

Contact

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Top Skills

Investments
Finance
Financial Services

Languages

French
Russian
Arabic
English

Honors-Awards

MERIT Award 2013 | Ranked #1
Business Development Associate in
Canada

Summit 2019 | Top 1% percentile
in Canada for performance and
business development

Ranked #1 Financial Service
Representative in Quebec (2008)

Member of the Millionaires' Club
(2009, 2010, 2011)

Kamil Abou Al Mouna

Seasoned business & financial analyst with 14+ years experience developing & executing strategies that drive profitable growth | Award-winning business development | Strategic advisor w/ proven leadership skills

Montreal

Summary

With my vast experience helping businesses operate more efficiently, I put my skills to good use by advising clients looking to streamline and optimize their business for success. Utilizing my knowledge of financial, accounting, sales, logistic, operations, and production within a business, coupled with my excellent people skills, I bring an expert knowledge of various industries that clients can trust in and rely on. I help leadership teams successful manage their business with an end goal to provide financial insights that help the decision-making process and align capital and resource allocation within the business' budget.

- Accomplished career track in the financial services industry in Canada.
- Award-winning business development professional with impeccable track record of delivering over 300% in sales volume and aiding clients in sustaining revenue and profit gains.
- Conducts detailed business analysis, outlining problems, opportunities, and provide solutions that help achieve the business' goals.
- Strategic advisor in various industries including Financial Services, Retail & Business Banking, Real Estate, Private Equity & Venture Capitalists, Principal Investors
- Develop new models that underpin sound business decisions; drove fresh initiatives for financial planning and business intelligence systems.
- Advisor for C-suite executives on how to optimize business operations to be solvent and financially successful; works closely with board of directors & able to communicate transformative change and strategic thinking to teams of executives.
- Analyses and recommends business operations on where to cut costs, where to expand, how to raise capital, and connect with

experts; helped lead on business expansion and development efforts to drive exponential growth.

- Well-traveled with a deep understanding of the importance of advising global clients of diverse backgrounds and cultures.
- Multilingual. Perfectly fluent in four languages: English, French, Arabic, Russian.
- A keen eye for detail allows me to understand and assess client needs and provide tactical business solutions.
- Influential communicator with a focus on process, sales, and operations efficiency to expand business and client portfolio.
- Adept at business relations; possesses a wide network of contacts, clients, and connections in a variety of industries.
- Forecasting, budgeting, and financial analysis
- Strong presentation skills: lead and conducts seminars, coaching & information sessions.

Experience

TD

Account Manager, Commercial Banking

May 2020 - Present (1 year 10 months)

Montreal, Quebec, Canada

- Managed a portfolio of clients; businesses in private, public, and social sectors.
- Using results from financial and budgets, I analyze data, communicate results, and presents business recommendations to upper and executive-level management staff. These recommendations may include cost reduction measures, revenue generation ideas, and ways to streamline operations or increase customer satisfaction.
- Analyze the company's business model and finances and use findings to make suggestions for improvement regarding everything from budget and operations to management.
- Recommend and implement methods for increasing a company's efficiency and profitability.
- Acted as a business advisor to analyze and provide credit facilitation and advised on what to do with the credit, cash flows, balance sheets, income statements, provide working capital
- Keen insight into all clients – their industry, products, finances and markets

- Responsible for the implementation and support of business treasury and cash management across multiple departments
- Develop and execute strategies and solutions that will drive profitable business growth
- Be a partner for companies to provide credit so they can expand and grow their business
- A trusted advisor with sensitivity to the clients operating environment, I structure and package practical and competitive solutions that demonstrate an understanding of their unique financing, cash management and business support needs.
- Responsible for addressing perceived risk; includes completing necessary due diligence, establishing pricing and terms of credit, and producing ongoing credit reviews and risk ratings that reflect knowledge of Bank policies and procedures.
- Review legal and compliance documents to ensure proper due diligence.
- Define business requirements and reporting them back to stakeholders.
- Budget analysis to forecast and debt to service ratios and other financial ratios to mitigate the risk

TD Commercial Banking

Manager, Cash Management

March 2017 - May 2020 (3 years 3 months)

Montreal, Canada Area

2020 - brought over \$550MM in volume | Achieved over +55% business growth increasing \$1B volume in business to \$1.6B

+88% increase in monthly business growth: Raised monthly average volume acquired from \$5.6MM to 45.8MM/month

2019 - brought over \$160MM in volume

Summit winner in 2019 | Top 1% percentile in Canada for performance and business development

- Contribute to the acquisition of new business by conducting calls and prepare proposals and conduct presentations.
- Understand the market and the industries within the portfolio to ensure value added service is provided to clients while mitigating risk to the Bank
- Manage ongoing projects and develop a clear understanding of how changes will affect a customer's business (operational processes, technical systems, costs, etc.)

