



GHAFIRI OTHMAN

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SUMMARY

Real estate finance professional with strong experience in fund and portfolio management across pan-European portfolios. Currently overseeing a €1bn fund, I lead valuation reviews, business planning, and performance monitoring for residential, office, and retail assets. My background includes supporting asset repositioning strategies, modeling acquisitions and refurbishments, and contributing to ESG integration initiatives. I thrive in cross-functional, international environments and bring a data-driven mindset, operational rigor, and long-term strategic focus to institutional real estate investment.

WORK EXPERIENCE

- Senior Fund Management Analyst, Principal Asset Management** Sep 2022 - Present
- Oversaw a French SCPI with **€1bn** AUM, 79 assets, and over 550 tenants.
 - Led cash flow modeling and performance analysis using Argus and Excel to support investment decisions for acquisitions and major refurbishments.
 - Managed portfolio valuations, business plans, debt, liquidity, official investor communications.
 - Coordinated cross-functional European teams including legal, valuation, and asset management to close acquisitions worth €50m in 2023.
- Portfolio Analyst, Icade** Sep 2021 - Aug 2022
- Prepared internal and external communications, and implemented dashboards & reports in PowerBI.
 - Conducted market research and reviewed internal valuation processes and reports.
 - Managed full lifecycle of an automation project, resulting in a 40% gain in operational efficiency.
 - Monitored ESG data collection with property managers and consultants to implement the portfolio's ESG roadmap, aligned with SFDR standards.
- Data Analyst, AXA** Sep 2020 - Aug 2021
- Steered the process of detecting insurance fraud among health professionals.
 - Translated real life fraud schemes into VBA code and automated the fraud detection process.
 - Collaborated with Data-scientists and actuaries to enable proactive prevention.

EDUCATION

- Master's Degree in Finance** Sep 2019 - Aug 2022
- Grenoble Ecole de Management - Programme Grande Ecole
- Thesis on "The Green Value in Real Estate".
- Two-year intensive preparatory program for French business schools** Sep 2017 - Aug 2019
- Groupe Scolaire La Résidence - Classes préparatoires.
- Secondary school diploma with Honors** Sep 2016 - Jun 2017
- Groupe Scolaire GHAFIRI - Scientific track.

ADDITIONAL INFORMATION

- **Technical Skills:** Financial modeling, VBA and macro automation, Real Estate planning in Argus, cash management and liquidity optimization, ESG integration.
- **Languages:** French, English, Arabic, Spanish.
- **Certifications:** Financial Markets Authority (AMF), TOSA Excel, TOSA PowerPoint, Python.
- **Awards/Activities:** Silver medalist for the Mathematics Olympiad at regional level in high school. Actively contributed as treasurer to the award-winning project Mégotcyclé, recognized as the best environmental university project of 2020.