Armel NTWARI

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MAIN COMPETENCIES

- Part of the pool # FI-02 2023-IMC-EA-42724 (with IRCC)
- Licensed Mutual Funds representative
- Bilingual (French/English), good communication, listening and writing skills
- More than 16 years of professional experience with the following acquired competencies:
- Resource management:
 - ➤ US Embassy Bujumbura office (1 year): oversight the governance and suitable allocation of the financial and human resources, administrative support to the supervisor for the "Finance Department"
 - ➤ DIFO s.a. (11 years): financial management and resource's allocation, to cover operational expenses while making profitability
- Financial Operation: Planification and implementation of long term (3 years) business and strategic plan's establishment including actions to be accomplished as well as financial projections in terms of expenses and incomes (with a projected financial statement) for DIFO (a Financial Institution) for more than 10 years
- Corporate/enterprise finance and accounting: ensure the consistent use and application of pocily and financial management practices and tools, and periodic (monthly and quarterly) financial report including financial statement, earning statement, reconciliation sheet, etc of DIFO (a Financial Institution) for more than 10 years
- Conduct in-depth and proactive construction and analysis of company's and government's agencies budget, considering variances between actuals and current data and provide explanation
- Financial/Budgeting: plan, execute, coordinate, review and report for the budget for the US Embassy Bujumbura office (1yr) and DIFO (+10yrs)
- Auditing: plan, conduct and report for auditing mission as well as conducting start and end auditmission's meeting
- Risk management process: sector's specific risk assessment, and propose of mitigation/corrective solution
- Analysis skills and recommendation: formulates thoughtful and supported financial recommendations based on the results of proactive financial analysis, identified areas of risk exposure, and available opportunities for improvement
- Reporting skills: write understanding business case and report on performance measures and prepares
 management reports containing quantitative/qualitative analysis on operational and strategic metrics,
 key expense performance indicators, benchmark comparisons, etc
- Customer Relationship Management (CRM): get to know the client internal/external (accompany
 clients in the definition of their financial goal and the strategies to achieve them) and propose the
 suitable product that meets client's need and make every experience unique and a success
- Team leader and collaborative (with a participatory approach in the management: each opinion counts), flexible and critical thinker/problem solver, result oriented and fast learning capabilities. Capacity to perform in total autonomy and keep a good productivity while working under pressure. Good communication skills (both oral and written) and social relationships
- Computing: Microsoft Office (strong skills with EXCEL), and application SAP like: STAR BANK, ICASS Software, WebRabit, IBIS/Momentum, RFMS/Momentum, RPA, COAST, SHIFT, etc.

PROFESSIONAL EXPERIENCE RELATED TO THE POSITION

1. ROYAL BANK OF CANADA (585 Montreal Road branch)

10/2022 - TO DATE

Position: Bank Advisor with responsibilities:

- Proactively engage with clients through various communication channels to deliver an outstanding customer service experience, making every client interaction an exceptional one
- Advise the client in financial management on how to manage their assets, develop individual budget and monitor/manage their financial situation to achieve their goal
- Analytical analysis of client's financial situation that could be conflicting with their goal (advise on the best decision to be made)
- Focus on helping clients when they need most, by responding to a variety of questions/requests, assisting with a myriad of banking solutions and resolving client concerns at first point of contact
- Contribute to team results by supporting all colleagues to be successful in meeting client needs
- Cultivate and maintain relationships with partners to work as one RBC team by taping in some times, my supervisor, colleagues or partners, to maintain a high-quality service to the client
- Manage risks by adhering to compliance routines, processes, and controls to protect client and shareholder interests as well as the bank
- Educate and assist clients with using digital capabilities.

2. US EMBASSY, BUJUMBURA OFFICE

10/2021-07/2022

Position: Financial Specialist (equivalent to "chief of Finance Department") with responsibilities:

- Plan, execute, coordinate and report for budgeting activities. Manage 4 budgets (ICASS, PD, DP & CA) with a total dollar amount of +\$8MM/year
- Prepare detailed balance sheet reconciliations and give explanation and propose corrective actions whenever there are discrepancies
- Prepare report of actual GL details compared with forecast
- Oversee and approve all the accounting's entries
- Track, Monitor and validate all activities from vouchering to financial analysis through accounting
- Advise 5 Heads of US government agencies (DOD, Consulate, USAID, State, Ambassador, etc.) on spending strategies (efficient cost allocation) to achieve the US government's goal. Conduct the financial reporting process
- Educate and inform newly appointed Head of agencies on the financial process and how to seize opportunities and optimize the budget execution (and compliance to the regulation)
- Conduct the 'quality assessment' (with data analysis) for the service provided to US Government agencies and propose the correcting solutions or any idea for improvement
- Serve as the personal advisor to the Financial Management Officer
- Supervise a team of 7 units including: budget analyst, accountant, voucher examiners and cashiers.

3. DEVELOPMENT INTERPEOPLE FINANCE OPERATION, « D.I.F.O. » (credit union) 9/2010- 9/2021 Position: Managing Director with responsibilities:

 Using reporting software to establish financial statement including depreciation as well as updating actual results for headcount, bookings and backlog

- Engage and advise VIP clients on how to define their "SMART" objectives and on strategies to be implemented to achieve them within the Customer Relationship Management
- Accounting: oversee and approve all the accounting entries
- Remain informed on risks affecting the financial sector and as well, specific risk to different client's activities (to prevent the institution of any loss)
- Remain informed on economics' indicator and politics that could affect the RBC's activities as well as to our client's activities
- Establish KPIs (Key Performance Indicators) to keep tracking the progress for both DIFO's and client's activities and be reactive

2023

• Ensure the compliance of the procedures to the regulation and engagement limit.

EDUCATION (with Assessment report from ICAS for outside of Canada studies)

1. Canadian Security Courses at CSI (<u>www.csi.ca</u>):
Certificate

2. Centre de Formation de la Profession Bancaire/Institut des Techniques Bancaire (Paris - FRANCE) (www.cfpb.fr) 2008-2010

D.E.S.S. (Master's Degree I): Specialized in "Bank's Branch Manager".

Université Lumière de Bujumbura (www.ulbu.bi)
 Bachelor's degree in "Business and Administration".

REFERENCES: already checked by IRCC as part of their inventory/pool selection process, and I am willing to provide them upon request