Karime Fairuz Pichara Abuhadba

Telephone N°: +569 9746 7995
E-mail: kpicharaa@gmail.com

EDUCATION

2007-2011 **UNIVERSIDAD DEL DESARROLLO** SANTIAGO, CHILE
Faculty of Business and Economics: Business Administration (*Ingeniero Comercial)*

1991-2006 **INTERNATIONAL SCHOOL NIDO DE ÁGUILAS** SANTIAGO, CHILE
Preschool, Elementary & High School education

EXPERIENCE

Nov. 2021-Present **SCOTIABANK CHILE – Corporate Finance, Corporate and Investment Banking** SANTIAGO, CHILE
Associate Director: Leading transactions from origination to execution, direct contact with clients allowing a better understanding of their needs in order to propose the best solution. Working with analysts to help training them.

Sep. 2020-Oct.2021
Associate: Origination, structuring and execution of local and cross-border lending transactions, for corporate and commercial customers. Preparation of proposals for internal committees together with banking, leading to constant exposure to customers. Review of legal documentation and following the funding process from beginning to end.
Greatest achievement: Reviewing and coordinating complete transactions from origination to execution in Chilean and NY Law, assisting and advising clients to achieve successful processes.

Feb. 2018-Aug. 2020 **SCOTIABANK CHILE – Corporate Banking** SANTIAGO, CHILE
Credit Solutions Manager: Responsible of a specific corporate client portfolio with operations in different industries. Focused on providing the best solution for each client and situation: tailor-made proposals and annual reviews of our business relationship with the borrower, that include industry and customer analysis at qualitative and quantitative levels.
Greatest achievement: Supporting a highly profitable portfolio within Corporate Banking by finding new creative ways for highly capable customers to continue choosing us as their main bank, while having access to all other banks in the country.

Oct. 2016 - Jan. 2018 **HUMANA PEOPLE TO PEOPLE** MICHIGAN, USA / NDOLA, ZAMBIA
Development Instructor: A theoretical and practical training in Michigan, USA, followed by a service period in Zambia consisting in rural community development projects in five different provinces in the country, mainly focused on child aid projects and community schools. A final closing period from USA for project reports and presentations.
Greatest achievement: Creation and implementation of three programs regarding health, hygiene and education, which reached over 120,000 people.

Aug. - Sep. 2016 **SAVE. ASSIST. OUTREACH - SAO Organization** MYTILENE, GREECE
Volunteer: Responsible of the management of ATTIKA Warehouse where non-food item donations received from all over the world are distributed to different refugee camps on the island. Direct work with other NGOs on the island such as Save the Children, Eurorelief, Caritas, HSA (official UN partner).
Greatest achievement: Establishment of a logistics system that allowed easier preparation of orders and more efficient distribution routes allowing to service more organizations and reaching more refugees.

Dec. 2013-May 2016 **SCOTIABANK CHILE** SANTIAGO, CHILE
Credit Solutions Analyst – Corporate Banking: Financial, industrial and business analysis together with loan structuring and pricing, among other studies that allow annual reviews of the existing relationships with corporate customers, as well as new financial proposals.
Greatest Achievement: Specialization on Financial Institutions allowing a closer relationship between corporate banking and the trading desk for this type of customer.

Apr. 2012 - Nov. 2013 **MANAGEMENT SOLUTIONS** SANTIAGO, CHILE
Consultant: Primarily focused on the financial industry for different projects: preparation of a Business Continuity Plan; implementation of an Operational Risk self-assessment project; creation of a Master Plan for the implementation of a CRM; PMO for CRM project; PMO for an ODS implementation project.
Greatest achievement: Leading and managing the PMO for two projects in parallel, with excellent results.

INTERNSHIPS & OTHERS

Mar. – Dec. 2010	**THE WALT DISNEY COMPANY -CHILE**	SANTIAGO, CHILE
	Internship: Assistant in the financial planning department. Preparation of Excel presentations and worksheets for data analysis, among other supporting activities.	
Mar. – Dec. 2009	**ADIDAS-CHILE**	SANTIAGO, CHILE
	Internship: Assistant in the marketing area of Reebok. Support Marketing Operations department, helping with the showroom setup as well as the brand's catalogue for the season. Development of a sample handling handbook.	
2008-2011	**UNIVERSIDAD DEL DESARROLLO**	SANTIAGO, CHILE
	Teacher Assistant for Cost Accounting (english), Corporate Finance (english and spanish), Finance II (spanish), Microeconomics (spanish), Optimization (spanish), Economic Management (spanish). Paper translation. Tutoring. Student Affairs (Admission process, others).	

GENERAL INFORMATION

LANGUAGES: Native English, Native Spanish

SOFTWARE: User level in Windows, Mac OS, Microsoft Office, Internet.

DISTINCTIONS: Scotiabank Culture Catalyst FY2023. Scotiabank Best of the Best FY2022. Scotiabank Culture Catalyst FY2020. Scotiabank Best of the Best FY2019. Scotiabank Award for Excellence in Management and Commitment, Corporate & Commercial Banking (Dec. 2014). Academic Scholarship 2008, 2009, 2010. Best Student Award 2009. Best Teacher Assistant Award 2010, 2011. Graduation Ceremony Speech.