

# CHARBEL AKOURY

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I have a bachelor degree in Banking & Finance and more than 18 years of experience in accounting & finance. During this time, I had the opportunity to work for several companies located in Nigeria, Qatar & Lebanon diversifying from retail, services, manufacturing to construction. Extremely organized, target driven person and know-how in dealing with cash management, internal controls and reporting.

## EXPERIENCE

### JUNE 2018 – PRESENT

#### **FINANCE MANAGER, MONEY GROUP (LEBANON & UAE)**

- Take full responsibility in documentation and monitoring of internal controls in accounting in addition to the implementation of financial strategies
- Coordinate with and manage accountants and ensure smooth and error-free accounting records.
- Analyze financial discrepancies and recommend effective resolutions.
- Follow up on loan disbursement and collection.
- Monitor portfolio performance, provision for bad debts & default rate according to the provision rates issued by the Banking Control Commission of Lebanon
- Perform periodic update on newly issued degrees and articles by the Central Bank and Banking Control Commission of Lebanon
- Leads & prepare budget for the year in addition to five years plans.
- Loan product development and economic analysis
- Lead and supervise the accounting and financial setup for the in-process loan tracking software.
- Control and supervise monthly and quarterly income tax on salaries, VAT declarations, NSSF, end year declaration.
- Coordinate with auditors and ensure properly audited reports in time according to laws and deadlines.
- Prepare the monthly consolidated financials (Balance sheet, Income Statement, Cash flow, AR, AP, Financials KPIs, etc.).
- Prepares a summary of comparative budgeting reports and suggests corrective action as necessary, based on actual results achieved.
- Monitor the ongoing financial performance of the company and provide continued visibility to management.

### AUGUST 2016 – JUNE 2018

#### **FINANCIAL CONSULTANT, NESTEK (LEBANON)**

**MARCH 2012 – JULY 2016**  
**CHIEF ACCOUNTANT, GROUP JWA SAL (LEBANON)**

**JUNE 2010– MARCH 2012**  
**CHIEF ACCOUNTANT, HATCO SAL (LEBANON)**

**DECEMBER 2007 – JULY 2009**  
**CHIEF ACCOUNTANT, UNITED HOLDING (QATAR)**

**AUGUST 2005 – SEPTEMBER 2007**  
**CHIEF ACCOUNTANT, HADO GROUP (NIGERIA)**

**OCTOBER 2001 – JUNE 2005**  
**CHIEF ACCOUNTANT, ATLASCO TECHNOLOGIES LTD (NIGERIA)**

## **EDUCATION**

**AUGUST 2001**  
**BUSINESS ADMINISTRATION (CONCENTRATION ON BANKING & FINANCE), AMERICAN UNIVERSITY OF TECHNOLOGY**

**JUNE 1998**  
**BACK II PHILOSOPHY, ECOLE DES SAINTS COEURS**

## **CERTIFICATES**

**ESSENTIALS OF CONSOLIDATION, RISK OPERATIONS S.A.L.**  
**ANTI-MONEY LAUNDERING – INSURANCE, THOMSON REUTERS**  
**GENERAL DATA PROTECTION REGULATION (GDPR) (EU), THOMSON REUTERS**  
**CMA CANDIDATE – B CERTIFIED PRO (JUNE 2021 – DECEMBER 2022)**

## **SKILLS**

- Microsoft GP, SAGE X3, Xero & Microsoft Office
- Team player, strong work ethic, work under pressure, excellent time management, attention to details, integrity and confidentiality.