

RAIF HOTAIT

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PROFILE:

- Portfolio management and project finance professional with 13+ years of experience in debt structuring, valuation, M&A, project finance, and portfolio management for infrastructure and renewable energy projects.
- Strong ability to manage and communicate with different geographically dispersed teams and internal and external stakeholders, in addition to planning and managing tight deadlines.
- Skilled in business origination and adept at building and maintaining strong client relationships
- Fluently trilingual: English, French, and Arabic.

WORK EXPERIENCE:

Société Générale Corporate and Investment Banking, New York – United States of America / Montreal - Canada

Vice-President, Energy+ Group and Project Finance - Americas (September 2023 – Present)

- **Portfolio and Asset Management:** Manage a diverse portfolio of ~18 energy projects, including gas-fired plan, LNG, solar, wind, hydro, and energy storage assets across various regions in the Americas, with syndication and leveraged loans totaling USD 4.1Bn. Monitor asset performance metrics, ensuring they meet or exceed established benchmarks. Analyze portfolio trends to identify opportunities for optimization and risk mitigation.
- **Project Finance Structuring:** Contribute to the structuring of project finance transactions as part of the deal team, supporting the process from inception to closing. Oversee financial analysis, financial modeling projections, and rating assessments to evaluate project viability. Drive negotiations, due diligence, and discussions with lenders, investors, and other stakeholders. Develop and propose financial terms and conditions ensuring optimal risk allocation. Complete a comprehensive credit portfolio memo to confirm the acceptance of adding the project to the portfolio, outlining key risks, financial metrics, and strategic fit.
- **Financial and Team Management:** Manage a six-person team that reviews and approves their regular financial performance reviews and variance analyses conducted for the projects. Develop and oversee annual budgets for the portfolio, including operating expenses, capital expenditures, cash flow, and revenue projections.
- **Operational Excellence:** Coordinate with Operations & Maintenance (O&M) teams to ensure high asset availability and efficiency. Work closely with EPC teams to prevent construction delays and cost overruns. Implement asset management strategies to extend the lifecycle of renewable energy projects. Ensure compliance with all environmental, safety, and regulatory (ESG) requirements.
- **Stakeholder Management:** Serve as the primary point of contact for the project's investors and other key stakeholders. Prepare and deliver performance reports, presentations, and updates to stakeholders. Collaborate with developers, engineers, and legal teams during the acquisition or divestment of assets.
- **Risk Management:** Identify, assess, and mitigate portfolio risks, including market, operational, and regulatory risks. Develop and implement contingency plans to address unexpected challenges. Stay informed about industry trends, market conditions, and policy changes impacting renewable energy.
- **Strategic Growth:** Support the evaluation of new investment opportunities and their integration into the existing portfolio. Participate in due diligence for acquisitions, mergers, and joint ventures. Contribute to the development of long-term strategies for portfolio expansion and diversification.

HSBC Bank Canada, Montreal - Canada

Senior Associate, Corporate Banking – Utilities, Power and Energy (January 2021 – August 2023)

- **Client Relationship Management:** Develop and maintain effective relationships with clients in the utilities, power, and energy sectors, ensuring a deep understanding of their financial needs and providing customized solutions.
- **Credit Analysis and Structuring:** Analyze, process, and execute credit requests, including structuring loans and other financial products such as vanilla, structured, and leveraged facilities of up to USD 150 million. Conduct due diligence and develop recommendations aligned with internal credit policies and the bank's risk appetite.
- **Transaction Execution:** Support the execution of various financial transactions, such as corporate, acquisition, and bridge financing. This includes preparing credit documentation, reviewing loan agreements, and updating internal systems with pertinent transaction details.
- **Industry Research and Analysis:** Conduct thorough research on industry trends, competitive dynamics, and financial performance within the utilities, power, and energy sectors to inform decision-making and identify client opportunities.
- **Portfolio Management:** Monitor client portfolios, conduct regular reviews, and ensure that credit files, agreements, and security documents are complete and up to date.

Business Relationship Manager – Mid-Market (November 2018 – December 2020)

- **Client Relationship Management:** Develop and maintain strong relationships with mid-market clients, acting as the primary point of contact to understand and address their financial requirements.
- **Business Development:** Identify and pursue opportunities to acquire new clients and expand existing relationships, aiming to increase the bank's market share in the mid-market segment.
- **Financial Analysis and Credit Assessment:** Conduct thorough financial analyses to assess clients' creditworthiness, structure appropriate financing solutions, and manage associated risks. Reviewed and structured credit facilities (up to CAD 25M) and liaised with the credit department.
- **Cross-Selling Products and Services:** Collaborate with internal teams to offer a comprehensive suite of financial products and services tailored to clients' needs, including loans, treasury management, and capital markets solutions.
- **Market and Industry Analysis:** Stay informed about industry trends, market conditions, and regulatory changes to advise clients and identify potential business opportunities.

BMO Financial Group, Montreal – Canada

Senior Financial Services Manager – Retail Banking (November 2016 – October 2018)

Customer Service Representative (May 2016 – October 2016)

- **Customer Relationship Management:** involves Developing and maintaining strong relationships with clients, addressing their financial needs, and ensuring customer satisfaction.
- **Team Leadership:** Lead, train, and motivate branch staff to achieve performance goals and maintain high levels of employee engagement.
- **Financial Analysis and Credit Assessment:** Conduct thorough financial analyses to assess clients' creditworthiness, structure appropriate financing solutions, and manage associated risks. Reviewed and structured credit facilities (up to CAD 1M) and liaised with the credit department.
- **Regulatory Compliance:** Ensure all branch activities comply with banking regulations and internal policies.
- **Strategic Planning:** Develop and implement strategies to achieve financial targets and expand the customer base.

Banque Libano-Française, Beirut – Lebanon

Branch Network Optimization – Business Expansion (October 2013 – April 2015)

Senior Banking Advisor – Retail Banking (January 2012 – September 2013)

Customer Service Representative (July 2011 – December 2011)

- **Branch Network Strategy:** Develop and implement strategies to optimize branch locations, balancing expansion and consolidation to align with business goals.
- **Market Analysis:** Conduct in-depth market research and demographic analysis to identify high-potential locations for new branches and opportunities to enhance existing ones.
- **Expansion Planning:** Lead feasibility studies for new branch openings, relocations, and closures, ensuring alignment with the company's growth objectives.

Deloitte, Beirut – Lebanon

Junior Auditor – Internship (July 2010 – September 2010)

- **Financial Audit:** Conducted granular audit on the financials of local and international and local companies
- **Audit Report Preparation** – Assisted senior auditors in the preparation of the final audit report.

EDUCATION:

McGill Executive Institute - Desautels Faculty of Management, Mini-MBA Series

2019–2020

University of Saint-Joseph, Master's in Finance and Banking Operations

2011–2013

University of Saint-Joseph, Bachelor's in Business Management

2008–2011

Certificate

Financial Modeling and Valuation Analysis - Corporate Finance Institute

2025

Renewable Energy - University of Colorado Boulder

2024

Energy Production, Distribution & Safety - University of Buffalo School of Engineering

2024

Oil & Gas Industry and Markets - Duke University Nicholas School of the Environment

2024

Global Financing Solutions - EDHEC Business School

2024

Financing and Investing in Infrastructure – Project Finance - Università Bocconi

2023

SKILLS:

- **Computer Skills:** Bloomberg, Reuters, Office, Excel, and PowerPoint.
- **Language Skills:** Fluent in English, French, and Arabic. Intermediary in Spanish.