

Moustafa KHAMMAL

Paris | +33(0)6 16 13 65 32 | khammalm24@excelia-group.com | [LinkedIn](#)

EDUCATION

Excelia Business School (Double Degree) <i>Master's in Management (Programme Grande École) and Master's of Science in Sustainable Finance</i> • Relevant Coursework: ESG in Portfolio Assessment and Asset Management, Financial Markets for Sustainable Finance, ESG in Corporate Finance and Valuation, Socially Responsible Investment Strategy Selective double degree for 5 students at Rabat Business School	Paris, France 2024-2025
Rabat Business School in International University of Rabat (Double Degree) <i>Master's in Management (Programme Grande École) in International Finance</i> • GPA: 3,68 (1 st Year) • Honors: Dean's List (Academic Performance) • Relevant Coursework: Corporate Finance, Financial Analysis, Financial Markets, Financial Risk Management, Portfolio Management, Excel VBA, SAP	Rabat, Morocco 2023-2025
Mohammed V University in Rabat <i>Bachelor of Business Administration (General)</i> • Relevant Coursework: Finance, Accounting, Business Law, Economics, Statistics, Management	Rabat, Morocco 2019-2023

WORK & LEADERSHIP EXPERIENCE

KRNO <i>Chief of Staff</i> <i>Operational Internship Oriented Function</i> • <i>CEO's Right-Handman:</i> Supported the CEO in daily operations, participated in meetings, and managed various ad hoc projects. • <i>Product Launch:</i> Contributed to go-to-market strategy, coordinated teams (marketing, technical, sales), and ensured follow-up. • <i>Fundraising:</i> Drafted fundraising materials (pitch deck, business plan...), identified & reached out to potential investors. • <i>Market Analysis:</i> Conducted market research, analyzed trends and competitors, and provided strategic recommendations. • <i>Internal and External Communication:</i> Helped prepare presentations for potential investors and stakeholders. • <i>Strategic Monitoring:</i> Performed ongoing monitoring of industry news, emerging technologies, and market opportunities.	Neuilly-sur-Seine, France April 2025 – Present
Crédit Agricole du Maroc <i>Credit Risk Intern</i> <i>Operational Internship Oriented Function</i> • <i>Calculated financial ratios to monitor the bank's evolution (liquidity, solvency, structure, profitability, activity).</i> • <i>Calculated and analyzed benchmark concentration ratios (concentration risk) and compared them with other banks.</i> • <i>Analyzed risks associated with various mutual fund portfolios (OPCVM) of the bank.</i> • <i>Updated the list of EEP (Etablissements et Entreprises Publiques) for the current year.</i> • <i>Programmed an Excel VBA tool to automate dashboards for monitoring bank activities.</i>	Rabat, Morocco Jun 2024 – Jul 2024 (2 Months)
New Boss <i>Accountant / Trustee Intern</i> <i>Functional Internship</i> • <i>Administrative and legal procedures for the creation, liquidation, and dissolution of companies.</i> • <i>Use of the accounting software JBS (Balance sheet, Income statement, etc.).</i>	Rabat, Morocco Sep 2022 – Nov 2022 (3 Months)
Veolia <i>IFRS Financial Reporting Intern</i> <i>Observational Internship</i> • <i>Calculated EBITDA (Annual Budget).</i> • <i>Prepared tax returns.</i> • <i>Followed the project for the launch of the medical waste treatment plant in Skhirat.</i>	Rabat, Morocco Jul 2020 – Jul 2020 (1 Month)

SKILLS, ACTIVITIES & INTERESTS

Languages: Fluent in French; Fluent in Arabic; Professional Proficiency in English
Technical Skills: Pack Office, VBA, SAP, Bloomberg Terminal
Certifications & Training: Bloomberg Market Concepts (Bloomberg), McKinsey Forward Program
Activities: Journalism, Football, Tennis