

## ANDREW V. GERMAIN

Address: Mont Buxton, Mahe, Seychelles Mobile: 2620555/2642097

Email: [andrewv.germain@gmail.com](mailto:andrewv.germain@gmail.com)

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### SUMMARY

A result-oriented & value-driven professional with over 20 years of experience in spearheading a wide spectrum of financial management, business management and delivering holistic solutions in various roles in Risk Management & Compliance/CFT functions.

During the past 5 years, I have developed a passion for Consultancy, Risk Management and Compliance. I have been delivering on several assignments in Compliance and implementation of Policy Manual and recently gearing toward International Financial Services(Offshore). I have been keeping abreast with all the new changes introduced locally being the new AML/CFT Act 2020 of Seychelles which is very Comprehensive and with greater responsibilities for Compliance Officers to ensure compliance thus managing & mitigating risks more effectively.

Also, I have been regularly attending several AML/CFT Webinars thus keeping abreast of new development from various organisations such as FATF, OCED, European Commission, Kharon, Association of Certified Financial Specialist(ACFS) and International Compliance Association(ICA)

An adaptable and transformational leader with an ability to work independently, creating effective presentations, and developing opportunities that further establish organizational goals. Effective communicator with strong analytical, problem-solving, and interpersonal skills to succeed at operational tasks. Self-motivated, multi-tasking team player with the ability to interact easily with people of diverse backgrounds, cultures and professional levels.

**OBJECTIVE:** To complete my Professional AML certification program “**Certified Financial Crime Specialist**” with Association of Certified Financial Crime Specialist(ACFCS) within the next 4-6 months and gain more insight into the compliance industry.

### EXPERIENCE

**TRAINEE CORPORATE/COMPLIANCE-02/2020 to date**  
**Legacy Group(CISP)**

**In this role, my key responsibilities areas included:**

- Undertaking training & research in Compliance & AML.
- Attending on the job training with Legacy Trust by performing various tasks & exposing myself to real work experiences in the International Financial Services(Offshore) industry.
- Attending various Webinars/Conferences weekly on KYC, CDD, EDD, AML, CFT &

- Compliance.
- Exposure & adaptation to the recently newly approved AML/CFT & Beneficial Ownership Act 2020 & Laws & Regulations of Seychelles.
- Familiarisation with all new & existing Guidelines & Regulations issued by the Authorities; Financial Intelligence Unit(F.I.U), Central Bank of Seychelles(C.B.S) and Financial Services Authorities(F.S.A) which are up dated from time to time based on recommendations from other bodies such as FATF & OECD primarily.
- Leverage industry best practices by attending conferences, and staying current on new laws and regulations both in Seychelles & worldwide.

**MANAGER-07/2017 to date**

**AG's Consulting Services, Mont Buxton, Mahe, Seychelles**

**In this role, my key responsibilities areas included:**

- Assist owners and managers on how to build strong functional organizations through human resource functions, such as ideal recruitment, performance evaluations, meeting management, incentive programs and setting of goals.
- Analysis of business operations of small to medium size organizations in implementation accounting systems provide owners and management with accurate financial information so they can measure the success of their organization.
- Assisting in implementation of Cost Reduction Strategies to improve their Financial Performance results.
- Assist with their Compliance procedures to ensure that they are operating within the existing laws and regulations.
- Assist in the development of Operational Procedures & Policies for consistency in the quality within the organization.
- Assist in the development of strategic plans, bank presentations, and sales and marketing programs.
- Analyzed work flow to incorporate quality controls and reduce errors.

**HEAD PROCUREMENT & SUPPLY CHAIN MANAGEMENT DEPARTMENT-11/2016 – 07/2017**

**Air Seychelles, Pointe Larue, Mahe, Seychelles**

After a stellar performance in my previous role, I was promoted to Head - Procurement & Supply Chain Management Department to oversee the operations. I analyzed the company's supply needs, researched pricing trends, reduced costs, updated databases, performed financial analysis, managed inventories, and recruited and trained staffs.

**In this role, my key responsibilities areas included:**

- Ensuring risks are mitigated in the supply chain and at all costs.
- Performing regular Risks Assessment and verification across the Supply Chain of the organization, to ensure policies & Regulations were being respected.
- Developing Risk Assessment Plan and monitoring progress on Corrective Actions as recommended and approved by the Senior Management Team.
- Achieved cost reduction & shifting of Logistics from Air to Sea freight thus introducing Forward Planning in the Supply Chain Management & negotiating better prices with suppliers.

