

# EMI MEMAJ

101 Prince Street, Boston, MA 02113, (413) 406-9182, [memajemi@gmail.com](mailto:memajemi@gmail.com), [FR.LINKEDIN.COM/IN/EMIMEMAJ](https://www.linkedin.com/in/emimemaj)

Strong finance professional with 2 years of experience in Asset and Liability Management at BNP Paribas and previous experiences in Investment Banking and Wealth Management. Holding a Master of Science degree in Financial Engineering, experienced in studying and working in international environments in Europe and USA.

## EDUCATION

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<b>Master of Science</b>	University Paris Dauphine, Financial Engineering, Paris, France	June 2017
<b>Exchange program</b>	City University of New York, New York, NY, USA	June 2015
<b>Bachelor of Science</b>	University Paris Dauphine, Applied Economics, Paris, France	June 2015

## WORK EXPERIENCE

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**French American Chamber of Commerce**, Boston, MA, United States September 2018-Present  
**Finance and Accounting Volunteer**

- Prepare financial and accounting reports for the Chamber's Board meetings and for the CPA
- Calculate the monthly budget according to planned upcoming events
- Prepare the accounting journal by handling checks, invoices and bank statements
- Analyze monthly transactions to calculate total revenues and expenses and compare them to the budget

**BNP Paribas, International Retail Banking**, Paris, France September 2015-September 2017  
**Asset and Liability Management (ALM) Junior Associate**

- Worked in the team over viewing bank's ALM offshore retail branches with a balance sheet total worth € 40.5 billion
- Prepared the quarterly Asset and Liability Management Committee (ALCO) material for bank's senior management:
  - Calculated bank's interest rate and liquidity GAP for 1,3 and 5 years and cross-border spreads and equity rates
  - Calculated bank's interest income sensitivity to interest rate volatility and regulatory liquidity ratios
  - Calculated intragroup funding between branches and analyzed their security portfolios
  - Prepared the PowerPoint presentation for the committee
- Assisted the implementation of KYC Compliance procedure on 243 ALM banking counterparties
- Interacted with ALM teams in 7 international branches in English or French as well as Paris head office teams

**Mid-Market Securities**, New York, NY, United States April 2015-June 2015  
**Investment Banking Intern**

- Performed economic research, financial analysis and presentation of renewable energy company for potential investors to finance a \$ 150 million wind farm project
- Helped identify qualified potential buyers of a well-established mechanical company
- Prepared business pitch and researched on market competitive advantage for a \$80 million revenue IT and staffing company leading to a capital restructuring of the firm
- Assisted in client meetings, contributed significantly to team discussions and worked closely with senior bankers

**HSBC France**, Paris, France July 2014-August 2014  
**Wealth Management Intern**

- Hosted Top Tier clients at Wealth Management Premium Office, acting as liaison between clients and bankers
- Analyzed credit cases with relationship managers to determine clients' credit worthiness
- Updated 239 of 945 existing client risk profiles and KYC files via direct contact to manage their investment portfolios

## SKILLS/CERTIFICATIONS

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**Computer Skills:** Microsoft Excel (VLookUp, Pivot Tables, Macros), VBA Excel, SAS, Bloomberg, Microsoft Office Suite

**Finance Skills:** ALM, Financial Analysis, Valuation, Budgeting, P&L Analysis, Financial Modeling, Financial Reporting, Financial Risk Management, Compliance, Market Research, Communication

**Language Skills:** English (bilingual), French (bilingual)