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KARIM BAHAA SOUEISSI

Career Summary

Fifteen years of professional experience covering different fields including audit, consultancy, credit rating, banking, academia, and entrepreneurship. Multidisciplinary business knowledge with a focus on finance, risk management, economics, and entrepreneurship.

Work Experience

Sep 2021 – Feb 2022	Hoshan Group <i>Finance Manager</i> <ul style="list-style-type: none">➤ Collected, interpreted, and reviewed financial information➤ Cash flow management and forecast➤ Developed strategies to fund the company and to mitigate financial risk➤ Reported to management (CFO & GM), and provided advice how the company and future business decisions might be impacted➤ Reviewed, monitored, and managed budgets➤ Developed and lead the team to achieve better output➤ Worked on the ERP system➤ Attended monthly cash flow meetings➤ Provided all required information to external auditors	Riyadh, KSA
Sep 2019 – Aug 2021	Azm University <i>Senior Lecturer - Courses Taught:</i> <ul style="list-style-type: none">➤ Business Finance➤ Macroeconomics➤ Microeconomics➤ Banking and Financial Crisis➤ Business Maths➤ Accounting I➤ Combating Financial Crime➤ International Financial Management➤ Banking Operations <i>Institutional Accreditation by ACQUIN (European Higher Education Area)</i> <ul style="list-style-type: none">➤ Nominated by the president of the university as the person responsible for drafting the accreditation report➤ Understood the accreditation process and requirements➤ Project management<ul style="list-style-type: none">○ Liaised with all stakeholders including the University's president, Deans of faculties, Quality Insurance, and other departments to get the required information➤ Report writing according to standards	Tripoli, Lebanon

June 2019 Sep 2019

Injaz Lebanon

Tripoli, Lebanon

Entrepreneurship Coach

- Teaching entrepreneurship in rural areas using design thinking and business model canvas techniques
- Mentoring teams on how to build their strategy and develop their business model in order to start their business

Feb 2016 – Dec 2018

Theemar Tripoli Investment Fund

Tripoli, Lebanon

Fund Manager

- Set the fund's strategy
- Sourcing opportunities
- Marketing the fund
- Evaluation of potential investments
- Supporting Entrepreneurs
- Assessed a diverse group of businesses by analysing their viability, feasibility, and profitability.
- Supported more than 60 entrepreneurs and SMEs:
 - helped them in developing their strategy, product, and business model
 - performed industry, customer, and competitor analysis
 - developed financial models (performed revenue and cost forecasts, assessed cash flow and funding needs)
- Setup Theemar Business Idea Competition based on the design thinking approach – please check link below:
https://www.youtube.com/watch?v=ujHj_ozNb1E&t=8s

Mar 2015 – Jan 2016

Cedrus Invest Bank

Beirut, Lebanon

Head of Risk Management

- Setting the strategy of the risk management department
- Operational and Credit Risk
 - updating the operational and credit risk policies and procedures of all departments (back office and front office)
 - monitoring, assessing and resolving operational risk issues of different departments (back office, front office and middle office...)
 - setting, monitoring and reviewing credit limits for customers, banks and FI counterparties
 - setting the loan to value and margin limits for each instrument
 - flagging and following up on clients on margin call till the issue is resolved
- Reporting to the CEO and presenting to the Board Risk Management Committee
- Keep updated on regulations related to the Lebanese banking sector and assess its impact on the bank
- Attending management committees including operational risk, credit risk, ALCO, and investment committee

Oct 2013 – Feb 2015
Apr 2010 – Jun 2012

Fitch Ratings (UK head office)
Associate Director – Financial Institutions

Dubai, UAE

- Bank Analysis
 - analyse and assess banks':
 - financial profile and risk management (profitability, asset quality, funding, liquidity and capitalization)
 - stress testing (liquidity and capital)
 - operational and market risk
 - reputation and legal risk
 - company profile
 - management strategy
 - corporate governance
 - industry profile and operating environment
 - maintain accurate surveillance of banks under my responsibility
 - making prospective rating recommendations
 - produce good quality, concise, opinionated and forward-looking credit reports and press releases
 - financial statement and peer group analysis
 - inform regional head of major credit events affecting banks under my responsibility
 - adherence to Fitch's criteria and methodology
- Rating bonds/Sukuks
- Produce and publish special reports
- Act as a primary and secondary analyst
 - covered a large portfolio of banks across the GCC
 - travelled to all GCC countries
 - organised management meetings with banks
- Keep updated on developments related to regulations and banking sectors in the GCC
- Keep informed of developments in various geographies by attending rating committees and making appropriate contributions

Held management meetings with:

- Banks' senior management (CEO, CRO, CFO...)
 - asking detailed questions covering both public and non-public information
- Investors

Training:

- One month training at the head office in London in May 2010
- One week training seminar at the head office in London in February 2011
- Intensive Bank Analysis (3 days intensive course)
- Risk Management in Banks and the Capital Implications (2 days intensive course)

