

HIBA AL KURDI

SINNO BLDG. • ISTIKLAL STREET • BEIRUT, LEBANON

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EDUCATION

Sep.2012-Jan. 2015

Lebanese American University (LAU)

Bachelor of Science in Business Studies - Banking & Finance

Honors List: Fall & Spring '14- '15

GPA: 3.22/4.0

WORK EXPERIENCE

April 2019 - Present

Debbas Holding

Position held: Financial Analyst

- Preparing, reviewing and monitoring the financial reports for current and future planning of the Group's entities.
- Analyzing financial results, monitoring variances, identifying trends, and recommending actions.
- Collecting data and preparing periodical inhouse consolidation of the Group's result.
- Developing and improving management financial reports for budgeting, forecasting and all other reports.
- Carrying out financial projections required by external/internal parties.
- Evaluating financial performance by comparing and analyzing actual results with plans and forecasts.
- Preparing the Board packages prior to BOD meetings
- Reviewing the Group's entities audited drafts in addition to coordinating with the auditors in preparing the Group's consolidated financials.

Jan. 2018- Mar. 2019

Issa Holding

Position held: Financial Analyst

- Performing financial forecasting, reporting, and operational metrics tracking.
- Consolidating & analyzing financial data – and creating financial models for decision support.
- Reporting on financial performance and preparation for regular leadership reviews.
- Analyzing past results, performing variance analysis; identifying trends, and making recommendations for improvements.
- Providing creative alternatives and recommendations to reduce costs and improve financial performance.
- Guiding cost analysis process by establishing and enforcing policies and procedures.
- Conducting business studies on past future and comparative performance and developing forecast models.
- Evaluating & assessing future investment opportunities.
- Developing financial models & conducting benchmarking and process analysis.

Mar. 2015- Dec. 2017

The Lebanese Credit Insurer- Trade Finance and Trade Credit Insurance Firm

Position held: Credit Risk Analyst – Risk Assessment Department

- Evaluated and scored companies' overall financial performance, payment behavior and company's background.
- Prepared reports, financial statements and financial models that include deep financial analysis using Microsoft Office
- Prepared market studies for different countries, economies, regions, sectors, and industries
- Analyzed trends and ratios in the financial statements and the statements of accounts
- Implemented the Overall Creditworthiness and risk by monitoring our buyers' trades and payment behavior.
- Assessed different industries in several countries
- Assessed high Credit Limits and discussing them with the risk manager, consultants, committee and our reinsurance (main shareholder - Atradius)
- Worked with the CRM software, in addition to solving some errors when necessary
- Visited our exposed parties when necessary to form an accurate assessment on the risk or gather additional information i.e. financials

Dec. 2014 – Mar. 2015

Allianz SNA

Position held: Customer Service Intern

Aug. – Sep. 2013

Banque du Liban (Central Bank of Lebanon)

Position held: Intern

KEY SKILLS & COMPETENCIES

Fluent in Arabic & English (Both written and spoken) & Fair in French
Proficient in all Microsoft office applications & CRM Software
Excellent verbal, interpersonal, negotiation and communication skills
Excellent team work and leadership skills
Effective when working under pressure

REFERENCES

Available Upon Request