

Michelle Antoinette Morel

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THE INSTITUTE OF RESEARCH AND ANALYSIS (TIRA)

CEO and Founder

August 2015 – Present

As the founder of a Big Data analytics consulting firm, I recognized the opportunity to transform data into a strategic asset for my clients. My clients include private sector, Zambian Government, donors, cooperating partners and non-governmental organizations. I deliver solutions that work. In my role, my responsibilities included:

- Combining creative problem-solving abilities with analytical rigor to drive actionable insights.
- Developing monitoring and evaluation (M&E) and Key Performance Indicator (KPI's) frameworks, for strategic business planning, financial reporting and communication e.g. dashboards
- Performing data segmentation and statistical modeling, in impact assessment and measurement.
- Data Manipulation & Analysis: Analyze client and market data using various sources of data and tools, such as Business Intelligence (BI) tools e.g. Tableau
- Financial and impact reporting, developing presentations and platforms to illustrate complex quantitative analysis and deliver strategic recommendations; final deliverables often take the form of PowerPoint presentations or online dashboards.

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- Professional, motivated, and experienced individual with strong background in quantitative methods and 6 sigma project management with various experiences in the financial industry
 - Talented in leading and developing deal teams to accomplish strategy-critical goals
 - Skilled in identifying problems and recommending practical solutions
 - Possess the ability to effectively communicate technical and complex issues to individuals at varying levels
 - Excellent background working with international institutions and businesses
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EDUCATION

MBA - Global Management

Areas of Concentration: Global Management

UNIVERSITY OF PHOENIX

Nashville, Tennessee - 2007 Bachelor of Science

TENNESSEE STATE UNIVERSITY (TSU)

Nashville, Tennessee Graduated with Honors – 1998

WHARTON –UNIVERSITY OF

PENNSYLVANIA

Operations Analytics

People Analytics

Customer Analytics

LANGUAGES

English, Nyanja (Zambia), Chichewa (Malawi),

French (basic)

EXTRA CURRICULAR ACTIVITIES

Oil Painting, Cello, Golf

HONORS, AWARDS AND AFFILIATIONS

All American Scholar

President of Tennessee State Univ. 1998

Graduating Class

Dean's List and Honors Award, 1997-1998, 2006

Danner Scholar

Art Exhibit Award, 1993

Advisory Council Danner Foundation

Task Force of African American Museum

Foundation

Advisory committee of US Civil Rights

Commission

Elected Who's Who among Professionals and

Executives

Community Foundation of Middle Tennessee

(interning) Board Member

OTHER CERTIFICATIONS

6 Sigma Black Belt Certified

U.S. Dept. Of Labor, Mine Safety Insider Trading

Awareness Training Lease Products Training

Fundamentals of Finance and Accounting

Young Leaders Council (Board Participation

Training)

YCA Project success Method

Oracle

Anti-Money Laundering and Export Controls

Harvard Manage Mentor Plus V2

Process Certification

Intro to Intl Financial Reporting Standards

Information Security Agent (ISA)

Introduction to Finance Conflicts of Interest

Managing from a Global Viewpoint Globalization

and Your Company

MANEKIN LLC. (MANEKIN CONSTRUCTION ALLIANCE ZAMBIA LTD)

Chief Financial Officer

October 2014-August 2015

- Integrated financial planning with organization's strategic direction.
- Drafted and submitted applications for Government tenders, for roads and other construction projects.
- Follow up with Government officials and other regulatory bodies (environmental regulators on pending tenders).
- Preparation and lead in capital raising (debt and equity) at lowest costs (structuring).
- Responsible for budget, forecasting and monthly P&L estimate
- Prepare monthly financial statements, financial packages, and other informational reports/analysis.

