

Rawad Bitar

Senior Financial Accountant

Address: Beirut, Lebanon | Phone: +961 3 848493

Email: bitarawad@hotmail.com

Nationality: Lebanese | LinkedIn: <https://bit.ly/3DshnE1>

Summary

A result-driven senior financial analyst with 17+ years in the accounting, finance, banking and Retail industries. Proven record of providing accurate financial information to the management through research and evaluation of accounting

data and reports. Effective leader who performs well in collaborative environment with managers, clients and auditors. Adept at analyzing data and processes to identify potential risk and to generate and recommend feasible solutions. Seeking to work in an environment that is conducive to my intellectual, professional and personal growth, where I can contribute significantly to the growth of the team/organization with strong experience and expertise leading to success.

Experience

Bank of Beirut

Senior Financial Accountant – 09/2021 to Present

Review and correct errors in financial entries, documents and reports.

Financial Reporting to CFO, Head of Financial Controlling, BDL (STR & BCC)

Prepare assets, liabilities, revenues and expenses entries by assembling and analyzing A/C information.

Collecting and verifying financial information

Maintaining a general ledger by inputting daily financial transactions

Resolving financial problems, performing audits, and analyzing profit loss

Preparing financial statements & analysis, producing accounting reports.

Assist in Budgeting and forecasting, financial modeling, planning & strategy

Cost and cash flow management

Taxation: payroll, tax on interest & tax on income.

Senior Credit Risk Analyst – 04/2013 to 09/2021

Analyze the customer's financial statement and underwrite loan requests and annual reviews.

Authorize credit limits as well as minor credit risk and ensure that clients' financial statements are in line with the bank's policies.

Risk management and analytical skills

Discuss lending parameters such as loan structure, cash flow, collateral, character, and other relevant lending issues with the commercial lending team.

Analyze loan data, including data provided by customers, credit bureaus and bank records on new, renewal and existing loans to ensure loan worthiness.

Operation and Customer Services – 07/2009 to 02/2013

Cash handling, Cash Management & Balancing the Cash Drawer (branches and head office).

ATM Maintenance.

Checks cashing and depositing.

Currencies Exchange, Recording and Documenting Transactions.

Fraud Prevention and Security.

Open accounts for new customers and prepare new account paperwork, applications and request the required identification.

Identify the needs of new and existing customers and offer appropriate services available.

Assist in community awareness events to increase bank outreach and foster new business opportunities.

Process and post various loan payments, record information in the database and issue a receipt confirming the transaction.

Dareen International Co (Al Shayaa Group) 2006-2009

Cost Controller & Inventory Management

MIC manager in charge & Financial Controller

Dagher & Hennaoui Group (2004-2006)

Cost controller & financial Planning.

Assistant manager

Casper & Gambini's (2003-2004)

Cost controller

Retail Management Skills:

Cost and cash flow management

Order, receive, check and enter all incoming goods.

Ensure the FIFO is implemented

Manage Inventory

Ensure that there is no loss in the inventory

Follow up on the product safety and the way of storing them

Work with store management to identify and utilize opportunities to increase sales

Control staff costs and manage appropriate inventories

Coordinate and follow up with Food suppliers

Led and empowered that the quality store operations are maintained

Deliver training and develops the staff potential

Ensure that the cash is carried out in compliance with company policy and procedure

Retail Training & Certificates:

Managing inventory

Assistant manager

ISLC in store learning coach

Education & Certifications

Master's in finance – 2024

American university of Beirut – AUB

Bachelor of Business Administration – 2008

Sagesse University, Beirut, Lebanon

Certifications

Corporate Finance Fundamentals – 2022 - Corporate Finance Institute

Accounting Fundamentals – 2022 - Corporate Finance Institute

Account Monitoring & Warning Sign – 2022 - Corporate Finance Institute

Accounting Principles and Standards – 2022 - Corporate Finance Institute

Reading Financial Statements – 2022 - Corporate Finance Institute

5 Cs of Credit – 2022 - Corporate Finance Institute

Banking Ethics – 2018 - Ecole Supérieure des affaires, Beirut, Lebanon

Lebanese Financial Regulations – 2016 - Ecole Supérieure des affaires, Beirut, Lebanon

Skills & Expertise