

GEORGES KHARRAT

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Professional Summary

Results-driven finance and customer service professional with over 15 years of experience in restaurant cash management, accounting, banking operations, insurance, and real estate. Proven expertise in cash handling, financial reporting, loan evaluation, and sales strategy development. Skilled in leading and training teams, delivering excellent customer service, and ensuring compliance with financial regulations to drive operational efficiency and business growth.

Work Experience

Restaurant Accounts & Cash Handling Officer | Neo urban, Beirut – Lebanon *(January 2025 – Present)*

- Managed cash and card transactions efficiently, ensuring accuracy, compliance with company procedures, and timely reconciliation of the cash register.
- Maintained daily financial records, including sales, invoices, and receipts, supporting accurate reporting and smooth accounting operations.
- Assisted with accounts management, including tracking expenses, preparing financial reports, and supporting payroll and vendor payments.
- Provided excellent customer service, handling inquiries, resolving transaction issues, and ensuring a smooth front-of-house experience.

Cashier | Farrouj Al Shams, Lebanon *(November 2024 – January 2025)*

- Processed cash and credit card transactions accurately while adhering to company cash-handling policies and procedures.
- Delivered high-quality customer service by efficiently handling inquiries, orders, and complaints in a fast-paced environment.
- Maintained accurate daily transaction records, balanced the cash register at shift end, and complied with food safety and hygiene standards.

Potential Unit Manager | CaratyAgency/ Life Insurance – Metlife, Beirut – Lebanon *(January 2020 – March 2020)*

- Evaluated performance through regular reviews, providing data-driven feedback to improve productivity and sales results.
- Recruited and trained insurance agents, focusing on sales skills, product knowledge, and performance standards to build and scale a high-performing sales team.
- Developed client-focused sales strategies, guided agents in building strong client relationships, and reported sales performance and revenue metrics to senior management.

Financial Advisor | Fidelity/ Life Insurance, Beirut – Lebanon *(June 2019 – December 2019)*

- Assessed clients' financial needs, goals, and risk tolerance to recommend appropriate life insurance, retirement, and investment-linked solutions.
- Developed and presented customized financial and insurance strategies aligned with clients' short- and long-term financial objectives.
- Achieved sales targets through effective prospecting, client presentations, relationship management, and up-to-date knowledge of market trends and regulatory requirements.

Loan Officer | Makhzoumi Foundation, Zahle – Lebanon *(July 2016 – May 2019)*

- Evaluated loan applications by reviewing applicants' financial statements, credit history, and repayment capacity to support sound lending decisions.
- Managed and facilitated the loan approval process, including documentation review, credit analysis, coordination with internal departments, and loan disbursement.
- Provided tailored financial guidance to clients, explaining loan options, terms, and repayment structures to ensure solutions aligned with their needs.
- Ensured full compliance with banking policies, procedures, and regulatory requirements across all loan transactions.

Customer Service Representative | Banque De L'Habitat, Zahle – Lebanon *(September 2009 – June 2016)*

- Provided comprehensive customer support by handling client inquiries related to banking products, account services, and transactions.
- Processed daily banking transactions accurately, including deposits, withdrawals, and fund transfers, while maintaining complete and compliant customer records.
- Assisted customers with account opening and maintenance, including savings, checking, and loan accounts.

Education

Lebanese University (LU), Faculty of Law & Political Science: Zahle, Lebanon

(2005 – 2006)

- Bachelor's degree in Law

Certification & Trainings

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- Successful selling strategies, Starman ship & Associates *(2015)*
 - The Communicator, training and coaching executives trace *(2014)*
 - The Successful service strategies, Starman ship & associates *(2013)*
 - The Lebanese Financial Regulation, ESA *(2012)*

Skills

Technical Skills: Cash handling & POS systems - Financial reporting & Record Keeping - Accounts Management - Loan Evaluation & Credit Analysis - Sales Strategy Development & Performance Tracking - Client Account Management & Banking Operations - Microsoft Office Suite (Excel, Word, PowerPoint) - Customer Relationship Management (CRM)

Soft Skills: Customer Service Excellence - Communication & Interpersonal Skills - Team Leadership & Staff Supervision - Problem-Solving & Decision-Making - Time Management - Attention to detail

Languages

English: Fluent

French: Good

Arabic: Native