

Reema Abdulkareem Almuhananna

Financial Analysis | Investment Strategy | Risk Assessment | Financial Modeling

+966 562 022 712 r.almuhanna3@gmail.com Reema Almuhananna Saudi Arabia

PROFESSIONAL PROFILE

Finance and investment professional with progressive experience across public finance, development funding, SME financing, and investment analysis. Demonstrates strong capability in financial modeling, budgeting, valuation, and credit assessment across government and private-sector environments. Proven contributor to national-level financial initiatives, accrual-based reporting, and data-driven investment decisions. Recognized for analytical rigor, stakeholder collaboration, and disciplined execution aligned with strategic objectives. Aspires to grow into a high-impact leadership role in finance and investment.

PROFESSIONAL EXPERIENCE

National Development Fund | Saudi Arabia

Finance Trainee | February 2026 – April 2026.

Key Achievements

- Supported financial evaluations for development projects aligned with national economic objectives.
- Contributed to improving funding analysis accuracy through structured financial assessments.

Core Responsibilities

- Assisted in reviewing financial models, forecasts, and investment feasibility studies.
- Supported the preparation of financial reports, ensuring compliance with institutional policies.

CFA Society | Saudi Arabia

Trainee | Young Women in Investment Program | January 2026 – Present.

Key Achievements

- Produced structured investment reports aligned with CFA ethical and analytical standards.
- Applied portfolio optimization techniques to improve risk-adjusted return analysis accuracy.

Core Responsibilities

- Analyzed investment industry participants, structures, and regulatory frameworks.
- Applied economic principles to macroeconomic and microeconomic investment analysis.

Ministry of Foreign Affairs | Saudi Arabia

Financial Planning and Budgeting Trainee | January 2025 – July 2025.

Key Achievements

- Supported embassy financial operations, ensuring accurate payments and revenue tracking.
- Contributed to preparing financial statements collaboratively with KPMG under accrual accounting.

Core Responsibilities

- Managed budget item reallocations and prepared funding enhancement submissions.
- Supported financial planning and forecasting aligned with ministerial budgetary strategy.

Alraedah Finance | Saudi Arabia

Growth Associate – SMEs | February 2024 – January 2025.

Key Achievements

- Analyzed SME financial needs and recommended tailored financing solutions.
- Supported lending decisions through financial statement and credit profile evaluations.

Core Responsibilities

- Assessed SME financial health, cash flows, and repayment capacity.
- Collaborated with internal teams to improve onboarding efficiency and portfolio quality.

Saddik and Mohammad Attar Co | Saudi Arabia

Sales Advisor | 2021 – 2023.

Key Achievements

- Achieved consistent sales targets through consultative selling and structured customer engagement.
- Strengthened customer retention by delivering tailored solutions aligned with client needs.

Core Responsibilities

- Advised customers on products, pricing, and promotions, ensuring informed purchasing decisions.
- Maintained accurate sales records supporting reporting accuracy and inventory planning.

Chalhoup Group | Saudi Arabia
Sales Advisor | 2019 – 2021.

Key Achievements

- Increased conversion rates through needs-based selling and effective product positioning.
- Supported store revenue growth through proactive customer relationship management.

Core Responsibilities

- Delivered personalized sales consultations, enhancing customer satisfaction and brand loyalty.
- Supported merchandising standards and coordinated with inventory management teams.

Asas Althabat for Real Estate Development and Investment | Saudi Arabia
Real Estate Sales | 2018.

Key Achievements

- Supported successful property transactions through effective client communication and follow-up.
- Increased client interest by presenting properties aligned with investment objectives.

Core Responsibilities

- Conducted property presentations, site visits, and client negotiations.
- Assisted with documentation and coordination, supporting smooth transaction processes.

Contact Company Center by STC | Saudi Arabia
Customer Support Agent | 2017.

Key Achievements

- Resolved customer inquiries efficiently while maintaining service quality and satisfaction standards.
- Improved customer experience through clear communication and timely issue resolution.

Core Responsibilities

- Handled inbound calls, service requests, and customer account inquiries.
- Escalated technical issues according to established operational procedures.

ACADEMIC BACKGROUND

Saudi Electronic University | Saudi Arabia
Bachelor’s Degree in Financial Management | Class Honors | 2022 – 2025.

CERTIFICATIONS & COURSES

- Chartered Financial Analyst (CFA) Level I – Passed | CFA Institute.
- Certificate in Introduction to Securities & Investment (CME-1) | Chartered Institute for Securities & Investment (CISI).
- International Certificate in Wealth Management and Investment (CME-4) | Chartered Institute for Securities & Investment (CISI).

TESTS

- IELTS | Score 5.5
- Standardized Test of English Proficiency | National Center for Assessment | Score: 89 / 100.

SKILLS

Strategic & Analytical Thinking

- Critical Thinking & Problem Solving.
- Risk Assessment & Decision-Making.
- Analytical Evaluation & Strategy.
- Process Development.

Leadership & Team Management.

- Team Supervision & Performance Monitoring.
- Staff Development & Mentoring.
- Process Improvement.
- Workflow & Operational Coordination.

Expertise & Compliance

- Financial Modeling.
- Financial Statements.
- Risk Management.
- Financial Planning.

Technical & Productivity Tools.

- Microsoft Office Suite.
- Data Management & Reporting.
- Invoice Processing & Tracking.
- Document Filing & Archiving.

LANGUAGES

- Arabic.
- English.