2014 Entry Form (Complete one for each entry.)

		Fill out the entry name exactly as you want it listed in the program.			
Entry N	Vame	Engaging Maryland Academia			
	HFA Maryland Department of Housing and Community Developm				ment
Submission Co	ntact	Erlene Wilson, Director, Office of Communications and Marketing			
P	hone	410 514-7704	Email	wilson@mdhousing.org	

Qualified Entries must be received by Tuesday, July 1, 2014.

For more information about Qualified Entries, click here to access the 2014 Entry Rules.

Use this header on the upper right corner of each page.

HFA Maryland Department of Housing and Community Development
Entry Name Engaging Maryland Academia

Communications	Homeownership	Rental Housing	Special Needs Housing
Annual Report Promotional Materials and Newsletters Creative Media	Empowering New Buyers Home Improvement and Rehabilitation Encouraging New Production	Multifamily Management Preservation and Rehabilitation Encouraging New Production	Combating Homelessness Housing for Persons with Special Needs
Legislative Advocacy	Management Innovation	Special Achievement	Are you providing visual aids?
State Advocacy Federal Advocacy	■ Financial ■ Human Resources ■ Operations ■ Technology	Special Achievement	☐ YES ■ NO

NCSHA 2014 Awards

Category: Management Innovation

Sub-Category: Human Resources

Entry Name: Engaging Maryland Academia

Description and Background:

In the spring of 2015, the Maryland Department of Housing and Community Development will move from its current location in the Baltimore-Annapolis market to a transit-oriented development near a major subway stop in suburban Washington. It is anticipated that the move will cause the department to lose up to 25 percent of its employees within the first two years because of the longer commute. Over the next five years, retirements and attrition could cost the department up to 40 percent of its employees, many in senior positions.

To ensure knowledge transfer before the egress of senior employees from the department, DHCD has worked with a number of schools at the University of Maryland, College Park to set up internships and fellowship opportunities to bring students who would be interested in the work of DHCD to the department to explore project and possible future employment opportunities. DHCD is setting up the same type of partnership with Bowie State University, a Historically Black College and University (HBCU). Bowie also is a state entity.

How it Works:

DHCD went to the University of Maryland, College Park and Bowie State University because both are in the Washington DC suburban county in which the department is moving to and both are along mass transit lines that would bring potential students/fellows to DHCD. DHCD management met with the department heads of the two schools in order to understand their programs and to help them understand what we do. For instance, the agency met with the heads of the University of Maryland's Smith School of Business and the School of Architecture, Planning and Preservation. The faculty and staff at the schools helped us shape our "brand" of who we are to other faculty and students. Previously, we were considered just another state agency who recruited liberal arts majors. There was no sense that we offered careers in finance, accounting, marketing, planning, etc. Deliverable from the initial meeting and follow on meetings with faculty are as follows:

- New branding of DHCD which helps bring in potential employees: University faculty and students realize that DHCD is a state FINANCE entity that among other things conducts bond financing, single and multi-family housing finance, finances revitalization;
- DHCD participation/speaking opportunities at selected events with student groups that are interested in social value creation, women business leadership groups, etc.
- Opportunities for our CFO and others in our finance division to speak at events to finance majors and MS/MBA students.
- Opportunities to network at alumni events and events with other employers.

- Opportunities to exhibit at job fairs and to provide job openings to recruiters to provide to interested students.
- Recruiter at the business school assigned to DHCD who will steer specific requests for MBAs and MS interns/fellows to faculty who know of students who are interested in government finance fields (being in the Washington DC area, not all students want to go into private sector).
- Student group collaboration on DHCD projects guided by DHCD staff.
- Students can receive credit for their work at DHCD, depending on their field of study.

Since DHCD is the state entity under which the Maryland Housing Finance Authority (Community Development Association) resides, all hires must follow state procedures, including interns and fellows. Since the University of Maryland, College Park and Bowie State University are also state entities, DHCD has been able to create Memorandum of Understandings (MOUs) to create internships and fellowships as part of the procurement process. The benefit is that DHCD is able to recruit very talented students recommended by the universities who would most fit DHCD in a timely manner (before they take other opportunities). Please see attached sample MOU.

