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| Resume | |
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|  | Professional experience of 4 years in customer facing roles in the financial services industry, and, 5 years holding technical support and software development roles.  My achievements have lead to strategic alignment in public and private entities, business process re-engineering, and, automation amongst other managerial and leadership duties.  Entrepreneurial, forward-looking, and, motivated by opportunities to develop technical solutions to resolve real-world problems. I look forward to further education in the short term, and, to specific training that enhances my technical and managerial skills, on an ongoing basis.  Having worked on a number of business and technology project, I look forward to a successful collaboration or to long term employment in order to engage in a win-win relationship with established corporates and other organizations who wish to avail from my services. |
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|  |  | EMPLOYMENT **Systems Analyst | Bizfront Limited | http://www.bizfront.eu.**  **Birkirkara, Malta | February 2014**  Business analysis and client liaison as part of the project management team  collaborating on [CAP II Reform](http://ec.europa.eu/agriculture/policy-perspectives/policy-briefs/05_en.pdf) at the Paying Agency for the Department of  Environment, Food and Rural Affairs (DEFRA), Reading, UK.  Our team contributed to the CAP II Delivery project at the Department for  Environmental Food and Rural Affairs, by leading the implementation of [Agri:Siti](http://www.abacogroup.eu/it/index.html), a  geographical information system developed by Abaco Group (Italy) jointly with the  support of Bizfront Limited, who collaborate on customizations to the software  products developed by [Abaco Group](http://www.abacogroup.eu/).  Technologies that make up the software products include Java EE, Oracle 10/11g, Oracle PL/SQL with specialization on spatial data.  Bizfront Limited is an authorized reseller for Centhur a retail product available for retail point of sale, along with hardware that can be used for Electronic Point of Sale.  **Key Achievements**  My criticism was met with high enthusiasm by all technical architects and stakeholders working on the project as key business, political and technical issues were identified as part of project planning that requires a high level of orchestration with the Programme Manager at the Rural Paying Agency, DEFRA, UK.  Every year, €57 billion – more than 40% of the EU budget – are spent.  Source: <http://www.reformthecap.eu/>.  **Tutor | LifeLong Learning Programme, Government of Malta |** [**www.lifelonglearning.gov.mt**](http://www.lifelonglearning.gov.mt/)**.**  **Hamrun, Malta | October 2013**  Teaching accounting to students (MQF Level 1) to a class of 25 students whose age  varies between 19 and 80+, using teaching methods based on those in use by  warranted lecturers of the University of London, and, including email tutorials,  individual student support, and, classroom training.  Accounts MQF Level 1 Course objectives  Carry out simple bookkeeping and accounting tasks and exercises with limited autonomy through the progressive build-up of an accounting system   * Monitor each stage by exercising self-check methods * Apply basic knowledge and skills to posting accounting transactions in appropriate Journals and Ledgers, balancing off accounts of a repetitive nature, producing a set of Financial Statements from a determined set of values, correcting standard accounting errors, reconciling the firm's Cashbook to a simple Bank Statement   Source: <http://www.lifelonglearning.gov.mt/public/frmCourse.aspx?id=2>  **Key Achievements**  The students were motivated from the first lecture, and, the majority learnt the basic concepts in a way that motivated them to seek to attempt MQF Level 3 examinations (Ordinary level). One of my students claimed to have learnt to carry out accounting tasks up to the preparation of a statement of financial position and an income statement within three days of practice after a gentle introduction to the topic from my end.  Another student, who managed a private enterprise, praised me for the richness of content of my tutorials, as I gratuitously provided tutorials that were beyond the course syllabus but were helpful to starting off her private business that provides administration services.  The Director of MEDE acknowledge my high level of understanding of accounting techniques, praising me for the preparation of my lessons that saved the Government of Malta about 3,000 EUR, as such fees would have been charged for the preparation of a private tuition course from a tutor.  Product Manager | Business Intelligence Solutions Limited | [www.key.com.mt](http://www.key.com.mt/)  Msida, Malta | August 2012 to June 2013  Implementation consultant for business Intelligence and accounting software solutions, based on [QPR](http://www.qpr.com/) Business Intelligence Software, and, DMS Financial  Management (accounting).  DMS Financial Management was developed and written by Luxembourg-based Silicon  DNA, and, marketed to accounting professionals, including Portman International  (UK/Malta) and others.  