

Beirut- Lebanon

Date of Birth : Beirut 10/1/1976

Marital Status : Married



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Personal Summary

An experienced Business Consultant who values and prioritizes ethics, integrity and dedication, enjoys challenging environments and is passionate about management, business development, business analysis and coaching.

I have spent 23 years in Banking sector moving across different functions that enabled me to grasp vast understanding of banking services and products.

During my latest role as a Regional Officer managed and assist managing a number of customer portfolios based on Knowledge bank various products and department relations

Key Expertise

Performance Management	Business Development
Financial Management	Business Planning
Operations Management	Legal Advisory
Customer Relationship Management	Human Capital Management
Public Relations , Connections and Networking	

- **Business Consultant in PAWL NGO**

-Acquire financial aid to support our humanitarian projects mainly to Palestinian refugees, and other needy refugees in the Lebanese territory.

- Approach both governmental and non-governmental aid organizations,

- Prepare the required presentations, and conduct all needed negotiations, to finalize any project, or aid program

- Undertake short-term or long-term projects to address a variety of issues and needs

Banking Sector Activities

- Assisted the Regional Manager to establish a high level of relationships with key individual and companies in the country
- Apply Financial , Performance and compliance control for Branches under the Region
- Evaluate Branches Compliance with Rules and Conditions
- Provide Guidance to Branch Team in Terms of applying newly introduced measures
- Evaluate branch teams performance both at the group and individual level

- Achieved and maintained a cost reduction of 30% by establishing a cost killing strategy and minimizing to eliminating all unnecessary expenses.
- Assisted the Regional Manager in creating and implementing a Career Path and Talent Management strategy to all Bank Med staff , the strategy aimed for employees retention , growth and succession planning
- Designed and implemented change management plans, to support employees accept and embrace the changes occurring due to the bank's restructuring and new strategic management style.
- Established and managed cross functional teams to identify root causes of problematic areas and to determine and implement the most effective corrective actions

- **Freelance Business Consultancy Activities (IBC)**

1. **Company Name: EspaceBeureau CO.**

- ✓ Apply Financial , Performance and compliance control
- ✓ Create a Clear Workflow of Business
- ✓ Create a clear structure of principles, rules, roles, and responsibilities, Code of Business Integrity, Ethics Helpline, Standardized processes are in place for financial and non-financial activities.
- ✓ Management control, financing & cash flow, financial control, financial communication
- ✓ Risk analysis (identification and evaluation) **AND** Closed Monitoring
- ✓ Evaluate Branches Compliance with Rules and Conditions
- ✓ Applied a Full Audit Internal Control Cycle in terms of Cash Flow, Suppliers, Procurement, Reconciliation Account with Banks and other outside parties ... etc.
- ✓ Financial Statement Monitor and Follow up.

2. **Company Name : FSTC Co. (Food Industry Business) (5 Branches)**

- ✓ Follow up and check with branches are operating efficiently
- ✓ Supervise Branches Staff to ensure that they are successfully implementing their respective business plan
- ✓ Monitor operational performance, assess weak areas and implement enhancement plans.
- ✓ Follow up with branches the regular reports on daily , weekly and monthly basis
- ✓ Develops and assures implementation of Business growth strategies
- ✓ Establishes customer relationship management system that ensure high level of customer satisfaction and early detection of client's dissatisfaction and proper handling.
- ✓ Conducting Training sessions related to Products or to Employees
- ✓ Applicant Screening & Hiring Staff
- ✓ Performance Management (Evaluate branch teams performance both at the group and individual level
- ✓ Development Planning
- ✓ PAYROLL & Compensation and Benefits
- ✓ HR Data & Analytics
- ✓ Create a clear structure of principles, rules, roles, and responsibilities, Code of Business Integrity, Ethics Helpline, Standardized processes are in place for financial and non-financial activities.
- ✓ Risk analysis (identification and evaluation), Decision on how to manage the critical risks, Implementation of risk management actions, and Monitoring of those actions.
- ✓ Management control, financing & cash flow, financial control, financial communication, tax, P&P, acquisitions and divestitures. Furthermore, an online Financial Reporting
- ✓ (Financial Reporting , ERP System) & (Compliance & Code of Business & Integrity)

