

MARGOT KOBERSY

Location: Beirut, Lebanon- Tel: +961 3101183 Email: margotkobersy@hotmail.com
LinkedIn: <https://www.linkedin.com/in/margotkobersy>

Qualifications

- **Masters of research in Economics with a specialization in Banking and Financial Markets.**
- **Certified in Canadian Investment Funds (IFSE).**
- **CISI certified in Global Securities (Level 3) and Financial Derivatives (Level 3).**
- Financial Advisor/ relationship manager **with 6+ years of experience** in the fields of private banking, wealth management, retail banking and consultancy with a focus on servicing the financial needs of high-net-worth individuals based in Lebanon, GCC and North America.
- **Computer Skills:** AS400, ECRM, Compass, Coins, MS Office, E-views.
- **Languages:** Fluent in Arabic, French & English.
- Proven ability, with a successful record of accomplishment in client relationship management, risk management, operational and regulatory, credit analysis and investments.
- Knowledge of the Commercial Banking markets both globally and locally.
- Honed analytical skills, with a strong emphasis on research, financial analysis and written and verbal communication
- Excellent interpersonal skills, with a particular emphasis upon inspiring, influencing and negotiating in dealing with customers and colleagues.
- Ability to effectively plan and organize, with tenacity to drive through results.
- Innovative with a flair for solving problems.
- Keen interest in science topics, more specifically space exploration, health and climate change with a completed course on green economics.

Professional Experience

Canadian Imperial Bank of Commerce, Canada

Financial Advisor

2023

- Managed and developed a portfolio of core mortgage clients with a goal of deepening client relationships and reducing mid-term and end of term attrition.
- Developed new relationships by networking with client's families and friends to uncover opportunities and refer to appropriate partners.
- Ensured clients' investment, financial and credit related needs are met by providing a comprehensive banking offer and a forward-looking financial plan.
- Collaborated with other team members by referring eligible clients to the appropriate imperial service and business banking unit to deepen existing relationships and ensure clients are connected to the right people and opportunities.
- Contacted existing and potential clients to identify opportunities for future growth and revenue; achieved an average of 10 client meetings and 25 outbound calls per week with 4 financial planning discoveries.
- Engaged in community and banking center events to create and enhance CIBC presence and gain market share.

Dialectica, Canada

Client Service Specialist

2023

- Connected ***C level market experts with the world's leading investment and consulting companies as well as the largest corporations*** to help them collect real-time information and market insights from top industry experts across different markets, businesses and regions.
- Conducted ***smart researching*** to identify the right experts for each client project and successfully engaged with them by negotiating the terms, pricing and availability; successfully grew the network by an average of 12 new mandated experts per month by achieving an average of 40 cold calls and 70 outbound emails per day.
- Participated in the definition of the project scope and objectives and ensured technical feasibility.
- Managed changes to the project scope, project schedule, and project costs.

- Engaged with clients to take detailed ordering briefs and clarify specific requirements of each project.
- Built strong long-term relationships with experts to expand the company's network and foster experts' loyalty.
- Worked towards achieving personal daily and monthly sales targets as well as the team's target.

Banque Bemo SAL, Lebanon

Private Banking Relationship Manager

2017- 2022

- Managed and developed a portfolio of **400 high-net-worth individuals worth around USD 200 mln based in: Lebanon, GCC and North America.**
- Acquired, developed and managed new long-term profitable client relationships through prospecting and client referrals.
- Assisted clients by proposing solutions to address their financial objectives such as debt management, investment and other financial goals. Expanded the client base by 5% within a 6-month period.
- Promoted the sale of deposit, investment, credit and loan products and services.
- Collaborated with product specialists within the Bank to deliver a full suite of private banking solutions including treasury management products, FX, fiduciary agreements, real estate advisory and securitization products thus generating \$2 million in revenues.
- Identified based on market requirements new products and services to be developed and proposed initiatives to improve and customize existing ones.
- Researched and evaluated loan applicants' financial status, references, credit, and ability to repay the loan, as well as submitted credit applications for credit committee's approval.
- Ensured accuracy and completeness of credit and loan files, resulting in zero discrepancies during internal and external audits.
- Collaborated with other team members to complete the due diligence and documentation process as required by compliance, regulators, etc.
- **Prepared and established required quarterly reports and statistical analysis** to support decision making parties and reporting obligations to regulators.
- Acted as member of the crisis management task force to assist in the effective implementation of the fast-changing regulations during the crisis and managed client conflicts in coordination with the higher management.
- Lead and mentored a team of 4 new junior relationship officers.

Education

- **2017 Masters in Economics with focus on banking and finance**, Université Saint Joseph, Lebanon.
Thesis: Concentration risk in loan portfolios of Lebanese banks
- **2015 Bachelor in Economics**, Université Saint Joseph, Lebanon.
Thesis: Bankruptcy of stressed firms
- **2012 Lebanese Baccalaureate Life Sciences achieved with distinction and full university scholarship**, Zahrat El Ihsan School, Lebanon.

Professional Certifications

- **Canadian Investment Funds**, IFSE (Dec 2023)
- **Global Securities Level 3**, The Chartered Institute for Securities & Investment (Sep 2022)
- **Business Conduct**, ESA Business School (Apr 2022)
- **Financial Derivatives Level 3**, The Chartered Institute for Securities & Investment (Sep 2021)
- **Introduction To Green Economy**, UN Institute for Training & Research (Aug 2021)
- **Legal Aspects of Banking Operations**, The Lebanese Association of Banks in Lebanon (Mar 2018)

Hobbies and volunteering

- **Passion for outdoor sports: Hiking, climbing, cycling**
- **Lebanese Red Cross**, participated in red cross first aid sessions