

Julie Hayeck

Hayeck Building, Aoukar, Lebanon, • +96171165272 • sckhiinto@hotmail.com

Education

I passed level II of **CFA program**

Saint-Joseph University (USJ)

Master of Science in Applied Mathematics
Bachelor of Science in Mathematics

Beirut, Lebanon
2007 – 2009
2004 – 2007

College Mariste Champville

French and Lebanese Baccalaureate in General Sciences

Dick el Mehde, Lebanon
2004

Experience

Central Bank of Lebanon

Financing Unit

Beirut, Lebanon
2019 - Present

- responsible for studying applications submitted by banks, financial institutions and leasing companies related to the approval of the Central Bank to subsidize interest on loans extended to productive economic sectors/to amend loan contracts, with the aim of simulating lending and encouraging economic growth by reducing the cost of financing on SMEs and startups and enhancing commercial banks' medium and long term lending in the fields of productive as well as environmental sectors, all in accordance with the Central Bank's basic and intermediate circulars in coordination with internal and external parties (The Banking Control Commission, The Lebanese Center for Energy Conservation, Kafalat ..)

Fransabank SAL

Financial Control & Accounting Division

Beirut, Lebanon
2015 - 2019

- Participated in Fransabank's acquisition process of AHLI International Bank by serving as a member of the migration team tasked with matching between the accounting schemas of the two Banks.
 - Responded to inquiries set up by the acquiring bank regarding the acquired bank's accounts, related mapping and applied procedures.
 - Served as a liaison between the different Finance related departments involved in the migration process to help further the project within the given time constraints.
- In the scope of the Post migration plan:
 - Respond to the necessary demands requested by the Ministry of Finance and the NSSF in the course of their periodical review of the Bank's Financials
 - Help reconcile various pending issues related to the acquired Bank by responding to inquiries set up by other internal departments regarding the Bank's historical data and operations
- Take Part in the validation process of the newly implemented accounting schema developed in accordance with the new core banking system *SAB* at Fransabank
- Coordinate with Valoores team to set all parameters/rules needed in order to help automatically generate some of the Bank's periodical reports through their recently acquired reporting tool
- Prepare some of BDL/BCC periodical reports.
- Respond to BCC inquiries regarding Variances spotted in the Bank's financial statements
- Process Daily requests (Respond to Regional headquarters' requests regarding pending issues at branches, Testing and Validation of new accounting processes being developed by the IT department)

AHLI International Bank

Accounting Unit, Financial Department

Beirut, Lebanon
2012 - 2015

- Managed all accounting operations for Head Office and Branches, Operating Expenses, Accruals and Prepayments; Reconciled and ensured their Correctness.
- Prepared the annual budget related to Operating Expenses and Capital Expenditures.
- Prepared and Held Custody of Signed Contracts and Purchasing Agreements.
- Submitted Quarterly Reports of Purchasing Agreements and Monthly Reports for Operating Expenses and Capital Expenditures Variances to Mother Company.
- Ensured proper management of stock items and Acquired Assets.

AHLI International Bank*Financial Reporting Unit, Financial Department*

Beirut, Lebanon

2011 - 2012

- Prepared Financial Reports for Internal and External entities and ensured their conformity with the Bank's Consolidated Financial Statements
 - Processed some of BDL/BCC periodical Reports
 - Prepared Internal Financial Reports (B/S, Daily Financial Report, ALCO Report, Securities Valuation)
- Contributed to the preparation of Cost/Benefit Analysis and required projects

College Mariste Champville*Temporary Teaching Placement*

Dick el Mehde, Lebanon

2010 – 2011

- Worked with emotionally and educationally impaired students to foster educational and personal growth.
- Collected data, drafted reports, and provided feedback to supervisors.
- Developed and implemented programs to encourage student participation.
- Assisted in the coordination of student affairs activities.

Ecole des Mines de Paris, CEMEF – MINES PARISTECH*Internship*

Sophia Antipolis, France

2009

- Developed Numerical simulation of transient industrial processes
- Implemented mathematical methods to improve the performance of the laboratory's software.
- Tested different methods of calculating time steps in order to reduce computation time while maintaining the scheme's stability

Technical qualifications**Ecole Supérieure des Affaires (ESA) - Thomson Reuters**

Beirut, Lebanon

- ESA Thomson Reuters Certificate in **Financial Markets**

April 19, 2011

- **Thomson Reuters Academy Certification**

Awarded 1st prize for the Final Investment Project

- Attended the **ESA Finance workshop on Foreign Currency – FX Money Markets.** July 2011
- Obtained a qualification in **Lebanese Financial Regulations Examination** as per BDL Requirements Basic Circular 103 - Intermediate 245. May 2012
- Attended an **FRI** seminar regarding "Regulatory Updates: Major Changes in Lebanese Banking Regulations in 2016/2017". May 2017
- Obtained a Merit for my qualification in **Banking Ethics Examination** as per BDL Requirements Basic Circular 103. Dec 2017

Technical skills

Built diversified portfolio matching the profiled investor's philosophy and investment objectives, quantitative and qualitative methods used to properly choose each investment and asset class recommended accompanied by supporting documents (economy top-down research, company's financial statements....) ensuring overall suitability.

- Proficient use of Thomson Reuters technologies related to Product Reuters 3000 Xtra through hands on application in the live dealing room.

Programming and application skills

Advanced use of Reuters 3000, Cimlib, Matlab, BANK2000, Bankmate and IBank.
Proficient use of Microsoft Office (Excel, Word, PowerPoint) , Visual C, C++.

Skills and activities

- Languages: Trilingual in English, French, Arabic
- Performed sessions about the emergency situations in the RED CROSS
- Yoga Practitioner, Drawing Enthusiast
- Pianist, Formerly attended The Lebanese Higher National Conservatory of Music for 7 years