My role involved marketing strategy, account management, application support and  customer-facing duties, and, since I joined the firm in 2012,  the account was maintained to a degree of satisfaction from Portman International,  successfully overseeing the management of project-related issues, in liaison with the  vendor and with senior management of the client.  Quality Assurance Analyst at KEY Software, testing web applications deployed within an environment that is managed using **Agile** software methodology, and, development done in **ASP.NET**, and, **JavaScript**. **Search engine optimization** techniques and training was part of my skillset.  **Key achievements:**  Organisational structure, business policies, social media marketing, web marketing and training materials for Business Intelligence Solutions Limited.  Setup of testing process that consists of **unit testing**, preparation of **test cases** based upon test driven development methodology, and, testing on a black box basis, whilst providing guidelines and training to web/ software developers, the project managers and professional designers.  Key IT Group will now include Marcel Cutajar and Steve Casaletto, both co-founders of Key IT Group, as well as Lino Casapinta, George Sammut, and Gordon Micallef from **PwC**. George Sammut, who will act as Chairman of the board, said “PwC has worked with Key IT Group in the past and it has been obvious that our common values, our shared way of working, and the complementary nature of our skills, made sense for this transaction to have taken place. It will provide benefits to all concerned - the partners, directors, and staff at PwC and Key IT Group; and above all, for our clients.  Sourced from financemalta.org, April 2013 to June 2013. | |
|  |  | Software Analyst | Indra Sistemas SA | [www.indracompany.com](http://www.indracompany.com/en/)  Floriana, Malta | July 2012  Support developer and software analyst sub-contracted to support the customization  of TronWEB, a software product which supports accounting for the insurance services  industry, including debugging and writing scripts using PL/SQL, business analysis,  and, testing on a white-box basis.  Throughout the project, we implemented and customized the information system for Middle Sea Insurance (member of MAPFRE Group), and, successfully presented guidelines for implementation of the cashiering system to the Board of Directors at the client organization, one of the leading insurance providers in Malta. The re-branding was part of a larger merger where we were highly involved in strategic policies and their implementation within the policies of Middle Sea Insurance plc, whose offices are based in Floriana, Malta. I was sub-contracted through the services of a local recruitment agency, Castille Resources, whose offices are based in Valletta, Malta.  **About Indra Sistemas S.A.**  “We curse our deities when computers fail us, so why not enlist a supreme being to program and maintain them? Named after an ancient Hindu god, Indra Sistemas is one of Spain's leading providers of defense and communications software and IT services.  The company develops and customizes applications for the defense, security, transportation, energy, telecommunications, and finance industries, among others. Areas of expertise include air traffic control, railway ticketing systems, and aviation systems.  Indra Sistemas S.A. also offers extensive IT services including maintenance, outsourcing, and systems integration. While Spain is its core market, Indra Sistemas conducts business in more than 100 countries all over the world.”  Financial results indicate that revenues reached 3886.50 M, whilst revenue growth during 2012 was estimated at 11.60%, and, an increase in the number of employees by nearly 25% in 2012, and, this provides evidence of the success of the company in various sectors including financial services.  Indra Sistemas S.A. company profile on yahoo.com. | |
|  |  | Performance Analyst | Malta Information Technology Agency | [www.mita.gov.mt](http://www.mita.gov.mt/)  Blata l-Bajda, Malta | July 2011 to Dec 2011  Responsibilities include monitoring of projects, and administration, using a methodology that is based on **PRINCE2**, along with systems administration of the time recording system.  Following an internal audit of the performance management and the contract management system, using principles based on Balanced Scorecard (Kaplan and Norton), a number of strategic and middle management issues were highlighted and acted upon by senior management who thanked me for my initiative in going out of my contractual duties and providing realistic criticism to improve the project management and performance management management methodology.  I also assisted the records management officer in updating documents for archiving, prepared the billing for projects, and, assisted my direct manager in tackling people management and change management issues, along with monitoring projects according to the standards formalized by MITA, which publishes its adherence to technical frameworks such as Investors in People (HR), ITIL, and PRINCE2 as being part of its influencing frameworks for managing its internal processes, vendor management, and, customer relationship management.  