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Date of birth: 08-08-1976
Place of birth: Sint Maarten
Nationality: Dutch

Emilio Kalmera

Experience *(Date format dd/mm/yy)

- 19/04/16-current Board member of the Sint Maarten Christian Party.
- 13/04/16-current Trainer, financial coach, administrator, web support, financial administrator, and shareholder of Second Chance Recruitment & Training Agency N.V.
- 08/03/16-current Board of Directors member for AVA SXM B.V., an airline company in its startup phase on Sint Maarten.
- 01/09/14-current Director of Nykal Holding & Management Company, Anguilla.
- 01/08/12-03/07/15 Financial Controller for the *Sint Maarten Housing Development Foundation* and the *Sint Maarten Housing Finance Foundation*.
- 01/07/09-current Senior Financial Policy Advisor for the Government of Sint Maarten.
- 01/11/07-30/06/09 Full time into the *RBTT Bank N.V. Sint Maarten* Recast project as a super-user (*see description under the Courses given & other section below*) for the new Temenos T-24 banking software.
- 04/04/05-31/10/07 Manager Credit Administration *RBTT Bank N.V. Sint Maarten*.
- I. Responsible for the operations of the credit administration and the continuous reviewing and improvement of systems and procedures.
 - II. Responsible for the preparation of various management reports for the Board of Directors and the Audit Committee meetings.
 - III. Responsible for training and staff development of a team of seven persons.
- 01/03/04-current Owner of Passion II (Sole proprietorship)
Business Portfolio:
- I. Investment management & venture capital
 - II. Financial planning and consulting
 - III. Designing & programming customized applications using MS Access and Visual Basics.
 - IV. Leisure & recreation
 - V. Advanced & Virtual Reality Gaming
- 01/11/03-31/03/05 Senior Financial Policy Advisor for the Island Government of Sint Maarten. Core tasks included the preparation of the budget, account budget checks and reports, financial policy compliance checks, and liaison between institutions that are subsidized by Government.
- 12/08/03-01/06/04 Freelance work for *B.I.T.S for BIZ N.V.*, an I.T. company on Sint Maarten. Tasks included designing and programming of databases. Major projects worked on: Roaming Billing System (Robysis), and the programming & front-end design of a customized airport lounge application.

14/04/03-30/06/03	Graduating project by the Island Government of St Maarten. Project consisted of setting up the 'budget function' in the current accounting software and creating a software program in Excel as a substitute for the current accounting software's budget function.
02/09/02-29/02/03	Internship by KPMG St Maarten as a junior assistant. Tasks included Auditing, compilations, and other financial activities.
01/02/02-01/08/02	Worked part-time for DHL in the Netherlands as a courier.
08/10/01-23/11/01	Internship as a Financial Assistant by <i>Minorplanet Systems BV</i> in the Netherlands. Tasks were credit control as well as the documentation of credit control procedures, prepared management information for budget- en strategic objectives.
13/07/99-19/08/99	Summer job at <i>KPN</i> (telecommunication) in the Netherlands. Hired to do administration tasks and to manage a database.
13/02/99-09/05/99	Part-time Security-check by the gates of <i>Amsterdam Schiphol International Airport</i> in the Netherlands.

Education

1999-2001	Double degree exchange program in collaboration with the <i>Haarlem Business School (now called InHolland)</i> ; Finance & Accounting at the <i>University of The West Of England</i> in the United Kingdom. Bachelor in arts degree attained with concentrations in: Corporate Accounting, Corporate Finance, Investment Management, Strategic Management, and Business and Services Marketing.
1998-1999	Dutch 'propedeuse' certificate in Business Economics at the <i>Haarlem Business School</i> in the Netherlands.
1997-1998	Aviation Business Administration & Flight Operations at <i>Embry-Riddle Aeronautical University</i> in Daytona Beach and Miami Florida.
1991-1997	VWO/Havo 5 (pre-University), Milton Peters College, St. Maarten.

