**Gurinder Pal Singh**

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**Summary**

* Extensive Management experience of 18 years (around 3 years Canada and 15 years India) – including 5 years at Senior Level – Vice President and Assistant Vice President in the Financial industry.
* Working as independent financial consultant to educate people on personal finance
* Regular speaker on Zoom meetings to train fellow advisors and explain financial concepts to families and individuals (30-40 participants)
* Real time exposure of analysis of more than 1000 business cases to review their Business Models; across industries for debt investments.
* Part of the team involved in establishing an organisation. Set up multiple offices during the professional career
* Thorough knowledge of *Bankruptcy and Insolvency Act* and proficient in ASCEND
* Proficient in developing and reviewing complex financial models
* Experience in Relationship Management and Business Development
* Experience in training and mentoring of team members
* Hold an MBA degree (Hold total 20-22 Certifications).
* **Active Insurance License (HLLQP) and Mutual Fund License (CIFC)**
* An excellent team player with strong communication and presentation skills
* Ability to explain complex concepts in easy and comprehensive manner
* Proficient MS Office suit -Advance Excel, Word, Power Point, Microsoft outlook
* Fluent in English, Punjabi and Hindi

**Professional Experience**

**Financial Advisor (Mutual Fund Representative and Insurance Advisor) March 2022 – Present**

* Working as independent advisor using World Financial Group Platform since March 2021. Initially started on part time basis and became full time professional since March 2022
* Educate people on personal financial planning concepts (life insurance, investments, estate planning) with an objective to attain financial freedom
* Transfer of wealth to next generation through life insurance products (individuals and corporations) as part of Estate Planning
* Also guided and trained one more team member (non-financial background) to become Licensed Insurance Advisor.
* Regular speaker on zoom meetings to explain financial concepts viz Importance of financial planning/investments/ estate planning to individuals and families (30- 40 participants)

**D &A Macleod Company Ltd , Ottawa** November2019- February 2022

**Proposal Coordinator**

(Joined as Administrative Assistant in Nov 2019, promoted to Proposal Coordinator in June 2020, Qualified Insolvency Administrator in September 2021)

* Overall responsibility of around 500 active proposal including process flow, key milestones, risk assessment
* Developed system for efficient monitoring of the proposals. The system provides live status and comprehensive view of proposals at different life cycle stage
* Revived annulled consumer proposals (7-8 consumer proposals) through court proceedings. Independently prepared entire court book for revival of proposals
* Negotiations with lenders (through emails/ letters) for approval of consumer proposals. Arranged meeting of creditors as per OSB guidelines.
* Prepared Court Book for Court approval of Division 1 proposals.
* Prepared comparison analysis between bankruptcy and consumer proposals
* Prepared Statement of Receipts and Disbursement for Consumer Proposals and Division 1 proposals
* Worked on compliance queries from OSB
* Worked on Streamlining the processes to iron out the system deficiencies
* Took proactive measures to reduce the failure rate of proposals

**JM Financial Asset Reconstruction Co. Ltd, New Delhi (India)** 2010 – 2019

**Vice President**

(Joined as **Senior Associate** in 2010, promoted to **Assistant Vice President** in 2014 and promoted to **Vice President** in 2017)

* Responsible for business development, investments and turnaround of businesses across industries
* Evaluated business for debt investments through various tools considering possible turnaround strategies, expected cash flow and risk involved (evaluated business having cumulative debt of around CAD 1500 million
* Implemented tools / financial models for effective debt valuation of businesses for investments (made cumulative debt investments of around CAD 160 million
* Prepared/ reviewed financial cum business models for restructuring/ turnaround of businesses and implemented the work plan (managed a portfolio of cumulative debt outstanding of CAD 220 million)
* Developed/ implemented framework for prioritization and selection of strategy for effective turnaround
* Suggested mentor ship program for development of young leaders