I worked closely with customer relationship managers to ensure that projects were delivered within established time, quality and cost criteria providing them with reports required and following up with project managers to co-ordinate the progress of projects.  I was also congratulated extensively for my creative ability to suggest ambitious technical solutions within an environment that was relatively stressful, particularly for the customer relationship managers, which our team monitored constantly in order to ensure client satisfaction, and, reduced time to completion. During this time my achievements were documented in an international business journal, as effective ways to reduce organizational costs through practical business re-organization, and, strategic alignment strategies that were intended to improve the quality of projects delivered by MITA.  **About Malta Information Technology Agency**  The Malta Information Technology Agency (MITA) is the central driver of Government’s Information and Communications Technology (ICT) policy, programmes and initiatives in Malta.  MITA operates within a defined national ICT strategy. Besides the expertise, MITA inherited a mature organisation that makes it comparable to the best practices in the corporate scene. The Agency is a young, fresh, dynamic and knowledge-driven organisation thriving on the culture of being a cutting-edge IT services player. MITA prioritises national ICT targets, and embraces open standards and technologies as a matter of policy. The Agency builds, nurtures and sustains excellent industry relations both locally and internationally. The monetary value of the projects run into millions of EUROS and include international private and regional stakeholders.  Excerpt from MITA Mission Statement available at www.mita.gov.mt. | |
|  |  | Accounts Clerk | Inspire Foundation | [www.inspire.org.mt](http://www.inspire.org.mt/)  Bulebel, Malta | October 2010 to May 2011  Responsible for supporting the day to day operations within the Accounts Department, book-keeping of financial data (using Sage Line 50), creditors/debtors control, reconciliations, developing systems of control, and, ensuring accurate, reliable, and, up-to-date accounting data. I was hired to replace the Finance Executive at a lower wage, due to the fact that the organization was undergoing difficult financial times, according to the Head of Finance and Projects.  During the contract-based stay at Inspire Foundation a non-profit organization which provides services to people with physical and other disabilities, I used my hobbyist knowledge of psychology – since I started reading psychology since I was 8 years old – and initiative to propose suggestions on public relations, social media marketing, lobbying for EU funds, human rights activism, legal research, consultancy on investment appraisal techniques, cost saving initiatives, negotiation, and, technological improvements including the implementation of various community based systems used for social reasons and for performance management of professionals, at the same time sticking to my administrative and accounting duties which involved co-ordinating reception desks, coin-counting volunteers, supplier management, and, liaising with human resources on payroll queries from time to time. I worked closely with the IT support officer to ensure that the best value of money was delivered to Inspire Foundation, and, worked closely with the management team, to understand their strategic needs and support them with my expertise and networking resources (contacts). PMP was the project management methodology used for monitoring the various projects involved within the organization that was run using professional management standards given the high level of managerial acumen in the organization.  My impact was evident through the increased extent of public relations through various means, and, through the collection of payments that were deemed to be considered as bad debts amongst other tasks.  **About Inspire Foundation**  Inspire is a non-profit organisation that leads the way in providing therapeutic, education and leisure services to persons with disabilities in Malta and Gozo.  We are committed to shift the model of support for persons with a disability from a paternalistic one to a human rights approach, in line with the UN Convention on rights of persons with a disability, which requires equal opportunities for all.  Excerpt from [www.inspire.org.mt](http://www.inspire.org.mt/) mission statement and organization values. | |
