

SUMMARY OF QUALIFICATIONS

- Overall 6 years of experience in risk analysis, finance, business analysis and banking
- Graduate in Business Administration with a major in Finance, in addition to certifications in Personal Finance and Project Management
- Strong will to experience new challenges and provide a positive impact around me
- Finance and customer service enthusiast
- Strong adaptation skill and eager to make new connections

Languages: French, English, Arabic

Computer skills: Microsoft Office (Word, Excel, PowerPoint)

WORK EXPERIENCE

Commercial Banker _____ **2019-2022**

Crédit du Maroc, Casablanca, Morocco

- Provided efficient and immediate customer service to our clients and then performed a thorough follow up of the raised issue or need in order to exceed their needs
- Actively listened and engaged in relevant topics in order to better attend our clients' needs
- Provided proactive guidance and solutions to our clients by reaching out to them
- Maintained a continuous relationship with our clients by frequently setting up meetings
- Prepared meetings with our clients beforehand for an effective meeting, organisation and timely wise
- Briefed our clients of important events, services, and potential surveys they might receive
- Developed sales aspect: marketing of bank's products, services and credit lines to former clients and potential prospects
- Tailored our services and credit limits to our clients' specific needs through derogatory requests
- Collected detailed information of our clients via KYC (know you client) procedures and best practices
- Collected and controlled our clients' legal documents
- Set up contracts for credit and operating lines

Credit Analyst _____ **2017-2019**

Euler Hermes Acmar Services, Casablanca, Morocco

- Collected and analyzed economic, financial and legal data of a portfolio of companies
- Studied solvency, morality and quality of our client's prospect with regards to payment history and credit utilization
- Analyzed companies' financial statements to retrieve and calculate key indicators (revenues, profits, debt, liquidity)
- Identified, measured and analyzed the prospects' default risk
- Attributed a credit score with regards of default risk
- Set up meetings for a thorough outlook of the prospect's operations and finance practices, along with forecasts and historical major events
- Followed up with reviews performed annually and semi-annually to update the companies' score
- Performed sectorial analysis within Maghreb region quarterly

Business Analyst and Finance Officer _____ **2016-2017**

Kindy Info Maroc, Casablanca, Morocco

- Managed a worldwide portfolio of clients
- Developed business opportunities
- Analyzed business strategies according to targeted locations' needs and expectations
- Validated contracts and audited performances
- Maintained a direct relationship with suppliers and clients
- Validated forecasts while monitoring real time activity

EDUCATION

Bachelor in Business Administration with concentrations in Finance & Logistics
Al Akhawayn University, Ifrane Morocco

2015