

Dona Fakhoury

Mobile +961 3 139 120

Email: Donafakhoury@hotmail.com

Professional Experience

	Money SAL	Beirut, Lebanon
2018-2020	Risk Management, Compliance, & HR Supervisor (August 2018 – April 2020) Developed the Enterprise Risk Management Policy for the Company. Conducted the policy and compliance audits, which includes liaising with internal and external auditors (BCCL & Central Bank reporting). Conducted a scoring system for risk-based approach. Performed risk assessment and risk evaluation. Maintained management guidelines by preparing, updating, and recommending human resource policies and procedures. Directed disciplinary procedures. Created Job Descriptions and updated attendance sheets. Processed employees' personal files and NSSF registrations. Conducted orientation and training programs.	
2017-2018	Assistant Manager – Collection, Risk Management & Quality Management (February 2017 – August 2018) Organized the development and improvement of credit policy, procedures and strategies to enhance the company's risk management platform. Prepared Risk Management policies where risk identification, assessment, measurement, and monitoring is recognized. Assisted in setting risk appetites, tolerances and limits. Reviewed collection reports, follow-ups on payments of bills and installments for the collection and recovery teams, identified problematic collection cases and interfered in other Collection Executives' portfolios.	
2016-2017	Assistant Manager – Credit & Quality Management Representative (April 2016 – January 2017) Overseen and managed the credit department, including credit underwriting, approvals and credit authorities. Managed credit analysis based on customer profile, application form, credit information report, salary and income certification, credit history, deviations on credit policy, and calculates applicant's debt burden ratio. Monitored and managed conducted risk analysis based on income levels, sectorial concentration, employer concentration and delinquency analysis. Evaluated the credit policy on regular basis and reports amendments.	
2015-2016	Senior Credit Executive & Quality Management Representative (April 2015 – March 2016) Requested Credit Information from external sources when applicable and checked blacklisted clients and employers in the credit guidelines. Suggested recommendations after performing all data entries, and gets the approval as per authority matrix. Monitored the performance of the Quality Management system. Liaised with auditors and external bodies to ensure the proper functioning of the QA system.	
2013-2015	Credit Executive (January 2013 – March 2015) Conducted credit analysis based on customer profile, application form, credit information report, salary and income certifications, credit history, and deviations on credit policy. Opened accounts and completed data entry of customer files on the system.	
2012	Customer Service Representative (July 2012 - December 2012) Called customers, filled out applications, informed customers of loan approval, and obtained clients signature on all required documents. Answered customers' calls, needs, complaints and inquiries. Performed daily filing of all finished files	
2011	Bank of Beirut , retail branch Internship (July 2011 – August 2011)	

Education

June 2019	ESA Business School Banking Ethics Certificate.	Beirut, Lebanon
2014-2018	University La Sagesse (ULS) Master of Business Administration Management (MBA Program). GPA 3.5.	Beirut, Lebanon
2008-2012	American University of Science and Technology (AUST) Bachelor in Finance with minor in Economics. GPA 3.45.	Beirut, Lebanon
2018	Greater Beirut Evangelical School (GBES) Lebanese Baccalaureate II, Sociology and Economics.	Beirut, Lebanon

Interests: Sports practiced regularly. Member of a dance team, outdoor activities & camping.