

# JOSEPH BOUTROS

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Address: Ashrafieh, Lebanon

## EDUCATION

<b>Arts, Sciences and Technology University in Lebanon (AUL)</b> <i>MBA in Banking and Finance</i>	Beirut, Lebanon 2011-2013
<b>Lebanese University</b> <i>Bachelor in Finance</i>	Tripoli, Lebanon 2006-2010

## EXPERIENCE

<b>Soft Management sal</b> <i>Senior Financial Analyst</i>	Beirut, Lebanon Oct 2021 – Present
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- Preparing and analyzing budgets and income statement forecasts.
- Generating reports, charts, and tables for financial information.
- Tracking actual financial results in comparison with company forecasts.
- Manage banks overdraft accounts.
- Analyze financial reports to the financial manager.
- Monthly accounts receivable aging report.
- Follow up of accounts payable and accounts receivable.

<b>Soft Management sal</b> <i>Senior Accountant</i>	Beirut, Lebanon May 2021– Oct 2021
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- Prepare financial statements and produce budget according to schedule.
- Reconcile accounts payable and receivable.
- Assist with payroll, tax audits and tax returns.
- Support month-end and year-end close process.
- Monthly bank account reconciliation.
- Analyze financial information and summarize financial status.
- Produce accounting reports and present results to the board of directors.
- Prepare invoices and receipts to clients.
- Communicate with the Financial Manager and the Accounting Manager to improve financial procedures.

<b>Byblos Bank sal</b> <i>Assistant Relationship Manager - Middle Market Department- Commercial Banking Division</i>	Tripoli, Lebanon May 2018 – Feb 2021
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- Initiating new relationships with potential commercial clients.
- Assisting in the creating and updating of a sectorial database and the development of the bank's commercial market share.
- Performing site visits to new and existing commercial clients and documenting all the needed information for close risk monitoring.
- Preparing credit packages and ensuring appropriate credit process.
- Ensuring strict compliance with local policies and procedures.
- Identifying and monitoring classified accounts, proposing remedial action plans to the credit committee and insuring their proper implementation.

**Byblos Bank sal**  
***Assistant Relationship Manager - Middle Market Department- Commercial Banking Division***

Jbeil, Lebanon  
Sep 2015 – May 2018

**Soft Management sal**  
***Accountant***

Beirut, Lebanon  
Dec 2010 – Sep 2015

- Review, analyze and summarize reports and documents.
- Accounts Payable & Budget Management.
- Compiling and analyzing various statistical and financial data from various costing report.
- Maintaining and analyzing budget plan.
- Coordinating between financial and human resources departments.
- Compiling and preparing various reports such as operations, expenditures, and supply usage.

## **TRAINING AND WORKSHOPS**

**Auditing and accounting at Safi for Accounting and Auditing**  
**Lebanese Banking Regulations course**  
**Financial Analysis course level 2 (Grade 37/38)**  
**Training at Byblos Bank sal**  
**Auditing and Accounting at United for Accounting and Auditing**

Mar 2021 – Apr 2021  
Jul 2017  
Mar 2015  
Jan 2010  
Sep 2009

## **ADDITIONAL INFORMATION**

- Languages: French: Fluent, English: Fluent, Lebanese: Native
- Interests: Microsoft Office (Word, Excel, Power Point, Access)
- Volunteer: Previous Member of Caritas Lebanon intervening near neglected families and preparing and animating workshops and activities.
- Community Service: Previous Head of Al Nahda Social Club.
- Hobbies: Swimming, playing table tennis & football.