**YAHYA KARNAWI**

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Experience in business analysis, financial services, accounting, financial analysis, credit, banking, investigation, loan management skills. Strong organizational skills. Action oriented professional with proven track record of consistently meeting objectives, expectations, and deadlines.

Multilingual: English, Arabic.

**WORK EXPERIENCE:**

**Optimus | SBR Management Consulting April 2016– Current**

***Consulting Analyst, Risk Management/ Financial Services Group* (Contract)**

* Working on a wholesale parameter enhancement project at one of the Big Five Banks in Canada resulting in an enhanced credit risk model which is Basel II compliant
* Conducting financial statement and fundamental analysis on the bank's Wholesale portfolios to quantify Probability of Default, Reason of Default, Exposure at Default, and Loss Given Default parameters
* Working across multiple systems (FACT, Synergy, Sales Platforms, IBM OnDemand, OLBB, OLMS, IRIS, and ESN) to extract and pinpoint relevant client information
* Created files containing relevant data attributes with supporting evidence highlighted and stored for future review and validation which improved the bank's wholesale borrower database
* Working closely with the Quality Assurance manager to ensure the accuracy of the data before entering them in the database
* Conducting quality assurance work on proposed parameters and identified major key errors, effectively improving the overall quality of wholesale borrower database

**The Cash House Inc. September 2015 – January 2016**

***Accounting Assistant***

*80 Bass Pro Mills Drive, Vaughan, ON*

* 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

**The Cash House Inc. May 2015 – September 2015**

***Accounting Intern***

* Assisted the head accountant with periodic financial statement preparation and validated/consolidated the data
* 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 basic 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**

*BAS Specialized Honours-Bachelor of Business Administration (Specializing in Accounting)*

**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)

**Related Coursework:** Intermediate Corporate Finance, Intermediate Financial Accounting I & II, Canadian Income Personal & Corporate Taxation, Intermediate Managerial Accounting, Micro and Macro Economics, Statistics, and Operations

**Chartered Financial Analyst Level 1 Candidate June 2017**

**SKILLS, ACTIVITES & INTERESTS**

**Skills:** Microsoft Office Suite, Database (Sorting, Data Validation, Data Analysis, Pivot Tables), Basil II, HTML, Google Charts, QuickBooks, SAP Accounting, SharePoint, Excellent Problem Solving, decision making and Analytical Skills.

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

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