Accomplishments

In the short period of time that we have run this program, our interns/fellows have done superior work that would have been significantly more expensive if we had hired a consultant. For example:

- MBA fellow who researched the Mortgage Credit Certificate (MCC) program and best practices from other states. Her report and research formed the foundation for our MCC program we launched this June 2014. Her internship in total was \$6,000, but it would have cost at least \$50,000 if a consultant did the same work.
- Executive MBA team conducted data analysis on Foreclosure Rescue Schemes in
 Maryland (by overlaying and extrapolating data from Maryland Notice of Intent
 database and National Scam Report database) and researched national best practices.
 The group provided information that will be used to better answer questions that came
 up this past legislative session and provided recommendations that may be considered in
 the next legislative session. The executive MBA team got course credit for the work (no
 cost to DHCD), but the analysis and research conducted was easily over \$100,000 if a
 consultant were to do the same work.
- Business undergraduate interns are currently working on marketing plans to better channel our efforts to market information on both the Maryland Mortgage Program and counseling for foreclosure mitigation.
- DHCD's Division of Neighborhood Revitalization has partnered with the University of Maryland School of Architecture, Planning and Preservation in providing students with

a "practicum" experience that is required for completion of their Master's Degree. Students report to a DHCD team of managers who are certified by the American Institute of Certified Planners. These leaders spearhead sustainable communities and smart growth activities. Students in the practicum are responsible for performing analytics, mapping neighborhoods, identifying areas of reinvestment, and presenting information to departmental management and inter-agency work groups. Over the past five years of participation in this partnership, DHCD has advised 2-3 students per school year (August through May.) The practicum participants have played a vital role in the success of DHCD initiatives. One student in particular has co-authored 2013 publication on behalf of DHCD, "Sustainable Maryland" project, which has shaped public policy on a state-wide basis.

Merits:

<u>Innovative</u>: This partnership goes beyond simply internship opportunities. It allows the universities/their faculty help us to re-image ourselves in a way that will attract the best talent suitable for our mission to our department. It also invests the university administration in making sure we are successful because our success also is in part tied with their success. Most importantly, it brings new talent to our department that we would have missed due to misperceptions.

<u>Replicable</u>: Any agency can engage in this partnership. It requires a point person to engage in the partnerships and continue the relationship building.

Respond to a management challenge or opportunity: Knowledge transfer, especially in light of the headquarter move is a primary challenge for DHCD - this is a way to bring new talent to the agency that we can start to train up.

Achieve measureable improvement in agency operation: Work that may be put off for later is being done - and done well - by these interns who are committed and interested in the work done at DHCD. Recruiting interns who are at DHCD because they delight in the work we do, creates a positive environment and superior work products (as we saw from the MCC and foreclosure rescue scheme reports).

<u>Demonstrate effective use of resources</u>: The use of the MOU with sister-state agencies streamlines the hiring process and allows procurement and human resources to work together to bring talent into the organization quickly before they are taken by outside employers.

Achieve strategic objectives: DHCD wants to bring in employees who are passionate about our mission and by working with specific schools within universities that graduate students with specific majors we are looking for, we have so far been successful in getting deliverables while providing meaningful experiences to interns/fellows, who will consider us for employment when they graduate.

Attachment: Sample of Commitment letter for Foreclosure Rescue Scheme Project



TO: The Honorable Raymond A. Skinner

Secretary,
Maryland Department of Housing and Community Development,
100 Community Place,
Crownsville, MD 21032

Tel: (410) 514-7007

Email: chiangsmith@dhcd.state.md.us

CC: Dr. J. Gerald Suarez, Professor, R. H. Smith School of Business, University of Maryland Dr. Cynthia Stevens, Associate Professor, R. H. Smith School of Business, Univ. of Md. Michael Hammond, EMBA Cohort 13, R. H. Smith School of Business, Univ. of Maryland A.D. Rachael Pierre, EMBA Cohort 13, R. H. Smith School of Business, Univ. of Maryland Lekhani Samat Sinhar, EMBA Cohort 13, R. H. Smith School of Business, Univ. of Maryland Nancy Van Meter, EMBA Cohort 13, R. H. Smith School of Business, Univ. of Maryland Tarun Luthra, EMBA Cohort 13, R. H. Smith School of Business, Univ. of Maryland Asuntha Chiang-Smith, Chief of Staff, Maryland Dept. of Housing and Comm. Development

February 19, 2014

Dear Secretary Skinner:

Thank you and your Chief of Staff, Asuntha Chiang-Smith, for agreeing to serve as our sponsors and "champions" for our Executive MBA team as we research, analyze and promulgate recommendations to address the emerging issue of foreclosure rescue schemes in the state of Maryland. We greatly appreciate this opportunity to engage in this project, which is very relevant to the health of communities as well as the dignity and economic well-being of many families in the state.

