

**Elie B. Kamal**  
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## Career Profile

Business Development Professional with excellent skills in selling projects and searching for partners at both the national and international levels. Possess good tools and experience in engineering, management, marketing, negotiation and financial planning. Well equipped to convince investors.

Trilingual (French, English, Arabic) with high standard of critical reasoning, problem-solving abilities. Excellent interpersonal and communication skills with decision makers, outstanding social and power leaders at both the public and private sectors.

## Qualifications

- High education in financial planning, investment and insurance.
- Prospecting both international and national partners and clients related to miscellaneous big projects
- Excellent convincing negotiator with capability to adapt with several cultures.
- Optimizer, problem solver and creative.

## Major Achievements

- Convinced the decision makers of West-European companies (France, Germany) to commit themselves in investment, due to my ability in project presentation and negotiation linked to my innate sense of interpersonal relations.
- Restructured successfully a 500 staff factory facing financial difficulties and contributed to avoid bankruptcy.
- Met with the vice-president of purchase and supplies of two big enterprises and convinced them to switch over to a new producer-supplier. This enables them to reduce considerably their production costs. Result: big sales closed.
- Supervised and coordinated the activities of 15 big sub-contractors working on a construction mega-project (300M US\$) and realized successfully important savings on the allocated budgets.

## Employment History

### **The Protector, Insurance and Financial Services (Jul. 2009- Present )**

#### **-Financial Planner, Financial Security Advisor, Broker in damage insurance**

Self-employed for the cabinet, registered with AMF ( Autorité des Marchés Financiers ) in the following categories :

Financial planning, insurance of persons, General insurance, group insurance.

Financial planner, Partner of La Capitale Services conseils, Assurancia Mongeau Poirier and SFL Desjardins.

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## **Banque Impériale Canadienne pour le Commerce –CIBC (Avr. 2006 – Juin 2009)**

- **Financial services specialist and principal business advisor,**  
Managed portfolio of high net worth clients and a portfolio of small and medium businesses by addressing all their banking, personal and commercial needs, and helping them to reach their objectives and what it matters for them.

## **Investors Group, London Life, the Protector, Insurance & Financial Services (2001 – 2003)**

- ❑ **Financial Security Advisor, Mutual Funds Representative**
  - Provided security and financial planning for my clients.
  - Created from cold calling trusted relationship with a \$1million net-worth client and convinced him to invest in the financial market by providing and implementing a comprehensive financial plan.
- ❑ **Financial Planner, Group Insurance Representative**
  - Provided comprehensive financial planning for high net worth clients.

## **Nigerian Oil Mills Ltd.**

1999

Nation's first and largest vegetable oil producer and distributor (250 000 tons annually) in Nigeria. Operating revenue approx. US\$ 50 million. Unionized employees (400)

- ❑ **General Manager**
  - Responsible for the re-organisation and re-structuring of the company (designed and implemented an action plan, recruited, trained and built strong teams, created new departments, simplified and optimized administrative and financial procedures, controlled and supervised the entire set-up)
  - Reported to the board.
  - Managed the operations.

## **Other Activities**

1993 - 1999

### **- Projects financed by the Kuwaiti Government and the Private Sector**

Turnkey residential and office buildings.

Water supply project: US\$ 9 million.

- ❑ **Coordination Engineer**
  - Responsible for the coordination of the different project participants.
  - Co-ordination and negotiation of the cooperation with western construction companies (France, Germany, and Czech Republic) regarding investments in the reconstruction and redevelopment of Lebanon (1995-1996).

## **Taylor Woodrow International, United Kingdom**

1991 - 1992

Project: Euro Disneyland-Main Street, Paris. Cost: US\$ 300 millions.

- ❑ **Supervisor and Coordination Engineer**
  - Co-ordinated and monitored the aspects of several activities of the subcontractors, negotiated modifications and ensured that all tasks be completed on time and concluded in a satisfactory manner and within budgets.

## Education

- ❑ **Autorité des Marchés Financiers (AMF), Quebec, Canada**
  - Passed the seven exams required by the AMF in order to get the licenses in General Insurance (Damage Insurance) division; Personal and Commercial sectors (2004)
  - Passed the exams required by the AMF in the division of Group Insurance of Persons (2003).
  - Passed all the exams required by the BSF (Bureau des Services Financiers) in the division of Insurance of persons; Life, Health and Accident Insurance sectors (2001)
  - Being among top 5% of 32000 advisors in Quebec.
- ❑ **Canadian Securities Institute, Montreal, Canada**
  - Conduct and Practices Handbook Course (CPH-2005)
  - Professional Financial Planning Course (PFPC-2004).
  - Canadian Securities Course (CSC-2002)
- ❑ **Institut Québécois de Planification Financière (IQPF), Montreal, Canada**
  - Financial Planner Diploma (2003)
- ❑ **Institute of Canadian Bankers, Montreal, Canada**
  - Diploma in Personal Finance
- ❑ **The Investment Funds Institute of Canada (IFIC), Ontario, Canada**
  - The Canadian Investment Funds Course (2000)
- ❑ **St-Joseph University, Lebanon**
  - Diploma in Civil Engineering, Structural and Public Works Section.
  - Diploma in Electrical Engineering, Energetic Section.
- ❑ **Lebanese University, Lebanon**
  - Bachelor's Degree in Mathematics and Statistics.
  - Bachelor's Degree in Political and Administrative Science.

## Miscellaneous

- ❑ Trilingual (French, English, Arabic). German (Functional)
- ❑ Former Lecturer at Saint-Joseph University, Lebanon.