

Rosanna Bermejo, MBA CFA

SUMMARY OF QUALIFICATIONS

Investment/Financial Analyst with approximately fifteen years of experience.

EXPERIENCE

DIABETES EYE CARE

CFO, COO 06-07 to DATE Miami, FL
*Responsible for the implementation of a new billing software. Involved in business development and all day-to-day operations. Financial reporting and general office procedures.

CORAL GABLES TRUST

Vice President & Senior Financial Planner 08/06- 5-07 Coral Gables, FL
*Responsible for business development.

UNIVERSITY of MIAMI

Part Time Lecturer 01/05- 08/06 Miami, FL
*Teach the Investments Module of the CFP Certificate.

BERMEJO & ASSOCIATES, LLC

Entrepreneur 09/03- to 07-06 Miami, FL
*Started own business as a mergers & acquisitions consultant and as a registered investment advisor. Business brokerage activities through VRBusiness Brokers. Financial planning associations include Ameritrade Advisors, John Hancock and the Rosenthal Agency.

COUTTS USA INTERNATIONAL (Banco Santander, S.A.) 12/02- 5/03; 10/03-11/03

Consultant, APL Project
*Set architecture for performance evaluation system, including review of security and market data flowing into the master database. Checked for discrepancies between the data in the APL system versus that of the bank's internal database, including market values, yield and interest rates.
*Reviewed performance calculations to make sure these were accurate. Edited performance presentation reports to clients. Prepared procedures.

BANCO INTERCONTINENTAL, S.A. (2nd private bank) 9/99-6/01 Dom. Rep. **Manager, Investment Banking / Business Development**

*Contributed to the development of the company's stock market department by defining operational procedures / departmental structures / marketing strategy and projections, registering local brokerage operations, and participating in the privatization of the local stock market.
*Contributed to the establishment of the mortgage banking department, arranged for potential private and international financing, prepared financial projections, made contacts with real estate developers, negotiated with financial institutions and government agencies, and analyzed legal aspects and servicing arrangements for potential securitizations.

LIBERTY MUTUAL INSURANCE COMPANY 10/96 -6/99 Boston, MA **Investment Analyst** 9/97 -6/99

*Analyzed and recommended potential fixed income investment opportunities in the municipals, oil and gas, chemicals and automobile industries.

Financial Analyst, Finance Development Program (FDP) 10/96 -9/97 **Rotation in Mergers and Acquisitions (M&A's):** 4/97 -9/97

*Researched and evaluated potential acquisition targets, including an Argentine acquisition due diligence.

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Rotation in the International Department

10/96 -4/97

- *Participated in the budgeting process and prepared the footnote disclosures for the yearly audit.
- *Worked with the India team in developing and organizing a country entry strategy.

RKS HEALTH VENTURES CORPORATION (Health Start-up) 1/96-8/96 Cambridge, MA
Financial Analyst

- *Participated in structuring the finance and accounting departments, including creating the budget model, refining accounting control mechanisms, suggesting reporting requirements.
- *Worked in the end-of-month closing of the books and consolidated financial statements, and prepared performance reports and variance analyses.
- *Prepared required management reports, including productivity and utilization calculations, tracking of bookings and revenue, status of accounts receivables.
- *Performed treasury related functions, including daily cash management and verification of bank charges.
- *Reconciled accounts receivables, bank deposits, and the accounting system versus the bank statement.

EXXON CORPORATION (top non-government oil company 3/90 -8/93 Dom. Rep.
Sales Zone Administrator (Management Training Program) 8/92 -8/93

- *Directly involved in employee performance experiment and became the first female in sales in the division. Doubled sales and collection in the period versus the previous year and won the year-to-date sales contest (8/93).
- *Serviced main clients, including government, power generation, transportation and construction.
- *Developed and was responsible for meeting yearly goals for sales, credit, collections, expenses and capital investments per client for the zones. Determined return on investments.

Treasurer / Financial Analyst (Management Training Program) 3/90 -8/92

- *Reported directly to the country manager and developed credit and cash flow management models.
- *Handled treasury operations, including foreign exchange for currency remittances and imports via letters of credit, verified bank charges and made all related accounting entries.
- *Monitored foreign exchange gains and losses and updated management on changes in legislation and the economy, and their impact on operations.
- *Projected the company's yearly and monthly financial statements and budgets, computed profitability measures, and prepared variance analyses.
- *Prepared the headquarters' required reports, including market share, trends in the energy sector.

EDUCATION

Financial Planning Association	CFP®	3/06
CFA Institute	CFA charter holder	9/02
McGill University, Montreal, Canada	Master in Business Administration.	6/95
-Asian Institute of Management	MBA Exchange Program	8/94
Univ. of Pennsylvania, Philadelphia, PA	B.A. in Economics.	6/89

OTHER

- *Licenses and Courses: Series 6 & 65, Real Estate Brokers, Life / Health and Variable Annuities.
- *Seminars Taught: "Buying and Selling Your Business in Today's Economy", FAUSBDC 6/05, 8/05, 11/05, 4/06, 6/06.

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- *Co-Chairmanship: “For Women Only: How to Jump Start Your Business”, FAUSBDC 11/05, 4/06. CFA Membership Committee.
- *Languages: English, Spanish, and French.
- *McGill University: Earned Organization of American States (OAS) Fellowship for the MBA program. Latin American Business Committee, Speakers Committee.