

## Background

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**Maya Trad** is a Certified Financial Consultant (CFC) registered with the Institute of Financial Consultants (IFC) under number 18930. She brings over 15 years of experience to the role.

She has gained her knowledge through extensive experience with private sector, international financial institutions, and donors (**EBRD, GIZ, IFC, EIB, EU, USAID, FCDO, World Bank**), as well as economic development contractors (**Stantec, DAI, Frankfurt School of Finance & Management**) in Lebanon and the MENA region. She has also worked in a wide range of sectors, including industrial, commercial, agricultural, and financial services.

Since 2015, Maya has been working as an independent financial consultant, with over 100 start-ups and SMEs. She has provided expertise in financial and operational management, strategic planning and budgeting, project monitoring and evaluation, restructuring support, and sustainable finance for a clean energy economy.

Furthermore, she has produced valuation, business plans, and feasibility studies with recommendations for funding agencies, thereby maintaining the sustainability of SMEs in the context of the current economic downturn. Additionally, she has conducted training for companies with the objective of enhancing their financial and environmental performance and has applied the MFCA (Material Flow Cost Accounting) tool for RE & EE projects.

### CONTACT

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### EDUCATION

**2002-2006:** BA-in Banking & Finance-American University of Technology.

**2016-2017:** Business Valuation and investing from Michigan University (online)

**2016:** Certified financial consultant-CFC from Institute of financial consultant-USA

**2023:** Certificate in Sustainable finance-from United Nation climate change.

### AREA OF EXPERTISE

Financial advisory  
Virtual CFO  
Capacity building  
Climate & sustainable finance  
Project evaluation  
Business valuation  
Coaching & advisory (MSME)  
Financing strategy  
Corporate restructuring process  
MSMS Monitoring & Evaluation

### Clients

Start-ups and SMEs  
IFIs, FIs,  
Non-governmental institutions  
Economic development  
contractors

## Work Experience

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### **SWISS CONTACT-MENA countries-July 2024-Present:**

Acting as a **Business Administration Consultant** for the MENA region (Lebanon, Jordan, Syria, Morocco, Tunisia), I oversee the performance of each country, provide support to the team, and propose measures as needed:

- Conduct a risk assessment and evaluate all SC-divisions (Admin & Finance, Auditing, HR, M&E, Operations, and Procurement)
- Identify and assess the internal factors (strengths and weaknesses) and external factors (opportunities and threats).
- Propose performance measures and an implementation plan that are aligned with the organization's mission and strategy.
- Assist the MENA countries with their yearly project budget management, including planning, allocating, tracking, and controlling.

### **UNITED NATIONS INDUSTRIAL DEVELOPMENT ORGANIZATION-Lebanon-June 2024-Present:**

Acting as an **MFCA Advisor (Material flow cost accounting)** for 18 service providers and 50 local manufacturers in the food industry, while:

- Conducting a workshop targeting the accounting or finance managers of all companies and service providers, to introduce MFCA concept and initiate the collection of relevant MFCA data from companies.
- Providing guidance to the service providers on MFCA data collection, reviewing the collected data and providing advice when needed to improve data collection.
- Providing guidance to prepare the MFCA related sections of TEST report. These would comprise input/output analysis at company boundary system, non-products outputs (NPOs), priority flows and focus areas and MFCA related recommendations.

### **LEBANESE CENTER FOR ENERGY RESERVATION (LCEC)- June-August 2024:**

Acting as a **Business Valuation Advisor** to determine the fair value of the PPA (Power Purchase agreement) for Solar farms in the North and the South of Lebanon while considering energy and carbon credit as revenue streams for the project:

- Evaluate and analyze business models already delivered by other consultant firms.
- Prepare a business model with all financial metrics and analysis for a period of 25 years and compare it to existing business models.
- Calculate the most relevant financial metrics to determine the valuation of the project.

### **FRANKFURT SCHOOL OF FINANCE & MANAGEMENT GERMANY- May 2021-Present:**

As a **Regional Financial Sector Expert for the COOL-UP project**, which aims to increase the use of sustainable cooling technologies in various cooling segments of the building sector in the MENA countries. My duties include:

- Preparing a market study for Lebanon (demand in the RAC sector)
- Maintaining contact with stakeholders and donors to establish a fund for refrigeration technologies for Lebanon.
- Preparing feasibility studies for SMEs to upgrade their technologies and reduce energy consumption.
- Preparing a business case for natural refrigerant technologies for project financing, demonstrating the most financially advantageous metrics and KPIs of upgrading to sustainable cooling and heating technologies.
- Preparing training for local FIs to promote sustainable cooling technologies and develop an energy efficient natural refrigerant financing product.

