



Charbel Moughabghab

Mobile: 00961(3) 437 111

Email : Moughabghabc@gmail.com

D.O.B: 25-01-1989

Country: Beirut - Lebanon

Nationality: Lebanese

Family Status: Married

Work experience

[Jan 2011 – present]

BANK OF BEIRUT – Lebanon

[Jun 2011 – May 2015]

Teller

[May 2015 – Oct 2016]

Junior Personal Banker

[Oct 2016 – Feb 2018]

Personal Banker

[Feb 2018 – Mar 2020]

Senior Personal Banker

[Mar 2020 – Present]

Legal & Recovery Specialist

In the capacity of Legal & recovery Specialist

- Performed collection by both inbound and outbound calls on delinquent accounts. Educating clients on options for deferring payments and finding solutions for resolving delinquency.
- Initiating collection, investigating customers' history, negotiating terms and suggesting alternatives for the settlement of the customers.
- Initiating reversal of penalties and charges as requested by customers subject to the policy on reversals as part of the settlement process.
- Working with a portfolio of delinquent accounts to assist in their inquiries, billing questions and payment/extension service requests.
- Reviewing and determining which accounts qualified for possible legal action, or charge off.
- Performing desk reviews each month to ensure collection goals and deadlines were met.
- Reducing the default of credits by 10% in a 6 month period by conducting and monitoring debt rescheduling of 200 borrowers based on financial and collateral analysis.
- Successfully collecting over 90% of my accounts monthly to reduce delinquency on any account over 60 days past due.

In the capacity of Senior/Junior Personal Banker

- Clearly communicating the bank message to both new and existing clients;
- Actively identifying client needs and selling bank products accordingly;
- Demonstrating proficiency with regard to policies, procedures, and products pertaining to customer transactions;
- Leveraging in-depth Banking products knowledge to assist the branch in meeting goals;
- Managing existing portfolio of Retail Clients & Business banking clients while expanding portfolio;
- Delivering outstanding customer service to ensure customer satisfaction, customer retention and increase customer traffic;

- Processing consumer loan and credit line requests and obtained referrals;
- Providing support in account service and management, product cross-sales, customer needs assessment, and new business development;
- Forging trusting and enduring relationships with customers to maximize client retention and satisfaction and drive BOB financial product / service sales;
- Resolving escalated customer service issues;
- Assisting customers with decisions with financial problems;
- strengthening networks with VIP Clients, Business Owners, Financial Consultants;
- Maximizing the profitability of the customer's relationship in consumer and business lending, investments, and other product areas to ensure an outstanding customer experience;
- Providing step by step education to clients in regards to portfolios, growing and maintaining revenues of account and personalize services;
- Analyzing market conditions, social & economic data, and financial information;
- Creating power-point presentation materials for demonstrations and for client and upper management meetings;
- Playing an integral role in supporting the Branch Manager to lead branch operations.

Internships

[2010] **BANK AUDI – Lebanon**
- Banking Teller.

Education

[2011] **SAGESSE UNIVERSITY– Lebanon**
Bachelor degree in Banking and Finance

[2007] **COLLEGE SAINT THERESE - Lebanon**
Lebanese Baccalaureate II – Life Science

ERP & Computer Skills

Computer Skills: Expert in using Ms. Office
Financial Analysis software: Expert in using Branch Power and CRM

Foreign Language Skills

Arabic Mother Tongue.
French Fluent.
English Fluent.

Workshops & Trainings

[2012] Sales Advantages – Dales Carnegie – Lebanon

[2013] How to Wow Customer – Trace – Lebanon.
 [2014] Stretch Dimension Selling – Trace- Lebanon.
 [2015] Induction in Branch Sales & Services – Bank Of Beirut- Lebanon
 [2016] Lebanese Regulations – Ecole Supérieur des Affaires – ESA.
 [2016] Mastering The Essentials Of Selling – Iquad Learning Solutions – Lebanon
 [2017] Color Selling – Starmanship & Associates – Lebanon
 [2017] Communication Skills – Iquad Learning Solution – Lebanon
 [2018] Sales Interview best Practices – Iquad Learning Solutions – Lebanon.
 [2018] Red Cross First Aid & CPR Course – Lebanese Red Cross – Lebanon.
 [2013,2014,2016] AML training – Bank Of Beirut – Lebanon.

Founder & Partner

[2015 – present] Baràboire – Lebanon
 Founder and Owner

- Created operations including; sourcing, suppliers selection, cost analysis, and inventory planning;
- Planned and executed all events;
- Grew client bookings by% within the first 4 years;
- Developed event schedules to delegate activities to employees, covering all events;
- In charge of social media resulting in increased traffic for website and other platforms;
- Oversaw bartending and support staff to ensure optimal customer service and operation;
- Established friendly and lasting relationships with clients and team members;
- Built team of bartenders assisting, in training management and leadership skills;
- Trained 3 brand new bartenders on all aspects of the job from drink preparation and knowledge to building valuable customer relationships and upselling techniques;
- Maintained and provided accurate documentation of inventory, as well as documentation of popular items sold, in order to maintain and excel cost expectations while still providing items necessary in fulfilling guest requests.

Charbel Moughabghab