

## **CFA Career Chats: Veronica Gamracy, BFA, MBA, CFA, CIMA, CIPM**

Veronica Gamracy joins Jordan Wilson to discuss her extremely varied education, career path, the CFA designation, finance, and diversity issues.

Veronica Gamracy is a Portfolio Manager and Investment Advisor with CIBC World Markets in Saskatoon. With over 35 years of experience serving a clientele of affluent individuals, institutions, and corporations.

She holds a BFA (Saskatchewan) in Studio Art, an MBA (McGill) in International and Corporate Finance, and a Chartered Financial Analyst designation. Veronica also holds CIMA (Certified Investment Management Analyst) and CIPM (Certificate in Performance Measurement) certificates.

Veronica has served on the boards of several charitable organizations, provincial crown corporations, and industry councils, including past service as Director and President of CFA Society Saskatchewan. Currently, Veronica represents Saskatchewan on the Board of the CFA Societies Canada.

In our lengthy conversation, Veronica provides her thoughts on:

00:00 Introduction

2:00 Where is Veronica from and what led to an interest in finance and investing?

8:00 How did industry experience help with finance and what lessons did Veronica learn in industry?

13:00 When did Veronica pursue her CFA designation and what did she learn from that experience?

18:10 How do the MBA and CFA designations compare?

28:50 Should one enter the CFA Program as soon as possible or wait a few years?

34:20 What does Veronica do as a Portfolio Manager and Investment Advisor?

43:40 What is an affluent investor? How do they differ other individual clients?

49:45 How do affluent investor needs differ from institutions and corporate clients?

54:45 What are the CIMA and CIPM programs? How do they fit with a CFA designation?

1:03:30 What non-technical “soft” skills are important in Veronica’s job?

1:12:00 What does Veronica look for in new hires?

1:20:15 What are Veronica’s thoughts on women in finance and changes over time?

1:28:00 What skills does Veronica think will be needed by future finance graduates?

1:35:00 Is the corporate world adjusting to allow for better work-life balance?

1:38:45 What advice would Veronica give to her High School or University age self?