



# Miguel Charbel

**Mini Market Purchasing and Junior Accountant at Saint George Market**

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## PERSONAL SUMMARY

Hardworking, Enthusiastic and Energetic University Student Looking to Gain Additional and Practical Experience in my Field.

## PERSONAL INFORMATION

Birth date: 26 Jun 2003  
Nationality: Lebanon  
Residence Country: Lebanon

## WORK EXPERIENCE

**Total Years of Experience: 6 years, 8 months**

**Mini Market Purchasing and Junior Accountant at Saint George Market** Feb 2019 – Present  
Lebanon – Nahr Ibrahim

- Managed stock levels efficiently to ensure optimal inventory turnover.
- Negotiated favorable terms with vendors, resulting in cost savings.
- Placed timely orders with suppliers to maintain seamless operations.
- Processed purchase orders and integrated them into stock through accurate invoice registration.
- Monitored inventory accuracy, ensuring timely replenishment and reducing stock discrepancies.
- Maintained meticulous bookkeeping of general ledgers, including packaging and electricity expenses.
- Reviewed monthly financial ratios and reports such as P&L, Balance Sheet, and Cash Flow statements for informed decision-making.
- Recorded Fixed Assets purchases, contributing to comprehensive asset management.

**Internal Accountant at Jbeil Super Market** Oct 2023 – Feb 2024  
Lebanon – Jbail

- Reconciled invoices with accounting ledgers, ensuring accuracy and integrity in financial records.
- Rectified discrepancies in total invoice sums related to undelivered items, enhancing reporting accuracy.
- Reviewed and verified supplier invoices, credit notes, and vouchers prior to Treasury payments, ensuring compliance and accuracy.
- Assisted the Treasury department in cash handling and payment distribution, improving operational efficiency.
- Adjusted payment and expenses ledgers based on type, payment methods and rates, optimizing financial reporting and cash flow management.
- Developed strong analytical skills through detailed invoice analysis and reconciliation processes, supporting financial decision-making.

**Payable Accounting Assistant at Jbeil  
Super Market**

May 2023 – Oct 2023

Lebanon – Jbail

- Communicated effectively with suppliers to resolve invoicing and payment queries, ensuring timely processing.
- Attached accurate documentation to invoices and reconciled credit notes with outstanding invoices, enhancing accuracy in financial records.
- Received and registered invoices, credit notes, and vouchers in the accounting system, maintaining organized financial documentation.
- Prepared and processed supplier payments by calculating due invoices and applying returns, vouchers, and contractual discounts, optimizing cash flow management.
- Conducted thorough reconciliation of vendor accounts, contributing to improved financial oversight and reporting accuracy.
- Developed strong relationships with suppliers, fostering collaboration and efficiency in financial transactions.

**Accounting Intern at T. Gargour & Fils  
(Mercedes-Benz)**

Aug 2023 – Aug 2023

Lebanon – Beirut

- Prepared comprehensive aging reports for clients, enhancing financial visibility.
- Ensured accuracy of all accounts in the sales ledger, contributing to efficient financial management.
- Recorded all entries between related parties, maintaining transparent intercompany transactions.
- Conducted meticulous data entry for supplier expenses, streamlining accounting processes.
- Analyzed costs associated with cars and parts, including Daimler, customs, and transportation.
- Managed invoicing for cars and trucks, ensuring timely revenue recognition.
- Executed bank reconciliations and recorded interest entries on bank loans, supporting cash flow management.
- Maintained an accurate Assets Register, overseeing acquisition, disposal, and depreciation.
- Handled prepayments and accruals entries, optimizing financial reporting accuracy.
- Reconciled supplier statements and prepared payments, enhancing vendor relationships.

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## EDUCATION

**Master's degree / Financial Engineering  
and Corporate Finance at Le Cnam -  
Liban  
Lebanon - Jbeil  
Oct 2027**

**Diploma / French at Institut Francais  
Lebanon - Jounieh  
grade: 79 out of 100  
Jan 2025**

French Language – Level B2  
(Speaking, Comprehending, Writing, Reading)

**Bachelor's degree / Economics and  
Financial Analysis at Le Cnam - Liban  
Lebanon - Jbail  
Oct 2024**

Diploma / Administration and Accounting  
Assistant at Le Cnam - Liban  
Lebanon - Jbail  
Oct 2023

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## SKILLS

Information Technology / Level: Intermediate  
Communication with people / Level: Expert  
Digital and Media literacy / Level: Intermediate  
Microsoft Office / Level: Intermediate  
Financial Reports and Ratios Analysis / Level: Intermediate  
Team Collaboration / Level: Expert  
Time Management / Level: Expert

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## LANGUAGES

Arabic / Level: Native Speaker  
English / Level: Intermediate  
French / Level: Intermediate  
Spanish / Level: Beginner