

A committed professional with a passion for learning and sharing expertise. With over 15 years of experience in data analysis, report writing, partners management, risks management and project management in different fields. Certified Project Management Professional (PMP).

PROFESSIONAL EXPERIENCE

TFO CANADA

Project Officer – Asia & Middle East Region

Jan.2020 – Present

- Provide project administration and logistical support (procurement, contract management, budgeting, expenses tracking, invoices tracking, events planning etc.)
- Develop project reports, including data collection, preliminary analysis and results-based management (RBM).
- Design work plans for partners, including detailed budget and projects' activities.
- Participate in strategic planning and conduct projects' results monitoring and evaluation.
- Maintain relationships and communication with project stakeholders, trade support institutions, embassy representatives, consultants and suppliers.
- Provide key trade related information about the Canadian market to Small and Medium Enterprises (SMEs) and Trade Support Institutions (TSIs) in Asia and the Middle East.
- Conduct market research for export opportunities in the region for women-led/owned businesses.
- Support capacity building trainings of SMEs and TSIs (Gender sensitivity, Environment and CSR, Exporting to Canada etc.)

SOFAC

Credit Risk Manager

Mar. 2017 – Jul. 2019

- Actively supported the credit risk team with performance reviews and achievement of department goals.
- Guided the network of SOFAC (direct agencies and 44 indirect agents) toward new growth and profitable customer and market niches.
- Performed data analysis.
- Ensured full and proper documentation and reporting.
- Created new reports and calculated KPIs to measure the quality of online applicants.
- Monitored credit risk indicators and monthly dashboards.
- Prepared and reviewed loan policy manuals.
- Provided risk analysis with recommendations and suggested actions to be taken.

BMCI BNP PARIBAS GROUP

Senior Data Analyst

Apr. 2016 – Feb. 2017

- Prepared and delivered performance analyses to the Executive Committee.
- Reviewed and identified potential improvement to loan policies and procedures.
- Provided analytical insights to optimize credit risk strategies considering the constraints and the strategic objectives.

SALAFIN BMCE BANK OF AFRICA GROUP

Credit Risk Manager/ Portfolio Risk Manager

Dec. 2007 – Mar. 2016

- Tracked and managed multiple projects within scope and budget.
- Prepared specifications and executed and documented functional tests.
- Developed dashboards and monthly reports of performance and risk indicators.
- Developed business plans, financial analysis and annual budgets.
- Developed, tested and implemented scorecards using statistical techniques.
- Conducted credit risk analysis using SPSS, ACCESS, EXCEL and SQL databases.
- Worked closely with sales team to support the development of new targets and products.
- Collaborated with IT team to implement a more effective decision-making system and credit strategies.

EDUCATION

Master of Sciences (M. Sc.) Applied Economics - National Institute of Statistics and Applied Economics (INSEA), Rabat, Morocco **2007**

*Have World Education Services (WES) accreditation which validates the equivalence of my foreign diplomas to Canadian standards – secondary school diploma, bachelor's and master's degree.

PROFESSIONAL DEVELOPMENT

Project Management Professional (PMP)[®] Certification – PMI **Mar. 2024**

Result-Based Management (RBM) Certification – Spur Change RBM program 201. Online course. Relevant skills: **Logic Model, Monitoring & Evaluation (M&E)** **Nov 2021**

Capacity building/Collaboration - [AIS Group](#) : Develop criteria for risk classification for companies (scoring model and rating system) and provide recommendations on the credit limit to be granted for car loans **Dec. 2018 – Feb. 2019**

Capacity building/Collaboration - [AIS Group](#) : Develop a credit score and a behavior scoring model for individuals. **Mar. – May 2014**

SKILLS

Languages: English, French and Arabic.

Microsoft Office Suite (Word, Excel, PowerPoint, Outlook) and **SharePoint**

Data Analysis - Statistical software (SPSS and SAS Basics)

Results Based Management

Database management (ACCESS)

Writing (reports, proposals and specifications)

Project management software (MS Project)

Survey tool (SurveyMonkey)

Others: Certified in Standard First Aid & CPR/AED level C (Mai 2023)