

PROFESSIONAL PROFILE

A dynamic, high energy professional seeking to add value to a finance team through diligent financial analysis, risk budgeting and project management skills while adhering to the CFA ethical standards and code of conduct.

EDUCATION

- **LLM -Banking, Financial Services and Securities Law -Osgoode Hall Law School, York University** **Oct 2011**
- **CFA Charter holder** –(Completed CFA Institute Continuing Education program 2007-2010 inclusive) **Aug 2010**
- **MBA –Investment Management Finance**, John Molson School of Business Concordia University **Apr 2008**
AACSB-Accredited (Association to Advance Collegiate Schools of Business)
Winning team MBA International Case Competition John Molson School of Business Concordia University **Jan 2006**
- **CSC** –Canadian Securities Course **Sep 2005**
- **BCOMM –Business Management**, Ryerson University, Toronto Ontario **Apr 2003**
Awarded 1st prize in Canada for developing a work productivity program for the services industry.
Sponsored by Ryerson University, Issued by the Ontario Tourism Education Corporation (OTEC) **Apr 2001**
- **International Education** –Diploma in Business and Commerce, European Union **Sep 1998**

TECHNICAL SKILLS

- Global Credit Risk Management, Credit Analysis, Research with quantitative/ qualitative analysis
- Regulatory Compliance Solvency II, Basel III, Dodd-Frank regulations
- IFRS accounting -Audit /reporting, financial modeling /analysis /Cash Flow / VAR / IFRS Accounting, statistical analysis pertaining to probability distributions, significance testing and regression.
- Live presentation, charismatic leader; experience in transactional leadership skills, developing high performing teams.
- Advanced Microsoft Office (Word, Excel, Access, and Power Point), Bloomberg, Reuters, SAS, SPSS V10.0 Database, General Ledger programs: Efrs, MPower, Hyperion, Mainframe, Oracles, SAP.

RECENT WORK EXPERIENCE

Royal Bank of Canada

Associate Credit Transaction Management -Global Credit Risk Management

Oct. 2010 -Current

- Manage a portfolio of approximately 45 credit relationships, comprising 211 borrowers and approximately 800 facilities within RBC Capital Markets Global Credit. Work closely with corporate banking, legal counsel and compliance, within RBC Capital Markets and the Bank to deliver a risk appropriate range of credit and banking services to multinational and other large corporate relationships globally; with a focus on North American and European banks, insurance and sovereign clients.
- Responsible for compliance through full due diligence with respect to loan, trade agreements and other documents. This involves rigorous financial analysis, covenant and margining verification. Also responsible for ensuring each agreement adheres to bank policies and regulatory compliance. Vigorous monitoring of financial and statutory reporting (Solvency II, BASEL II, Risk Capital Measures), economic and market indicators to implement credit risk management, early identification and assessment of risk and deteriorating credit. Propose course of action to the executive portfolio management group to ensure funds and transactions remain profitable within a portfolio approach.
- Responsible to monitor credit for derivatives, loans, trading, real estate facilities and agreements. Ensure that all systems correctly reflect the terms and conditions of the loans and other transactional facilities in the assigned portfolio in order to match the portfolio management guidelines and risk thresholds. Interact extensively with other areas of RBC Capital Markets, the Bank, customers, and other external contacts as required.

Royal Bank of Canada

Sr. Financial Analyst, Project Finance -IFRS Program

Oct. 2009 Oct. 2010

- Support head office finance/ towards enterprise wide IFRS transition. Responsible for formulating strategy, project management process and full documentation to ensure IFRS compliance for: financial instruments, pensions, share based compensation, related hedges and fixed assets; property, plant & equipment -leases.
- Responsible for developing metrics and analysis to appropriately account for fair value of financial instruments as mandated by IFRS. Conduct comprehensive analysis with financial modeling to evaluate financial instruments and risk programs to ensure compliance with IFRS standards. RBC Balance sheet impact of IFRS conversion to OSFI regulatory standards, economic and risk capital thresholds and Basel II.
- Complete documentation in regards to disclosure of transition process. Gathering comparative figures for reconciliation to US and Canadian GAAP. Evaluating current reporting and accounting measures to identify areas that require improvement. Responsible for IFRS share based compensation, hedge accounting, pensions and other post employment benefits, component accounting and fair value measurement through level 1, 2 and 3 approaches.

Mackenzie Investments**Financial Analyst, Fund Finance Audit and Reporting****-Contract****Sept-Oct 2009**

- Was responsible for mutual fund reporting management report of fund performance MRFP, performance metrics and regulatory compliance policy. Prepared consolidated financial statements for mutual fund by class, segment and asset allocation. Completed quarterly uploads to SEDAR. Conducted Audits and Reporting to OSFI, IIROC. Supported investment distribution team by tracking trades profitability and financial results with timely and ad-hoc reporting.
- Was the subject matter expert concerning trades performance metrics and compliance to policy. Pricing of securities and portfolio reconciliations.

Saint Lawrence College**Associate Professor, accounting & finance****-Contract****Aug 2008 - October 2008**

- Was in charge of delivering 4 courses: Intermediate-Financial Accounting, Advanced-Managerial Accounting, Intermediate Finance and Advance Finance Concepts & Methods. Audience of approx. 80 students (20 each course).
- Formulated curriculum, assignments examinations and other deliverables. Delivered lectures, examinations, fostered class participation and feedback. Identified material assimilation by the audience. Corrected all deliverables and provide feedback for improvement.
- Maintained office hours to coach student success and apprehension of academic concepts delivered in class and or materials.

