

Ayman M. Makarem

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Objective	I would like to continue shaping my professional career in a field where I believe my skills and knowledge have room to grow and help reaching organization's goals.
Skills & Abilities	Active listening Communication skills Time management Transferable skills Multitasking Team player Independent worker Fast learner Attention to details Adaptability Computer skills Microsoft Office Google Drive Zoom MS Teams.
Experience	<p>QUALISUS SAL FEBRUARY - MARCH 2021 (2 months project)</p> <p><i>FOCUS GROUP DISCUSSION FACILITATOR</i></p> <ul style="list-style-type: none">• Conducting the interviews: Facilitating during the sessions, assuring the sessions are run smoothly and all collected data is accurate.• Assuring that all the relevant documentation for the FGDs is collected, compiled, and securely stored.• Preparation for the sessions, including contacting gateways, compiling lists of participants, and scheduling the sessions.• Abiding by tight deadlines to insure project completion on time. <p>BLOM BANK AUGUST 2017 – PRESENT</p> <p><i>COLLECTION OFFICER March 2021 - Present</i></p> <ul style="list-style-type: none">• Reviewing the company debtor list.• Contacting clients and informing them of their overdue bills.• Advising clients on their payment options and suggesting methods of payments.• Negotiating suitable payment plans.• Assisting clients effectively by solving their disputes.• Handling confrontational or stressful interactions with clients. <p><i>CREDIT ANALYST August 2017 – February 2021</i></p> <ul style="list-style-type: none">• Research and evaluate loan applicant's financial status, references, credit, and ability to repay the loan.• Complete credit and loan documentation.• Prepare statements on delinquent accounts and forward irreconcilable accounts for collector action. Review and update credit and loan files.• Studying all aspects of the credit files (including legal, logistic, financial, account movement) for all customers whose facilities are up to 4 million dollars.• Reviewing all legal documents and contracts according to the company's type and nature of business.• Performing financial analysis (ratio, cash flow, profitability, projection, and sensitivity analysis).• Coordinating with the Compliance department to ensure that clients are adherent with our regulations.• Recommending and presenting the credit review to the Credit Analysis Manager and then to the Head of Credit & Facilities division.

HSBC Bank
OCTOBER 2009 – JULY 2017

PAYMENTS PROCESSING ASSOCIATE

- Processing inward and outward transfers and collaborating with the offshore team in India to ensure high level of productivity.
- Complying with strict information security procedures especially when sending information to third parties.
- Engaging with the business partners and offering high customer service with minimum delays and operational errors.

CORPORATE CREDIT OPERATIONS OFFICER

- Processing large amounts of data to prepare financial reports for the Central Bank in cooperation with the Finance department.
- Translating numbers and facts to inform strategic business decisions.
- Creating and following processes to keep data confidential.

CUSTOMER DUE DILIGENCE OFFICER

- Applying due diligence on customers and stakeholders for corporate files.
- Working with, and training the offshore team in Egypt and India as part of job migration.

ADDITIONAL RESPONSIBILITIES

- Was responsible for teaching and training new recruits and trainees in all positions held.
- Selected a GPS (Global People Survey) champion, where I conducted interviews with employees about their job satisfaction, analyzed the results and liaised with managers to set an action plan.

Education

MASTERS IN BUSINESS ADMINISTRATION

LEBANESE AMERICAN UNIVERSITY (LAU) – BEIRUT
JUNE 2018

**BACHELOR IN BUSINESS ADMINISTRATION, HUMAN RESOURCE
MANAGEMENT**

AMERICAN UNIVERSITY OF BEIRUT (AUB) – BEIRUT
JUNE 2009

Licenses

VERIFIED INTERNATIONAL ACADEMIC QUALIFICATIONS

WORLD EDUCATION SERVICES (WES)
JANUARY 2020

Volunteering

Panel Judge at the Annual Project Citizen Showcase event of the English Access Micro Scholarship Program funded by U.S. Department of State in Lebanon.

Workshops

Negotiations workshop (Wydner Coaches) | Business Communication (HSBC) | Trainings & Presentation techniques (HSBC) | Anti-Money Laundering (HSBC) | Business Etiquette (Phi Management).

Languages

Arabic (fluent) | English (fluent) | French (intermediate) | Spanish (basic)

Hobbies

Travelling | Reading | Hiking | Jogging | Dog lover and enthusiast.

References are available upon request