- Negotiate terms and conditions favorable considering quality, delivery, and price. Conduct a price analysis on all vendor quotes and services to determine most desirable and cost-effective suppliers. This resulted in a savings of approximately 20-50% .
- Executed Supply Chain and Procurement benchmarks with suppliers; developed and implemented logistics and transportation strategies.
- Implemented the global procurement processes within the organization, enhanced the visibility of performance measures and improved internal efficiency and control.
- Direct the development & implementation of key procurement strategies/ contingency plans for commodities, generate significant cost savings, and integrate effective service & operational policies.
- Monitor the performance of the existing logistics systems for locating scope for timely continuous improvement, identify areas of breakdowns, assist the business units in troubleshooting, researching and resolving issues pertaining to their requirements.
- Manage complete inventory functions to curtail inventory holding expenses, control Min-Max Stock System to streamline slow-fast moving product, and control the inventory of dead stocks.

#### **RISK MANAGER-01/2016 to 11/2016**

##### **Air Seychelles, Pointe Larue, Mahe, Seychelles**

#### **In this role, my key responsibilities areas included:**

- Reviewed and administered contracts and modifications, including preparation of contract review records and obtaining necessary management approvals.
- Drafted, developed & implemented the new procurement procedures, and policies to improve the Department's risk assessment process based on new trends.
- Introduce Risk & Compliance Manual for the organization to ensure greater efficiencies and mitigate possible risks of non-compliance to Regulatory requirements from the Government.
- Steered significant efforts & conducted risk analysis to identify the department's potential risks followed by recommending risk mitigation measures to the senior management.
- Appreciated for suggesting changes in the departmental practices which not only reduced financial losses but also established coherent relationships among all the departments of the organization for appropriate risk mitigation.
- Assessed risk, implemented risk management processes, established the level of risk the company can accept, implemented safety measures and training the staff in order to increase risk awareness.
- Assist with Debtors Management, especially for Corporate & Government entities with massive outstanding funds which I managed to recover around 50% of the funds within 3 months.
- Devise clear strategies and plans for Debts Collections for the Corporate/Government entities which yield great results for the organization.

#### **SENIOR ACCOUNTANT 09/2012 to 12/2016**

##### **Seychelles Ports Authority, Seychelles**

#### **In this role, my key responsibilities areas included:**

- Preparation of Monthly Payroll for 225 staff.
- Preparations of Bank Reconciliations monthly.
- Overview of the Credit Management & Accounts Payable Department operations to ensure effective operations.
- Preparation of the Monthly Management Accounts for review by Financial Controller for presentation to the Management & Board of Directors.
- Deputise in the absence of the Financial Controller.
- Liaising with Board of Directors & External Stakeholders for financial matters of the organisation.

**CORPORATE ACCOUNTS EXECUTIVE 03/2011 to 08/2012**  
**The Seychelles Commercial Bank, Victoria, Mahe, Seychelles**

**In this role, my key responsibilities areas included:**

- Performing due diligence on new clients establishing a relationship with the bank.
- Ensure all KYC documents are identify and verify, especially passports using World check, UN Sanction list, OFAC list to the utmost level.
- Ensuring that Enhance Due Diligence are carried out on PEP's and regular review on their business conduct to mitigate money laundering risks.
- Diligently managed and monitored risks on both SME and Corporate clients with the accountability of project appraisal and preparation for new business; conducted financial analysis and appraisal of clients' requests for banking facilities.
- Performed cross-selling of various bank products & services such as Loans & Overdraft.
- Monitored the Risks to ensure all facilities are being proper utilize & within accepted norms to avoid bad debts which will impact on the bank's financial performance.
- Negotiated with clients on the various facilities on offer & other issues related to the functioning of their accounts.
- Analyzed statistical data and reports to ascertain trends in performance, resulting in maximum effective and efficient use of resources.