- Structure and package creative competitive deposit and cash management solutions to meet unique customer needs.
- Use internal network to continually build specialized expertise to maximize customer satisfaction.
- Ensure customers are knowledgeable and know how to use their cash management products effectively.
- Provide technology efficiencies for financial and accounting operations.
- Strong background in business and finance the specific products I sell and service.
- Serviced mid to large market commercial companies.
- subject expert in deposits and cash management products and services
- Minimize credit and operational risks, ensure appropriate credit facilities are in place for cash management arrangements.
- Understand the overall market and industries, while maintaining knowledge of designated market areas
- Ensure customers are knowledgeable and know how to use their cash management product effectively.

TD Business Banking

Advisor, Small Business

September 2014 - March 2017 (2 years 7 months)

Montreal, Quebec, Canada

- Provide Small Business owners with exceptional service and sound financial advice to meet their diverse credit, deposit, cash management and payment processing needs.
- Develop and deepen the banking relationships of new and existing Small Business Banking customers and provide them with appropriate products and services for their small business needs
- Identify and refer customers to internal Bank partners as appropriate, including all personal financial needs
- Develop and maintain internal and external relationships through networking activities to contribute to new sources of business
- Maintain excellent knowledge and understanding of small business fundamentals and TD Canada Trust products and services; act as Advisor and Partner for retail branch resources on Business Banking Solutions that match customers' needs
- Achieved a quality High rating from branch manager; over-achieved in all aspects of the matrix.

TD Direct Investing

Business Development Associate

March 2012 - September 2014 (2 years 7 months)

Montreal, Quebec, Canada

- Acquired, retained and expanded client base by identifying and developing relationships with existing customer to generate demand for products and services
- Developed and implemented strategies to increase business opportunities and visibility to TD Direct Investing
- Coached retail banking advisors to develop business opportunities to increase the market share
- Worked towards opportunities to acquire customers as Advisor and made recommendations through client education and seminars
- Contributed to business growth through seminars presenting active graces strategies, investor education, and opportunities for cross-selling, internally and externally
- Demonstrated strong presentation skills; leading and conducting seminars and information sessions.
- Proven track record of over-achieving on sales and business objectives
- Ranked #1 Business Development Associate (BDA) in Canada for having brought in 400% of the year's volume goal, and in doing so won the Merit Award (2013)
- Adept at business relations; possesses a wide network of contacts, clients, and connections in a variety of industries.
- Planned and organized many promotional and networking events

TD

5 years 4 months

Senior Financial Advisor

March 2009 - March 2012 (3 years 1 month)

Montreal, Quebec, Canada

- Was a senior advisor in the branch; understood the banking and financial needs of customers, and provided appropriate advice and recommendations
- Engaged customers in conversation to understand and meet their current and future financial needs by proactively providing them with advice on appropriate products and services
- The primary contact and resource for large/complex investment and credit needs, often dealing with high value customers
- Identified and referred customers to internal Bank partners as appropriate, such as financial partners

- Member of the Millionaires' Club (2009, 2010, 2011): Sales KPI exceeded every year, selling over \$1MM in financial products yearly.

Financial Service Representative

July 2007 - March 2009 (1 year 9 months)

Montreal, Quebec, Canada

- Understand clients' banking needs and provided appropriate financial solutions
- Contribute to the growth of the business by developing and deepening new and existing customer relationships
- Opened new accounts, recommended credit products, provided basic investment advice
- Promoted all banking products and services to create a legendary customer experience
- Ranked #1 Financial Service Representative in Quebec (2008)

Customer Service Representative

December 2006 - July 2007 (8 months)

Montreal, Quebec, Canada

- Performed customer transactions, provided service & advice
- Understood customer needs and identified opportunities to promote TD's products and services, referred them to appropriate team members or internal Bank partners

Education

American University of Science and Technology

Bachelor's degree, Finance Major, Finance and Financial Management Services · (2001 - 2005)

Canadian Securities Course

Derivatives Fundamentals and Options Licensing Course (DFOL), Investments and Securities · (2013 - 2013)

Canadian Securities Course

Conduct and Practices HandBook - Course, Investments and Securities · (2012 - 2012)

Canadian Security Institute

Certificate, Canadian Securities Course (CSC)® · (2012 - 2012)

Canadian Securities Course

Investment Funds in Canada (IFC), Investments and Securities · (2007 - 2007)