



Sahar El Hanna Bou Jaoude

Business Development

Address	Aylout, Mansourieh Lebanon
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Professional Business Developer with more than four years of experience in the business development processes. Accomplished in product testing, management and development of new business opportunities.

WORK EXPERIENCE

- Business Development - Creditbank, Retail – October 2015 to February 2020**
 - Test new products and services prior to deployment and follow up on related system integration while insuring an appropriate final implementation. Products such as car loans, personal loans, housing loans, cards, digital banking services, CRM, Sitecore.
 - Analyze the bank's products, set their characteristics, key fact statements, procedures and contracts in coordination with the Organization and Legal departments.
 - Attend to customer needs, questions and complaints about company products and services.
 - Carry out research on market trends and identify new business leads and opportunities for the bank.
 - Work closely with the IT, sales, marketing and support departments to ensure revenue and customer satisfaction goals are met.
 - Perform reports on the bank's products on a monthly basis and as requested by the management.
- Broker/Accountant - Premium Broking House – May 2015 to September 2015**
 - Create new clients, new underwriters and new accounts.
 - Accounting & Reporting tasks: Petty cash vouchers, suppliers' vouchers, production report, payables receivable reports, monthly bank reconciliation and suppliers' reconciliation.
- Actuary - Arab Reinsurance Company, SARIMA – October 2011 to February 2015**
 - Provide actuarial reports and studies for different insurance companies: reserve and premium calculation, liability adequacy test, asset liability management, pension plan, benchmark, pricing for Life & Non-life insurance product, testing new products, data analysis, general statistics and researches as requested.

EDUCATION

- Master's degree in Actuarial and Finance Sciences** – University of Saint Joseph, Faculty of Sciences, Mansourieh. In partnership with ISFA, University of Claude Bernard Lyon – 2009 - 2011
- Maitrise in General Mathematics** – Lebanese University, Faculty of Sciences, Fanar – 2004 - 2008
- Lebanese Baccalaureate, option general sciences – Kobayat Official High School – 2001 - 2004
- Mar Doumith Carmelite School – Kobayat – 1989-2001

SKILLS

- Ability to produce high quality reports and presentations.
- Creative ability and attention to details.
- Quality in time management and communication tasks.
- Ability to handle pressure, to meet deadlines and to solve encountered problems.
- Skills in logistics management and Information and Technology: Word, Excel, Macro-Excel, VBA, Power Point.

LANGUAGES

- Arabic ■■■■■
- French ■■■■■
- English ■■■■■

CONFRENCES & PROFESSIONAL COURSES

- Project management professional – 25 & 26 February 2016
- Technology trends and digital transformation in the financial services industry – 12 & 13 July 2016
- Business etiquette and professionalism – 16 May 2017
- Fintech and digital banking – 28 & 29 March 2019
- Exhibitions: Software solution conference 2016, Arabnet 2017, Smartex 2017, Efma 2018 and Arabnet 2019