

Karen Mistrach

Beirut, LB (961) 71-367517, Karen_mistrach@hotmail.com, Karen Mistrach LinkedIn

Summary

Seasoned finance professional with 9 years of experience excelling in financial analysis, tools implementation, and diverse accounting functions. Proven track record of optimizing profit margins, cash flow and providing executive support. Committed to ethical standards, adept at dynamic adaptation and effective time management across departments.

Education

Lebanese International University, Beirut, Lebanon

- **Masters of Business Administration:** Accounting (2015-2017)
- **Bachelor of Business Administration degree:** Banking and Finance (2012-2015)

Professional Experience

Blc Bank – Adlieh (2016- Present)

Positions:

- ***BDL reporting Financial Accountant***
 - Perform a daily analysis of financial statements covering both balance sheet and income statement effectively coordinate all reporting requests insuring communications and adherence to requirement.
 - Prepare the necessary reporting documentations for fransabank covering area such as securities loans and deposit.
 - Monitor and ensure accuracy in the calculation of capital adequacy.
 - Maintain an efficient communications with auditors at the end of year, Providing all necessary support and information required
 - Issuance of monthly financial statement and participate in the overall reporting process. Generate, handle and review both daily and monthly reports associated with BDL
 - Examine and oversees the daily position insuring per accuracy and alignment with established standard, Elaborate with treasury department to review and oversee reports.

Achievements:

- Successfully coordinated reporting requests, ensuring timely communication and adherence to requirements, resulting in improved efficiency,

- Develop and maintained a comprehensive system for daily analysis of financial statements, providing a robust foundation for decision-making.
- Implemented proactive measures to address potential financial risks, contributing to the overall resilience of the financial structure

➤ ***Financial Analyst***

- Complete credit analysis upon request for loans, ensuring a comprehensive examination of risk factors associated with each application
- Study the risk assessment allowing a well-informed opinion on whether to approve or decline the loan based on the gathered information.
- Handling administrative tasks such as meticulously checking documents and coordinating seamlessly with various team including branches, insurance, sales, legal,

➤ ***Credit Control and Reporting Officer - Credit Management Group***

- Declaration of CDR, BDL and BDR reports, ensuring accurate and timely submission of these documents, Handling BDL 158 AND 161
- Manage CDR inquiries providing necessary information to BDL,
- Distribution of committee decisions, reporting about clients having an exposure above 1 million dollars
- Preparing subsidies reports and conducting daily monitoring of accidental debtors, addressing potential risks promptly.
- Reporting of the unpaid portfolio, maintaining a vigilant approach to financial stability.

➤ ***Customer Service***

- Applying for loan depending on clients' requests and eligibility (personal loan, car loan, kafalat...)
- Updating KYC & FATCA
- Opening Business loans and facilities (overdraft, invoice financing, term loans...)
- Applying for Credit, internet and debit cards
- Executing all type of loans (retail and commercial facilities) based on committee approval

➤ ***Teller***

- Executing daily transactions such as cash deposit and withdrawal, issuing of check, executing outgoing transfers, letter of credits, performing sales transactions such as bank assurance products

- Monitoring inward clearing and study the case for accepting or rejecting the checks
- Increase deposit portfolio by bringing new clients, and follow up with them upon their requests,

Eternity Company, Beirut, Lebanon (Mar 2012-May 2012)

Position:

➤ *Assistant Manager*

After school Centre, Beirut, Lebanon (Jul 2014 - Aug 2014)

Position:

➤ *Teacher of Scientific topics*

Internship

Banque Du Liban, Hamra, Lebanon

- Department of Financial Transactions
- Banking Department
- Department of current operations

Core skills

- | | |
|-----------------------------|-----------------------------------|
| • Analytical thinking | • communication and collaboration |
| • Financial modeling | • problem solving |
| • Budgeting and forecasting | • customer service |
| • financial analysis | • financial reporting |
| • risk management | • auditing |

Computer Skills

Proficient in various business applications including Microsoft

Windows, Excel, Power Point, Access and also internet searching

Certificates

- Lebanese Financial Regulations (ESA Beirut- Lebanon)
- Certificate in general English Language (American Learning Center Beirut Lebanon)
- Certificate in Leadership
- Certificate in Assertiveness

- Certificate in anti-money laundry awareness.

<i>Language</i>

- Arabic (Native)
- French (spoken and written fluently)
- English (spoken and written fluently)