Courses Taken

31/03/14-01/04/14	Masterclass Public Control – In-depth insights into governance and management Control for government and public sector organizations, hosted by <i>BDO</i> . Topics covered: <ul style="list-style-type: none"> • Planning & control, Management Control and Performance measurement • Governance, Risk Management & Compliance • Cases, tools and techniques
17/10/11-28/10/11	Mandatory training via employer, the Ministry of Finance Sint Maarten, in 'Advanced Policy Development' given by the <i>Bestuursacademie</i> St Maarten.
03/10/11-14/10/11	Mandatory training via employer the Ministry of Finance Sint Maarten, in 'Basic Policy Development' given by the <i>Bestuursacademie</i> St Maarten.

11/05/10-15/05/10	Monolithic Dome building workshop in Italy Texas. A combination of theory and practice on how to build almost indestructible dome structures that are energy efficient, earthquake, tornado, hurricane, termite, and fire resistant yet affordable to construct.
18/11/09-20/11/09	Budgeting and Policy training on Curacao, Netherlands Antilles, given by instructors from the <i>Rijks Academy for Finance and Economy</i> in the Netherlands. Certificate attained.
02/11/09-06/11/09	Workshop/Training concerning European Commission and NEA Development-Cooperation Relations – budget support - on St Maarten.
17/04/07-26/06/07	Payroll Administration by <i>Linkels & Van Wilgen</i> on St Maarten. Certificate attained.
May 2005	Management Training – Part 1, conducted by <i>Lero Corporate Communication</i> from Curacao. Certificate attained.
26/06/02-14/07/02	Joint Aviation Regulations (JAR) Private pilot training at <i>Brittania</i> flight training center in Winter Haven, Florida. JAA Private Pilot License attained.
08/04/02-29/04/02	DHL Courier Proficiency Training in the Netherlands. Course consisted of: service guidelines, company products, pricing, dangerous goods awareness, shipping regulations & documents, and customs regulations. Certificates attained.
08/02/99-12/02/99	Basic Training Security-check Schiphol by the ' <i>Koninklijke Marechaussee</i> ' Aviation School in the Netherlands.
10/05/99-21/05/99	High-risk-flight agent course by the ' <i>Koninklijke Marechaussee</i> ' Aviation School in the Netherlands. Course description: detection of passport forgeries, passenger interview, travelling documents, ticket reading, suspicious signs and procedures.

Skills

Languages	Written	Spoken
English	Good	Fluently
Dutch	Fair	Proficiently
Computer skills	Level	
Exact Globe financial software	Above Average	
AutoCad	Starter	
Decade Financials	Average	
Temenos T-24 Banking Software	Advanced	
Entire Microsoft Office software	Advanced	
SAP accounting software	Average	
Score banking software	Average	
QuickBooks Pro	Above average	
Visual Basics programming	Average	
Computer networking	Basic	
Web design	Average	

Courses given & other (not related to Second Chance)

04/03/18	Lecture on “Budgeting, and the Time Value of Money” at Heavens Touch International Ministries Sint Maarten.
06/12/17	Mini workshop on “Budgeting, and the Time Value of Money” for Prominent Woman Foundation
13/07/16	lecture for the information session for prospective study financing recipients with the topic “Budgeting, and the Time Value of Money.”
17/06/16	lecture for the “Business Outreach & Placement Program” which is coordinated by the Department Social Cultural Development of the Government of Sint Maarten with the topic “Budgeting, and the Time Value of Money.”
24/05/16-31/05/16	Principles of Budgeting workshops facilitator for the Community Development Family & Humanitarian Affairs of the Ministry of Public Health, Social Development & Labour Affairs.
01/03/16-Current	Executive producer and host of “For the Love of Money” radio program on 98.1 Pearl FM on Sint Maarten. The purpose of the radio program is to help the public increase their financial literacy.
19/02/16	Guest lecturer with the topic “Time Value of Money” for lecturer Zeynep Sabahöglu for her students taking “Time Management” at the University of Sint Maarten.
19/02/16	Mini workshop on budgeting for the <i>St. Maarten Academy P.S.V.E. school</i> Motivational Day.
05/10/15-30/10/15	“Taking Control Through Budgeting” workshops facilitator for the Community Development Family & Humanitarian Affairs of the Ministry of Public Health, Social Development & Labour Affairs.
09/02/15-25/02/15	Fixed Income Investments with a concentration on preferred stocks by the <i>Asha Stevens Hillside Christian School</i> in Cay Hill Sint Maarten.
22/10/14	Assisted the <i>St. Maarten Academy P.S.V.E. school</i> with a job interviewing project for their exam students.
04/09/14	Main speaker for the <i>St. Maarten Academy P.S.V.E</i> graduation ceremony.
03/08/14	Financial Management & Planning lecture given to the <i>Global Wealth Trade Caribbean Regional Center</i> on Sint Maarten.
06/07/14	Presentation about Economy given upon request of a candidate of the United St. Maarten Party for his potential targeted voters.
04/07/14	Financial Planning & Living on a Budget lecture for the <i>St Maarten Medical Center (SMMC)</i> nurses.