### **ICON INSTITUTE CONSULTING GROUP-LEBANON- February 2024-August 2024:**

Acting as a **Financial Consultant** for EPL (employment promotion Lebanon) funded by GIZ while delivering Business Development Services for MSMEs located in Lebanon to promote economic growth.

### **PETRIKOR ADVERTISING COMPANY-LEB/UAE -September2023-September 2024:**

As a **financial advisor**, I conduct a comprehensive assessment of the company's position and prepare a valuation report prior to making any investment and raising capital. My investment analysis is based on two key approaches: Fundamental analysis & Bottom-up approach.

### **MANAGEMENT SYSTEM INTERNATIONAL (MSI)/ENCOMPASS LLC -June 2022-Mach 2023:**

As a member of the evaluation team for the LED program (USAID-funded), I was responsible for supporting the design, implementation, and reporting tasks for the final evaluation

**INTERNATIONAL FEDERATION OF RED CROSS AND RED CRESCENT SOCIETIES- April 2022-April 2023:**

Acting as a **Consultant** to develop a capacity assessment, and to conduct a risk Assessment for IFRC National societies among North Africa and the MENA region (i.e., IRAN, IRAQ...):

- To identify and facilitate any potential risk while transitioning those National Societies from the Working Advance System to the Funds Transferred System through the WWPP (working with project partners)
- To provide a risk analysis and recommendation for mitigation action for all National society's functions (Finance, HR, Procurement& logistic, legal, IT, internal audit, and senior management).

**FRANKFURT SCHOOL OF FINANCE & MANAGEMENT GERMANY- February 2022-March 2023:**

Acting as a **Climate Finance and SME finance Expert** for Lebanon, to provide EIB with a Market study to identify clusters driving the green demand and to identify finance GAPS and matching opportunities for EIB's green investment through:

- Conducting research, and market scope on EE and RE investment at the MSME Level
- Completing at least 20 interviews with Stakeholders and key players in Lebanon, Egypt and Tunisia.
- Preparing a detailed report for Lebanon showing the Exit strategy and sustainability intervention for EIB.

**MMIS MANAGEMENT CONSULTANTS, JORDAN-April 2021-August2022:**

Acting as a **Senior consultant** while assessing the gender composition and dynamics in the workforce of the clients (Local and National SMEs) using IFC's (International Finance Corporation) and other established tools and resources on women's empowerment.

**SOCIAL IMPACT-LEBANON-January 2021-May 2021:**

Acting as a **Trade and Finance expert** while conducting in-depth qualitative interviews (50+) with stakeholders for a Political and Economic Assessment to update USAID and deepen their understanding of the opportunities and barriers to economic growth, particularly considering the events in the last 18 months.

**WORLD BANK/BERYTECH & LEBANESE LEAGUE FOR WOMEN/CRISIS MGT PROGRAM-Oct 2020-June 2021:**

Acting as a **Business Advisor** for businesses led by women to mitigate the economic crisis and COVID-19 impact on their businesses while providing learning tools and capacity building to grow and enhance their businesses and networking opportunities and learn how to be resilient in the face of crisis.

**STANTEC-EBRD/ GEFF LEBANON PROJECT-January 2019-September 2020:**

Acting as a **Lead Financial Expert** for the **Green economic financing facility** project for RE and EE while:

- Managing a portfolio of USD 100M for Green and sustainable financing activities,
- Preparing quarterly reports for the clients (KPIs, Economic and political analysis, portfolio updates...).
- Assisting in the preparation of the Operations Manual
- Training and workshops for third parties and potential clients

Acting as a lead expert for **the Green Technology selector** project for Lebanon, while preparing monthly progress report and Create workflow mechanism for engineers.

**EKUIPLUS FINANCIAL SERVICES COMPANY-DUBAI-October-November 2020:**

Acting as a **technical financial writer** for Automated financial modeling and virtual CFO.

**DEVELOPMENT ALTERNATIVE INC.-DAI-February 2020-June 2020:**

Acting as a Financial Director for LERII programme (Lebanon Economic Reform and Infrastructure Investment) to build the finance department:

- Ensure the project deliverables while linking all departments together.