|  |  | Accounts Executive | Liaco Ltd | [www.subaru.com.mt](http://www.subaru.com.mt/)  Lija, Malta | June 2009 to March 2010  Responsible for accounting (using Sage Line 50) stock management, sales and order  monitoring, shipping, supplier management, local sales support, administration of  export sales (UK) and shipping logistics, warranty and after sales support, dealership  administration, and, duties assigned to me including market research, reviews, due  diligence, and competitor analysis.  We were also managing the migration of an information system from the current accounting systems to one based on Microsoft Dynamics CRM, actively monitoring the vendor, testing and ensuring that the implementation fits the needs of the organization. Liaco Limited is the sole exclusive and authorized agent of leading Japanese brand Subaru in the Maltese Islands, which committed the company to meeting high standards of quality, sales targets, and other standards competing within a highly challenging consumer environment that seemed to be dominated by lower-cost motor vehicles, thereby requiring high levels of marketing skills to promote the highly established Subaru brand, in the midst of the economic recession and the negative impact on the purchasing power of potential customers, and, within a highly competitive local automotive distributor market. My suggestions brought about cost savings within the operations of the company and required me at times to handle difficult customers and deal with day-to-day operations, people management, leadership and disciplinary issues acting on behalf of the general manager since Mr. Lia, General Manager was more focused on export sales, within a family-run business that although small in size, needed to compete with the giants that already dominate the automotive industry in Malta. We also compiled market statistics to monitor the potential of the market using office database technologies, carried out systems administration, installed information system security technologies such as firewalls by directing the vendors assigned to these projects to carry out their work accordingly.  Unfortunately at the time due to various economic and personal health conditions many companies required my services on a temporary basis or on a fixed contract basis.  **About Liaco Limited**  Liaco Limited (Subaru Malta) initially started its operations in 1966 (Previously trading as 'Francis Xavier Lia & Co') and originally operated from Mosta. In 1967 an endearing passenger car with a distinctive individuality was launched and introduced to the local market: the Subaru 360, the first of Subaru cars.  In a relatively short time space the Subaru brand in Malta developed and matured into a leading automobile player in a limited yet highly competitive market.  Excerpt from [www.subaru.com.mt](http://www.subaru.com.mt/) Company History. | |
|  |  | Technical Communicator | GFI Software | [www.gfi.com](http://www.gfi.com/)  San Gwann, Malta | January 2009 to March 2009  Responsible for user experience research and user support, providing insight into product functionality and **non-functional requirements** and **user interface** according to industry interface standards as well as manage the user manuals and other documentation, and, developing usability plans and providing feedback for performing hands-on **usability testing**.  I prepared the manual for GFI Languard and GFI Web Monitor (2009), along with usability and grammar reviews according to the style guide, translation to different languages with the support of sub-contractors, and the quality assurance team, and, actively involved myself in the design of the product, thereby involving myself in product management, usability reviews and research, liaising with technical support, and, marketing, and, software engineering to effectively promote a high standard of the released software product. Notwithstanding having had health issues which prevented me from enduring stress at the time, both high end system administration products are still on the market with the latest versions having reached considerable levels of popularity. I was also asked to manage the development of a workflow system which builds upon Agile-based methodologies, and, developing and managing the project through different options, including buying off the shelf systems, and, building a new workflow system from scratch using Microsoft Sharepoint, WPF/WCF, and, Microsoft SQL Server, and, ASP.NET.  As a person who takes a lot of initiative I was praised for carrying out pro-bono work in my free time as a gesture of cordiality and interest to promote the success of the software firm.  **About GFI Software**  GFI Software (US/Malta) is highly profitable as well, filing a $100 million initial public offering on Wall Street (USA) in 2012, which is evidence of the success and popularity of its suite of products amongst small to medium-sized businesses. | |
|  |  | Senior Technical Officer | GO plc | [www.go.com.mt](http://www.go.com.mt/)  Marsa, Malta | February 2008 to October 2008  First line of support of ISs at Mobisle Communications Ltd (subsidiary of GO plc.); responsibilities include monitoring, support and troubleshooting technical issues on a 24/7 rota basis (5 months), where responsibilities included ensuring 99% uptime of all ISs. First line of support for Broadband Internet (ADSL) and Television Services (DDTV) toresidential customers at the Call Centre, managed by Telepage Ltd (sub-contractor ofGO plc.) (3 months).Key Achievements:Documentation for first line of support procedures at Mobisle Communicationsusing Microsoft Sharepoint for document management and version control– the mobile arm of one of the largest telecommunications providers in Malta,during my induction, as an initiative; this included support to the other teammembers.Information Systems were developed on a broad range of open-source platforms andoperating systems, including CentOS, Solaris, Apache Tomcat, JonasApplication EE