

# RESUME WORLD INC.

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Toronto, Ontario

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## BUSINESS PROFILE

A Business Consultant/Finance Advisor with extensive experience in **Financial Management, Portfolio Management, Property Acquisition, Real Estate Financing and Real Estate Development** within the public and private sectors. An **MBA Degree** coupled with a proven track record of accomplishments in investment management, strategic planning, business development and relationship management.

A highly effective negotiator and communicator with great people skills along with strong leadership, problem solving and decision making abilities and an eye for the bottom-line.

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## PROFESSIONAL ACCOMPLISHMENTS

- Successfully arranged \$85 million in loans to develop a \$110 million commercial and residential complex in the core of downtown, Toronto
- Obtained approval from the federal and provincial (Canada, Ontario) governments under the Immigrant Investment Program for a \$32 million mortgage deed bond to develop the largest multicultural eatery in North America
- Successfully syndicated investors from the Asia-Pacific to develop a hotel site in Toronto
- Started real estate investment in mid 1990's, presently control an \$18 million dollar investment
- Purchased a property for \$350,00 in 1995 and sold it in 1998 for \$1.5 million
- Started a business-to-business consulting service at the age of 22 and sold the business four years later for \$750,000
- Established and grew investment portfolios at a rate of 27% for four consecutive years despite economic uncertainty and market volatility

## AREAS OF EXPERTISE

### FINANCIAL MANAGEMENT

- Develop and maintain leading relationships with schedule A & B banks and trust companies
- Arrange construction; permanent financing and land loans in the range of \$65 to \$80 million
- Monitor fluctuations in interest rates, investment opportunities and financial trends to facilitate sound financial and investment management decisions
- Manage corporate portfolios for Fortune 500 companies
- Maximize returns on surplus funds by sourcing and procuring high yield secured investments
- Keep corporate executives abreast of their companies' financial affairs by preparing cash flows and quarterly statements of new worth

### REAL ESTATE ACQUISITION

- Research potential real estate properties across North America for new acquisition opportunities
- Coordinate details for real estate transactions, including final closure documentation
- Gather market intelligence for tender offering and project bids for presentation to government
- Review and assess the value and feasibility of proposals submitted by brokers for potential acquisitions and recommend negotiation strategies to senior management

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## **COMMUNICATION & NEGOTIATION**

- Conduct direct negotiations of terms and conditions with financial institutions
- Communicate effectively with all parties, including real estate brokers and corporate lawyers to review legal documents and ensure compliance with agreement's terms and conditions
- Maintain ongoing communications with investors from Asia and Europe to provide information on investment and commercial development opportunities

## **CONSULTATION**

- Provide consultation services to businesses in the areas of finance, financial management, strategic planning, accounting and taxation
- Consult with clients to determine their financial requirements; prepare detailed proposals for bank presentations to obtain operating line of credit and/or loans for both businesses and consumers

## **EMPLOYMENT**

1999 – Present	REXAM REALTY INC., Toronto, Ontario <b>Real Estate Executive</b>
1992 – 1998	YORKDALE FINANCIAL CENTRE, CORP., Toronto, Ontario <b>Chief Financial Officer (CFO)</b>
1987 – 1992	CRAFT FOOD LIMITED, Toronto, Ontario <b>Vice President of Finance</b>
1985 – 1987	CERIDIAN CAPITAL INVESTMENT INC., Toronto, Ontario <b>Account Executive</b>
1983 – 1985	UNIVERSITY OF TORONTO, Toronto, Ontario <b>Assistant Teacher – Statistics for Economics</b>

## **EDUCATION**

1985	UNIVERSITY OF TORONTO, Toronto, Ontario <b>Master of Business Administration (MBA)</b> Major: Accounting and Finance
1983	UNIVERSITY OF TORONTO, Toronto, Ontario <b>Bachelor of Commerce (B.Com)</b> Major: Accounting and Finance
1982	YORK UNIVERSITY, Toronto, Ontario <b>Bachelor of Arts (B.A.)</b>

## **PROFESSIONAL AFFILIATIONS**

ONTARIO REAL ESTATE BOARD, Toronto, Ontario <b>Active Member</b>
TORONTO REAL ESTATE BOARD, Toronto, Ontario <b>Active Member</b>

## **REFERENCES**

- Available Upon Request
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