

# Hussein Zoughaib

**Risk Specialist | Financial Consultant | Credit & Risk Analyst**

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## Professional Summary

Results-driven finance professional with over 12 years of experience in risk management, credit analysis, and financial consulting. Proven expertise in portfolio management, compliance, and vendor relationship management. Adept at leading teams, implementing risk mitigation strategies, and delivering financial solutions in fast-paced environments. Strong academic background with an MBA, Research Masters in Accounting & Finance, and multiple certifications including CFA Level 1. Bilingual in English and Arabic.

## Core Competencies

- Risk Management & Compliance
  - Credit Analysis & Portfolio Management
  - Financial Reporting & Analysis
  - Vendor & Client Relationship Management
  - Team Leadership & Training
  - Advanced QuickBooks, Excel, Power BI
  - Project Management & Strategic Planning
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## Professional Experience

### Implementation and Business Consultant

**IDS Fintech | Lebanon | Sep 2025 - Present**

- Lead and manage fintech projects end-to-end, ensuring timely and cost-effective delivery.
- Provide financial analysis, develop business cases, and recommend strategies for profitability and risk management.

### Risk Specialist

**QiCard | Iraq | Nov 2024 – June 2025**

- Oversee compliance and risk management teams, ensuring adherence to regulatory standards and internal policies.
- Manage relationships with vendors and overseas partners, ensuring smooth operations and risk mitigation.
- Monitor and assess risk exposure across the organization, proposing strategies to mitigate potential risks.

### Financial Specialist I

**City of Ottawa | Canada | Nov 2023 – Oct 2024**

- Conduct portfolio assessments and propose financial actions to optimize performance.
- Prepare detailed financial reports based on internal controls and procedures.
- Review and analyze financial reports, ensuring accuracy and compliance with regulatory standards

## Accountant

### Barada Accounting & Auditing | Lebanon (Remote) | Aug 2021 – Aug 2023

- Maintained accurate financial records and reconciliations for multiple accounts.
- Prepared monthly reports and ensured compliance with accounting standards.
- Managed invoices, accounts payable/receivable, and expense tracking.
- Supported financial decision-making through clear and timely reporting.

## Credit Relationship Manager

### Bankmed | Lebanon | Nov 2013 – July 2021

- Managed a \$50M+ loan portfolio, ensuring proper risk assessment and credit facility structuring.
- Prepared credit files for various facilities, including revolving credit, term loans, and letters of credit.
- Led the implementation of new credit policies and procedures, improving operational efficiency by 15%.
- Attracted and maintained key corporate clients, contributing to a 20% growth in the credit portfolio.

## Relationship Manager

### BML Bank | Lebanon | AUG 2011 – OCT 2013

- Managed a portfolio of corporate clients, closing deals worth \$10M+ annually.
- Built and maintained strong relationships with key stakeholders, ensuring client satisfaction and retention.

## Financial Risk Officer

### BLC Bank | Lebanon | JUL 2009 – AUG 2011

- Assessed credit risk in corporate loan files, proposing mitigation strategies that reduced default rates by 10%.
- Co-authored the bank's credit policies and risk management strategies, improving overall risk assessment processes.
- Prepared detailed risk reports, highlighting lending limits, liquidity gaps, and loan concentrations.

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## Education

- **Accounting Diploma | Algonquin College | Canada | April 2023**
  - Major: Accounting | GPA: 3.7/4
- **Research Masters in Accounting & Finance | Lebanese University | Lebanon | Dec 2020**
- **MBA | Lebanese American University | Lebanon | 2010**
- **BBA in Banking & Finance | Lebanese American University | Lebanon | 2008**
- **BS in LAW | Lebanese University | Lebanon | 2008**

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## Certifications & Professional Development

- **CFA Level 1 Passed** | June 2009
- **Initiating and Planning Projects** | University of California | Nov 2020
- **The Future of Payment Technologies** | University of Michigan | Nov 2020

### Technical Skills

- **Financial Software:** QuickBooks (Advanced), Power BI (Working Knowledge)
- **Microsoft Office:** Excel (Intermediate), Word, Outlook
- **Languages:** English (Fluent), Arabic (Fluent)