3. **Company Name: Union Law Firm CO.**

- ✓ Implementation of ERP Project (SkyBird) and Business analysis including discussion and preparation of operations manuals
- ✓ Create a clear structure of principles, rules, roles, and responsibilities, Code of Business Integrity, Ethics Helpline, Standardized processes are in place for financial and non-financial activities.
- ✓ Financial Reporting , ERP System & Audit & Code of Business & Integrity
- ✓ Conducting Training sessions related to Employees
- ✓ Daily Follow up and Internal Control (Cash Flow , ERP system efficient Work Flow & Financial Reporting)
- ✓ PAYROLL & Compensation and Benefits
- ✓ HR Data & Analytics

4. **Teachers Syndicate Box** صندوق التعاقد لأفراد الهيئة التعليمية في المدارس الخاصة في لبنان

- ✓ ERP Business analysis AND Implementation project (SkyBird) including discussion and preparation of operations manuals.
- ✓ Daily Operations Business Analysis on ERP Implementation system
- ✓ Conduct Training for Staff on SKYBIRD ERP Module
- ✓ Daily Follow up and Internal Control (Cash Flow , ERP system efficient Work Flow & Financial Reporting)
- ✓ Preparation and Implementing the HR Activities Services

Employment Profile

***Consultant (Freelance)**

September 2021

Expertise in Human Resources, (Financial Operations Internal Control Services) and Business Analysis Implementation Projects

HR Activities

- ✓ Applicant Screening
- ✓ Hiring and Training
- ✓ Performance Management
- ✓ Development Planning
- ✓ PAYROLL
- ✓ Compensation and Benefits
- ✓ Regulatory Compliance
- ✓ Risk Management
- ✓ Succession Planning
- ✓ HR Data & Analytics

Internal Control Activities

- ✓ **Control environment:** Create a clear structure of principles, rules, roles, and responsibilities, Code of Business Integrity, Ethics Helpline, Standardized processes are in place for financial and non-financial activities.
- ✓ **Risk assessment process:** Risk analysis (identification and evaluation), Decision on how to manage the critical risks, Implementation of risk management actions, and Monitoring of those actions.
- ✓ **Control activities:** (management control, financing & cash flow, financial control, financial communication, tax, P&P, acquisitions and divestitures. Furthermore, an online Financial Reporting)
- ✓ **Information and communication** : (Financial Reporting , ERP System)
- ✓ **Monitoring :** (Compliance & Code of Business & Integrity)

Business Analysis Implementation Projects Activities

- ✓ A Detailed Business Analysis MAP project work flow
- ✓ Maintaining the necessary database to be utilized for preparation of financial Control division reports
- ✓ Preparing and distributing a special reports requested by Top Management
- ✓ Business analysis discussion and preparation of operations manuals
- ✓ Managing the reporting requirements (External and Internal)

*** Bank Med**

Regional Officer – Branch Network & Retail Liability Products

March 2006 – August 2021

Financial Reporting

- ✓ Define, recommends and implements the region's budget and business plan derived from the Retail Banking Division and Corporate Banking Division budget and business plans, namely Revenues, Expenses, Profitability, and Products Cross Selling Etc.
- ✓ Assist and supervise branch managers to ensure that they are successfully implementing their respective budget and business plan derived from the region's budget and business plan.
- ✓ Provide periodic feedback to the Retail Banking Division Head about the Region's progress and performance vis a vis yearly budget and business plan and recommend, when required, an updated action plan to successfully achieve the region's budget and business plan.
- ✓ Follow up and check with branches are operating efficiently and support staff to reach their individual targets
- ✓ Report periodically on overall regional performance to the Regional Manager
- ✓ Follow up with branches the regular statistical reports on daily, weekly and monthly basis.
 - a. ATM Balances
 - b. Annual Leave Schedule
 - c. Sales Track Performance Report
 - d. Confirmation of Balances
 - e. Banc assurance Performance in Branches
 - f. Deposit Account Mature 7 Days and its maintenance voucher
 - g. Creditor Accidentally Debtors accounts

