



BASSAM FOUAD HADDAD

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Date of Birth: 17/03/1974

OBJECTIVE: *Management role within a large institution by capitalizing on my extensive experience in successfully handling clients and efficiently managing a team.*

PROFESSIONAL EXPERIENCE

March 2017-Present

Credit bank SAL, Beirut, Lebanon
Branch Manager

- Managed actively a portfolio of \$250m of assets under management.
- Increased the deposits at the branch from \$3m to \$250m, increasing the number of accounts from 80 to 3.330 in a period of 48 months. Branch became number 1 in number of new deposits.
- Managed a team of 8 and worked with each employee to improve their client relationship skills and to coach them on how to handle difficult requests.
- Developed a strong relationship with clients and visited them on a regular basis.
- Sold retail loans (car loan, personal loan, housing loan, credit card) to customers, reviewed all related documents and did the necessary follow up at maturities.
- My branch was number one in car loans in the year 2018 and 2019 (Best performance in car loan).
- I have few clients in Africa

October 2023-June 2025

G. TABET 1905 SAL, Beirut, Lebanon
Business Strategist / Consultant (Sin El Fil)

- Developed and implemented a comprehensive business plan aimed at expanding market share and improving operational efficiency within the textile industry.
- Led the restructuring process, analyzing company operations and advising on resource reallocation, workforce optimization, and cost-saving strategies.
- Collaborated with cross-functional teams to create streamlined processes, resulting in a 15% reduction in production costs and a 10% improvement in delivery timelines.
- Conducted in-depth market research to identify emerging trends and market opportunities, helping the company diversify its product offerings.
- Provided financial projections and budget recommendations, leading to improved cash flow management and profitability.
- Conducted workshops and training sessions for leadership on change management practices, ensuring successful adoption of the restructuring plan.

June 2015 – Feb 2017

BBAC Bank SAL, Beirut, Lebanon

Assistant Branch Manager (Badaro)

- Actively managed a portfolio of 300 clients with \$35m of assets under management
- Strengthened the bank's presence in the Badaro branch by increasing the number of clients by 22% and the assets from existing clients by \$9m in a period of 8 months
- Introduced new clients worth 5bn LBP in a period of 8 months
- Visited clients on a regular basis to inform them about the products offered
- Initiated contact with new clients and developed solid relationships
- Covered for the Branch Manager during his absence
- Managed all operations of deposits and withdrawals wherever they exceeded \$50K and were outside the scope of the team at the front desk
- Sold credit loans to customers, reviewed all the related documents and did the necessary follow up at maturity
- Supervised all checks of compensation deposited into clients' accounts
- Monitored the cash balance in the ATM and increased it when necessary
- Controlled the auditing of all back-office operations x
- Reviewed the daily transaction journal

May 2008 – May 2015

BBAC Bank SAL, Beirut, Lebanon

Assistant Branch Manager (Sin El Fil)

- Set up the Sin El Fil Branch in August 2008 with the branch manager
- Introduced Deposits worth \$17m within 2.5 years (70% of the branch deposits till 2010)
- Sold retail products (housing loan, car loan, personal loan, credit cards) for a total of \$2m of sales revenue
- Actively managed a portfolio of 300 clients with \$30m of assets (retail, commercial and corporate, 50% of the branch results)
- Managed all operations of deposits and withdrawals wherever they exceeded \$50k and were outside the scope of the team at the front desk
- Sold credit loans to customers, reviewed all the related documents and did the necessary follow up at maturity
- Supervised all checks of compensation deposited into clients' accounts
- Monitored the cash balance in the ATM and increased it when necessary
- Controlled the auditing of all back-office operations
- Reviewed the daily transaction journal

Jan 2001-May 2008

BLOM BANK SAL, Beirut, Lebanon

Credit Officer in the Retail Credit Department

- Studied and investigated clients applying for housing loan (KYC)
- Elaborated preliminary credit recommendation
- Followed up with branches on the required legal documents

Jan 2000- Jan 2001

BLOMINVEST BANK

Controller in the Private banking department

Reviewed account opening forms and performed the necessary follow-up on legal documents required for the Bank's 3000 accounts (Custody and Cash accounts) - Controlled the daily transaction journal

March 1998-Jan 2000

BLOMINVEST BANK

Controller in the Operations department

- Performed data entry for clients account opening
- Controlled the daily transaction journal

Jan 1994- March 1997

BLOM BANK SAL, Beirut, Lebanon

Teller - Customer Service Officer (CSO)

- Handled the account opening for individuals and companies.
- Performed data entry for cash withdrawals and deposits, purchased checks for collection, checked all remittance and outgoing transfers on BLOM Bank's application.
- Learned to work under pressure and deal with customers' demands and enquiries.

EDUCATION 2003-2006 AUCE University, Lebanon, Beirut

BA (Banking & Finance).

LANGUAGES

Arabic: Native

English and French: Fluent

INTEREST

Skiing, Football, Reading (Economics & Financial Articles)

References

Available upon request