**International Asset Reconstruction Co. (P) Ltd, Gurugram (India)** 2007 – 2010

**Senior Manager**

**(**Joined as **Manager** in 2007 and promoted to **Senior Manager** in 2008)

* Part of the first set of professional hand picked by the Management for establishing the organization
* Provided crucial feedback to CEO to design the policy framework and organizational structure of the company
* Successfully developed financial models for evaluation and debt investments in special situation businesses for turnaround/ restructuring
* Developed scoring card models to shortlist businesses for investments to reduce the screening time
* Coordinated in setting up the offices in Mumbai (India) and Gurugram (India)
* Made successful presentations to Investors on behalf of the Management for Investment into the Company.
* Trained associates/ professional in to the business

**Asset Reconstruction Co. (I) Ltd, Mumbai (India)** 2006 – 2007

**Assistant Manager**

* Member of the team responsible for debt investments in special situation businesses across industries (made debt investments of around CAD 200 million)
* Managed portfolios through Agencies, set up Performance targets and periodically reviewed the agencies’ performance through effective Management Information System
* Managed due diligence process and valuation of businesses debt investments
* Developed and implemented models/tools, reporting mechanisms for efficient control of Agencies
* Core member of team to design balance score card model for rating of Agencies
* Suggested innovative techniques like formation of supply chain and cluster formation for efficient turnaround of small and medium businesses

**ITCOT Consultancy and Services Ltd., Mumbai (India)** 2004 – 2006

**Deputy Manager**

(Joined as **Probationary Project Officer** in 2004, promoted to **Project Officer** and promoted to **Deputy Manager** in 2006)

* Analysis of financial statements of the businesses
* Portfolio management of around 85 distress companies (debt outstanding of CAD 100 million)
* Developed effective reporting and management information systems to provide regular updates to the senior management.
* Liquidated non core assets/ closed businesses.
* Set up the project office at Mumbai (India) & Chennai (India)
* Worked on to streamline the process.
* Successfully conducted Entrepreneurship Development Program (EDP) for setting up new business/ expansion of current business units (small and medium scale business ie up to investment of CAD 350,000 each project)
* Managed the program with a group of 20 candidates
* Took the participants for Industry visits
* Undertook classes on Financial Management for the small business
* Suggested EDP for students and retired people

**Volunteering Experience**

* Part of Khalsa Aid (a not-for-profit organization, nominated for **Noble Peace Prize in 2021**) actively participated in multiple projects including providing emergency lights and food supplies to various communities affected by the power outage in Ottawa, distribution of winter coats to international students etc.
* Conducted Seminar (pro bono) on Career Counseling for students of grade 11 and grade 12 in a Government School in India (Year 2012).

**Education and Trainings**

**University Degrees and Certifications:**

Master of Business Administration

ICFAI University (India) 2002 - 2004

(Canadian Equivalency – Master’s degree as per WES)

Bachelor of Technology (Electrical Engineering)

Punjab Technical University, (India) 1997 - 2001

(Canadian Equivalency – Bachelor’s degree 4 years as per WES)

**Professional Courses:**

Registered Retirement Consultant (RRC) Enrolled

Certificate in Behavioural Finance 2022

Quick books Pro Advisor Certificate 2022

Intuit Certified Bookkeeping Professional 2022

Certificate in Bookkeeping Basics 2022

Certificate in Liability and Equity Accounting 2022

Certificate in Assets Accounting 2022

Certificate in Financial Statement Analysis 2022

Specialization in Personal Finance 2022

(Specialization consist of 5 courses

Introduction to Personal Finance

Saving Money for the Future

Managing Debt

Fundamentals of Investing

Risk Management in Personal Finance)

**Canadian Investment Funds Course**  2022

IFSE Institute, Canada

(1st Attempt – 84%)

**Harmonised Life Licensed Qualification Program (HLLQP)** 2021

(ONTARIO, Canada)

(1st attempt – 87.50%)

Insolvency Administrator 2021

(CAIRP – Canada)

(Completed in less than 6 months- 1st attempt- 83%)

Certificate in Fundamentals of Income Tax 2021

(H&R Block, Canada)

Financial modelling (India) 2018

Basics of Credit Appraisal (India) 2016

Teambuilding-Leadership & Innovation (Singapore) 2015

Company Valuation and Financial Modelling (India) 2013