

# Reza Ghassemzadeh

**Address:** Via K. Adenauer 8, Vicenza (36100), Italy

**Contact:** +39-3483395183 E-mail: [rezawork01@gmail.com](mailto:rezawork01@gmail.com)

**Online:** [www.linkedin.com/in/reza-ghassemzadeh-979726140](http://www.linkedin.com/in/reza-ghassemzadeh-979726140)

**Age:** 30

**Nationality:** ITALIAN



## EDUCATION

---

### HBX-HARVARD BUSINESS SCHOOL, Finance

Oct 2018- Gen 2019

It is a case study course in which we actively apply:

- *Financial Analysis* by analysing the Income Statement, Balance Sheet and Ratios Analysis of several companies.
- *Finance* by analysing and evaluating the differences between accounting and finance.
- *Capital Markets* by building a strong understanding of the players in the financial services industry and their roles.
- *Creating Value* by exploring the three pillars of value creation and how to achieve them.
- *Valuation* by determining how the future affects the value today, analysing the different valuation methods and evaluating the benefits and risks involved in M&A.
- *Capital Allocation* by evaluating how to apply it and analysing the various options companies have for investing their cash.

### Master of Science, Finance and Investment Management (100/110), University of Aberdeen, United Kingdom

Sep 2016 - Nov 2017

The course included:

- *Accounting:* I undertook financial statement analysis, taking into account the company's context and I learned how accounting information is used by stock market participants and how to calculate key metrics.
- *Quantitative Methods in Finance:* I learned the analysis of statistical data and the interpretation of econometric results using linear regression models.
- *Economic Analysis:* I learned to assess economic explanations, by considering the development of economic concepts as well as considering how economics is practically used.
- *Corporate Finance:* this course allowed me to interpret information about firm's capital structure and how to determine present value, the opportunity cost of capital, investment decisions, risk and return. I learned the function of bond markets and the valuation of bonds and stocks.
- *Empirical Methods in Financial Research:* I learned how interpret the results of statistical models and use these results to parameterize theoretical models; and how to manipulate and appropriately analyse large data-sets.
- *Financial Analysis and Markets:* I learned how to apply fundamental analysis, decomposition analysis, ratio analysis.
- *Portfolio Analysis:* this course allows me to learn the practical implications of modern finance theory for decision making analysis, including portfolio analysis and asset pricing. I learned the evaluation and analysis of bonds and shares, the role of alternative investments and the evaluation and use of derivative products and their role in risk management.

### **Dissertation** : "Evidence of Financial Contagion in European Main Markets during the 2007 Global Financial Crisis".

In this study, I analyse whether there is financial contagion, after the U.S. sub-prime crisis, from the U.S. market to the main European markets. I define contagion as a statistically significant growth in cross-market correlation, following a shock in one nation or a set of nations. My results show that there was contagion from the U.S. market to the main European Markets. My dissertation was marked with "A".

### Bachelor's degree in Business Administration, University of Verona, Italy

2010-2014

The course included: Microeconomics, Macroeconomics, Financial Analysis, Financial Maths, Financial Statistics, Accounting.

## PROFESSIONAL CERTIFICATES

---

- DATASTREAM Nov 2016
- THOMSON REUTERS EIKON Nov 2016
- CFA 1 Level Candidate (Ongoing) Jun 2019

## WORK EXPERIENCES

---

### Junior Corporate Relationship Manager, Corporate Banking Division, BNL – BNP Paribas, Rome

May 2018 – Now

- I establish and maintain long term relationships with BNL's Corporate customers.
- I prepare Credit Proposals for the companies in our portfolio based on my financial and credit analysis.
- I coordinate with all concerned departments of the bank in order to solve all queries within turnaround time.
- Depending on our clients' need I identify new business opportunities through existing relationships by up-selling and cross selling.
- I analyze customer credit data and other related financial information in order to evaluate current and prospect clients.
- I conduct, regularly, review of customer data with the aim to ensure that all accounts are fully compliant with BNPP's KYC policies, documentation and compliance requirements.

