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Baabda – Lebanon
Date of Birth: 26/09/1987
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Curriculum Vitae

Education

- 2014 - Ongoing **CFA Institute, Virginia, USA**
Chartered Financial Analyst level II candidate
- 2012 **Université Saint Joseph - Beirut, Lebanon**
Bachelor Degree in Economics
- 2006 **Collège Notre Dame de Jamhour - Beirut, Lebanon**
French and Lebanese Baccalaureate in Social and Economic Sciences

Work Experience

- 09/2017 – Ongoing **Resource Group Holding - RGH – Beirut, Lebanon**
Senior Business Analyst
- Prepared budgets in coordination with, and on behalf of, the relevant Business Units and designated financial controllers.
 - Analyzed and forecasted projects cash flows.
 - Coordinated project financing files with financial institutions.
 - Coordinated investor reports with top management.
 - Created and updated financial models and feasibility studies.
 - Map-out growth plans including pipelines, capital expenditures and other investments covering mid-term.
- 10/2014 – 09/2017 **Majid Al Futtaim Retail - Carrefour – Sohar, Oman**
Store Financial Controller
- Analyzed all aspects of profit and loss and propose corrective measures for factors like Negative Margin, Waste, Shrinkage, Stock level, Staff cost, Operating expenses etc.
 - Prepared store yearly budget along with monthly and yearly forecast in coordination with the department Heads and GM.
 - Control overall application of policies and procedures, and guarantee the internal control as per MAF Carrefour standards.
- 12/2012 – 09/2014 **BSL Bank – Beirut, Lebanon**
corporate Banking – Junior Relationship Manager
- Managed a portfolio of relationships with diverse business nature, varying financial services needs and credit risks.
 - Analyzed firm's balance sheets and income statements to pull out ratios, and prepare a statement of cash flows that will help forecast and assess future earnings.

Activities and Interests

Hobbies Football, Basketball, Swimming, Music, Travelling.

IT Skills

Microsoft Windows &
Office products.

Languages

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| Arabic | Fluent speaking and writing |
| English | Fluent speaking and writing |
| French | Fluent speaking and writing |