

LAMIA HARIZ

Beirut, Lebanon

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PROFESSIONAL SUMMARY

Dedicated finance professional with a Master's degree in Finance from the American University of Beirut and a Global Master's in Real Estate Development (RICS accredited) from IE University, offering a strong blend of academic expertise and practical experience in the world of finance for eight years.

With a proven track record in financial analysis and modeling, risk assessment and real estate investment, I bring a comprehensive understanding of financial markets and a passion for optimizing investment strategies and project financing.

Equipped with a deep understanding of cutting-edge concepts in the real estate sector, including smart cities, 15-minute city, Environmental, Social, and Governance (ESG) principles, green investment strategies, and alignment with United Nations Sustainable Development Goals (UN SDGs) and carbon neutrality target.

Committed to continuous learning and staying updated with the latest industry trends in order to remain at the forefront of innovation in the real estate sector.

With a passion for sustainable development, finance and real estate and a commitment to driving financial success, I am eager to contribute my expertise to an organization poised for growth and innovation in these dynamic industries.

PROFESSIONAL EXPERIENCE

FRANSABANK SAL

BEIRUT, LEBANON

Assistant Relationship Manager, Corporate Credit Department

APRIL 2016 – PRESENT

- **Credit Analysis:** Conducting comprehensive credit worthiness assessment of corporate clients and project financing, including financial statement analysis and simulation, cash flow modeling, sensitivity analysis, project study and follow-up, and due diligence to make informed lending decisions.
- **Cross-functional collaboration:** Collaborating with internal teams to structure credit facilities that adhere to internal policies and comply with credit policies and regulatory guidelines, and with international external teams for the financing of development projects such as EIB and EBRD.
- **Portfolio Management and risk mitigation:** Overseeing the credit exposure, identifying and mitigating credit risks associated with projects, mainly real estate, including market research and analysis, collateral valuation, and industry risk assessment.
- **Performance Monitoring:** Continuously monitoring the performance of clients and their projects, proactively identifying potential issues, and taking necessary actions to maintain my \$95 Mios portfolio healthy.
- **Documentation and Reporting:** Ensuring accurate and complete documentation of credit files and preparing regular reports for senior management and regulatory authorities.

AMERICAN UNIVERSITY OF BEIRUT

BEIRUT, LEBANON

Graduate Research Assistant

SEPT. 2015 – MARCH 2016

- Provided research and teaching assistance to School of Business faculty members.
- Assisted the business law professor in his publication entitled "The Law and Ethics of High-Frequency Trading, Steven McNamara, 2016".

INTERNATIONAL LABOR ORGANIZATION

BEIRUT, LEBANON

Research Analyst

OCT. 2015 – JAN. 2016

- Provided technical and analytical support to the industrial sector reform led by the ILO in Lebanon.

ZAWYA SAL – PART OF THOMSON REUTERS GROUP

BEIRUT, LEBANON

Research Analyst

NOV. 2012 – AUG. 2014

- Conducted market research and financial reporting for companies operating in the MENA region.
- Maintained the platform up to date with latest market data in terms of news and key financial metrics.

EDUCATION

IE SCHOOL OF ARCHITECTURE AND DESIGN

MADRID, SPAIN

Global Master in Real Estate Development – RICS accredited

OCT. 2021 – DEC. 2022

- Relevant courses included: Real estate development and investment, asset management, urban development and smart cities, project modeling and valuation, real estate finance and equity, international context and legal framework.
- *Graduation Capstone project: Regeneration of an Industrial area in Bristol UK into mixed-use by integrating office, residential and retail to the industrial identity. Organized through a sustainable redeveloped public realm that connects the plots with the city and neighborhood, inspired by the “15-minute city” and “8 to 80-city” concepts. The development aligned with “Bristol ONE City Plan” that complies with UN SDGs and ESG norms, while generating above average returns to investors through a profitable business plan.*

AMERICAN UNIVERSITY OF BEIRUT

BEIRUT, LEBANON

Master in Science, Finance

SEPT. 2014 – JULY 2015

Relevant courses included: Financial statement analysis, security analysis, valuation, financial strategy, structured finance, portfolio management, financial econometrics, fixed income securities, credit risk management.

SAINT JOSEPH UNIVERSITY

BEIRUT, LEBANON

Bachelor of Science, Business Administration

SEPT. 2009 – JULY 2012

Relevant courses included: Business law, accounting, management, math, economics (macro and micro), statistics, financial analysis, business English, audit, marketing, banking and financial system.

COLLÈGE NOTRE DAME DE NAZARETH

BEIRUT, LEBANON

French Baccalaureate, Economics and Sociology

SEPT. 1994 – JULY 2009

LANGUAGES

Arabic (Native); **English** (Fluent); **French** (Fluent); **Spanish** (Intermediate, level B in process at Instituto Cervantes in Beirut).

OTHER

- Computer literacy: Moody's, MS office.
- Completed certifications: Bank Credit - 2019; Lebanese Financial Regulations - 2017; Banking ethics – 2017; Certificate in Real Estate Development & Value-Add Investments (**RICS certified**) – January 2024.