

Firas S. Hussein

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EDUCATION

2007

Lebanese University
Maitrise, Banking & Finance

2006

Lebanese University
Bachelor of Banking and Finance

2003

Delivrande School
Bacc 2 in Sociology & Economy

CERTIFICATION

2019

MIRA CLé
Advanced Managerial Skills
program

2018

LIFE Program (USAID)
Training of Trainers – Basic

2017

**The Arab Academy for Banking
and Financial sciences**
Credit Control, Banking &
Finance

2017

Expert Nazim Alyev
Professional Collection Skills &
Collaborative Negotiation

WORK HISTORY

10/2020 – Current

11/2015 to 12/2018

IBDAA Microfinance | Beirut, Lebanon

Risk Manager

- Establishment of Risk department in 11/2015
- Manage the implementation of all aspects of the risk function, including implementation of processes, tools and systems to identify, assess, measure, manage, monitor and report risks.
- Conduct compliance & risk assessments.
- Risk reporting in an appropriate way for different audiences, for example, to the board of directors so they understand the most significant risks, to business heads to ensure they are aware of risks relevant to their parts of the business and to individuals to understand their accountability for individual risks;
- Provide support, education and training to staff to build risk awareness within the organization.
- Calculating the Allowance for Loan and Lease Loss Reserve (AILL) and making recommendations to executive management and the Board of Directors for monthly allocations to the Loan Loss Reserve in coordination with the Finance and Internal audit department.
- Coordinate and implement the information security objectives and policy manual with the support of IT department

01/2019 – 09/2020

IBDAA Microfinance | Beirut, Lebanon

Credit and Internal Control Manager

- Establishment of Internal control department in 1/2019
- Analysis and appraisal of Individual credit requests in accordance with approved policies and procedures to ensure that credit exposures are created subject to stipulated guidelines (fulfilling conditions for disbursement or deferrals obtained).
- Responsible for providing support, direction, credit Information, and loan policies and procedures to ensure the overall quality of the Company's lending portfolio.
- Monitor the strict adherence to credit related regulations.
- Timely review and approval/rejection of credit requests.
- Define credit approval framework and recommend credit approval limits in line with Company policy.
- Oversee the realization of securities on lost facilities (Loan loss provision coverage).
- Conduct credit control function including but not limited to:

2017

ESA School

Banks Ethics

2014

ESA School

Lebanese Laws & Regulations

STRENGTHS

Risk Management, Credit,
Analysis, Banking, Cash Flow,
SMEs finance, Reporting &
Training, Strategic and analytical
thinking, Work with time
restraints, communicate
effectively, Expert skills in
numeracy, Comprehensive risk
management knowledge, Conduct
meetings and presentations,
Detailed and results oriented,
Objective, professional,
Diplomatic

SKILLS

MS Office & outlook, Gmail,
Slack App, Asana App, Teams,
Zoom

- Assessing the compliance of lending practices to the Institution's policies and procedures, including assessment of credit file documents, quality of financial analysis, quality of collateral assessment etc. by conducting and, delegating to conduct desk reviews as well as client visits;
- Assisting in setting up a fraud risk assessment mechanism
- Conduct purpose, financial as well as collateral monitoring, on a sample basis

- Conduct the Annual Internal Control Assessment as part of the steering committee formed by the Credit Control Manager, Internal Audit Manager and the Risk Manager of the institution.

01/2014 - 10/2015

IBDAA Microfinance | Beirut, Lebanon

Senior Credit Supervisor / SME Specialist

- Establishment of SME loan product in 2014
- Maintain the Company's credit policy and procedures
- Recommend changes in the credit policy to senior management and participate in the monthly meetings of operations, and product development meetings.
- Monitor the credit granting process for all the applications
- Approve or reject the credit recommendations of applications to a precise amount and recommend the highest based on the policy of matrix of approval of the company.
- Participate in the credit committee of the company
- Personally investigate the largest customer credit applications
- Personally visit a sample of customers for review and compliance.
- Monitor periodic credit reviews.
- Establish the SME product manual and procedures
- Personally visit all the SME customers for review and recommendation.

08/2011 - 12/2013

Jammal Trust Bank | Beirut, Lebanon

Credit Analyst

- Study & analyze credit applications from branches depending on JTB Regulations.
- Coordinating Vitas (Ex Ameen) Lending Program + ESFD PROGRAM
- Responsible of Water Heating System Product in coordination with The Green Pact Company to ensure proficient application of the contract (Filtering lists, processing and reporting).
- Report to the branches the overdue bills requesting update about each client status with time of payment. Follow up with them about any update related to the payment of these overdue, sending warning letters.
- Preparing features and templates of new suggested Products and participating in training sessions
- Filling and Archiving.

08/2010 - 03/2011

La Villa Landscape & Trading | Doha, Qatar

Administration and Finance Coordinator.

- General day-to-day office administration. Ensure efficient provision of office services, upkeep of office and equipment and supply of office supplies, purchases printed materials and forms by obtaining requirements; negotiating price, quality, and delivery; approving invoices.

LANGUAGES

Arabic (Native), English (Fluent),
French (Intermediate)

SPECIFIC EXPERIENCE IN THE REGION

Jordan (2009), Qatar (2010),
Egypt (2017), Latvia (2020,
remotely from Lebanon).

TRAININGS

September 2006
First National Bank – Main
Branch

September 2005
Bank of Beirut - Branch

REFERENCES

References are provided upon
request.

- Complete special projects by organizing and coordinating information and requirements; planning, arranging, and meeting schedules; monitoring results.
- Achieves financial objectives by anticipating requirements; submitting information for budget preparation; scheduling expenditures; monitoring costs; analyzing variances.
- Responsible for hiring, orientation of new hires and conducting exit interviews.
- Manage payroll and staff benefits including leave management and insurance covers.

03/2009 - 06/2010

Economic & Social Fund for Development | Beirut, Lebanon

Assistant business development officer / Credit officer.

- Prepare all monthly payments related to the Business Development Services Team, report to the Finance and administration Manager and follow up with Partner banks about payment for each business advisors.
- Coordinate with the BDS Unit's members and the business advisors to deliver the best service coverage to all targeted areas.
- Assist the Business Support Team Leader in all work related issues with Management, Banks, and business advisor team.
- Assist the Financial Credit Officer in monitoring & correcting the Business Advisors' business plans and loan applications. Follow up on clients in all areas and ensuring the existing of business projects.

01/2007 - 01/2009

AFC Consultant International | Beirut, Lebanon

Administrative assistant / Accountant / Credit officer.

- General day-to-day office administration. Ensure efficient provision of office services, upkeep of office and equipment and supply of office supplies, purchases printed materials and forms by obtaining requirements; negotiating price, quality, and delivery; approving invoices.
- Handling the accounting of the project including transfers, salaries, expenses, purchasing, bills, reporting to the Project Manager.
- Invoicing to the Economic and Social Fund for development on monthly basis and update the AFC headquarters in Germany by sending official Data to the Accounting Department.
- Cash flow analysis and preparation of files for Small and Medium Enterprises Clients applying for a bank loan.
- Assist the Team Leaders of the Project in maintaining a filing system of the loan Applications as Hard, Soft Copies to ensure efficient access to the information.
- Prepare Training sessions in coordination with the Project Manager and trainers, for Clients applying to loans by preparing schedule, screening clients to participate, prepare Hotels conference room by negotiating price, quality, and delivery and all administrative documents related.
- Coordinate with the Economist Team about the Feasibility Studies and Market Studies to be prepared in all areas of Lebanon which should be delivered to the Economic and Social Fund for Development to be advertised.