudential Health Plans,** Chicago, IL 1996 – 2000

- Board participant, Finance/Audit Committee

**Education and Certifications**

MBA, Loyola University

Certified Public Accountant

Board Leadership Fellow, NACD

B.S. in Business Administration, Towson University

Certified Exit Planning Advisor (inactive)