MEARIE Group**Manager, Finance & Insurance****Sep 2007-May 2008**

(MEARIE Group provides P&C, Credit, D&O, Liability insurance and financial services for Ontario's energy sector)

- Advised the VP Finance and CEO on investment selection and asset allocation of the LDC Tomorrow Fund. Responsible for compliance and regulatory filings of insurance portfolio and reporting to OSFI, OSC, DBRS.
- Responsible for Management of the LDC Tomorrow Fund Foundation. Evaluated project proposals and formed business cases for funding green energy projects. Presented project financials to Trustees and Board members. Analyzed credit quality of business ventures to ensure financial feasibility and project success.
- Planned and implemented investment strategies to improve the risk management of the endowment. Responsible for compliance and reporting process. Formed partnerships with financial institutions and Ontario Energy Industry in order to structure investment banking activities as required by Ontario's Energy Industry. Consulted and advised on Ontario Energy financial risk solutions.
- Completed conclusive study on financial performance of Energy Industry Firms in Ontario, presented findings and proposed solutions to CFO's and CEO's of Energy Organizations at the annual Utility Performance Management Survey Seminar held fall 2007. This project enabled my company to structure special purpose entities in order to issue a securitized bond offer for the utilities.

Manulife Financial**Team Lead Financial Analyst, Group Pensions & Benefits****May 2006- Sep 2007**

- Projected & Tracked investment revenues and profitability of group benefit plans based on asset mix and performance compared to claims on LTD, AD&D, Dental and other.
- Was responsible for monitoring the asset liability management of each insurance group. Advised on asset allocation according to target investment policy. Ad hoc variance analysis/reporting for VP Group Benefits Distribution.
- Supported senior management with forecasting, planning and projection activities. Participated in strategy development aimed to minimize risk exposure and fulfill plan member's best interest.
- Document specification writing and business cases to structure investment policy were also main responsibilities in this capacity.

Pitney Bowes**Financial Analyst, Sales –Corporate Finance Department****Oct 2005- Apr 2006**

- Managed projects within Finance and Sales, related to win business deals through private & Government tender response & RFP across Canada and the US.
- Formulated the P&L Profit and Loss worksheets, provided pricing analysis as per tender response strategy. Supported the sales and service teams in winning new market share. Estimated total revenues for proposed projects through scenario analysis, consumables consumption volumes.
- Structured customized financing through P&L and enrolled clients with Pitney Bowes Global Financial Services.
- Maintained all LOBs lines of business competitive within each segment through utilization analysis. Minimized costs through streamlined solutions to enhance overall value added.

ADP Inc.

Bilingual Financial Services Coordinator, Banking-Financial Services

Dec 2003- Oct 2005

- Performed credit analysis and established client funding requirements for the purpose of facilitating: debit transactions, US wire payments, EFT debits, tax remittances and payroll. Provided accurate account statements and balanced transactions daily.
- Consulted with clients regarding Federal and Provincial Tax Remittances. Analyzed clients' tax accounts and provided solutions such as tax adjustments-credits or debit balances/ reconciliation.
- Advised clients on General Ledger updates and balancing. Implemented the requirements for managing Canada Savings Bond contributions, stop cheques, cheque copies, deposit recalls and banking traces in accordance with banking deadlines ADP and CPA (Canadian Payments Association) guidelines.
- Managed audits in accordance with anti-money laundering compliance of US and Canadian banking transactions. Responsible for procedures and records to ensure compliance with Sarbanes Oxley act.
- Key player in implementing the merger of Finance and Tax services teams within the Employer Services Group in Oct 2004.

Transport Canada - Toronto Airport

Bilingual Terminal Operations Specialist

June 2000- Nov 2003

- Responsible for Airport Operations procedures adherence to Transport Canada's DPEP Disaster Plan Emergency Protocol. Compliance to Access Regulations and guidelines.
- Reporting Travel records and flight registration information to Canada and US Customs and Immigration Authorities. Maintaining the ATIMS -Air Traffic Information Management System records and display systems updated. Thorough radio communication with AOCC -Airport Operations Control Center related to airport operation procedures and action plans.
- Thorough implementation of Evacuation Procedure and Disaster Recovery Plan -Red Alert levels, during September 11, 2001 attacks. 2003 Black-Out Crisis and SARS -Severe Acute Respiratory Syndrome outbreak.

Volunteer Activity

Toronto CFA Society

Executive Member of Communications Committee -Volunteer

Summer 2009 -Current

- Publish current and informative articles-research in the periodic journal "The Analyst" for the purpose of informing members about industry and local phenomena. Promote the society and its activities to the membership through various channels and methods of communication. Actively participant in Toronto CFA Society events. Attend and contribute to Committee and Board meetings.

LANGUAGES

- Intermediate French and Spanish, Fluent Italian

AFFILIATIONS

Active membership with:

- Osgoode Hall Law School and Society, CFA Institute Charlottesville -Virginia USA, Toronto CFA Society
- Concordia University Alumni Association -Toronto Chapter
- Ryerson University Alumni Association -Toronto
- PADI Professional Association of Diving Instructors -Grand Bahama Island -Bahamas
- Project Aware Foundation -Deep water conservation program

PERSONAL INTERESTS

- Scuba Diving -Open Water, Advanced, Wreck Dives, Confined Space and Diving Propulsion Vehicle
- Cycling -CycloCross, Road, Canoeing -Water Rafting
- Running, Traveling, Weight Training
- Cooking -Wine Tasting (Mediterranean)
- Frequenting Opera, COC Canadian Opera Company, and Fine Arts
- Securities Regulatory Framework and Policy, Capital Markets, Banking