

# Emilio Kalmera

Money Management, Financial Planning, Budgeting, Financial Statement Analysis, Investment Management, Financial Policy Advising, Trainer, and Consultant

## Speaking Topics

- Money Management
- Financial Planning

## Training Topics

- Money Management
- Budgeting
- Understanding Financial Statements
- Financial Statement Analysis and ratios
- Investment Management

Travels From  
Sint Maarten

Speaker's Fee Range  
TBD



## Emilio Kalmera

### Key Accomplishments Include . . .

Emilio Kalmera is widely known as one of the foremost experts on personal financial management and planning on Sint Maarten. His extensive experience and knowledge gained through over 10 years of combined: study and living experience, banking experience, financial policy advising, and investing across the United States, Canada, the Netherlands, and England has fuelled his quest to help individuals achieve their highest levels of success. Emilio Kalmera is a catalyst for change through compelling evidence, humour, accelerated learning, guided next steps, global perspective, and emotional connections.

Emilio Kalmera's experiential presentations are fast-paced, research based and humour-filled. His vibrant, high-energy style delights and mesmerizes audiences. With every opportunity, Emilio Kalmera strives to help people discover the optimal balance and connection among their personal, professional and spiritual lives.

### More About Emilio Kalmera . . .

Emilio Kalmera received his Bachelor's degree in Finance & Accounting from the University of the West of England and he is currently a Senior Financial Policy Advisor for the Government of St Maarten. Emilio is also an entrepreneur, avid investor (see [www.passionii.com](http://www.passionii.com) & [www.second-chance.agency](http://www.second-chance.agency)) and also gives numerous trainings and presentations in money management and financial planning and has a radio program call "For the Love of Money" on 98.1 Pearl FM.

### Suggested Keynote Programs

Let Emilio Kalmera know what areas of focus you want and he customizes the content of the presentation or training to fit the targeted audience.