|  |
| --- |
| **A L N A S R B L D G . , M A R T A K L A A R E A , H A Z M I E H , B A A B D A , L E B A N O N**  **N A T I O N A L I T Y : L E B A N E S E / C A N A D I A N D AT E O F B I R T H : 0 1 - 05 - 1990** |
| **Muscat Oman +9 6 8 93 96 61 35**  **P H O N E : + 9 6 1 3 7 2 6 4 0 7 • E - M A I L :** [**R A P H A E L . S T E F @ H O T M AI L . C O M**](mailto:Raphael.stef@hotmail.com) |
| ***STEPHANIE S. RAPHAEL***  **OBJECTIVE** |
| A strategic thinker with an ability to operate well independently and in a team. Would like to join a professional environment compatible with my background and able to foster my personal and professional development. |
| **EDUCATION** |
| **•2011 - 2013** Université Saint Joseph Beirut, Lebanon Master in Actifs Financiers  **•2008 - 2011** Université Saint Joseph Beirut, Lebanon Bachelor in Business and Management  **•2009 - 2010** Georgetown University Proficiency Test Proficiency Diploma  **•1995 - 2008** College Notre Dame de Jamhour -Jamhour, Lebanon Lebanese baccalaureate (ES)  French baccalaureate (ES) |
| **PROFESSIONAL EXPERIENCE** |
| * **January 2014- April 2017** