

MARAL YOUSEFIAN – RÉSUMÉ

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Phone : + 33 6 89 46 12 63

OBJECTIVE: Corporate financing in a leading investment bank.

PROFESSIONAL EXPERIENCE

Client adviser (Mortgage Broker) Apr. 2007- Present	<i>ABC Finance, Paris</i>
Analyze various market mortgage options, negotiate with bank partners to obtain best possible terms and conditions for classic mortgage, re-mortgage, leaseback or equity release. Consult taxes, charges, and insurance. Prepare simulations calculating the debt ratios and other alternatives to present a solid portfolio to financial banks. Follow up with the cases in legal institutions such as notaries.	
Back-up team of financial software and services Sep. 2006 - Mar. 2007	<i>Reuters Paris</i>
Prepare financial reports in many sectors for internal systems and link the reports to the front, middle and back offices. Analyze the financial data to elaborate and develop online data software. Train client and CRM support.	
Analyst and strategist (Internship) Mar. 2006 – Sep. 2006	<i>CM-CIC Securities Bank Paris</i>
Analyze and follow up different economical sectors in America and Europe. Study the daily macroeconomics indices to provide the LT & ST economic cycles and develop the bank strategy for different portfolios' asset management. Provide a daily strategy paper in the Morning Fax and distribute amongst traders and portfolio managers. Prepare the weekly, monthly and bimonthly articles on the economical state and analyze the markets and companies' performances for brand recognition. Risk management.	
Sales and marketing Apr. 2001- Sep. 2004	<i>Stratus Int. Construction Co. Tehran</i>
Bid analysis and product purchase of companies as Mitsubishi, Toyota, Iran Oil and Gas Companies, ABC Canada, SKF, etc. Responsible for negotiations, letter of credits and meeting organization. Market import and export products.	
Sales and marketing (Internship) Jun. 2000 – Sep. 2000	Electrozar Co. Tehran
Purchase and sell industrial equipments for Assaluyeh Project (largest refinery project in the Middle East)	

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EDUCATION

University of Paris II, Panthéon Assas	Master's Degree in Finance and Banking	2005-2006
University of Nantes, France	Bachelors in Economics and Management of Sustainable Development	2004-2005
University of Nantes, France	University Diploma in French Literature	2004-2005
University of Tehran, Iran	Bachelors in Mathematical Economics	1998-2001

LANGUAGES

Fluent in English, French, and Persian.

COMPUTER SKILLS

Widespread knowledge of ECOWIN, Bloomberg, 3000 Xtra, JCF, Data Stream, Visual Basic, Siebel, Business Object, Reuter's Wealth Manager, Telerate and Platts. MS Office and Auto-Cad Software.

RESEARCHES

Research, forecast and write the evolution of the Planet Resources, World Population and Energy Sector "Specially Oil" Evolution, now to 2050, with the Economist Group of CIC Bank for the Study of AIX En Provence "a famous annual meeting of economists of the world" in the summer of 2006.

Extensive research projects on the economics of Iran in collaboration with Tehran University Researchers Team.