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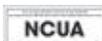
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HUMAN CAPITAL

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NICHOLAS GRINER | STAFF

Right on the money

Director turns attention, investment to China

HEATHER HARLAN WARNACK | STAFF

Niall H. O'Malley

Blue Point Investment Management

TITLE: Founder, managing director

AGE: 41

EDUCATION: Bachelor's degree in political science from Acadia University in Nova Scotia, Canada; Master's in business administration from the George Washington University.

BBJ: Why did you launch Blue Point?
O'Malley: I started the new firm because it was something I always wanted to do. I left in September 2006 to start Blue Point. It took me three months to get things up and running. It's been a very good experience.

BBJ: What did you see happening in 2006?

O'Malley: In 2006, there was an enthusiasm in the market that was broadly represented. It was in the deals that were sourced across the market. The traditional carry trade of the banking system was broken. The carry trade is the activity of borrowing short and then lending long.

BBJ: What are some of the challenges of starting your own business?

O'Malley: As an analyst, I am very quick to cross out good will on a balance sheet. I didn't realize how challenging it is to build up good will amongst prospects. It's like creating a snowball, but you have to push it uphill. People don't buy products because you offer something that is comparable or better. You have to convince them it's better.

BBJ: What was the goal of your recent business trip to China?

O'Malley: My core goal was to understand the sustainability of the growth over there. I've never seen growth like that. It makes you wonder how sustainable it is, especially with all of the lending that went on last year with the state-owned banks. Is China at risk of not being able to sustain its growth? I wanted to spend ground time there because 10 percent of the portfolio is there.

BBJ: Will you keep that 10 percent there?

O'Malley: Yes. The best way to describe it is cautiously optimistic.

Niall O'Malley has impeccable timing. The businessman began seeing the cracks in the American economic system three years ago and decided to leave his job as vice president, credit and risk at SunTrust Leasing Corp., while capital was still available.

By the end of 2006, O'Malley launched Blue Point Investment Management, now a registered investment advisory firm. A year later, the country was in the grips of the Great Recession, but the entrepreneur had a solid start. O'Malley serves as the portfolio manager for the Blue Point Global GARP Fund, roughly 10 percent of which is invested in Chinese companies. He recently returned from a trip to China, where he had a chance to see the country's growth for himself.

When he's not concentrating on the fund and growing his own business, O'Malley — a married father of two — serves as president of the Baltimore CFA (Chartered Financial Analyst) Society and teaches at Towson University.