POLICY MONITORING AND RESEARCH CENTRE– Pubic Policy and Analytics Think Tank

Founder and Executive Director

November 2011 – October 2014

Received Presidential Appointment from His Excellency Michael Chilufya Sata, the 5th President of the Republic of Zambia, to assist in steering public policy reforms, administration, communication, monitoring and evaluation. Founded public policy institution that coordinated with Government. Under Memorandum of Understanding (MOU) agreement with Cabinet Office;

- Supported Civil Service in policy formulation, coordination by providing policy analysis, policy briefs, background notes, budget impact assessments of policy changes, Accountant General Analytics on Budget performance. Policy Reforms and communications tools, such as infographics and podcasts
- Worked directly with Ministry of Justice – Internal Legislative Committee as well as other Parliament Committees such as The Extended Committee on Estimates.
- Directly supported Public Accounts Committee (PAC) on formulating and achieving targets on reducing the abuse of public resources.
- Supported PAC in collaboration with the Anti-Corruption Commission (ACC), Police Service and Drug Enforcement Commission (DEC).
- Within the organization provided the overall intellectual leadership and guidance for the research program and ensured quality of research agenda and relevance to the economic and policy needs of Zambia.

ZAMBIA BORDER CROSSING COMPANY (ZIPBCC)

Chief Financial Officer

November 2010-November 2011

- Reported directly to CEO
- Oversaw finance and accounting operations of five border companies
- Presented company's estimate in preparation for quarterly budget meetings
- Issued timely and complete financial statements, including analysis of trends/fluctuations and variances
- Provided ad-hoc reporting
- Responsible for budget, forecasting and monthly P&L estimate
- Managed and maintained accurate accounting records
- Managed and reconciled payroll system
- Managed and audited lease contracts, ad spend and insurance contracts
- Established and maintained internal controls to ensure compliance with company policies and procedures
- Prepared and reconciled monthly balance sheet binder and P&L
- Directly oversaw accounts payable and accounts receivable departments
- Bank reconciliation, cash forecast and fund management (checks/wires)
- Coordinated and assisted with audit with new borders e.g. in Kasumbalesa, Democratic Republic of Congo (DRC) and Nakonde (Tanzania).

STANDARD CHARTERED BANK
Head of Financial Markets Sales- Zambia
September 2009 – October 2010

- Daily management of Group's FX position (spot and forward) – managed FX orders from affiliates, managed flow-induced or proprietary positions, took trading positions in full respect of internal rules (Treasury Rules, Group rules, Sarbanes-Oxley, banking ratios) and limits (counterparty and positions).
- Checked Daily P&L.
- Introduced to clients new Financial Market products; copper hedging, interest rate swaps other derivate products
- Permanent follow-up of Markets to ensure accurate risk taking and provide motivated advisory services.
- Liaised with regulatory authorities: Central Bank of Zambia, Reporting requirements as per the Banking and Financial Services Act (BFSA) & SEC
- Remain a reference point for Markets related topics within and outside the financial institution with a daily Financial Markets newsletter
- Perform requested or market-driven studies; Recommend investment strategies to Management.
- Develop and managed external market relationships (banks, brokers)
- Participated in, and developed, cross-functional projects (market strategies, new financial instruments, IT projects) in full co-operation with other Treasury members.
- Prepared and participated in preparing the weekly markets review memos
- Daily management of company's cash position.

Highlights of success include:

1. Turned \$400K per month business to \$1M per month business, increase of 200% within 3 months
2. My Financial Markets team, which composed of direct reports, was the third best performing country in Africa during Q1 2010, Nigeria being first.
3. Introduced "Lunch and Learn" programs for other departments and Clients, as part of an "On-boarding Clients" initiative
4. Maintained Risk and Compliance audit results, resulting in compliance on every audit
5. Consistently increased profitability beyond target. Q1 2010 Zambia Financial Markets team revenue 23% above target. Q1 2010 as compared to Q1-2009 reflects a sharp increase, by 66% in revenue.

