**YAHYA KARNAWI**

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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. Strong organizational skills.

Multilingual: English, Arabic.

**WORK EXPERIENCE:**

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

***Consulting Analyst, Risk Management/ Financial Services Group***

* 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 statistical 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 with the Quality Assurance team to ensure the accuracy of the data before entering them in the database.

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

***Accountant`s 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

**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 and potential future customers that resulted in >$20,000 addition to sales for the period
* Prepared monthly financial statements for internal use

**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 (Top 15% of the program)

**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 December 2016**

**SKILLS, ACTIVITES & INTERESTS**

**Skills:** advanced expertise: Microsoft Office Suite, Google Charts, Basel II, VBA, SQL, Database (Sorting, Data Validation, Data Analysis, Pivot Tables), QuickBooks, SAP Accounting, SharePoint, Excellent Problem Solving 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.