



# Fouad Hoblos, CMA

## Finance/Accounting

### CONTACT



+961-71665326



Fouad\_Hoblos@hotmail.com



Linkedin.com/Fouad Hoblos

### EDUCATION



**MBA - Finance**

*Lebanese University*  
2002 - 2006



**Bachelor - MIS**

*Lebanese University*  
2007 - 2009

### CERTIFICATES



**CMA**

*IMA REG#73196*  
2019

### KEY SKILLS

MS Excel Formulas + Power Query M



Financial Reports, Analysis



Dolphin, PIMS, Quickbooks, AdminSoft



VAT, NSSF, Payroll



Budgets



MS Power Point + MS word



### Professional Summary

10 years (full of gaps) of progressive Finance and Accounting expertise (yes, despite the gaps). Apt as a CFO/Chief Accountant, able to fill senior-level roles within innovative, growth-driven companies. Expert with financial statements, analyzing large data sets, and proficient with accounting software and MS Office.

### Employment History

#### Finance tutor/Finance consultant

#### Online tutoring/Freelance basis

At this period, my resume became a horror show for several types of people:

- Every human resource officer sitting in his luxurious office in his established company (or even NGO), who never lived through any trouble and only recognizes prestigious posts with no lengthy gaps in the resume (check further for that comedy show history of mine), I turned to an online tutor and a freelance consultant. Some online finance tutoring there, notably for finance basics, capital budgeting and portfolio diversification courses, and some freelance consultancy jobs there to get by.
- Every corrupt business owner (at least 70% of Lebanese people, my personal opinion after few hundred interviews I had)
- Every sectarian overzealous business owner or manager who has problems with a convert from a religion to another.

This is why I turned to freelance work. Notably, a project of making forecasted financial statements for a venture in Iraq of a decontamination and disposal facility of hospitals waste in Iraq, and another project of forecasted statements for a startup making a new innovative AI assisted application of travel advisory.

Those projects slowly got me into the intricacies of Excel, having to expand into the territory of Power Query M language, linear programming solvers, and advanced Excel formulas.

#### Finance Officer

#### Troy Dimensions S.A.L / Beirut / Sep 2018 – May 2020 / 3D printing machines design, manufacturing and sales

- Worked closely with investors (Azure Funds and LEAP Ventures) on budgets, and medium-term financial plans to validate capital funds injection.
- Tasked with investigating previous discrepancies in Troy Dimensions S.A.L accounting, presenting restated financial statements to investors and CEO.
- In charge of accounting, financial reporting and taxation.

Reason to leave: The company was in its research and development phase, literally inventing this cutting-edge new concept 3D printing machine. However, the October 2019 revolution killed the venture all together.



*This is a gap in my Resume*





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### *Absolute Solution S.A.L / Amchit / Jan 2017 – Jun 2018 (2 terms with a gap)* *Telecom Programming + IT supplies resale*

- Reviewed the credit policy of AS SAL, and its sections profitability, which lead to a firm collection policy, and a reduction of its reselling activity, refocus on IT services.
- The owner also operated a Restaurant, for which I devised costing solutions and revised its inventory control procedures.
- In charge of accounting, financial reporting and taxation, supervise a team of 3.

Reasons to leave:

- Transparency issues were too much of a concern. The compliance risk involved was Beyond tolerance. I requested immediate corrective measures which were not Heeded, which prompted a resignation.
- The resale section of the company had a very lenient collection policy. Big clients took advantage of it so it faced a severe cash shortage at several points in time. A downsizing of the company to cut losses on the resale section was inevitable. I did issue that recommendation. The downsized company could make do without any full-time accounting staff so it was time to leave.



*This is a gap in my Resume*



### *Metacs S.A.R.L / Achrafieh / May 2016 – Jun 2016 (2 terms with a gap)* *HVAC refrigeration, industriel & Building automation*

A family business owned by two engineers, a father and a son with a father complex, who was such a nightmarish micro -manager to the point of: interfering with Excel simple formulas, negotiating with banks over an exchange rate of 1515 vs 1516 LBP per USD for 100 USD (I am not exaggerating), and lecturing over very stupid things.

Their collection policy was another source of tension with him. He was the kind of businessman to baby sit his clients over dues for as long as a whole year to sell himself into their suppliers list. Despite limiting myself to one call only each week, literally trying to change my commanding male voice to a female's sugar lady voice to collect receivables of one year age to avoid a severe shortage of cash flow, and pay the salaries at the end of that month, I was still being rattled for being a "nagging accountant".

Then all kind hilarious things started to happen.

The printer went broke. The website of his bank had a bug that returned false statements under certain conditions and I had to be the number one suspect for few days before the IT guys at the bank confirmed that it was indeed a bug in their website! The office boy caused more trouble with the bank. It was managing both snob and mob. I sacrificed my lunch break for a month, still managed to collect enough for his salaries, to learn that program and fix all ulterior problems in it. That manager still chose to sack me citing "under-performance".

Now for my work over there:

- The title was senior accountant, but tasks were those of Chief accountant as well. I had an office boy, a cashier and a purchase officer to work with.
- In charge of accounting, financial reporting and taxation.

That person almost destroyed my carrier, caused a gap in my resume, caused me severe shortage in cash. I had to leave home to avoid defaulting on rent payments , and postpone needed surgeries. May the Lord forgive him so he avoids hell?



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#### Senior Accountant

**Information Management Limited / Sin El Fil / Dec 2014 – Apr 2016**

**Dot Matrix printers' resellers, ERP software programmers**

- Tasked with thorough testing of their newly programmed accounting software, providing feedback to improve the user experience, reporting glitches and suggesting useful features.
- In charge of accounting, financial reporting and taxation.

Reason to leave: The company had a declining section of IT supplies resale focused on Dot Matrix printers. That section was losing maintenance contracts since clients at that time (mainly banks) were starting to cut any expenses they deemed unnecessary. It was the phase where the signs of the economic meltdown were felt everywhere in Lebanon.

The companies' other section made very expensive software for factoring banks. It was all nothing when the next client went with a competitor.

Not even the entry of new investor could remedy the cash resulting cash flow problems. Salaries in arrears, I had to leave what would have been otherwise a very nice company.



*This is a gap in my Resume*



#### Senior Accountant

**Diya Taylor Workshop / Bourj Hammoud / 2013 – 2014**

**Haute Coûture house**

- Tasked with making a business plan consisting of capital budgeting analysis, forecasted financial statements and market SWOT analysis for a loan from an investment fund.
- In charge of all accounting, reporting and taxation.

Reason to leave: The owner had enough with Lebanon, and immigrated to Norway.

#### Junior Accountant

**Bhannes Hospital / Bhannes / Nov 2011 – Sep 2013**

In charge of daily journal entries, reconciliations, and assisting with end of year closure.

Reason to leave: I came under pressure from my immediate superior for reading the bible in my free time. He asked I stop, to which I responded by asking for more tasks. The issue went to a meeting with the general manager of the hospital, where my superior used out of the line vernacular. It wasn't long before I went forward with a resignation decision. It remains a peculiar event in my life, since the same superior hired me after taking in account, I am a convert to Evangelism. Perhaps he couldn't grasp how grateful I was. It was also peculiar that I was diagnosed with several medical conditions toward the end of my stay in that hospital:

First: Hypothyroidism that necessitated highest dose of medicine. Without it, I became half dead.

Second: I caught severe sinusitis infections. Yet I left before I could do the surgery. That stuffed my face with inflammations for a long time to come.

#### Trainee Accountant

**Mr Antoine Sarrouh Auditing cabinet / 2011**