**CORPORATE ACCOUNTS EXECUTIVE 08/2006 to 02/2011**  
**The Mauritius Commercial Bank (SEY) Ltd, Victoria, Mahe, Seychelles**

**In this role, my key responsibilities areas included:**

- Performing due diligence on new clients establishing a relationship with the bank.
- Ensure all KYC documents are identify and verify, especially passports using World check, UN Sanction list, OFAC list to the utmost level.
- Ensuring that Enhance Due Diligence are carried out on PEP's and regular review on their business conduct to mitigate money laundering risks.
- Performing daily monitoring on large and unusual transactions which appears on all clients under my portfolio to query with the respective clients if need be on the source of funds.
- Escalate any suspicion transaction to the Compliance Reporting officer for further actions.
- Diligently managed and monitored risks on both SME and Corporate clients with the accountability of project appraisal and preparation for new business; conducted financial analysis and appraisal of clients' requests for banking facilities.

- Performed cross-selling of various bank products & services such as Loans, Overdraft, Credit Cards & Letter of Credits.
- Monitored the Risks to ensure all facilities are being properly utilized & within accepted norms to avoid bad debts which will impact on the bank's financial performance.
- Negotiated with clients on the various facilities on offer & other issues related to the functioning of their accounts.
- Analyzed statistical data and reports to ascertain trends in performance, resulting in maximum effective and efficient use of resources.

**CREDIT MANAGER/SENIOR ACCOUNTS CLERK-10/2003 to 08/2006**  
**Lemuria Resort of Praslin, Praslin, Seychelles**

**In this role, my key responsibilities areas included:**

- The management of the Credit Department in a smooth and efficient way and in compliance with all policies in place.
- Verify credit application forms of new customers to establish credit worthiness of the company.
- Establish credit limits and send letters to the customer either accepting or rejecting the customer's application
- Prepare a list of authorized credit accounts and distribute to Front Office, Reservations, Food & Beverage Outlets and Sales Department on a monthly basis
- Review credit check report and high balance report.
- Ensure that Daily Balances transferred to the City Ledger from Back Office are correct and there are no discrepancies from the Night Audit Report.
- Ensure that invoicing done with 24-48 hours maximum after Guests departures.
- Send statement of accounts to all credit customers within a week of the month end
- Ensure that all outstanding credits are followed up by sending repeated reminders on a regular basis to ensure receipt of all amounts due especially for outstanding invoices which are over 60 days.
- Assist my staff in negotiations for collections of payment especially with problematic Tour Operator/Clients.
- Conduct monthly credit meetings with the Senior Management Team in respect of the Ageing Analysis especially towards bad debt for approvals of W/Off wherever required in exceptional circumstances where all avenues have been exhausted & legal action would not be futile.
- Prepare cases and documentation for Legal Actions wherever required with all supporting trail of reminders.

**EDUCATION/TRAINING**

**Certificate Counter Proliferation Maritime Sanctions Evasions-DECEMBER 2020**

**Certificate Financial Compliance TGMI(Offshore)-NOVEMBER 2020**

**Certificate Counter Proliferation Sanctions-JUNE 2020**

**Certificate in Sales & Operations Management-MAY 2020**

**Advanced Anti-Money Laundering for Financial Institutions-APRIL 2020**

**Management in Action Program(Etihad Airline)- FEB 2017**

**Master in Business Administration-2013 to 2014**  
**Risk Management Guglielmo University, Italy**

**Management Development Program, Performance Management & Team Building-2013**

**International Standard Organization, Quality Management System- 2013**

**Bachelor of Business Administration-2003 to 2005**  
**Berkley University, USA**

**Diploma Courses:**

**Cambridge International College, UK**

**Diploma in Human Resources/Personnel Management-2003**

**Diploma in Business Accounting & Management-2001**

**Diploma in Business Administration/Management-1993**

**SKILLS**

- Attention to details, management & demonstrated leadership.
- Strong Negotiations
- Impeccable Time-Management
- Multi-tasker
- Teamwork & empathy
- Risk Assessment for mitigation of risks.
- Microsoft Excel(Excel, Word & P.P)
- Ability to communicate effectively with other business area contacts to obtain information and resolve issues
- Ability to build good relationship with customer
- Effective communication & organisation
- Adaptability
- Operations Supervision
- Innovative
- Complex problem solver
- In-depth internet research skills including strong Boolean search capabilities
- Ability to understand & maintain confidentiality.
- Profound knowledge of data websites and applications
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**ACHIEVEMENTS**

- Received an award Certificate of Appreciation for my great achievement in Air Seychelles towards my contributions for the reduction of the long outstanding Corporate/Government debts.
- Developed the Risk & Compliance Policy for the Air Seychelles Ltd.