

FADI AYOUB

Relationship Management Expert

A seasoned commercial banker with 15 years of proven experience in the corporate banking field as well as small and medium enterprises. Proficient in relationship management & possessing strong communication, negotiation and customer satisfaction skills.

✉ fadi.ayoub@lau.edu

🏠 Zouk Mosbeh -Lebanon

☎ 961-3-523089

Skills

Portfolio Management

Account Management

Relationship Development

Team player

Customer Satisfaction

Problem solving

Negotiation

Communication

Adaptability

Work Experience

Freelance Business Consultant

September 2023-present

- Providing feasibility studies to support startups and existing SMEs in securing funding for new projects from various sources including donors, angel investors, and credit funds through conducting rigorous market research, in-depth financial analysis, crafting projections using advanced 3-statement models, and performing sensitivity analysis of results.

Senior Credit Officer- SME Department

Fransabank s.a.l

December 2014-August 2023

Key responsibilities:

- Managing relationship with existing and potential clients for assessment of their risk profile to come up with custom fit tailored solutions and maximize client satisfaction.
- Liaising with clients, branches, regional management, and 3rd parties to ensure a smooth and streamlined workflow.
- Formulation of credit reviews (renewals, amendments and restructuring) for existing and potential clients including performing in-depth financial analysis of statements for a thorough assessment of clients' financial position and credit risk involved.
- Daily follow up on clients' activities by monitoring their position ,limit, and account movement, to confirm that all transactions are contract compliant while ensuring the utmost utilization of the limit and detection of problematic files to restructure facilities on a case-by-case basis.

Senior Relationship Manager - Commercial Banking Department

Ahli International Bank s.a.l.

July 2008-December 2014

Key responsibilities:

Managing and developing a portfolio of 50+ Corporate and SME accounts through:

- Initiation of new relationships with prospect clients of different sectors according to requirements set in the yearly budget and strategy through cold calling, referrals and other means.
- Maintain regular contacts with clients' management through calls and site visits to develop the business and monitor the risk all while assessing their reputation and risk through investigations and inquiries with 3rd parties.
- Ensure compliance with the Credit Policy and Procedures of the Bank, including legal documentation and proper approval availed, in addition to all guidelines issued by the regulatory authorities.
- Market and cross sell the Bank's products and other services to attain targets set.
- Training newly recruited relationship officers and employees on rotation.

Education

Lebanese American University (LAU – Byblos)

- Bachelor **with honors** in Business Administration-Banking and Finance emphasis.

Notre Dame de Louaize (NDL-Zouk Mosbeh)

- Lebanese Baccalaureate Section II (Life Sciences)

Languages

- Arabic: Native
- English: Fluent
- French: Intermediate Knowledge

Certifications

- Certificate of Achievement in Applied Financial Analysis and Credit from 6 Sigma.
- Securities qualification from CISI-UK.
- FSA Financial Regulation qualification + Outstanding Achievement Award from CISI-UK. (Highest score achieved in Lebanon)
- Lebanese Financial Regulation qualification from CISI-UK
- Banking Ethics qualification – ESA Business School
- Bank Credit qualification – USJ

Software Proficiency

- Microsoft Office
- Moody's Risk Analyst
- 6 Sigma Risk Rating System
- BOA

Main Courses and Conferences

- Economic Capital (ABL- June 2009)
- Applied Financial Analysis and Credit by 6 Sigma (Gefinor Rotana Hotel- March 2010)
- Loan Facilities in Energy Efficiency, Renewable Energy, and Green Buildings (BDL- March 2011)
- Moody's Risk Matrix Workshop (FSB H/O- December 2015)
- Beirut Energy Forum-(Le Royal Hotel -2015;2017)-Representing Fransabank SME Department
In the forum for renewable energy facilities
- BDL Accelerate-(Forum de Beirut-November 2016) – Representing Fransabank SME Department in the forum for startups