**Romain ROBERT**

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Nationality: French

**Career Objective**

I apply for a position related to my experience.

**Profile**

- Translation,

- Financial analysis,

- Short and long term credits for small companies and groups,

- Rating of companies according to the Basel Accords,

- Mortgage credits,

- Accounting,

- International Trade.

**Career Summary**

**December 2012 - Now** Les trésors de Romulus (own business), Paris

*Author, Designer, Publisher of a board game*

**November 2011 - October 2012** Hedios Patrimoine (asset management company), Paris *Mortgage financing officer*

**Mars 2011 - Mai 2011** Compagnie Générale d’Affacturage (Factoring Company), Paris

 *Factoring Risk Analyst*

**November 2009 - February 2011** Société Générale (Bank), France

 *Credit Analyst*

**July 2008 - August 2008** Shakespeare Festival Kulturamt Neuss, Germany

 *Assistant Manager*

**April 2006 - August 2006** Städtische Kliniken Neuss, Germany

*Assistant Manager*

**Languages / Skills**

**French** Mother Tongue

**English** Fluent

**German** Fluent

**Spanish** Intermediate level

**Computer Skills** Good level of expertise: Excel, Word, Powerpoint, Access, Illustrator, languages (HTML, CSS, PHP)

**Professional experience**

**December - Now** **Deductio (own business), Paris**

 ***Author, Designer, Publisher of a board game***

*Deductio is a board game that I have created, designed, published. This game is sold by internet.*

***Key responsibilities :***

* Creating a game.
* Designing a game (software : Adobe Illustrator).
* Realizing a business plan.
* Elaborating a corporate strategy.
* Following the European and the American production and printing standards.
* Translating the game in 5 languages (French, English, Spanish, German, Italian).
* Finding a producer in China (about 30 requests for proposal).
* Producing 1000 units.
* Finding a fulfillment company in China.
* Promoting Deductio on the social networks (facebook, twitter, google+).
* Registering Deductio in all major game databases and game websites.
* Creating a multilingual website (www.deductio-game.com) .
* Referencing this website.
* Selling the game on e-commerce companies across the world.
* Managing the shipments.
* Advertizing the game on internet.

***Key achievements :***

* Successfully developed a game from my own. I only claimed helps for correcting my translations of the rules of the game.
* Deductio begins to provide me revenues.
* Estimated return on investment : April 2013.

**November 2011 - October 2012** **Hedios Patrimoine, Paris**

 **Asset management company**

 ***Mortgage financing officer***

*Hedios Patrimoine is a company of about 20 people offering online financial products and services*

***Key responsibilities :***

* End to end processing on all personal mortgages.
* Analyzing the feasibility for the mortgages.
* Conduct interviews and obtain the relevant information such as credit reports, background checks, references checks.
* Liaising with internal and external contacts.
* Supplying creditor insurance .
* Promoting financial products and services.
* Developing banking partnerships in order to obtain attractive offers for the clients.
* Co managing a new department of personal mortgage.
* Analyzing and selecting real estate opportunities.
* Servicing client requests (special scenarios, legal vehicles, businesses, etc.).
* Provide support to the global offices.

***Key achievements :***

* Successfully developed banking partnerships.
* Successfully financed a corporate property deal.
* Realized a comparative study of the French Real Estate Investment Trusts.

**Mars 2011 - Mai 2011** **Compagnie Générale d’Affacturage, Paris**

 **Factoring Company**

 ***Factoring Risk Analyst***

*Compagnie Générale d'Affacturage is a wholly-owned subsidiary of the Société Générale bank specialized in factoring operations for all-sized companies.*

***Key responsibilities :***

* Obtaining and verifying customer income documentations.
* Analyzing the balance sheets and the income statements of the companies.
* Valuating the different risks depending on various stakeholders point of views.
* Improving process efficiency and internal control systems.
* Providing direct pieces of information and feedbacks to the team for taking best decisions according to the factoring risks and the targeted incomes.
* Carrying out credit reports and recommendations to Management enabling a final credit judgment to be made.

***Key achievements :***

* About 20 fully-realized financing arrangements
* Good understanding of the specific approach which has to be taken in the factoring industry

**November 2009 - February 2011 Société Générale, France**

 **Bank**

 ***Corporate credit Analyst***

Société Générale is a leading European bank. The retail banking where I used to work was specialized in the small, middle-sized companies between one and 2.000 employees.

***Key responsibilities :***

* Preparing credit reports and recommendations to Management enabling a final credit judgment to be made.
* Preparing commercial reports before the commercial visits of the commercial bankers.
* Making interpretative analysis of financial statement - balance sheets, income statements, and cash flow statements.
* Providing credit support analysis to the industry corporate banking teams and to the management.
* Approving or declining credit proposals within limits of assigned authority.
* Sharing out short and long term credits according to the financial needs of the company.
* Providing prompt, quality service to the internal and external sales and correspondents in a friendly and professional manner.
* Monitoring developments across specific industry sectors, identifying major risk factors and investigating any adverse developments that may affect existing clients / quality of book; bringing these to the attention of Senior Management.
* Auditing existing account files annually on statutory auditor's demand.
* Rating companies according to the Basel Accords.

***Key achievements :***

* More than 100 fully-realized financing arrangements.
* Financed corporation of about 10 subsidiaries and 2.000 employees.
* Achieved the objectives in terms of deadlines and files.

**Other Work Experiences**

**July 2008 - August 2008 Shakespeare Festival Kulturamt Neuss, Germany**

 **Theater festival**

 **Assistant Manager**

In charge of foreign theatre companies, management of the event.

**April 2006 - August 2006 Städtische Kliniken Neuss, Germany**

 **Hospital**

 **Assistant Manager**

Coordination of the departments, organization of retirement celebrations.

**Education**

2008-2009 Master in finance at the Business School ESC Toulouse, France

September 2008 - May 2009 2 semesters at the ESEC Barcelona, Spain

February 2008 - June 2008 1 semester at the Mannheim Universität, Germany

January 2007 - June 2007 Bachelor (Honours) Languages and International Trade

 University of Portsmouth, England

2004 - 2007 Bachelor in Business and Management

 Best class average

 Ecole de Gestion et de Commerce du Maine, France

**Activities and Interests**

Reading books (literature, history, geopolitics)

Sports: Running (Half-marathons and marathons)

Full driving license

**Referees**

Please note that referees are available upon request