**SOCIAL IMPACT-August 2019- October 2019:**

Acting as a **Financial evaluation expert** for LED (Lebanon Enterprise development) Mid-term evaluation for USAID while conducting in-depth qualitative interviews with 60 individuals (Partners, Beneficiaries, consultant, and business advisors). Assist in drafting the Inception report, the methodology and the final report submitted to USAID.

**ACTED-June 2019- September 2019:**

Acting as a **financial trainer and coach** for 11 local MSME/women entrepreneur while delivering and intensive Financial Modeling workshop and training for 2 days and a One-on-one coaching session for each MSME to upgrade their business plans.

**CARE INTERNATIONAL- September 2018-July 2019:**

Acting as **Business development consultant** to support local SME based in Tripoli and Beirut, while providing technical support to women entrepreneurs and connect them with donors and potential investors, through:

- Preparing financial modeling, Donor Pitch & presentations, pricing strategy and any other technical financials and operations support needed.
- Advising on their current financial business situation and providing them with One-on-one coaching for business skills and financial management.

#### **PALLADIUM-STEP PROJECT-October 2018-January 2019**

Acting as a **Senior Business development services consultant** through creating a mapping process for BDS and SME and evaluating BDS providers technically and financially. Create processes and templates, and curriculum for both BDS and SME.

#### **CEWAS-August 2018:**

Acting as a **coach** for start-ups to better understand and implement the financial and operation modeling.

#### **DAI EUROPE-August 2017-May-2018:**

Acting as a **Financial & Operational Manager** for DAI Europe to implement a Social Enterprise Pilot Project in Beirut "SoUK.LB", an initiative from the Foreign Commonwealth Office:

- Build the Operation, Finance & Grant Manual of the project, and prepare all monthly reports for the donor, DAI HQ,
- Monitor and control the internal and consortium Budget and Supervise Grantee's (Social Enterprise) financial Budget with respect to their Grants.
- Oversee the procurement process for the Consortiums and Grantees.

#### **PROFESSIONAL FINANCIAL CONSULTANCY (PFC)-MIDDLE EAST -Mar 2017-July 2017:**

Acting as a **Financial Advisor** for PFC holding group for Lebanon, Qatar, and Dubai:

- Company's restructuring: Create a clear strategy and vision for managers/shareholders to understand the core value of their business through sales strategy, operational workflow, and services validation.
- Writing proposals and managing project budgeting for PFC Clients: NGOs and private companies

#### **ADR-May-2017:**

Acting as a **Project director** for Market research and branding strategy for the fishing market in tyre-Lebanon

#### **ALAKSO-ALUMINUM MANUFACTURE-KSA LEB-May 2017-November 2017:**

Acting as a **financial consultant**- while Restructuring and Setting up and efficient workflow for all departments and setting all necessary purchasing policies and procedures. Also, upgrading the financial management while integrating new software for the company.

#### **CARITAS -BALADI PROGRAM-USAID-Jan 2017-May 2017:**

Acting as a **Social Economic Consultant** for many municipalities under Baladi program: while preparing a feasibility study to each project for each municipality and showing stakeholders the potential of their investments and the sustainability development plan.

#### **INTERNATIONAL RESCUE COMMITTEE-UNHCR-UNICEF-Oct 2016-Dec 2016:**

As an **Organizational development consultant** for UPEL (Union de la protection au Liban), I developed policies and procedures for HR, finance, and procurement departments. I conducted a debt analysis and risk management matrix to assess UPEL's current situation and created templates and a monitoring system to control private and public funds.

#### **UNIDO- UNITED NATION INDUSTRIAL DEVELOPMENT ASSOCIATION-Feb2016- Nov 2016:**

Acting as **Material Flow Cost Accounting (MFCA)** expert for MED TEST II implemented in 4 to 8 medium sized manufacturers in Lebanon through: providing MFCA training for all companies and evaluating the conventional accounting department of the companies and implement MFCA method.

#### **MERCY CORPS-UKAID- Dec2015- July 2017:**

**Contract 1:** Providing **financial consulting services** for the INTAJ PROGRAM, with the objective of supporting SMEs and start-ups in the Beqaa and Tripoli regions. This will entail preparing a feasibility study and evaluating each company, identifying its funding requirements, and making recommendations regarding potential investments.

**Contract 2:** Serving as an **organizational development consultant**, with the aim of identifying the optimal interlink between departments in alignment with Mercy Corps Global and foreign donors' requirements.