**RELEVANT   
EXPERIENCE**

**Financial Analyst- BCE Capital Markets | July 2024-Present**

**Bank of Montreal Head Office**

**Commission Processing & Reconciliation:**

* Calculate, validate, and process commission payments for brokers or agents.
* Ensure timely and accurate distribution of commissions in accordance with agreements.
* Reconcile discrepancies in commission payouts and resolve issues.
* Use **COUPA**, **MDM**, and the **Bloomberg Invoice Platform**, among other invoice systems, to manage broker-related invoices and ensure accurate processing.
* Maintain and update system data to ensure accuracy in commission calculations and invoice tracking.

**Senior Analyst Financial Solutions | June 2021-September 2024**

**Canadian Mortgage and Housing Corporation, Multi-Unit Underwriting**

**Loan and Contribution Application Review:**

* **Review and Underwriting:** Assessed and underwrote loan and contribution applications for affordable, multi-unit housing projects. This involves:
  + **Evaluation:** Thoroughly evaluating financial statements, project feasibility, and compliance with funding criteria.
  + **Risk Analysis:** Identifying potential risks associated with each application, including financial stability and project execution risks.
  + **Compliance Check:** Ensuring that applications meet all regulatory requirements and organizational standards.
  + **Risk Factors:** Outlining identified risks and proposed mitigation strategies.
  + **Alignment:** Ensuring that the projects align with organizational goals and strategic priorities.

**Junior Purchasing and marketing coordinator | July2019-June 2021**

**Exertis JAM**

P**urchasing Coordination:**

* Assist in sourcing and purchasing products, ensuring timely and cost-effective acquisition.
* Assist with negotiating prices and terms with suppliers to secure the best deals.

**Marketing Support:**

* Contribute to the development and execution of marketing campaigns and strategies.
* Support the planning and execution of promotional events and product launches.

**Product Management on Amazon Central:**

* Monitor product listings on Amazon Central to ensure accuracy and optimization.
* Upload new product information and manage updates, including pricing, descriptions, and images.
* Track and analyze sales performance and customer feedback on Amazon to drive improvements.

**VIP and Concierge Service  | January 2017- July 2019**

**Air Canada**

**End-to-End VIP Customer Service:**

* Provide comprehensive, high-level travel-related customer service for VIP clients, ensuring a seamless and luxurious experience.
* Manage all aspects of travel arrangements including reservations, re-routing, and concierge assistance to meet the unique needs of VIP customers.

**Loyalty and marketing execution coordinator | October 2010- September 2012**

**MBNA Bank Canada**

**Loyalty Marketing Execution:**

* Design, implement, and manage customer loyalty programs and promotions to enhance customer engagement and retention.
* Develop and execute marketing campaigns via direct mail, email, and other channels to drive customer participation and increase program enrollment.

**Sales Training and Quality Control:**

* Work closely with call center managers and the training team to develop and deliver regular sales training programs.
* Ensure call center representatives are equipped with the knowledge and skills necessary to effectively promote loyalty programs and achieve sales targets.
* Implement and manage call quality control processes to maintain high standards of service and ensure compliance with promotional guidelines.

**Linguistic Profile**

Fluent in French/English, Arabic

**EDUCATION**

**Carleton University | 2005 – 2008**

BA Major in Economics

**Algonquin College | 2000-2002**

Diploma in Hospitality and Events Management