Server, PostgreSQL, and developed using Java EE, and, Java.Virtualization technologies were deployed within the data centre. The complex network infrastructure which provides data centre, co-location and other hosting facilities, was made up of secure network design using a mix of technologies, server farms, including networking equipment by Cisco, Juniper and other reknown brands, using both open-source and proprietary technologies to cater for a wide range of technical requirements which had to be individualised and mass-marketed within one of the largest telecommunication providers within the Maltese islands. My role involved analyzing technical architecture, database tuning, and, proposingrefinements to the technical desing of various information systems along with first lineof support, and regular troubleshooting. Business continuity and disaster recoverywere amongst the initiatives that I was actively involved. I also trained junior technicalpersonnel with 'hands on' one-to-one tuition since we were all versed in differenttechnologies and my colleagues seemed to look up to me for technical expertise andat times leadership and middle management, although contractually I was theircolleague, because I benefited from a high level of trust amongst executives, softwareengineers, technical support personnel, networking specialists, databaseadministrators and other first line of support personnel that I co-ordinated with on aregular basis, as part of my day to day duties, building high team synergy andproductivity through mutual support. During a period of high dynamic activity, and with a merger of companies and ongoing re-branding, I was admired for my high capability to endure stress and work relentlessly to ensure 99.9999% uptime, except for issues which were beyond our control.  Unfortunately, I had to leave the company due to having suffered from burndown, and, realizing that this role might not be appropriate until I received appropriate medical treatment.  **About Go plc**  In 2007, the Group stepped up its efforts to streamline its operations. Last year's rebranding of the Group  into GO and the merger of various subsidiaries into the parent company are indicative of the extent of the  transformation taking place. Whilst more work is in progress, the Group is already bearing fruit from these  efforts.  Sourced from Go plc Directors' Report 1st January 2008 to 30th June 2008. | |
|  |  | Software Developer | 6pm plc | [www.6pmmalta.com](http://www.6pmmalta.com/)  Naxxar, Malta | May 2007 to January 2008  Projects include configuration of universes using **Business Objects XI** Designer, reporting using **Web Intelligence XI** and **Desktop Intelligence XI** from **Oracle** and **Microsoft SQL Server** databases, research as required by management, and, reviewing documentation for training.  We were also looking into the product management of a reporting tool developed by a third party and assessing its viability for using it as the underlying technology for software projects.  Sub-contracted for five months to work for a leading specialist in software solutions in Warwickshire, Focus Solutions. Developed successfully within three projects, supporting and coding web-based interfaces using Goal Technology, for the financial services industry for names including HSBC Bank plc (UK), and, insurance providers. The latter development tool allows development using a Goal Technology (IDE) and Java script for client-side development. Key Achievements:Collaborated successfully within three project teams, and, kicked-off furtherbusiness development between 6pm plc, and, the client, through carefulcross-selling and relationship management.Developed reports for management during my induction training on BusinessObjects XI, for 6pm plc and worked effectively within the business intelligence team asan analyst, developer, and quality assurance analyst. The project at hand was for thehealthcare industry and included clients such as the National Health Service, UK. Revenue this year of  GBP 5,601,225 (2007 – GBP 2,941,212) was less than forecasted but in the opinion of the directors, still respectable, given the adverse circumstances which rapidly emerged in 2008 and which are affecting most markets across  the globe.  Despite the economic downturn we are pleased that the small number of material  orders which had the greatest impact on revenue, were postponed rather than  cancelled entirely and have a fair probability of materialising in subsequent years.  Sourced from 6pm plc, Annual Reports and Statements (2008) | |
| Signatory | APS Bank Ltd | [www.apsbank.com.mt](http://www.apsbank.com.mt/) | | |  |
| Floriana, Malta | September 1998 to May 2007 | | |  |
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| Front office and back office (banking operations) | | |  |
