

# RACHEL EL HOUCHAIMI

Credit Officer in the Corporate Department with more than 10 years experience in the banking sector overseeing a credit portfolio of diversified clients and businesses, ensuring portfolio's good performance and profitability, seeking new business opportunities, and analyzing financial statements all while assessing client's needs.

## EXPERIENCE

### Personal Information

**A:** St Elie St - Hazmieh Lebanon

**M:** 03-769914

**E:** [rachel.houchaimi@gmail.com](mailto:rachel.houchaimi@gmail.com)

### Education

- Dual Degrees - MBA Program**

*ESCP Europe – France*

*Ecole Supérieure des Affaires –*

*Beirut Lebanon*

*2012 – 2014*

- BS in Economics with emphasis in Banking & Finance**

*Lebanese American University –*

*Beirut Lebanon*

*2005 – 2008*

### Trainings & Qualifications

- Bank Credit** – April 2019
- Banking Ethics** – Oct 2018
- The Lebanese Financial Regulation** – May 2015
- Teller Operation** – May 2009

### Internships

- Retail Trainee at Blom Bank**  
Nov 06 – Feb 07

### Languages & Skills

- Arabic, English, French – Fluent*
- Microsoft Office*
- Problem solving, Strong work ethic, self-management*

### Hobbies

**Horse Riding, Cooking, Baking, Fashion**

### References

Available upon request

### Co-Founder & Creative Designer – HRACHEL

May17 – Present

Lebanese fashion brand changing the oriental traditional abaya into a more modern and fashionable one using high quality fabric while leveraging the expertise of Lebanese artisans.

- Established & grew the brand from concept design, to planning, to fabric scouting, to recruiting tailors while ensuring best in class local production & managing customer service
- Prepared business plan with different price structures
- Set Marketing plan along with social media content & increased engagement by 50%
- Collaborated with different boutiques & local expositions (Sabine's Signature Boutique –Downtown Beirut, Cream- Saifi Beirut, In-Action events, Designer's Week, Alb el Arez -Paris)
- Contributed to positive impact with supporting sea pollution initiative by introducing t-shirts with a message to raise awareness

### Credit Officer – IBL BANK Lebanon

Dec 12 – Present

*Direct reporting to the Head of Corporate Department*

- Closely monitored the performance of an assigned client portfolio of USD 55 Million with detailed reporting
- Managed credit origination process from application through final approval
- Avid player within the credit committee; exposing & defending credit files
- Reviewed existing & new credit applications to optimize credit worthiness & maximize risk return
- Undertook forecast of cash flow according to different scenarios, analyzed financial statement, & submitted an independent opinion
- Initiated new corporate relationships & cross selling opportunities
- Implemented the structure of corporate credit lines (negotiating pricing & collaterals)
- Coordinated strongly with risk management, legal, & trade finance teams

### Teller / Customer Service – IBL BANK Lebanon

Oct 08 – Nov 12

*Direct reporting to the Head of Customer Relationship*

- Responsible for handling clients' account transactions (cash deposits & withdrawals, bankers check issuance, in/out transfers, account opening...)
- Promoted the bank's services and recommended product addition to client's portfolio (savings account, retail loans, credit cards...)
- Accurately handled processes & routine customer requests

### Accountant – U-Group Worldwide SARL Lebanon

Apr 09 -Mar 13

- Prepared all outgoing payments to suppliers and processed payroll payments
- Tracked receivables by making collection calls and sending follow-up statements
- Recorded all transactions and produced financial statements and other reports for the management
- Reconciled & analyzed account information