Not only will this allow our team to assist your department in this very important work, but it will also serve as an action learning project (ALP) for us to better understand and receive first-hand experience on how to successfully resolve business problems. Through the Robert H. Smith School of Business at the University of Maryland, we have access to world class professors and research resources that can complement your department's expertise.

Towards this end, please find attached our project proposal with the scope of work, key agreements, expectations/deliverables, and a schedule of milestones. We anticipate delivery of a final report by no later than the first week of June 2014. We would be honored to brief you and your staff on our findings

shortly before the final report is completed as your schedules permits. Throughout the process, we shall be in regular communications with your team at the Department of Housing and Community Development (DHCD) and would be happy to provide updates as requested. We do not anticipate monetary payment for this report but would appreciate acknowledgement of the partnership between the University of Maryland and DHCD as we work together to tackle the issue of foreclosure rescue schemes.

Signing this letter represents a formal agreement between the aforementioned parties. It may be amended only by mutual consent, agreed to this 19th day of February, 2014. Again, we greatly appreciate your support and enthusiastically look forward to working with you and your team at DHCD.

Parties:
Raymond A. Skinner, Secretary, Maryland Department of Housing and Community Development
Asuntha Chiang-Smith, Chief of Staff, Maryland Dept. of Housing and Community Development
Michael Hammond, EMBA Cohort 13, R. H. Smith School of Business, Univ. of Maryland
A.D. Rachael Pierre, EMBA Cohort 13, R. H. Smith School of Business, Univ. of Maryland
Lekhani Samat Sinhar, EMBA Cohort 13, R. H. Smith School of Business, Univ. of Maryland
Nancy Van Meter, EMBA Cohort 13, R. H. Smith School of Business, Univ. of Maryland
Tarun Luthra, EMBA Cohort 13, R. H. Smith School of Business, Univ. of Maryland

Dr. J. Gerald Suarez, Professor, R. H. Smith School of Business, Univ. of Maryland

Dr. Cynthia Stevens, Associate Professor, R. H. Smith School of Business, Univ. of Maryland

Di. Cynuna Stevens, Associate Frotessor, R. H. Shinti School of Business, Oliv. of Maryland

PROJECT AIM

Background:

An emerging and unsettling trend arising from the rise in home foreclosures is that there is the appearance of more "foreclosure rescue schemes" that on the surface appear to be legitimate or even sometimes government approved, but turn out to be ways for unscrupulous people to prey on unsuspecting families who find themselves facing foreclosure.

The Maryland Department of Housing and Community Development (DHCD) in partnership with the Maryland Department of Labor, Licensing and Regulation (DLLR) are the lead agencies that would address this concern. DHCD has the resources and programs that fund housing counselors throughout the state and to market these programs (via media and through events) to the general public. DLLR is the enforcement arm that would regulate the banking industry and investigate complaints of abusive practices. Despite aggressive efforts on the part of these agencies, foreclosure schemes and irregularities (such as the foreclosure processes not being followed according to law) have left some vulnerable populations targets for foreclosure.

Scope of the Study:

The study proposed by the University of Maryland Smith School EMBA team would first define what encompasses "foreclosure rescue schemes" and the characteristics of the population in the state most vulnerable to foreclosure rescue schemes. Next the team will research programs/techniques that have succeeded in mitigating similar "schemes" and make recommendations to the Department of Housing and Community Development.

TEAM GOALS

The University of Maryland Smith School team is committed to providing a professional assessment of the nature (quantitative and qualitative) of the foreclosure prevention scheme impact on the state of Maryland and to identify effective ways other states, federal government and other advocacy groups combat fraud and scams.

The team is committed with meeting public and private sector officials to ensure it has accurate and appropriate information and will keep lines of communication open with DHCD officials, providing updates as needed. In doing so, the Smith School team hopes to develop a strong, respectful working relationship with each other, DHCD officials and other key stakeholders in the study.