| Back office, front office cashier and customer care at Floriana branch, Pitkali branch and Valletta branch (6 years). Coin cashier for six months at Valletta branch and inducing other staff members into carrying out basic cashier duties. At the time, due to the fact that the European single market had not yet been simplified by the introduction of the Euro, exchange control mechanisms and policies were strict and required in-depth knowledge of policies to be adhered to.  I was effectively praised for one of the most accurate and reliable cashiers by first line management, and, for my ethics and patience in customer facing duties, relationship management and negotiation, acting with integrity and professionalism consistently, and, seen to provide a good example to other cashiers for my diligent and highly knowledgeable practices – endorsed by industry leaders in business management - and effective soft skills which included lead generation, cross-selling, up-selling and direct one-to-one marketing. | | |  |
| Advances (banking operations) | | |  |
| Responsible for the collation of reporting information for the Central Bank of Malta using DBaseIV; administration of searches and security documents at Central Advances Unit (9 months), assisting customers with queries related to banking facilities, and, relative administrative duties.  I also suggested the improvement and integration of information systems as an initiative to improve the business process within Advanced Head Office and my suggestions and support on matters of information systems were accepted positively by management and was involved various times in the analysis of information systems, portfolio management, handling customers' queries professionally, and, diligent practice related to loans and advances such as liaising effectively with the internal audit team to ensure legal compliance and compliance with bank supervisory standards such as Basel II. | | |  |
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| Technical support and database development | | |  |
| Technical support of banking system (PROFITS/APS), and other applications used within the bank for 5 years, and, developing reports as required by the business units, including development of reports using PL/SQL, SQL and deployment using Crystal Reports XI Server.  Amongst the reports developed marketing reports for strategic management, reports for monitoring advances beyond the allowed advances limits, and business analysis related to the software development of a loan/advances monitoring application for Advances Head Office were amongst the projects that I was involved as a technical analyst. | | |  |
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| Testing and co-ordination of testing of various applications used within the bank including an application written in Visual Basic 6 that supports the batch printing of statements, various direct credit processing applications according to interbank standards agreed upon at the Malta Institute of Bankers, and, documentation of IT Operations procedures and drafting of project management and software development guidelines for newly formed IT Projects Unit within a business re-organisation of the IT Division.  I was also actively involved in liaison with trade unions lobbying for the inclusion of specialized IT roles, improved training programmes for IT/IS specialists and other conditions of work actively liasing with the Malta Union of Bankers (MUBE), Malta. | | |  |
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| **Key Achievements:** | | |  |
| Technical leadership and monitoring of junior technical staff involved in systems administration, network administration, application support, software development using .NET technologies, supporting and carrying out business analysis related to the direct credits application processing system that uses Massachusetts General Hospital Utility Multi-Programming System (MUMPS), and, testing other web-based information systems written using Microsoft Biztalk. | | |  |
| Professional experience in customer-facing roles for over 6 years. Recognized as one of the most efficient and reliable cashiers during the parallel testing of the banking system, PROFITS/APS, originally developed and customized by Intracom S.A, Greece. (~ 2 months), along with being recognized as one of the expert PL/SQL database developers, having expert in-house knowledge of banking operations, PROFITS/APS application and supporting other applications effectively monitoring vendors in adhering to higher standards of information security, usability and striving to provide unquestionable customer satisfaction to the end-users.  Involving them in the implementation of various information systems as this is sound change management. As a junior systems administrator I was frequently assigned roles with responsibilities that would be normally assigned to senior systems administrators due to a highly dynamic technical environment, and, this was a steep learning curve that helped me understand various aspects of IT/IS management at an early age. I was praised by most of my colleagues for my spatial capability to envisage technical architecture, technological trends, and suggesting cost saving measures such as the introduction of open-source systems as an alternative to using Microsoft-based licenses.  I also spearheaded and actively recommended carrying out appropriate technical and business research the implementation of a corporate data warehouse, which was on the agenda of the IT Department for the years following my succession and handover, when I sought greener pastures and ventured in highly specialized software engineering as this was my career ambition at the time. The research led IT/IS managers into looking at various options including IBM SPSS, which require delicate analysis due to the highly demanding quantiatitive, econometric and statistical tools which need to fit within the environment at APS Bank Limited, and, I am pleased to note that positive feedback was noted on the progress of this project by one of the potential providers for this project, a leading expert in business. | | |  |

