

Nadim Kamal Touma

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ACADEMIC BACKGROUND

Université Saint-Joseph (USJ) – Beirut, Lebanon 2014 – 2017

B.A. in Economics

Final Year Project: *The use of Bitcoin in financing terrorism and illegal activities*

Collège des Sœurs des Saints Cœurs - Ain Najm, Lebanon 2000 – 2014

Lebanese Baccalaureate Part II

Section of Sociology and Economics

PROFESSIONAL BACKGROUND

Bank of Beirut – Beirut, Lebanon Jun. 2018 - Present

Junior Credit Analyst

- Analyze credit data and financial statements to determine the degree of risk involved in extending existing credit or lending money
- Generate financial ratios, using computer programs to evaluate clients' financial status and monitor their activities
- Compare liquidity, profitability, and credit histories between establishments
- Prepare contracts for loans that fall under BDL special requirements for credit facilities including special purpose and project financing
- Provide final recommendation on the file (approval, rejection)
- Submit periodical reports requested by the supervisor

NASCO Reinsurance Brokers – Sin El Fil, Lebanon Apr. – Jun. 2018

Junior Financial Accountant

- Verify account balances and issue bank statements using the Oracle program
- Perform reconciliations and communicate with the concerned client in case of discrepancies
- Prepare payment settlements for clients timely and accurately

CleverCap International – Sin El Fil, Lebanon Oct. – Nov. 2017

Intern Business Analyst

- Perform in-depth market research across different industries
- Develop and work on new eco-friendly concepts from existing products
- Analyze market data and the industry's competitive environment

Banque Du Liban – Jounieh, Lebanon Aug. 2017

BDL Summer Training

- Participate in conferences covering the banking system and the correlation between BDL and the commercial banks
- Gain exposure on the different BDL departments and their daily operations
- Take part in workshops and detailed exercises

KPMG – Beirut, Lebanon

Aug. 2016

Summer Internship

- Read documentations regarding accounting principles and financial statements
- Accompany a team to different clients and assist them by undertaking casting, cost-casting and proofreading procedures to detect potential inaccuracies

SKILLS AND QUALIFICATIONS

Computer skills: MS Office

Languages: Arabic (native) – French (fluent) – English (fluent - Saint Louis University, English proficiency assessment)

EXTRACURRICULAR ACTIVITIES

- Participated in BLOM Invest competition (2017)
- Scouts Du Liban, SSCC Ain Najm (2010 – 2017)
- Volunteer work with SSCC Ain Najm
- Basketball, Crossfit, Ski