

# Naim WEHBÉ

## Contact

+961 76 838 698

naimwehbe@hotmail.com

Beirut, Lebanon

## About Me

Results-oriented professional with a comprehensive background in project implementation, financial risk management, and business education. Proven expertise in configuring and managing ERP integrations, developing and updating risk policies, and providing high-quality academic instruction. Adept at collaborating with internal teams and external partners to ensure seamless operations and project success. Seeking to leverage my skills and experience in a challenging role within a dynamic organization to drive efficiency, innovation, and excellence.

## Skills

- Proficient in MS Office
- Experienced with TEMENOS Globus (T24)
- Skilled in Moody's Risk-Analyst
- Knowledgeable in ERP
- Competent in RMS
- Familiar with S&P Global Market Intelligence
- Strong organizational and planning abilities
- Excellent analytical and problem-solving skills
- High resilience and stress tolerance in demanding environment

## Language

- Arabic: Native
- English: Fluent
- French: Fluent

## Experience

### Byblos Bank S.A.L | Beirut, Lebanon

Jul 2022 - Present

#### Financial Risk Management and Reporting Analyst

- Prepare Capital Adequacy Ratio (CAR) reports for all Byblos entities. Update rating database quarterly based on Moody's, Fitch, and S&P. Measure commercial expected loss quarterly. Develop and update credit risk policies, including credit concentration, classification, and loan loss provisioning.

### Unicaf University | Larnaca, Cyprus

Aug 2021 - Present

#### Business Management Tutor (Remote)

- Deliver courses to 20-30 students and facilitate discussions. Provide online support, send informational emails, answer concerns, participate in discussion forums, and assist with academic material, essay writing, and research skills.

### SURV Linguistics I Berytech, Lebanon

May 2022 – June 2024

#### Project Implementation Officer (Part-time)

- Configured and managed ERP integrations with RMS, Memsources, and BOX. Participated in ERP and RMS implementation projects, collaborated with teams and partners, provided user training, resolved technical issues, and ensured effective communication and project coordination.

### Byblos Bank S.A.L | Beirut, Lebanon

#### Commercial Loan Administrative Officer (CAD)

Nov 2019 - Jun 2022

- Arranged financial contracts, offer letters, and collateral documentation. Ensured proper security of the Bank's lien, obtained acceptable insurance, and all conditions are satisfied. Assisted branches with procedures, policies, and Central Bank circulars. Liaise between Legal, Loan Recovery, Credit Risk, and relationship managers for legal notices and financial contracts.

#### Retail Credit Risk Information Officer

Dec 2017 - Oct 2019

- Prepared credit risk reports for accurate assessment. Conducted external bank checks to verify borrower's credit standing. Analyzed financial records for risk determination. Monitored media for news related to clients for investigation.

## Education & Certifications

### Université La Sagesse

2019 - 2022

#### MBA in Business Law

### Lebanese University

2016 - 2018

#### Master's degree in Business Management and Administration

### Lebanese University

2013 - 2017

#### Completed 109 Credits towards a Bachelor's degree in Law

### Lebanese University

2012 - 2015

#### Bachelor's degree in Business Management and Administration

### Sales Development Representative Certification

Mar 2021 - July 2021

#### Career Accelerator Plus Program

Series of 4 modules covering: Sales fundamentals, Identifying Prospects and Leads, Sales Conversations, and Leveraging Sales and Marketing Data, with a focus on CRM software – by Knowledge Officer Career Accelerator - London, UK

### Career Success Certification

Sep 2020 - Jan 2021

"Career Success" Specialization Program: Series of 9 courses with a Capstone project on Samsung SWOT analysis – by University of California, Irvine Extension offered by Coursera