CATERPILLAR FINANCIAL SERVICES CORPORATION

Senior Credit Analyst, Marketing Analyst, Customer Service Representative, Business Systems Analyst and 6 Sigma Black Belt II in Treasury and IT

February 2001 – August 2009

Senior Credit Analyst

- Managed national and international loan applications in various sectors, such as mining, engine, oil and gas pipeline, motor coaches and other assets.
- Analyzed financial statements and loan collateral. Kept current with economic and market data with a specialization in remarketing and residual values of assets.
- Underwritten and adjudicated loan applications and negotiated loan terms and conditions within my lending authority, while balancing the prospects' needs with Company's risk profile, growth, and earnings goals.
- Conducted thorough, comprehensive business and organizational analysis to form a deep, broad, accurate, and up-to-date understanding of that business's health, capacity, and capability to appropriately utilize and fully repay its loan in a timely manner.
- Presented applications outside of lending authority to Credit Committee; recommended loan structure and terms and conditions in respect to same transactions.
- Worked collaboratively and cooperatively with other staff to complete loan transactions, promote internal teamwork, facilitate learning, and enable organizational effectiveness.
- Accountable for relationship management functions of portfolio including ensuring that each customer delivers financial information and other compliance reporting in conformity with its loan agreement.
- Prepared and delivered reporting and insight to management in respect to industry trends and portfolio performance.
- Provided mentoring, guidance, and training to other staff on a consistent basis.
- Identified and implemented process improvements through the department.
- Supported organizational initiatives including new market assessment, organizational readiness, updated standard operating procedure and process re-engineering institutionalization.

Marketing and Customer Service Analyst

- Assisted in the identification and managing new business development opportunities.
- Assisted with transition from innovation stage to commercialization.
- Collaboration – Ensured the team established and built rapport with sales and marketing to synchronize on the needs of the business.
- Strategic Planning – Assisted with strategic planning efforts.
- Facilitated financial analysis in support of strategic planning and target project prioritization.
- Worked closely with Sales Dept. to build sales volume plan and identify opportunities for growth. Worked with staff to collect insights for the planning process.
- Prepared appropriate research to support strategic plan.
- Worked closely with the marketing team to develop insights for growth.

6 Sigma Black Belt (Treasury Department and IT Department)

- Independently scope large-scale development efforts, create and validate work plans (phases, resources / roles, deliverables), and build models and deliverables
- Architect, evaluate and refine complex operating models, business process models, requirements documents, and business cases.
- Work closely with Accounting to report efficiencies, risk mitigation and new business revenue generation. Demonstrated proficiency in 6 Sigma accounting financial principles.
- Develop and maintained internal network of contacts to support idea validation and data gathering requirements.
- Develop and delivered project communications appropriate to large complex projects, including: meeting minutes, status reports, and executive presentations
- Develop and delivered recommendations and implement approved actions and supporting control plans
- Work with Business Line Managers to create and present summaries to Executive Management that drive decisions
- Develop business cases, and partner with finance to vet and understand costing impacts
- Build continuous improvement acumen within Business Lines through coaching and training
- Highlights of successfully completed projects include:
 - Implementing process improvements that reduced past dues by 38% and enhanced portfolio management
 - Risk Management; Implementing projects that booked risk mitigating financing structures, in coordination with the Syndications Dept. on possible syndication of existing debt on "A" Credit Customer exposure.
 - Implementing projects that maximized investments from funds in zero balance accounts by investigating various investment instruments for overnight sweeps that resulted in an increase of returns. Reduced fees associated with negative account balances by 80%. Overall project savings exceeded \$700,000 and was completed in three weeks.
 - Leverage Covenant and Compliance Project: Project scope included development of processes to monitor debt to equity ratio and various other variables that contribute to the ratio calculation while driving accountability to the business units to meet budgetary and new business projections.
 - New Business Development Project (Risk Insurance): Undertook project to investigate opportunities to expand financing territories while mitigating risk and aligning exposure within acceptable mandated company exposure limits.
 - New Business: Spearheaded Chilean project, which sought to introduce operating lease options to the mining sector while simultaneously, minimizing, fees. Project goals were met through the execution of a cross border financing structure in partnership with Argentinean office.