

# **Marc ABOU JAOUDE**

Jal-El-dib Main Street – Adel Zard Bldg, Beirut – Lebanon

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## **PERSONAL INFORMATION**

*Nationality:* Lebanese

*Date of birth:* March 09, 1976

*Marital status:* Married

*Number of Children:* Two

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## **SUMMARY:**

A dynamic, flexible and trilingual Banking Executive with 19 years of experience in the Banking industry, especially in Retail Banking and Small Business, in both commercial and technical/follow up issues.

Excellent strategic, sales and marketing skills, with a proven ability of identifying and capitalizing on business opportunities, forging & consolidating openings and leading change to maximize profits & grow market share.

Specialties: Retail Banking loans, Small & Medium Business loans (Product development , Marketing, Sales, Files study and follow-up/remedial).

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## **EMPLOYMENT EXPERIENCE:**

### ***Head of commercial loans (SME's) – Beirut Regional Management.***

*Société Générale De Banque au Liban sal, Head Office, Beirut Lebanon*

**July 2012 to date.**

- Managing a team in charge of Small & Medium Business clients, for both credit files and accounts management.
- Analysis and recommendations for Retail and Small & Medium Business Loans according to granted prerogatives.
- Developing and implementing new strategies and business plans for each Branch, to enhance competitiveness and ensure maximum penetration in the Market.
- Providing guidance, support, control and consultancy to branch Managers.
- Acting Regional Manager when needed.

### ***Senior Controller - Retail Banking Division***

*Société Générale De Banque au Liban sal, Head Office, Beirut Lebanon*

**Sept 2011 to July 2012.**

- Working on the smooth migration of credit files, products and banking system from LCB Bank to SGBL Bank (following acquisition) .
- In charge, during the transition period, of all types of: Cards, Housing loans, Tuition loans, ecological loans and small business loans for ex-LCB branches.

### ***Head of Housing Loans Unit - Retail Banking Division.***

*Lebanese Canadian Bank sal, Head Office, Beirut Lebanon*

**Jan 2008 to Sept 2011.**

- Responsible of all Types of Housing loans and Ecological Loans.
- Files study, approval, execution and Management.
- Follow up with internal and external parties
- Setting and improving loans procedures.
- Managing sales activities in Branches (setting of action plans and follow up..)
- Assisted Branches in both technical and commercial issues.

**Other Various Responsibilities:**

- Contributing in the development of other Retail Banking products: Cards, Tuition Loans, Solar Energy Loans, PC loans ...
- Carrying out cost studies and market research concerning retail products, and delivering related statistics.
- Responsible for implementing Retail Banking procedures according to ISO requirements.

**Head of Kafalat and Small Business Loans Unit - Retail Banking Division.**

*Lebanese Canadian Bank sal, Head Office, Beirut Lebanon*

**May 2003 to Jan 2008**

- Files study, approval, execution and follow up.
- Coordination with internal and external parties.
- SME's products development.
- Managing sales strategy.

**Credit Officer – Main Branch.**

*Lebanese Canadian Bank sal, Dora Lebanon*

**April 2002 to May 2003**

- Gained exposure to the overall functioning of a commercial Bank and its competitive positioning in the market.
- Learned different banking operations and products.

**Employee – Commercial Department.**

*ADMIC sal (Monoprix – BHV), Jnah Lebanon*

**September 2001 to March 2002.**

- Gained overall knowledge of the functioning of a FMCG company.
- Worked on a merchandising program for the store.
- Furnished market studies.

**Officer (Lieutenant) – Military Service**

*Lebanese Army, Kfarchima Lebanon*

**September 2000 to September 2001.**

- Handled the paperwork for spare parts management and distribution to different Army divisions.
- Supervised military subordinates.
- Led a training session concerning illiterate Army members.

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**EDUCATION:*****“Diplôme d'études supérieures spécialisées”, (DESS)***

*Concentration Distribution, degree accredited by Paris-Dauphine University, Paris-France*

*Graduation Date: September 2000*

***Université Saint Joseph, Beirut – Lebanon***

***“Maitrise” in Business Administration***

*Concentration Marketing*

*Graduation Date: June 1999*

***Université Saint Joseph, Beirut – Lebanon***

***Bachelor Degree in business administration***

*Graduation Date: June 1998*

***Université Saint Joseph, Beirut – Lebanon***

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## **CERTIFICATES AND TRAINING:**

Participated in several training sessions and workshops especially:

- October 2018: acquired the “Banking Ethics” certificate , ESA Business School
- March 2018: **Managerial session**, ESA Business School
- October 2013: acquired the **Certificate of Lebanese financial regulations** (Chartered Institute for securities & Investment - CISI)
- February 2013: acquired the **Certificate of International Introduction to investment** (CISI)
- October 2010: **Leadership training** - Association of Banks in Lebanon and St. Joseph University
- June 2005: acquired the “**Corporate Credit Certificate**” - Saint Joseph University in collaboration with the center of Banking Studies.
- May 2005: acquired the “**Credit Certificate for Individuals and Small Enterprises**” - Saint Joseph University in collaboration with the center of Banking Studies.
- January 2005: **Preparation of a Feasibility study** – Association of Banks in Lebanon.

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## **SKILLS:**

Leadership, Decision maker, Problem solver, Hard Worker, Works under pressure, Excellent communicator, Excellent negotiator, Achievement oriented, Accountable & responsible, Risk averse, ethical, maintain a positive attitude at all times.

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## **COMPUTER SKILLS:**

Good user knowledge of Microsoft office applications (Word, Excel, PowerPoint...)

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## **LANGUAGES:**

Fluent in English, French and Arabic, both written and spoken.

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## **REFERENCES:**

Available upon request.