

Joe Merhy

Dekwaneh Beirut Lebanon 28/Apr/1992

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Summary

Skilled Internal Auditor who can develop high quality auditing procedures and thorough implementation. Seasoned with the balance of interpersonal and analytical skills needed to provide valuable insight to the Chief Audit Executive and recommend solutions that address root causes.

Results-driven and dedicated with a proven track record of employer satisfaction in conducting yearly branches audit, assisting in the risk management, and completing financial statements. Commitment with an ability to generate effective auditing procedures and also to evaluate bank systems for efficiency.

Detail oriented with accuracy and determination to perform great work. Offers excellent analytical skills and important ability to work and perform well in a team.

WORK EXPERIENCE

First National Bank

Sep 2018 - Current | Internal Audit Officer

- Performing audits of branch operations, which involves:
 - Auditing each of FNB's 28 branches across Lebanon every year, which in turn helped reduce risk and establish better controls.
 - Taking responsibility for all audit project management activities, including planning, developing and scoping the audit program.
 - Collecting and analyzing data as evidence.
 - Preparing audit reports, summarizing control weaknesses and exceptions, and making recommendations for control and operational improvements to management.
- Performing audits of banking operations, which involves:
 - Assessing the effectiveness of the bank's risk management activities and governance processes; and its compliance with applicable laws and regulations, policies and procedures, and the internal control environment.
 - Auditing credit files by analyzing the organization's financial statements, validating data input in the system for compliance with BDL circulars, and monitoring customer account activity.
 - Conducting continuous follow ups on audit findings to ensure proper execution of management's action plan.
 - Daily tracking of suspense accounts to ensure that all entries are compliant with the bank's procedures.
 - Tracking dormant account movements in order to detect fraudulent transactions.

First National Bank

Sep 2014 - Aug 2018 | Accounting Officer

- Managed all FNB fixed assets and reconciled them FNB MISYS banking system.
- Maintained records that control all FNB expenses and related regularization accounts and generated related accounting entries.
- Prepared accounting entries related to each department/branch capital and general expenses.
- Processed accounts payable, accounts receivable, and legal aspects of collections when applicable.
- Prepared monthly expenses report and ensured related regularization accounts are properly balanced.
- Issued annual reports requested by the external auditors and the Ministry of Finance to check the bank's asset performance.

Crepaway

Feb 2011 - Aug 2014 | Started as a Waiter promoted to Shift Leader, Acting Floor Manager

- Managed daily and monthly inventories.
- Solved, supported, and managed customer complaints.
- Coordinated, created, and managed weekly schedule for floor staff.
- Trained and evaluated new employees.
- Retained employees by conducting various trainings, and creating a reward system to motivate employees.
- Practiced and role-modeled rules and regulations set in place by management to ensure consistent experience for all customers.

EDUCATION & CERTIFICATION

IIA - The Institute of Internal Auditors

In Progress - | Pursuing IIA's Certified Internal Auditors-CIA

ESA - Ecole Superieure des Affaires

Sep 2019 - Jan 2020 | Banking Ethics Certificate

ESA - Ecole Superieure des Affaires

Apr 2017 - Dec 2017 | Lebanese Financial Regulations Certificate

Arab Open University

2010 - 2014 | BA in Business Accounting

Ecole de Tourism et Scientific Technique - Dekwaneh

2007 - 2010 | BT3 in Accounting

TRAININGS AND SEMINARS

December - 2018 | Conducting Fraud Risk Assessment

October - 2018 | Compliance Training

August - 2018 | Auditing Bank Branches

March - 2018 | Excel and Basic Financial Modeling Techniques

March - 2017 | Lebanese Taxation System

SKILLS

Communication, Leadership, Time Management

Customer Service, Sales

Microsoft Office

LANGUAGES

Arabic, English, French