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| Administration of direct credits processing handed over to business following improvements and improvements made to the system and the business process. The business process was simplified and handed over to a non-technical back office department.  My final thesis for the International Advanced Diploma in Computer Studies with NCC Education (UK), was accredited by the director representing IT on behalf of APS Bank Limited, and, it has influenced re-organization of the IT Department on various occasions, following the resignation of Mr. Fiorentino as Head of IT Department after 2007. The thesis was based on ITILv2 standards, and, provided clear recommendations to re-structure the function of managing IT helpdesk with a view to improve the business efficacy of IT delivery. Several key people were promoted after actively utilizing ITIL practices, and, eventually moved on to working for larger organizations with increased responsibilities, based on principles that I had started off, when I was reviewing unstructured information and writing up procedures to align IT Operations, IT help desk, IT Project Management and other IT functions to modern day high standards of delivery. The ITSD Department has increased in the number and level of specialists employed since 2007, when I moved on to greener pastures and pursue my career objective to work as a software engineer within specialist firms.  Financial year 2007 saw the Bank reaching new heights with regard to net interest income. At Lm6.4 million, this represented an improvement of 8% over the prior year’s figure.  This was mainly achieved by a remarkable 36.3% increase in interest from advances to customers; reflecting both a growth in volume and an enhanced margin.  An improvement which made up for the drop in revenue from debt securities following the reduction of such holdings.  Interest payable rose by Lm1.4 million as a result of the new customer deposits attracted by the Bank during 2007.  Excerpt from Chairman's Statement  Lm 1 = EUR 0.4293, since 1st January 2008.  Sourced from APS Bank Limited Annual Reports and Financial Statements (2007) |  |

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| KEY SKILLS | | |
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|  | Technical Skills  * Oracle PL/SQL and SQL, last used professionally September 2006. * Business Objects XI R2, last used professionally December 2007. * Crystal Reports XI Designer, last used professionally December 2006. * Crystal Reports XI Server Administration, last used professionally December 2006. * Java, last used professionally July 2012 * UNIX, last used professionally October 2008, including CentOS, Solaris Unix, Ubuntu, Red Hat and other flavours of unix.  LanguagesEnglish  * Italian * French (basic) * Maltese (native). | Personal Skills  * Effectively working within teams made up of people with varying skills, backgrounds and cultures throughout my career. * Professional experience and training in customer care, as well as having a particular attention for etiquette enhance my communication and consulting skills. * Known as assertive and having an innate aptitude to help, I consider myself an effective team player and leader. * Entrepreneurial, creative, innovative, and, open minded. * Ability to engage in speed reading. * IQ score of 121. |
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| EDUCATION | | |
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|  | NCC Education UK | **International Advanced Diploma in Computer Studies**  **Majoring in Advanced Programming**  Distinction in Database Design and Development, Managing Business Projects, and C++ Programming.  Credit in Enterprise Networking, Visual Basic .NET, and, the practical projects titled *Turning quality standards to hard currency*, which is an analysis applying ITIL standards to a business scenario.  Pass in Principles of Web Design (HTML), Business Systems Analysis, and, Business Systems Design.  MQF Level 5  Certified January 2008 |
|  | NCC EducationUK | **International Diploma in Computer Studies**  Distinction in Business Communication, Business Organisation, Systems Development, A+ PC Support Technician, Structured Programming Methods and Visual Basic.  Credit in Computer Technology and Networking.  MQF Level 4  Certified July 2005 |
|  |  | Advanced level pass in Accounting (B). Certified in 1997 by the University of Oxford.  GCSE passes (Certified 1994-1995), in Economics, Accounting, Italian, Mathematics, Physics, Computer Studies, Maltese, Italian, Religious Knowledge based on Roman Catholicism, English Language, English Literature and French  Certified Typist (Certified 1993) |

