

## PROFESSIONAL SUMMARY

Tenacious financial management professional continuously capturing new business. Connect with customers using relationship-focused approaches. Exceed financial targets with forward-thinking strategies and exceptional business acumen.

Deliver consistent and professional work for every assignment. Offer 9+ years in banking industry environments and top-notch abilities in financial control and sales and all customer-oriented service operations.

## SKILLS & LANGUAGES

- Customer relations | Project management | Community networking
- Cash flow management | Communication Skills | Staff training
- Arabic (Native Language) | English (Advanced) | French (Basic)

## EXPERIENCE

### Assistant Branch Manager

June 2017 – Current

BLOM Bank s.a.l. | Beirut, Lebanon

- Maintained customer satisfaction using relationship-driven approaches and strong conflict mediation skills.
- Improved management decision-making with detailed operational and risk reports.
- Controlled risk with effective approval and rejection processes.
- Met budget targets through successful approaches to monitoring expenses and controlling costs.
- Brought in new business with effective prospecting and networking abilities.
- Identified areas for improving employee performance by maintaining training participation records and monitoring professional development.
- Minimized complaints and legal constraints by maintaining compliance with government's employment regulations.
- Managed overall corporate relationship under my portfolio.
- Provided timely advice to customers from management down to junior staff on all banking matters, including regulatory, banking solutions and operational procedures.
- Developed structuring and financing recommendations that are tailored to client's needs through synthesis and evaluation of the more complex needs of clients (e.g. succession planning)
- Adhered strictly to the KPI criteria, goals and objectives.
- Worked with other Corporate Advisory & Banking and Private Wealth management RMs to develop relationships by providing a senior presence where more experience is needed.

### Management Trainee Officer

September 2014 – Current

BLOM Bank s.a.l. | Beirut, Lebanon

- Admitted to the Management Training Program which is a 5-year training program in which the chosen employees rotate among various branch and head office functions to eventually assume managerial positions. This program mainly targets young and exceptional talents with high potential and exceptional productivity, excellent performance appraisal and rich cultural background.

### Account Relationship Officer

August 2012 – August 2014

BLOM Bank s.a.l. | Beirut, Lebanon

- Developed high-impact strategies to target new business opportunities and markets.
- Identified customer needs and develop plans to address them.
- Promoted high-quality sales, supply and customer service processes.

- Explored opportunities and recommended strategies for cross selling of products and services based on thorough understanding of the range of corporate banking products and services, and various client analysis.
- Sustained and built client relationships by maintaining ongoing communication and negotiation (pricing, financing structure) sessions with clients so as to deliver both quality and tailored service offerings

### **Social Media Sales Executive**

March 2012 – July 2012

Think Media Labs | Beirut, Lebanon

- Oversaw all company social media accounts management.
- Worked with other departments to develop social media timelines coinciding with new product releases, ad campaigns, or other brand messages.
- Monitored and developed reports on competitor activity within social media spaces.

### **Financial Advisor**

June 2011 – December 2011

Legal and General Group | Beirut, Lebanon

- Conducted in-depth reviews of clients' financial circumstances and future goals.
- Communicated complex information to clients to make them aware of their options and help them assess the relative merits of different plans.
- Developed investment strategies to meet short and long term financial objectives.

### **Customer Service Officer**

July 2009 – June 2011

BLOM Bank s.a.l. | Beirut, Lebanon

- Educated customers on offered products and services based on expert, up-to-date product knowledge and sold them to customers using strong cross-selling abilities.
- Helped improve processes and products by relaying customer feedback.
- Contributed to successful performance management, reviewing data and helping optimize strategies.
- Proved ability to handle currency and financial transactions accurately and resolve discrepancies promptly.
- Minimized complaints and legal constraints by maintaining compliance with government's employment regulations.
- Instilled a shared and keen commitment to customer service as a key driver of organization goal attainment

### **Sales Agent**

February 2009 – June 2009

American Life Insurance Company | Beirut, Lebanon

- Promoted products effectively by staying on top of offerings and prices.
- Met sales quotas, frequently exceeding targets by taking advantage of upselling opportunities.
- Met customer various needs.

### **Students' Tutoring Assistant**

August 2007 – August 2008

Lebanese American University, Beirut Campus | Beirut, Lebanon

- Assigned hours of business courses tutoring for students with poor academic performance.
- Boosted learning for groups of students with individualized instruction and support.
- Improved student test-taking by practicing required materials and managing expectations.

## **EDUCATION**

### **MBA**

June 2017

Lebanese American University, Beirut Campus | Beirut, Lebanon

GPA: 3.67/4

### **Bachelor of Science in Business Administration – Emphasis in Banking and Finance**

June 2009

Lebanese American University, Beirut Campus | Beirut, Lebanon