

# Youssef Ghafir

Financial analyst

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## Languages

English

French

Arabic

## About

Analytical, motivated and detail-oriented accounting and finance graduate with a Master's degree in Accounting. Adept at applying financial principles, conducting data analysis, and ensuring the accuracy and integrity of financial records. Possess strong analytical skills, a solid understanding of accounting standards and regulations, and the ability to work effectively in both team and independent settings.

### BRANDS WORKED WITH

Evlox Denim

Moroccan Capital Markets Authority

Morocco Credit Bank

National Office of Electricity

## Experience

### ● Financial Analyst – Internship

Moroccan Capital Markets Authority | Jan 2023 - Jun 2023

- Assessing and managing financial risks, including market risk, credit risk, and liquidity risk
- Examination of financial transactions files (Initial Public Offering, bonds issuing, takeover bids)
- Multidisciplinary analysis of economic and industry trends to provide insights and recommendations
- Conducting financial research projects (analysing company financials, industry benchmarks, and economic indicators)

### ● Financial Controller – Internship

National Office of Electricity | Jan 2023 - Jun 2023

- Developing budgets, financial forecasts, and variance analysis to ensure the company's financial goals are met
- Analysing financial reports to provide insights, identify trends, and make strategic recommendations to improve financial performance.
- Creating financial models to support decision-making, scenario analysis, and long-term planning
- Assist in the preparation of accurate financial statements (income statements, balance sheets, and cash flow statements)

### ● Credit and banking risk analyst – Advanced Internship

Morocco Credit Bank | Jan 2023 - May 2023

- Assessing the creditworthiness of individuals and businesses by analysing financial statements, credit reports, and other relevant data
- Monitoring and analysing credit portfolios to identify potential risks and opportunities for improvement
- Extracting insights from large datasets and create meaningful reports for management
- Using credit scoring models to evaluate credit risk and make informed lending decisions

### ● Accounting Assistant – Discovery Internship

Evlox Denim | Jan 2023 - Apr 2023

- Management of supplier and customer accounts (entry and control of invoices and expense reports, management of payments and reminders, keeping of purchase and sale books)
- Assisting in the preparation of monthly, quarterly, and annual financial statements
- Preparing VAT returns for multiple entities

## Education & Training

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- 2022 - 2023 ● **The University of Greenwich**  
MSc in Accounting and Finance,
- 2018 - 2021 ● **the National School of Business and Management of ElJadida (ENCG)**  
Master of Sciences in Accounting , Finance and Management,
- 2015 - 2016 ● **the Preparatory Classes to Business Schools (CPGE)**  
Certificate in Economics and commerce,
- **Ibn Abbad High School**  
Baccalaureate in Economics and Management,