

TANIA ABOU KHALIL

Operations Manager

Education

MASTER IN INTERNATIONAL ECONOMICS
Lebanese University/ Lebanon
2010-2011

BA IN ECONOMICS
Lebanese University/ Lebanon
2005-2008

LEBANESE BACCALAUREATE – SOCIAL AND ECONOMICS SECTION
Sagesse School / Lebanon
2005

Training and Certificates

Financial Risk Manager Part 1
GARP institute, January 2017

Banking Ethics, ESA, Beirut, Lebanon, May 2019

Lebanese regulations, ESA, Beirut, Lebanon, May 2015

Moody's Risk Analyst, RiskMatrix, Larnaca, October 2014

International Introduction to Investment, ESA, Beirut, Lebanon, February 2014

Risk in Financial Services, ESA, Beirut, Lebanon, June 2013

Skills

PROFESSIONAL:

Advanced knowledge of Microsoft Office (Word, advanced Excel, PowerPoint, Access and Visio)

Moody's Risk Analyst

Standard & Poor's Risk Solutions
SPSS/ E-views

PERSONAL:

Leadership & Team Coordination
Communication
Problem Solving & Decision Making
Analytical & Critical Thinking

Languages

Native Arabic
Fluent in French and English

References available upon request



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Beirut, Lebanon

Work Experience

Operations Manager

Aspire Fitness Pro Academy, Khobar, KSA, June 2024 – Present

- Direct business operations and lead a cross-functional team to maintain efficiency, and compliance with organizational standards.
- Develop and execute business plans and feasibility studies, providing financial, operational, and data-driven analysis to guide decision-making.
- Plan, coordinate and implement policies, procedures, systems, and performance targets ensuring alignment with organizational objectives.
- Deliver training programs, Fitness Facility Management, focusing on leadership, HR, legal and risk management, and financial planning.

Credit MIS Manager, Group Corporate Credit Management - Reporting

Bank Audi, Bab Idriss, Beirut, September 2020 – June 2024

- Managed credit reporting projects consolidating database, statistics, and regular reports required by senior management and regulatory bodies
- Analyzed and monitored portfolio quality by tracking concentrations, trends, risk appetite, and early warning indicators.
- Developed and updated key credit governance frameworks, including the Bank Credit Policy, IFRS 9 Policy, Credit Risk Appetite, and Credit Committee policies.
- Reviewed credit risk files for clients across multiple sectors, including food and beverage, contracting, development, real estate, and others.
- Participated in the planning, implementation and testing of new processes and systems enhancing efficiency and compliance at the bank
- Validated corporate client staging and IFRS 9 reporting, ensuring accuracy and compliance with accounting and regulatory standards.

Operation Manager – Health and Fitness startup online platform

FIT SAL, Beirut, March 2022 – September 2023 (concurrent)

- Directed operations for efficiency, compliance, and alignment.
- Managed a small team while leading business development and sales to drive growth and market presence.
- Coordinated cross-functional teams (IT, Marketing, Finance, and Management) to plan and implement policies, systems, and performance targets for the platform launch.

Senior Credit Risk Officer, Corporate Credit Risk Lebanon

Bank Audi, Bab Idriss, Beirut, June 2017 – August 2020

- Reviewed corporate clients' credit data and financial identifying risk factors and developing mitigation strategies for presentation to credit committees.
- Prepared and analyzed regular portfolio reports delivering regular insights to senior management to support strategic decision-making.
- Monitored early warning signals through periodic reporting ensuring timely identification of risk trends and proactive risk management.

Senior Risk Officer, Risk Management Department

Al Mawarid Bank, Hamra, Beirut, March 2016 - May 2017

- Evaluated Credit proposals and provided risk recommendations
- Monitored loan portfolio by tracking concentrations, trends, and early warning indicators, supporting proactive risk mitigation projects.
- Reviewed and validated the CAR and prepared the bank's ICAAP.
- Participated in IFRS 9 implementation and credit software deployment projects to improve reporting and control accuracy.

Credit & Financial risk officer, Risk Management Department

BLC Bank, Adlieh, Beirut, August 2009 – February 2016

- Analyzed portfolio trends and quality
- Delivered internal trainings on Moody's Risk Analyst across the team.
- Led specialized projects including new product assessments and workflow optimization to strengthen operational efficiency and compliance.