24/06/14	Living on a Budget lecture given on behalf of <i>G.E.B.E N.V.</i> on Sint Maarten with the theme: Once a specialist twice a generalist, for the G.E.B.E Pensioners Awareness Program
09/06/14 -19/06/14	Budgeting course given to the <i>Stichting Justitiele Inrichtingen Bovenwinden</i> on Sint Maarten.
05/06/14	Presentation about Economy given to the United St. Maarten Party board and candidates.
20/05/14 & 22/05/14	Financial Planning & Living on a Budget lecture given as part of the S.I.F.M.A. (Training and resource centre for early childhood care and education) program on Sint Maarten.
19/05/14 – 26/05/14	Financial Management workshops given for the Capacity Building program, round 2, funded by USONA for non-profit foundations on Sint Maarten.
03/03/14 – 13/03/14	Financial Management workshops given for the Capacity Building program, round 1, funded by USONA for non-profit foundations on Sint Maarten.
Dec 13 – 27/01/14	Basic Money Management course for the executive entity call <i>Community Development, Family & Humanitarian Affairs</i> which falls under the Ministry of Public Health, Social Development and Labor on Sint Maarten.
04/10/13	Budget lecture for the <i>Sint Maarten Academy</i> (High School).
27/09/13	Basic Money Management lecture for <i>G.E.B.E Social Club</i> on Sint Maarten.
12/09/13	Preschool as a Business workshop part 2 given on behalf of <i>SIFMA</i> on Sint Maarten.
15/08/13	Preschool as a Business workshop part 1 given on behalf of <i>SIFMA</i> on Sint Maarten.
06/07/13	Budgeting session given in St. Eustatius for the <i>MCCA Women's Commission</i> meeting.
02/07/13 – 23/07/13	Basics of Money Management course given on behalf of <i>Let's Travel</i> for their let's save budgeting course program on Sint Maarten.
26/03/13	“Money: A Blessing or a Curse?” lecture at the <i>P.S.V.E High School</i> on Sint Maarten.
27/08/12 – 22/10/12	Taking Control Through Budgeting and Living On A Budget courses given on behalf of <i>SIFMA</i> and <i>Community Development, Family & Humanitarian Affairs</i> for groups in the district of Dutch Quarter, Hope Estate, Colebay, and St Peters on Sint Maarten.
02/04/12-21/05/12	Understanding Financial Statements & Financial Statement Analysis course given to a group of fourteen (14) persons for the <i>David Company</i> (non-profit organization) for their ‘Better Together The A’Live Economic & Social Change Strategic Plan’ on Sint Maarten.

