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| **Hazem Ahmed Ali** |
| Ali Abdel Razek St. – El Hegaz Sq. – Heliopolis, Cairo, Egypt |
| (+20)100 3470402  (02) 26245783 |
| [hazem\_ahmed@live.com](mailto:hazem_ahmed@live.com) |

WORK EXPERIENCE

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| Oct. 2016 – Present | Credit Risk Analyst |
|  | **Egypt Factors – A member of FIMBank Group**  *Egypt Factors is a non-banking financial institution focusing on receivables finance, invoice discounting and other supply chain finance solutions.* |
|  | * Ensure that the proposed facility is tailored to accommodate customer needs in terms of; amount, currency and tenor, while payback is fully addressed and risks are mitigated. * Evaluating the proposed case through analysis the most important risks affecting the industry, implementing all the financial ratios in order to measure the creditworthiness. * Verify the presented information from qualitative and quantitative perspective. * Ensure that collateral/security packages are well structured to facilitate repayment in adverse situations. * Identify the Ultimate Beneficial Owner and assist in executing the client due diligence * Preparing portfolio analysis reports and make sure that it is complying with EFSA regulations. |

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| Nov. 2015 – Sep. 2016 | Head Teller and Branch Operations Officer |
|  | **Bank Audi** |
|  | * Perform and monitor all tellers’ functions (Cash withdrawals, check deposits, Foreign exchanges deals, Internal /Outgoing Money Transfers, Clearing checks, Post-dated checks, certified checks and Bank drafts) * Assist in reviewing and controlling all aspects of branch operations * Prepare Monthly/Weekly/Daily proofs. * Detect and report suspicious money laundering operations to Branch Management according to the anti-money laundering procedures of the Bank. * Perform a daily checking and reconciliation on branch's internal accounts and ledgers. * Ensure effective risk management and regulatory compliance. * Replace the Branch Operations Manager when needed. |
| Jan. 2013 – Oct. 2015 | Senior Universal Teller |
|  | **Commercial International Bank** |
|  | * Preform all daily financial transactions and operational activities including cash and checks withdrawals, deposits, internal transfers, swifts, outside checks collection, ATM balancing, and issuing bank drafts. * Reviewing trade finance documents and send it to trade finance centre to proceed * Assist branch Operations Supervisor with all aspects of daily branch operations as needed |
| Apr. 2010 – Dec. 2012 | Customer Service and Teller Officer |
|  | **Commercial International Bank** |
|  | * Preform all daily financial transactions and operational activities including cash and checks withdrawals, deposits, ATM balancing. * Customer Service Representative Duties included accepting credit card and loan applications,   opening and closing accounts, cross-selling and consultative sales of financial products, and maintaining up-to-date knowledge of banking services and products. |

ACADEMIC QUALIFICATIONS

TRAINING AND COURSES

SKILLS

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| Professional skills | * Financial statement analysis * Financial modelling * Statistical and analytical skills |

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| Computer skills  Languages | * Microsoft Office * T24 * KASTLE * Arabic : Mother tongue * English : Excellent |

ADDITIONAL INFORMATION





* CFA (Chartered Financial Analyst ) level 1 - In progress
* Evaluation of Banks and Financial institutions Risks - EBI

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| 2016 | Post graduate diploma in Corporate Credit Risk Analysis & Management | |
|  | Egyptian Banking Institute – Central Bank of Egypt   * *Accounting* * *Economics and Industry Analysis* * *Financial Statement Analysis* * *Cash Flow Statement Mechanics and Analysis* * *Cash Flow Projections* * *Trade Finance* * *Corporate Finance and Valuation* * *Risk Rating* |  |
| 2009 | Bachelor Degree of Business Administration Major Accounting | Grade :Good |
|  | Modern Academy |  |

* Foundation Course on International Factoring - FCI
* Foreign Trade Operations - EBI
* Strategies of SME banking - AUC
* Introduction to Assets and Liabilities Management (ALM) - CIB
* Operational Risk - Bank Audi
* Banking Operations - CIB
* Anti-money laundering (AML) - EBI





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| Nationality  Military Status | Egyptian  Exempted |