

BUSINESS EXPERIENCE

- 2023 - 2025** **BARCLAYS BANK IRELAND PLC, Paris, France**
Securitized Products Analyst - Structuring Team (2 years – current role)
- Structured and underwrote 10+ warehouse financing and forward flow securitization transactions across Europe (including trade receivables, SME lending, residential mortgages, autos and renewable energy facilities), as well as 5+ vertical risk retention trades (mainly backed by Irish residential portfolios)
 - Arranged 3+ public securitizations, for repeat issuers such as Domivest B.V. (Domi 2024-1 and Domi 2025-1) or Enpal B.V. (Golden Ray SA-1, first European solar issuance ever)
 - Built cash flow models and stratification tables to determine credit enhancement and pricing levels for private warehouses' senior notes, based on rating agencies' ABS methodologies
 - Drafted several term sheets and led negotiations with clients, supporting the team to win new mandates
 - Reviewed legal documentation and coordinated third parties' engagement in private securitization transactions
- 2022** **CREDIT AGRICOLE - CORPORATE AND INVESTMENT BANKING, Montrouge, France**
M&A Analyst Intern - Healthcare Team (6 months)
- Advised BC Partners on its acquisition of Havea, a French leading natural healthcare group (EV: €1bn), in particular through the screening of build-up opportunities to consolidate the market
 - Analyzed 10+ sets of comparable companies and precedent transactions to conduct valuations in support of a buy-side mandate
 - Produced a teaser and conducted an antitrust analysis in support of an ongoing sell-side mandate
 - Drafted various pitches, company profiles and industry research notes to support discussions with clients
- 2021** **BNP PARIBAS DEVELOPMENT, Paris, France**
Venture Capital Analyst Intern (6 months)
- Led technical discussions with 30+ start-ups across several fields (Deeptech, Healthtech, Saas) to inform investment decision
 - Facilitated investments in 3 new companies by drafting investment notes and attending investment committees
- 2021** **CENTRALESUPELEC, Gif-sur-Yvette, France**
Study group project at CentraleSupélec supervised by BNP Paribas Asset Management quant team
Financial Risk Modeling project lead (Study project)
- Implemented different optimization methods on Python, such as MVO, minimum variance, or robust optimization, for asset allocation
 - Matched investment strategies and risk indicators with different investor profiles (age, profession...)

EDUCATION

- 2022 - 2023** **LONDON BUSINESS SCHOOL, London, UK**
Masters in Financial Analysis degree
Relevant course work: Investment Fundamentals, Derivatives, Corporate Finance, Time series
- 2019 - 2023** **CENTRALESUPELEC, Paris-Saclay University, Gif-sur-Yvette, France**
MSc Engineering, 1st class-honors, Grade: 15.66/20.00
Relevant course work: Advanced Probabilities, Statistics, Stochastic Finance, Quantum physics, Mechanics
- 2017 - 2019** **SAINTE-GENEVIEVE - Preparatory Program, Versailles, France**
GPA: 3.97/4.00
A post-secondary two-year program in advanced mathematics and physics leading to nationwide entrance examinations to the "Grandes Ecoles" for scientific studies

ADDITIONAL INFORMATION

- Sports** Tennis (18 years - Competitive level), Ex-Deputy captain of CentraleSupélec's team
- Awards** Excellence Major Scholar (merit scholarship for foreign students in France)
Mathematics Moroccan Olympiads, Bronze Medal in 2016
- Teaching** Teaching Assistant in Mathematics for 1st year international students at CentraleSupélec
Oral Examiner in Physics, preparing students for the oral exams to the French "Grandes Ecoles"
- Tech skills** Python, SQL, R and VBA
- Volunteering** Arpej Association, supporting underprivileged children drop-outs and helping students reintegrate school
- Languages** French (native), English (fluent), Arabic (native)