

# GERARD RIZK

**Email:** gerard.rizk88@gmail.com  
**Mobile:** +961 3 034 295  
**Address:** Jal El Dib, Mount Lebanon

## PROFESSIONAL EXPERIENCE

**SENIOR CREDIT ANALYST**  
**Creditbank** | Sin el Fil, Matn

APR 2013 - DEC 2019

- Analyze credit data and financial statements to determine the degree of risk involved in extending credit or lending money
- Generate financial ratios, using computer programs, to evaluate customers' financial status
- Prepare reports that include the degree of risk involved in extending credit or lending money
- Review individual or commercial customer files to identify and select delinquent accounts for collection
- Confer with credit association and other business representatives to exchange credit information
- Complete loan applications, including credit analyses and summaries of loan requests, and submit to loan committees for approval
- Evaluate customer records and recommend payment plans based on earnings, savings data, payment history, and purchase activity

**MEDICAL REPRESENTATIVE**  
**Dima Health Care** | Hazmieh, Mount Lebanon

JAN 2011 - MAY 2011

- Negotiate prices or terms of sales or service agreements
- Emphasize product features based on analyses of customers' needs and on technical knowledge of product capabilities and limitations
- Maintain customer records, using automated systems
- Prepare sales presentations or proposals to explain product specifications or applications
- Visit establishments to evaluate needs or to promote product or service sales
- Complete expense reports, sales reports, or other paperwork
- Complete product and development training as required

**TRAINEE**  
**Bank Audi** | Jal El Dib, Matn

JUN 2010 - JUL 2010

- Rotational training on counter operations and customer services within the branch

## EDUCATION

**LEBANESE AMERICAN UNIVERSITY** | Hamra, Beirut  
B.S. International Business

JUN 2011

**SAINT JOSEPH SCHOOL** | Cornet Chehwan, Matn  
High School Diploma

JUN 2007

## ADDITIONAL SKILLS

Teamwork

Leadership

Communication

Time management

Computer skills