Feb 2013 – May 2013

University Instructor
Courses taught

Tripoli, Lebanon

- Corporate Finance – Balamand University
- Organizational Behaviour – City University
- Introduction to Economics – Beirut Arab University
- Economics of Tourism – Beirut Arab University

Oct 2008 – Mar 2010

Abu Dhabi Commercial Bank

Abu Dhabi, UAE

Financial Analyst – Financial institutions

- Country and sovereign risk analysis
 - economic analysis
 - political risk
- Banking sector analysis
- Banks and financial institutions analysis
 - financial statement and peer group analysis
 - CAMEL approach
 - account utilization analysis

Training: Remedial Management (1 day intensive course)

Aug 2006 – Sep 2008

Deloitte & Touche

Abu Dhabi, UAE

Financial Analyst – Valuation – 1 year

Financial analysis and valuation experience include multiple assignments in:

- Industry, market, and competitive positioning reviews
- Discounted Free Cash Flows (Income based valuations)
 - reclassifying and presenting historical and projected financial statements in accordance with generally accepted valuation standard
 - computing free cash flow projections and changes in working capital
 - establishing discount rates using the Capital Asset Pricing Model (CAPM) approach
- Comparables analysis (Market based valuations)
 - conducting peer reviews
 - researching industry mergers and acquisitions and financial attributes of publicly traded and private companies
 - establishing revenue and EBITDA multiples
- Sensitivity and scenario analysis

Auditor – 1 year

- Involved in communications with client management to understand the client's business, related controls and identification of strengths and weaknesses in the client's business cycle
- Performance of test of controls to identify the effectiveness of client implemented internal controls
- Performance of substantive tests to verify account balances and identify any misstatements in the financial statements

Other Professional Work and Activities

Jan – Jun 2021

Online Strategic and Business Plan workshops for a total of 50 SMEs. A collaboration between Mada Association and Oxfam, funded by EU.

Jan – Jun 2021

Supporting **11 Community Based Organizations (CBOs)** by providing them **online training** on proposal writing, basics of strategic planning, governance, internal policies and procedures, recruitment, marketing, sustainability, and project implementation. In collaboration with LFPCP, co-funded by GIZ and EU.

Jan - Mar 2021

Produced a **Food Market Report for Al-Minniyyeh** Area funded by Mercy Corps. We interviewed 150 consumers, 14

	grocery shops, 8 food wholesalers, 8 agriculture farmers, and 8 agriculture engineers, to understand the market demand for food products and the agriculture potential of Al Minniyeh Area.
Oct 2020	Gave two online Strategic Planning Workshops for a total of 30 SMEs at the Business Incubation Association in Tripoli (BIAT), funded by EU.
Jan 2020 – Aug 2021	Elected by the residents as building manager (volunteer work) of the residential property that I am living in. I oversee the daily operations and maintenance of the property including: <ul style="list-style-type: none"> • Coordinating and overseeing regular building maintenance and repairs. • Managing and directing cleaning and security staff activities. • Maintaining a safe environment for building occupants. • Paying all utility expenses including electricity, salaries, fuel oil and water. • Making sure dues are collected from all residents and preparing a monthly budget. • Negotiating and liaising with third-party service providers. • Responding to inquiries and requests by building residents and resolving any problems or issues between residents, and with the community around us.
Mar 2019 – May 2019	Contractual Consultant – Ministry of Economic Empowerment for Women and Youth in Lebanon.
Sep 2019	Participated in Friedrich Naumann Foundation's Alumni Conference on the World Economic Order in Washington DC.
Nov 2018	The only person selected from Lebanon by Friedrich Naumann Foundation to participate in a Study Tour for Entrepreneurship Professionals covering Washington DC & Seattle.
Jan 2016 – Present	Member of Rotary Club Tripoli – President for year 2021/2022.

Education

June 2020	Certificate in Combating Financial Crime by CISI
August 2019	Insights for Innovation Course by IDEOU
February 2013	Certified FRM (Financial Risk Manager)
July 2009	Passed the CFA level 1 exam
Sep 2004 - Sep 2005	Brunel University, London MSc in Financial Economics
Oct 2001 - July 2004	Lebanese American University, Beirut Bachelor of Science Major: Banking and Finance Minor: Economics GPA: ~ 3.0/4.0
1985 – 2001	Lycée Franco-Libanais, Tripoli French Baccalaureate

Personal Skills

- Team leader
- A planner and a strategist
- Strong research skills
- Excellent communication skills
- Accustomed to working with executives and board of directors
- Creative thinking and critical thinking abilities

Languages

- Arabic (mother tongue)
- French (spoken and written)
- English (spoken and written)

Personal Information

- Marital status: married
- Nationality: Lebanese
- D.O.B: April 10th 1982