

## Tony Harfoushe

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### Highlights

Achiever	Great performer under pressure
Fast learner	Distinguished communication skills
Innovative	Sense of Humor

### Accomplishments

Corporate Credit Diploma from CEB at USJ	Participation in the Implementation of MUREX III TRADING Platform in Audi Bank
Mastering all Retail and Corporate Banking Operations (Facilities Management: Funded and non funded)	Making a 400% profit on FOREX options trading during 4.5 years
Reaching a Senior Level within Azadea Group	Managing the Information Technology department in the hospital

### Professional Experience

*February 2019 -- August 2019*

#### Assistant to Financial Director

##### Psychiatric Hospital of the Cross

Overseeing daily operational activity and intervening where and when needed  
Reconciling Cash Transactions and controlling end of day procedure  
Social Security Representative  
Managing the Information Technology department

*October 2018 -- January 2019*

#### Business Consultant

##### Path Solutions

Managing clients' requests and issues  
Testing and analyzing scenarios  
Communicating issues to relevant departments and functions  
Offering best solution that meets client's needs  
Following up on the solution provided and receiving feedback from clients

*December 2016 -- September 2018*

#### Foreign Exchange Dealer

##### Self Employed

Managing a pool of USD 100K  
Keep track of all major currencies and funds  
Trend and market analysis  
Building executive reports to all partners

*September 2014 -- November 2016*

#### Senior Treasurer

##### Azadea Group Sal

Recommend Foreign Exchange risk management procedure  
Recommend hedging solutions based on business and market conditions  
Place and follow up on Fx orders with Banks  
Enhance the quality of the Credit Application by making recommendations on procedural and policies adjustments

*September 2011 -- August 2014*

#### Capital Markets Officer

##### Audi Bank Sal

Custody management and control  
Managing and executing all kinds of corporate actions  
Reconciliations between own books and Custodians: Banque du Liban, Midclear, Clearstream...  
Implementation of a new trading and settlement system (MUREX III)  
Handling all Back Office tasks related to new products issuance (exchangeable notes, subordinated bonds, preferred shares "G" and "H")

*October 2010 -- August 2011*

#### Specialized Credit Training Program

##### Audi Bank Sal

Understanding of the Bank's Corporate Policy  
Initializing the Credit process  
Analyzing client's financial situation (Balance sheet, Income statement, Cash Flow, Feasibility study)  
Filling and presenting the Credit Application to the Credit Committee  
Managing facilities (repayment, case of default)

*July 2007 -- September 2010*

#### Operations Officer

##### Audi Bank Sal

Mastering all Banking operations  
Over the Counter operations  
Trade finance transactions  
Internal and external transfers  
Product Selling Skills

### Education

*March 2013*

#### Ecole Supérieure des Affaires (ESA) - Liban

Lebanese Financial Regulations

*May 2012*

#### Chartered Institute of Securities and Investment (CISI) - United Kingdom

Risk in Financial Services

*November 2011*

#### Chartered Institute of Securities and Investment (CISI) - United Kingdom

International Introduction to Investment

*June 2011*

#### Centre des Etudes bancaires - USJ Liban

Retail, commercial and Corporate Credit

*May 2008*

#### Lebanese University

BA in Banking and Financial Institutions

### Skills and Interests

Languages:	Fluent in Arabic, English and French
Interests:	Nature and Music