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| Courses Attended | * BOV Investor Education Course (Feb 2014), prepared by S. Kottman Soler B.Sc (FS) ACIB * Interactive Gaming and betting Course online (Nov 2013). * Insurance training course and product training for **Tied Insurance Intermediaries** attended at Middle Sea Insurance plc, member of MAPFRE Group and licensed by the Malta Financial Services Authority (July 2013) attended at Floriana, Malta. * Private Investigation Short Course (June 2013) online. * **Android Development** Course (January 2013) attended at St. Martin’s Institute of IT (Malta) * **Java** Training Course (February 2012) awarded by NCC Education (UK) * First Line Management (April 2011) at ETC (Malta) * Managing Markets (March 2011) at ETC (Malta) * Leadership Development (March 2011) at ETC (Malta) * Freight and shipping (Feb 2011) at ETC (Malta) * Weight Loss Training Programme prepared by Joseph Magri B.Sc (Hons), PgD (Nutrition and Dieteics, M.Sc (Ulster), Ph.D (Nutrition). Registered nutritionist and monitoring services provided at St. Edward's Clinic, Birkirkara Bypass (2010). * Managing People (Dec 2010) at ETC (Malta) * Negotiating Skills (Nov 2010) at ETC (Malta) * Health and Safety (Oct 2010) at ETC (Malta), certified by **City and Guilds**, London. * Time Management (July 2010) at ETC (Malta) * Sage Line 50 Stage 1 (April 2010) at ETC (Malta) * Business Ethics (September 2009) at ETC (Malta) * Developing MS **ASP.NET** Web Applications using **Visual Studio .NET** (May 2006), at Executrain (Malta) * Programming with Microsoft **VB.NET** (April 2006), at Executrain (Malta) * Basic **Fire Safety** (May 2003), at RISC (Malta) * **Oracle 8i SQL** and **PL/SQL** (May 2003) at Megabyte Ltd (Malta) * **A+ Computer Hardware** Technician (Jan 2003) at The Training Centre (Malta) * Basic Advances Course (March 2002) organised by APS Bank Ltd (Malta) * **Visual Basic** **6** Advanced (July 2001) at Holistic Technologies (Malta) * **Visual Basic** **6** Beginners (April 2001) at Holistic Technologies (Malta) * Professional Training Programme in Customer Care (November 1998) at Misco (Malta) * Institute of Financial Services, Certificate in Banking Services (1997). |  |
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| PERSONAL INTERESTS and ASSOCIATIONS | |
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|  | In addition to my interest in travelling/culture, literature, technology and current affairs, I spend my free time reading other topics, socializing and listening to music. I look forward to further education and training to enhance my skills. I also share my online research at <https://delicious.com/jon80>..  Delicious (owned by Yahoo Inc.) indicates that my bookmarks are amongst the top 2% of this internet bookmark sharing web portal.  My academic certificates and certifications are available online at <http://sdrv.ms/1d6mV0d>.  I also publish research regularly through social media including my feed at [http://www.scribd.com](http://www.scribd.com/). I publish blog posts regularly on coding and programming, including the blog post at <http://jonisgeeky.blogspot.com/2012/05/java-unfinished-poker-game.html>.  In my 20 years progressive knowledge of programming as a hobbyist – starting off by learning Visual Basic, GW Basic and Pascal, and as a professional, and, my 15 year old experience in commercial and retail businesses I have had other employment and temporary roles in other industries including construction, catering, support for disability support, working for the Customs Department in Malta, and, have also been involved in skilled work as part of voluntary summer work that I did to balance off my entertainment expenses when I was a teenager. I learn quite rapidly and have a preference for structured learning, striving for the most flexible manner to achieve a 'best fit' approach in any project I am assigned with.  I had also been accepted as a member of the Malta Institute of Management (2011). The highly reputed management association requires the endorsement of highly qualified doctors of management and a recommendation from a high ranking member of middle management at Malta Information Technology Agency to endorse and recommend my membership.  I am currently reading B.Sc Information Systems and Management, expected to be awarded by the prestigious University of London (2015), and, I am sponsored by a highly demanding sponsorship agreement administered jointly by the Ministry of Education, the Employment and Training Corporation, Bank of Valletta plc, and, St. Martin's Institute of IT.  I am a sponsored member of the Malta Humanist Association, and, a member of Alleanza Kontra l-Faqar (VO/0816), providing fund raising, marketing, network broking. I have also been proposed to provide celebrant services in line with the accredited training plan which may be provided by the British Humanist Association.  I promote events organized by my business partners through social media, amongst which include <https://www.facebook.com/pages/Jon/368687286531681?ref=hl>.  I am a registered expert for the European Commission Horizon 2020 Programme portal, which provides funding opportunities for broad-ranging specialist areas, with expert ID EX2014D174912. The participant portal is available at <https://ec.europa.eu/research/participants/portal/desktop/en/home.html>. |
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