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RECOGNIZED OBJECT:

GREAT GREY OWL

HMM: IQ'S 1052Mb 20s 1029ms

Robert Smith
Senior Property Accountant/Counselant

PERSONAL STATEMENT
I am a highly motivated and results-oriented professional with over 15 years of experience in the real estate industry. I have a strong background in financial analysis, budgeting, and strategic planning. I am a team player and a strong communicator, with excellent interpersonal skills. I am currently seeking a challenging role where I can utilize my skills and contribute to the success of the organization.

WORK EXPERIENCE

Senior Property Accountant/Counselant | 2018 - Present

- Managed the financial performance of a portfolio of commercial properties, including budgeting, forecasting, and reporting.
- Conducted regular financial reviews and provided strategic advice to property owners and management teams.
- Identified cost-saving opportunities and implemented measures to improve operational efficiency.
- Collaborated with legal and tax advisors to ensure compliance with all applicable regulations.
- Developed and maintained strong relationships with key stakeholders, including investors, lenders, and service providers.

Senior Property Accountant/Counselant | 2015 - 2018

- Responsible for the financial management of a large-scale real estate development project.
- Managed the project budget, ensuring timely completion and adherence to financial targets.
- Conducted market research and feasibility studies to inform investment decisions.
- Coordinated with various departments, including construction, marketing, and legal, to ensure project success.

Senior Property Accountant/Counselant | 2012 - 2015

- Managed the financial operations of a multi-unit residential development.
- Implemented robust financial controls and reporting systems.
- Provided financial support and guidance to the development team.

Senior Property Accountant/Counselant | 2009 - 2012

- Managed the financial performance of a commercial real estate portfolio.
- Conducted regular financial reviews and provided strategic advice to property owners and management teams.
- Identified cost-saving opportunities and implemented measures to improve operational efficiency.

Senior Property Accountant/Counselant | 2006 - 2009

- Managed the financial performance of a commercial real estate portfolio.
- Conducted regular financial reviews and provided strategic advice to property owners and management teams.
- Identified cost-saving opportunities and implemented measures to improve operational efficiency.

Senior Property Accountant/Counselant | 2003 - 2006

- Managed the financial performance of a commercial real estate portfolio.
- Conducted regular financial reviews and provided strategic advice to property owners and management teams.
- Identified cost-saving opportunities and implemented measures to improve operational efficiency.

Senior Property Accountant/Counselant | 2000 - 2003

- Managed the financial performance of a commercial real estate portfolio.
- Conducted regular financial reviews and provided strategic advice to property owners and management teams.
- Identified cost-saving opportunities and implemented measures to improve operational efficiency.

SEAN HUGHES
27 Cannon Row, Brighton, England BN1 3PJ | C: 0756 854 31 | e: sean.hughes@jpm.com

Summary
Resourceful General Manager with 15 of leading retail and food company retailers through innovative management techniques. Organized and strategic, with excellent written, oral, and interpersonal communication skills. Successful in building and motivating dynamic teams.

Highlights

- Cost control
- Process optimization
- Strategic planning
- Inventory management
- Staff development
- Quality assurance
- Staff retention
- Pricing improvements
- Team leadership
- Performance reviews

Experience

General Manager | 02/2018 to Current
Brighton, England

175 Stores

- Monitor efficiency of administrative processes by completing paperwork in a timely manner and ensuring accurate filing of assets documents.
- Manage the performance of a large team of high-performing staff.
- Work with team members to monitor individual performance and set realistic improvement goals.
- Develop and implement strategies to meet current and future changes.
- Reduce expenses by identifying waste and allowing staff levels control.
- Deliver excellent customer and staff experience in line with company standards.
- Manage staff performance to ensure all business objectives are met.

General Manager | 04/2016 to 01/2018
London, England

Single Environmental Services

- Optimize site policies and ensure work and safety procedures.
- Implement, track, and report on all KPIs.
- Monitor and maintain compliance with all applicable regulations and standards.
- Improve customer service by ensuring staff (client satisfaction) and emergency response.
- Address quality concerns and take steps to ensure knowledge and network.
- Provide information from administrative staff, accurate technology, and other department managers to meet different business needs for operational changes.

General Manager | 02/2014 to 02/2016
Brighton, England

Commercial Real Estate, LLC

- Managed a portfolio of 100+ retail units with over 100 retail outlets.
- Reduced and controlled expenses by optimizing on-site work processes.
- Managed general team members to improve performance.
- Managed strategic planning and budgeting for the business.
- Provided company of quality and cost solutions.
- Enhanced employee performance, set goals, and developed improvement plans.

J.P.Morgan
North America Structured Investments
Zyr SPXRTY Buffered Digital Note

Summary
This document is a prospectus for the Zyr SPXRTY Buffered Digital Note, a structured investment product. It provides information about the product's features, risks, and performance. The product is designed to provide a return on investment while protecting against a decline in the value of the underlying asset. The prospectus is intended for investors who are seeking a structured investment product with a focus on risk management and capital preservation.

Key Features

- Buffered structure: The product is designed to provide a return on investment while protecting against a decline in the value of the underlying asset.
- Digital note: The product is a digital note, which means it is not a physical security.
- SPXRTY: The product is linked to the performance of the S&P 500 Index.
- Buffered: The product is designed to provide a return on investment while protecting against a decline in the value of the underlying asset.

Risks

- Market risk: The value of the underlying asset may decline, which could result in a loss of principal.
- Counterparty risk: The product is issued by J.P.Morgan Structured Investments, which is a subsidiary of J.P.Morgan Chase & Co. There is a risk that J.P.Morgan Chase & Co. may not be able to meet its obligations.
- Liquidity risk: The product may not be easily sold or redeemed.
- Interest rate risk: The value of the product may be affected by changes in interest rates.

Performance

The performance of the product will depend on the performance of the S&P 500 Index. The product is designed to provide a return on investment while protecting against a decline in the value of the underlying asset.

Conclusion

The Zyr SPXRTY Buffered Digital Note is a structured investment product designed to provide a return on investment while protecting against a decline in the value of the underlying asset. It is intended for investors who are seeking a structured investment product with a focus on risk management and capital preservation.

Disclaimer

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Footnote

J.P. Morgan Structured Investments | 1 800 875 3029 | jpm_structured_investments@jpm.com