Finally, the team will develop professional recommendations for DHCD and other state agencies that can be deployed to successfully reduce foreclosure prevention schemes and prepare a report for publication.

TEAM COMPOSITION

<u>Lekhani Samat Sinhar</u>: Lekhani was born and raised in India and has BS in Electrical Engineering from NIT, Rourkela in India. She has experience in software development, mostly in US healthcare insurance domain.

She had managed various subsystems within claims processing area including a leveraged claims entry system supporting Medicaid systems for multiple states in US. She has experience of commercial healthcare insurance at Blue Cross Blue Shield organizations and state government's Medicaid systems. Research and data analysis are her interests.

Mike Hammond: Mike holds a BS Degree from the United States Air Force Academy, an MS Degree in Administration from Central Michigan University and an AA Degree in Spanish from the Defense Language Institute in Monterey, California. He has over 25 years of industry and federal government experience leading and managing large-scale information technology (IT) organizations responsible for network operations, IT program management, cyber security, systems engineering and application development. A career Air Force officer, he led award-winning military units and managed billions of dollars worth of IT equipment and materiel with zero loss. Within the private sector, he has developed solid knowledge and skills in government contracting to include business development, capture management, business development, proposal writing and client engagement and led the acquisition and management of contract business in excess of 100 million dollars of contract value. Additionally, Mike started investing in residential, mixed-used and commercial real estate in the state of Maryland more than nine years ago that he now operates under a limited-liability corporation.

Tarun Luthra: Tarun holds a BS in Industrial Engineering from India and a MS in Systems Engineering from University of Maryland, College Park. He has over 15 years of industry experience leading and managing large IT/ERP projects responsible for value chain optimization, application management, development. system design and project management. Tarun currently is employed at SAP, the largest ERP software company in the world. He manages a team of 30+ people who oversee critical S&P 500 accounts in the areas of innovation technologies Cloud, Mobile, Big data. His strengths are driving change management, escalation management, execution and operations. Tarun is also a long distance biker and currently pursuing his executive MBA at RH. Smith School of business. He is very data driven and interested in learning new topics that are outside his comfort zone.

<u>Nancy Van Meter</u>: Nancy oversees external research contracts, supervises project research staff, and conducts research, with a focus on growing private sector involvement in public education. In

addition, she provides strategic assistance to AFT affiliates. She has held several senior management positions over the last decade with the AFT, a 1.5 million member union. She launched AFT's Innovation Fund, the first union-led, 'venture capital' fund to seed bold bottom-up education innovations in public schools. She developed the Fund's business plan, raised foundation funding from Gates, Broad, Ford and Carnegie and oversaw the first two rounds of grants. Nancy has a BA in Politics from Princeton University.

A.D. Rachel Pierre is a licensed clinical social worker in the District of Columbia and Maryland. In her current capacity, she is the Director of Clinical Services for Lutheran Social Services of the National Capital, a Child welfare placement agency. Rachel is also the founder of The Andora Project, a not for profit working in advocacy and child protection issues in the aftermath of the 2010 earthquake in Haiti. Rachel has consulted with various non-profits providing direct service as well as program development and management. Rachel obtain a B.A in Finance from James Madison University and a Masters of Social Work from Howard University. Rachel has BS in Finance from James Madison University and MS in Social Work from Howard University.

Asuntha Chiang-Smith: Asuntha is the Chief of Staff at the Maryland Department of Housing and Community Development. She has knowledge and access to information on foreclosures and the housing industry in general in the state of Maryland. She also has access to resources to get timely data and points of contact for interviews for this project. Asuntha is an accomplished project manager (PMP certified) who has managed multi-billion dollar projects in IT, military and policy for federal and state government. She has also worked almost a decade on Capitol Hill, having knowledge and skills in writing policy documents. Asuntha also has worked as a research librarian and is adept with maneuvering various online research resources. Asuntha has a BA in Political Science from the Catholic University of America and a MA in Communications Management from American University.

ROLES AND RESPONSIBILITIES:

Project Plan Manager: Asuntha is the team leader and is responsible for managing the overarching project plan and project milestones.

Logistics: Rachel will work with facility for co-ordinating classroom/in-person meetings.

Communications Manager: Lekhani and Tarun are responsible for setting up conference calls or Google hangout meetings.

Meeting Facilitator/Time Keeper: Nancy and Rachel are responsible for facilitating the meetings to keep the team on track and monitor time.