- I did data-mining and analysis of client portfolio of BNP Paribas international Corporate clients with the aim to develop the International Business.
- I helped to develop the cross-selling action of our leasing and factoring solutions between BNPP Italy and BNPP Belgium of our Strategic and Key clients.
- I created several databases including data and information of international prospect clients with the objective to acquire new international clients.
- I supported our Relationship Mangers by providing them information in order to solve their daily problems. It helped me to improve my communication and relationship skills.
- I developed my analytical and summary skills applied to big data collection with the objective to present reports.
- I learned the importance and the priority of KYC documents and the complexity of international compliance legislation among banks and clients.
- I improved my problem solving skill, since every day we faced and solved our international clients' problems.

**Founder and Owner of "Italian Break Cafè & Restaurant", Valencia, Spain****Jun 2014 - Oct 2015**

- After my Bachelor's degree graduation, I decided to found my own business by investing the money I had saved up during my previous work. After almost four months of analysis and research, I decided to open my business in Valencia, even though I did not speak Spanish and I had never made a coffee in my life. I decided Valencia because there was tax break for young entrepreneurs, it was the third most touristic city in Spain and because there was low competition in the field of my interest.
- During this experience I developed considerably my analytical skill concerning the assessment of the market and the best investment choices.
- I developed substantially my bargaining and leadership skill, and work in an efficient way under high pressure.
- Each day I had to face problems and in this way I learned how to communicate in a better and efficient way with my employees and how to face and solve problems successfully as a team.
- Thanks to this experience I learned to assimilate as much as possible in the shortest time possible and all of this allowed me to succeed in my business and for this reason I decided to sell it realizing a capital gain of 35%. In this way I could invest my profit to fund my Master of Science at the University of Aberdeen.

**Marketing Communications Manager at "Villa Bonin Club & Restaurant", Vicenza, Italy****Nov 2012 - Jan 2014**

- I did this job in a part-time form to fund my university studies and to save money for my future.
- I learned how to work together with my staff, made up of about 15 people, in order to reach sales target set for each week. I learned how to encourage and subsidize people of our team, based on the characteristics of each individual, in order to achieve each time more difficult objectives.
- I learned to generate ideas and plans, according to the needs of our customers, in order to increase the number of customers and revenues.
- I learned to listen and evaluate the ideas of other members of our staff and to commit to the maximum.

**WORK RELATED SKILLS**

---

- **Communication:** writing regular reports and assignments during my academic studies has greatly increased my written communication skills. Thanks to group presentations at University and my current and prior work experiences, I have built up my confidence and now I am comfortable to speak in public.
- **Proactive:** I am enterprising, in fact I like to take the initiative and deal with situations in advance especially in my work duty. I am an autonomous and highly adaptable and dynamic person which are confirmed by my career.
- **Organisation:** in my current job, every week I have deadlines to meet and I have learned to organize my work and manage my time optimally in order to be as efficient as possible.
- **Problem Solving:** in my current job, every day we help our colleagues from the commercial division and our corporate clients to solve their problems.
- **Analytical:** in my previous job, every week I have to analyze a large amount of data and information, that is provided to me, with the aim to prepare reports for our managers.
- **Fundamental Analysis:** I do Fundamental Analysis in order to evaluate our current and prospect clients. Moreover, I have done four investment projects, based on fundamental analysis, during the class Financial Analysis, with the aim of suggesting the best investment decision, depending on the client's profile.
- **Teamwork:** I have developed this skill considerably, especially because of my work experiences. All my work experiences have required to be self-sufficient but also to be able to work as a team, in order to maximise results.
- **IT:** use Microsoft Office Word, PowerPoint, Excel, and EViews which is a statistical software, in all my course works and researches and during my current job.

**Languages**

---

- Italian, native.
- Farsi (Persian), native.
- English, fluent.
- Spanish, professional knowledge.
- Arabic, beginner.

**INTEREST**

---

**Financial Markets and Trading** - I have always been fascinated by the financial world and the complex mechanisms of the financial markets, for these reasons I have decided to sell my business in Spain and to follow my dream, that is have a career in the financial sector. Moreover, before beginning my MSc at the University of Aberdeen, I dedicated my time, for several months, to active trading online. I have studied how to apply technical analysis and fundamental analysis, and based on my analysis I made short-term investment decisions. I started with an account of 10000 Euros and after six months I have reached around 21000 Euros.