24/01/12-21/02/12	Intro to Money Management course given to a group of twenty three (23) persons for the <i>David Company</i> (non-profit organization) for their 'Better Together: The A'Live Economic & Social Change Strategic Plan' on Sint Maarten.
30/11/11	One of the guest speakers, the Minister of Finance being the second, for JCI St Maarten on the topic of 'What is tomorrow's currency – Caribbean Guilder versus U.S. Dollar.'
29/10/11	Lecture entitled 'Way Forward' – Private Equity Model - given for the <i>David Company</i> (non-profit organization) for their 'Better Together: The A'Live Economic & Social Change Strategic Plan' on Sint Maarten with close to one hundred (100) attendees.
02/10/11	Lecture on Wealth given for the <i>David Company</i> (non-profit organization) on Sint Maarten for their 'Better Together: The A'Live Economic & Social Change Model' with over one hundred (100) attendees.
03/09/11	Lecture on Financial Budgeting given for the <i>David Company</i> (non-profit organization) on Sint Maarten for their 'A Better You' mentoring program for a group of twenty (20) mentees.
29/08/11-current	Providing financial services (as subcontractor) for GILGEN <i>Consulting B.V.</i> in St Maarten.
06/08/2011	Lecture on Financial Budgeting given to the <i>Business & Professional Women Association</i> on Sint Maarten.
14/06/10-current	Treasurer of the <i>Freedom Fighters Musical and Cultural Foundation</i> on Sint Maarten. Significant achievement thus far as treasurer: through my project writing skills, the foundation got its first project dossier approved for European funding (Kultura fund) to execute cultural activities in July 2011.
30/12/09-2010	Appointed by the Executive Council of the Island Government of St. Maarten as Joint Central Bank committee member with the function as secretariat.
08/08/09	Moderator (upon request of the <i>Sint Maarten Nation Building Foundation & L'Esprit de Concordia</i>) of the televised panel-debate on MSR-Cable TV entitled "State of the Indigenous St. Martin People' in celebration of the UN (United Nations) proclamation of August 9 of every year as the 'International day of the World's Indigenous Peoples'.
19/05/09	"The Truth about The Monetary System" lecture by the Philipsburg Baptist Church on Sint Maarten.
30/10/08-30/06/09	Launched the first series of investment courses called Investment Management 1 by the <i>UTS Training and Development Center (TDC)</i> on St Maarten.
25/10/08	Presented my Financial Planning & Development contribution of the Cole bay Seventh Day Adventist church Strategic plan to the church congregation on Sint Maarten.

- 24/06/08 Launched first Investment Club information meeting at the *Philipsburg Jubilee Library* on St Maarten.
- 11/03/08-29/10/08 Preparation made for the launch of the first ever Investment Management courses on St Maarten with the intention hereafter to start a Private Equity company.
- 28/01/08-25/10/08 Strategic Planning committee member for the Cole bay Seventh Day Adventist church (SDA) on Sint Maarten. Responsible for setting up the framework for the financial planning and development area and also compiling the other committee members assigned areas in a comprehensive strategic plan document covering the period 2008 to 2013.
- 02/10/06 – 30/06/09 Joined the *RBTT* Group's re-engineering Recast Project as a super-user. Recast is a business transformation plan encompassing both the bank's key business processes and their IT architecture that will facilitate standardized business processes and IT support across the *RBTT* Group. Simply said the RECAST project covers three parts:
1. Organization Re-design
 2. Processes & Procedures
 3. T-24 Banking software from the company called Temenos.
- Core responsibilities after completing various training (Change Management, Leadership & Coaching, Train the Trainer, Customer Experience) and workshops:
1. Be the first contact for the business analysts and provide expertise required during product analysis and setup.
 2. Writing actual test cases, test scripts, test scenarios and the expected or desired results as indicated in the test plan of the test manager
 3. Determining test input data requirements.
 4. Performing/executing test data and test cases.
 5. Recognizing any changes necessary to existing processes and take a lead role in ensuring that the changes are made once the necessary management approval is obtained.
 6. Provide training to the end users.
 7. Provide support to the end users during the implementation.
- 01/05/07-30/06/07 Freelance lecturer for *Instruction Center for the Wise (ICW)* on St Maarten. Course given was QuickBooks.
- 28/11/06 Freelance lecturer for *Linkels & Van Wilgen* on St Maarten. Workshop given was Improving Profitability.

Hobbies

Flight training, flight simulators, calculus, physics, information technology, computer programming, investing, traveling, music, dancing, singing, cooking, volleyball, tennis, fitness, and internet.

References

Available upon Request