Baligh Sleiman, MBA
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Senior Financial Risk & Compliance Leader | Credit Management Expert

Professional Profile

Senior financial executive with 18 years of experience in optimizing financial performance, managing complex international portfolios, and mitigating risk for leading institutions. Expertise in capital preservation, credit risk strategy, and cross-functional stakeholder negotiation. Proven ability to transform financial challenges into stable, compliant operations, directly contributing to strengthened balance sheets and enhanced capital efficiency.

Experience

Ninawaa Services L.L.C – Doha, Qatar

Credit, Finance & Operations Controller | Jan 2024 – Dec 2025

Lead operational and financial programme management, designing and implementing new systems to enhance efficiency and support strategic decision-making.

- Credit Risk & Portfolio Management: Oversee credit policies and terms for corporate clients, with a strategic focus on proactive risk identification and capital preservation.
- Process & Compliance: Designed and implemented robust anti-fraud workflows and real-time financial monitoring systems, ensuring full audit compliance and strengthening internal controls.
- Strategic Reporting: Liaise with senior management on portfolio performance, identifying potential risks and ensuring alignment with corporate financial objectives.

Bank of Beirut s.a.l – Beirut, Lebanon

1- Head of Recovery Portfolio Operations & Strategy | Apr 2006 – Jul 2023

Directed high-visibility programmes for a complex international portfolio spanning multiple markets (Oman, Qatar, UAE, UK, Nigeria, Australia). Managed end-to-end delivery of risk mitigation and recovery initiatives, ensuring measurable value realisation.

- Credit Risk Strategy & Asset Protection: Developed and executed the bank's credit risk and recovery strategy for a diverse international portfolio, directly minimizing bad debt write-offs and safeguarding the bank's assets.
- Risk Identification & Analysis: Performed rigorous financial analysis and semi-annual collateral re-assessments to evaluate client creditworthiness, proactively identify deteriorating risks, and recommend strategic account actions to prevent credit losses.
- Cross-Functional Leadership: Collaborated closely with the Legal Department to manage complex non-performing loan cases, overseeing the end-to-end process to maximize value recovery and ensure adherence to regulatory requirements.
- Stakeholder Management: Served as a key liaison with senior management, the Central Bank, and external auditors, presenting detailed risk assessments and portfolio performance metrics.

2- In Charge of Reporting | Apr 2018 – Jan2019

- Regulatory & Management Reporting: Compiled and provided detailed regulatory reports for the Central Bank of Lebanon (BDL), internal management, and external auditors on a monthly, quarterly, and annual basis. Reports covered critical compliance metrics including provisions, write-offs, refunds, and unrealized interest across all loan portfolios.
- Process Automation for Compliance: Automated key financial and regulatory reporting processes using Excel VBA, ensuring accuracy and timeliness in submissions, reducing manual effort and eliminating human error.

3- Credit Analyst | May 2005– Mar 2006
Measure, assess, analyze, aggregate, monitor, and control activity-inherent business risks including credit, market, operational, liquidity, reputational, and legal risk

ISSAE-Cnam – Beirut, Lebanon
Part-time Lecturer | Oct 2016 – May 2019)
Provide lectures to MBA students related to Credit, Lending, Risk Management, Securities, Recovery, Collections, Negotiations, and Legal

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Core Competencies:

- Financial Risk Management: Credit Risk Analysis, Portfolio Management, Collateral Valuation, Basel III Compliance, Interest Rate Risk
- Capital & Funding Strategy: Capital Structure Optimization, Working Capital Management, Debt Restructuring
- Process & Compliance: Regulatory Compliance (AML/CFT), Process Automation, Internal Controls
- Leadership & Analytics: Cross-Functional Team Leadership, Stakeholder Negotiation, Financial Modeling, KPI Dashboard Development, Advanced Data Analysis (Excel VBA, SQL)

Skills:
Analytical Thinking, Budget Management, Communication Skills, Compliance Management, Customer Service, Decision Making, Financial Acumen, Leadership, Microsoft Office (Advanced Level), Negotiation & Conflict Resolution, Organizational Skills, Problem Solving, Process Improvement, Project Management, Strategic Planning, Team Management, Time Management

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Certifications:

- ***General AML*** *Bank of Beirut Academy • 2016*
- ***Microsoft Excel Advance Level*** *FORMATECH • 2016*
- ***Negotiations Skills*** *Excellence First • 2016*
- ***Applied AML*** *Bank of Beirut Academy • 2017*
- ***Selling & Negotiation*** *Bank of Beirut Academy • 2017*
- ***Anti-Money Laundering*** *Bank of Beirut Academy • 2018*
- ***Management Skills*** *Bank of Beirut Academy • 2018*
- ***Lebanese Financial Regulations*** *Banque Du Liban in association with ESA • 2018*
- ***Project Management*** *Bank of Beirut Academy • 2019*
- ***Banking Ethics*** *Banque Du Liban in association with ESA • 2019*
- ***Social Entrepreneurship in Times of Crises*** *USJ & European Union • 2025*

Education & Credentials
Glion Institute of Higher Education – MBA, Hospitality Management (2004)
Lebanese University – BSc, Accounting & Finance (2002)

Language
Arabic (Native) | English (Fluent) | French (Fluent)