

**SKILLS:**

---

- Experience in business analysis, financial services, accounting, financial analysis, credit, banking, investigation, loan management skills
- Action oriented professional with proven track record of consistently meeting objectives, expectations, and deadlines
- MS Excel Capabilities: Vlookup, Hlookup, Pivot Tables, If Statements, CountIf, SumIf, Goal Seek and Conditional formatting
- Both detail and results oriented
- Quick learner who is self-motivated, inquisitive by nature, and can work independently
- Committed, driven and adaptable with a thirst for knowledge
- **Multilingual:** English, Arabic.

**WORK EXPERIENCE:**

---

**Optimus | SBR Management Consulting**  
**Consulting Analyst****April 2016– Current****Project I: Financial Analyst - RBC Commercial Credit Risk Management****April 2016- October 2016**

- Work on a wholesale parameter enhancement project with the Royal Bank of Canada in order to develop an enhanced credit risk model to ensure Basel II compliancy
- Conduct financial and fundamental analysis on the bank's wholesale portfolio to quantify Probability of Default, Usage Given Default, and Loss Given Default parameters
- Work across multiple banking systems (FACT, Synergy, Sales Platforms, etc.) to extract and pinpoint relevant client information
- Create detailed case reports on relevant data attributes, and store for future review and validation

**Accomplishments:**

- Exceeded monthly target by 120%
- Promoted to a Straight Through Analyst within three months

**Project II: Validation Financial Analyst - RBC Commercial Credit Risk Management****October 2016-Current**

- Conduct quality assurance on wholesale parameters, identify major key errors and ensure data accuracy
- Audit case reports to enhance parameter estimation
- Identify common key errors made by Data Collection Analysts, and provide on-going training to improve performance and quality of output
- Work with Special Loans Group Business Banking (SLAS) to conduct a detailed analysis on defaulted borrowers
- Given ad hoc requests by RBC's Risk Management Group pertaining to Recoveries and Cash Flow Transactions, and report findings to Associate Director of Group Risk Management
- Liaise with RBC's Risk Management Group and Data Management Team on a bi-weekly basis to ensure project deadlines are met

**Accomplishments:**

- Performance excellence award
- Successful and continuous overachievement of targets

**The Cash House Inc****May 2015 – January 2016****Accounting Intern**

- Assisted the head accountant with periodic financial statement preparation using QuickBooks and internal audit
- Overlooked the inventory account and conducted end-of-the-day and month-end reconciliation
- Tracked and managed the database of wire transfer transactions, checks (received, cashed out and disbursed), and daily ATM balances under the direct supervision of the head accountant
- Performed end of the day reporting and record keeping
- Monitored customer accounts for non-payment and delayed payment

- Analyzed discrepancies and unpaid invoices
- Maintained an Excel based database of client accounts and balances on on-going basis
- Showed initiative by attracting new customers that resulted in > \$20,000 addition to sales for the period
- Prepared monthly financial statements for internal use
- Received and processed all invoices, expense forms and requests for payments

## **VOLUNTEERING EXPERIENCE:**

---

### **CPA Ontario (York University)**

**January 2015 - Current**

#### ***Seasonal Tax Preparer (Volunteer)***

- Working with Chartered Professional Accountants of Ontario (CPA Ontario) to hold Income Tax Sessions during the months of February, March and April
- Completing income tax returns for individuals in accordance with policies, and in compliance with regulations
- Reviewing financial records such as income statements and documentation of expenditures to determine forms needed to prepare tax returns
- Answering taxpayer questions, referring taxpayers for additional assistance as necessary and provide future tax planning to clients.
- Collecting necessary taxpayer documents needed for processing the tax return
- Audit all tax return forms for accuracy and completeness

## **EDUCATION:**

---

### **York University**

**September 2012- April 2016**

Toronto, Ontario

- Honours Bachelor of Business Administration (Accounting Specialization)

**Member of the Golden Key International Honour Society** (Golden Key is the world's largest collegiate honor society, Membership into the Society is by invitation only and applies to the top 15% of college and university sophomores, juniors and seniors based solely on their academic achievements)

## **ACTIVITIES & INTERESTS**

---

**Activities:** York Accounting Society, York Business & Society Student Club, Post Secondary Ambassador Program, Working Women Community Center (Computer Instructor), UNHCR (General Staff)

**Interests:** Capital Markets, Investment, Tech and Gaming, Aesthetics, Soccer, Mixed Martial Arts.