

Carl Zoarob

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EDUCATION

Hult International Business School

Bachelor of Business Administration (B.B.A.) in Finance

- Minor in Business Analytics

London, United Kingdom

Expected Graduation: Jun 2026

Brummana High School

Lebanese Baccalaureate, Economics and Sociology

Beirut, Lebanon

Jun 2022

PROFESSIONAL EXPERIENCE

OMT (Online Money Transfer), Business Development Intern

Jul 2025 – Aug 2025

- Collaborated with the Business Development team on strategic growth initiatives, market positioning strategies, and expansion planning to support long-term business development objectives.
- Conducted competitor benchmarking, market research, and industry analysis to identify growth opportunities, evaluate competitive positioning, and support strategic decision-making processes.
- Worked closely with cross-functional teams including Marketing to contribute to campaign concepts, customer engagement initiatives, and business development strategies aimed at strengthening market presence.
- Participated in discussions regarding operational improvements, customer-focused solutions, and future revenue-generating opportunities within a fast-paced financial services environment.

Gray Mackenzie Retail Lebanon, Finance Department Intern

May 2025 – Jul 2025

- Developed and maintained weekly cash flow reports to support financial forecasting, liquidity monitoring, operational planning, and management decision-making activities.
- Analyzed customer payment trends, sales performance data, and retention patterns to identify revenue opportunities and improve financial performance tracking processes.
- Supported financial reporting and business performance analysis initiatives by organizing financial data, monitoring operational metrics, and assisting with budgeting-related tasks.
- Worked extensively with Excel-based financial reporting tools and datasets to assist the finance department in analytical tasks, reporting accuracy, and operational efficiency improvements.

CERTIFICATIONS & PROFESSIONAL PROGRAMS

J.P. Morgan, Investment Banking Virtual Experience Program

Jan 2023 – Feb 2023

- Performed valuation and financial analysis exercises related to mergers, acquisitions, and strategic investment opportunities.
- Applied investment banking and corporate finance concepts through transaction-focused business simulations.

Goldman Sachs, Skills for Business Jobs Program

Oct 2023 – Nov 2023

- Built Excel-based financial models to forecast operating assumptions, profitability scenarios, and cash flows.
- Produced analytical outputs and financial insights to support data-driven business and investment decisions.

DataCamp Certifications

2023 – 2025

- Data Analysis in Excel
- Data-Driven Decision Making for Business
- Introduction to Regression with statsmodels in Python
- Intermediate Regression with statsmodels in Python
- Introduction to Python
- Intermediate Python
- Understanding Cloud Computing

LEADERSHIP & ACTIVITIES

Hult International Business School, Business & Analytics Student

2022 – Present

- Collaborated on international group projects involving financial analysis, strategic planning, and business problem-solving within diverse multicultural teams.
- Selected for the university football team and awarded a scholarship based on athletic performance, discipline, teamwork, and representation of the university.
- Participated in presentations, case discussions, and analytical projects that strengthened communication, leadership, and problem-solving abilities.

SKILLS & PERSONAL

Financial & Analytical: Financial Modeling & Valuation, Forecasting, Budgeting, Quantitative Analysis, Business Intelligence, Market Research, Financial Reporting

Technical: Advanced Excel, Python, Data Analytics, Regression Analysis, statsmodels, Cloud Computing Fundamentals

Professional: Leadership, Communication, Teamwork, Cross-Cultural Collaboration, Problem Solving, Adaptability

Languages: Arabic (native), English (fluent), French (proficient)

Interests: Football, Financial Markets, Investment Analysis, Business Strategy, International Business