Data collection: Asuntha and Mike will collect all data pertaining to Foreclosure Rescue Schemes and vulnerable target population and share information with the team on an ongoing basis.

Data analysis: Mike, Tarun and Lekhani are responsible for conducting statistical analysis and data

modeling.

Report writing and editing: Nancy, Asuntha and Rachel are responsible for developing and managing the Final report.

PowerPoint creation: Rachel, Tarun and Mike are responsible for developing and managing the PowerPoint presentation.

CLIENT BENEFITS

- O The Maryland Department of Housing and Community Development will be presented with a research report and recommendations that they will be able to publish and pursue as determined by DHCD leadership.
- O DHCD will be able to present the study to the Governor's office and State Stat to better quantify and qualify the issue of foreclosure prevention schemes in the state from an objective source. State Stat is unit within the Governor's office that each month reviews the progress of each state agency. Foreclosure is one of the major issues State Stat tracks with respect to DHCD efforts.
- O DHCD will receive a presentation from the University of Maryland Smith School team on the findings of the report and can request that the team present to other state officials as well.
- O Even if the results of the study prove not to be statistically significant, it still validates that the efforts of the department have been as effective as could be expected.

ANTICIPATED RESOURCES

- O The University of Maryland Smith School team will meet at least once a week for two hours, during which time they will review the assignment they have been designated that week. It is anticipated that each team member will spend 2-5 hours per week on the project.
- O The DHCD will have a kick-off meeting the first week of March to educate the team on the landscape of foreclosures in Maryland (both statistics and regulatory practice) and what type of date and databases are available to the team. This meeting will include the Secretary of DHCD, Raymond Skinner; DHCD Chief of Staff, Asuntha Chiang-Smith; Communications and Marketing Director, Erlene Wilson; Outreach Director, Kelly Vaughn; Research Director, Dr. Massoud Ahmadi; Assistant Secretary of Neighborhood Revitalization, Carol Gilbert; and Maryland Banking Commissioner, Mark Kaufman. The team will have access to these high level state officials through the DHCD Chief of Staff.
- O The team will have access to foreclosure information and analysis through the DHCD Research division and the DLLR enforcement office. DHCD is the official source for information on housing analysis for the state of Maryland.
- The University of Maryland Smith School team will have access to the Virtual Business Information Center for research databases and access to the Smith School Business library for research assistance. In addition, the team will be able to consult the ALP professors (Dr. Suarez and Dr. Stevens to help guide the project.)

PROJECT SCOPE and MEHODOLOGY

The study proposed by the University of Maryland Smith School EMBA team would interview DHCD staff, housing counselors and residents victimized by foreclosure rescue schemes to first define what these schemes encompass. The team will research and review data to determine the characteristics of the population impacted by foreclosure rescue schemes and why this population may be so vulnerable to these types of schemes.

Further, the team will conduct comparative analysis by meeting with and evaluate best practices from organizations that serve the senior citizen community, (another significant population that combats fraud and scams), to determine what kinds of innovations or new marketing techniques may be utilized to assist the Maryland Department of Housing and Community Development better position itself and other state agencies to help Maryland families and residents combat foreclosure prevention schemes. The team will also review foreclosure prevention scheme practices from other states and the federal government to see what techniques or programs have measurable success. Partnership potentials will also be evaluated.

It is anticipated that as part of the report, a recommendations section will be incorporated that will include information on possible marketing channels/techniques, better ways to provide consumer education and perhaps regulatory suggestions that could be pursued by state agencies. Outside the scope of this report, however, will be legal recommendations or a full marketing strategy/implementation plan to mitigate foreclosure prevention schemes.

The successful delivery of a report to DHCD and briefing to the Secretary of DHCD and staff will mark conclusion of the project. By providing tangible recommendations that could be implemented by the state immediately, and perhaps even benchmarked by State Stat, the team would further assist in addressing the issue of foreclosure rescue schemes.