Management of Daily Operations

- ✓ Oversees the branches operations and manages the "Branch Managers" day to day work
- ✓ Coordinate and assist managing the operations of all branches located within Region One (9 Branches in Beirut 85 employees) and Region Six (7 Branches in South 100 employees) so as to ensure clear understanding of Bank Med strategies , policies and procedure
- ✓ Manage and supervise of Branches Support Department (Pool staff 25 employees) in South Region with a full proper replacement management needs.
- ✓ Develop the image of Branches namely through proper branch organization and cleanliness , staff behavior and attire in alignment with Mystery Shopper services results with corrective actions.
- ✓ Establishes and implement high performance sales culture , concepts and sales management frameworks
- ✓ Monitor operational performance, assess weak areas and implement enhancement plans.
- ✓ Maintain a complete understanding and knowledge of Banks products among all team members
- ✓ Follow up with branches the regular reports on daily , weekly and monthly basis (ATM Balances , Sales performance , Deposit accounts , creditor accidentally debtors accounts)
- ✓ Executed prime coordination with : Branch Network , HR , Administration Divisions

Business Development & Customer Satisfaction

- ✓ Assisted the Regional Manager through :
- ✓ To meet with Local business professionals and key clients initiate and maintain healthy and sustainable relationships
- ✓ Develops and assures implementation of Business growth strategies.
- ✓ Encourage and empowers customer satisfaction importance and spirit.
- ✓ Establishes customer relationship management system that ensure high level of customer satisfaction and early detection of client's dissatisfaction and proper handling.

Compliance

- ✓ Assures full compliance with the internal standards , norms , rules and regulations
- ✓ Reviews and assures full compliance with the Policies and Procedures
- ✓ Complies with the reports of Audit and Banking commission and ensure that their recommendations are fully implemented.
- ✓ Conduct various types of audits and reviews in accordance with accepted professional standards.

Leadership and Human Capital Management

- ✓ Assures a Challenging and stimulating environment for employees by role modelling and delivering quality leadership

- ✓ Assisted the Regional Manager to establish and assures the implementation of Career Path strategies and Talent Management plans.
- ✓ Empowers Branch Managers with skills , tools and resources to follow up with their respective leaders and team members
- ✓ Conducting Training sessions related to Products or to Employees
- ✓ Coordinate with the Regional Manager and Participates with branch manager in the appraisal of their employees.

Assistant Head Division – MIS

Jan 2005- March 2006

- ✓ Managing the reporting requirements (External and Internal) of the Bank.
- ✓ Maintaining the necessary database to be utilized for preparation of financial Control division reports
- ✓ Preparing and distributing a special reports requested by Top Management (Credit rate agencies, competitive data and market share, Branches MIS reports ...etc.)
- ✓ Managing the development of Business requirements and the Implementation of the Business applications affecting the setup of parameters and the quality of information.

*** Lebanon & Gulf Bank – LGB**

1- Assistant Head Division – MIS

Oct 2003 – Dec 2004

- ✓ Business analysis discussion and preparation of operations manuals
- ✓ Assisting in Implementing Equation Software (MYSIS) and conduct training On “Clean Payment & Cashier” Module for various Bank Departments

2- Officer - Accounting Division

Oct 2002 – Oct 2003

- ✓ Preparing Financial Statement & BDL Reporting

3- Retail Banking Operations – Branch Front Office

Oct 1999 – Oct 2002

- ✓ Customer services operations – Cash and Non Cash Transactions

Other Professional Work Experience

Inspire Business Consult - (IBC)	HR & Finance Experience (2011) Provide a Consultancy for HR and Finance Divisions
Saralyn Travel Agency	Assistant Chief Accountant (1997 - 1999)
Maysaa General Contracting & Trading	Financial Controller (1995 - 1997)

Education

Human Resources Planning and Selection	ESA – Business School (2017)
Bachelor of Business Administration – Accounting Emphasis	Beirut Arab University (1999)
Lebanese Baccalaureate	Makassed High School (1993)

Certificates

FATCA	Ethics Banking Certificate	Islamic Financial (CISI) ESA
AML & Compliance	Mystery Shopper Train the Trainer	Branch Audit procedure and Teq
Team Work , Coaching & leadership	Customer Complaints Management	BDL Certificate for Lebanese Banking Regulations
Selling of Bank Services	Specific Product Marketing	Branches Cross Selling Teq

Skills and Competencies

- ✓ Strategic and analytical thinking
- ✓ Extensive Relationship & Network Building Skills
- ✓ Planning & Organization
- ✓ Hardworking and detailed follow up
- ✓ Deadlines achievements
- ✓ Computer Skills – Proficient in Microsoft Office
- Leadership and Team Building
- Reliability and drive for results
- Innovation and continuous improvement
- Problem solving and decision making
- Self-motivating

Language

Fluent in English and Arabic

Nationality
Lebanese

Reference

✓ Available under request