TIMELINE

This project will be completed by June 7, 2014. The project will be conducted in the following phases:

- o Team discussion and separation of responsibilities: 22 February 2014
- o Team charter, ground rules and expectations: 22 February 2014
- o Project scoping: 22 February 2014
- o Initial research and evaluation:
- o Interim update for DHCD staff: 2 May 2014
- o Recommendations and final presentation: week of 7 June 2014
- o Delivery of final client report: week of 7 June 2014

EXPECTATIONS AND DELIVERABLES

Deliverables to the EMBA faculty directors:

- o Presentation (30 May 2013)
- o Final report to organization (7 June 2014)

Deliverables to champion & client organization:

Responsible Team Members	Target Due Date:	Task Description	
-----------------------------	------------------	------------------	--

All	March 15, 2014	Project Planning	1.0
All	February 22, 2014	Initial planning	1.1
Asuntha	March 6, 2014	Client meeting	1.2
All	February 22, 2014	Design/Draft Project Plan	1.3
Asuntha	February 24, 2014	Write / Send Engagement Letter	1.4
Asuntha	February 22, 2014	Project Timelines	1.5
All/Asuntha	March 10, 2014	Meeting with AARP	1.6
All/ Asuntha	March 12, 2014	Meeting with DHCD/DLLR (client)	1.7
All	April 5, 2014	Milestone #2 Preliminary Data/Analysis	2.0
All	February 22, 2014	Methodology determined	2.1
All	March 6, 2014	Metrics determined	2.2
All	March 6, 2014	Instruments determined	2.3
All	March 17, 2014	Data collection completed	2.4
All	March 19, 2014	Data analysis on target population	2.5
All	May 16, 2014	Milestone #3 DRAFT REPORT	3.0
All	April 5, 2014	In-progress review	3.1
All	April 5, 2014	Timeline adjustments	
All	April 25, 2014	Development of recommendations	
All	April 30, 2014	Testing recommendations	
Lekhani	May 7, 2014	Draft slides for final presentation	
All	April 11, 2014	Feedback and reflection on team process	
All	May 2, 2014	Progress meeting with DHCD staff	3.7

All	May 30, 2014	Final Presentation and Report	4.0
Tarun	May 14, 2014	Soft copy of slides and report	4.1
Tarun	May 15, 2014	Hard copy of slides and report	4.2
All	May 21, 2014	Feedback and reflection on team process	
All	May 21, 2014	Dry run presentation	
Nancy/Asuntha	May 27, 2014	Revise report	
Mike/Asuntha	May 27, 2013	Revise presentation	4.6
Asuntha	May 28, 2014	Copy/prepare report	4.7
All members May 30, 2014		Deliver presentation in class	4.8
All	June 7, 2014	Deliver final report to faculty directors	
All	June 7, 2014	Deliver final report/presentation to client	4.95

NEGOTIABLES & CHECK-INS

<u>CLIENT (DHCD)</u>: Team members will make themselves available as much as possible via meetings or teleconferences for the client for internal meetings or meetings with other sister-state agencies, including State Stat meetings with the Governor's office.

- DHCD would like the team to check in monthly on the progress of the research and recommendations (in order to report back to State Stat: http://www.statestat.maryland.gov/).
- During the Maryland Legislative Session, there may be additional events/hearings that may be relevant to subject matter of this study. DHCD would like team members to attend or be aware of these pieces of legislation and actions. One site mentioned is the Maryland General Assembly website: http://mgaleg.maryland.gov/ that will enable the team to track legislative actions. Specific events/hearings already identified to the team by DHCD are the following:
 - 1. NAACP foreclosure moratorium rally at the State House in Annapolis on 24 February 2014.
 - 2. Hearing on House Bill 1322 (Delegate Aisha Braveboy, sponsor) entitled Foreclosures Moratorium, Notices, Penalties, Redemption Period and Study on 27 February 2014 at 1pm in the Environmental Matters Committee.
 - 3. Hearing on Senate Bill 755 (Senator Anthony Muse, sponsor cross-file to HB 1322) on 5 March 2014 at 1pm in the Senate Judiciary Proceedings Committee.

<u>FACULTY</u>: The team will provide documentation/check-in with the EMBA faculty directors on the following dates:

- 21 March 2014 to provide documentation of completion of milestone 1 and discuss any revision to scope/action plan.
- 5 April 2014 to provide documentation of completion of milestone 2 and discuss any revisions

and plans towards completion of milestone 3.

- 16 May 2014 to provide documentation of completion of milestone 3 and discuss the actions for final project completion/receive feedback.
- 30 May 2014 to make presentations to advisors/EMBA cohort and receive any final feedback before presenting final draft to client agency.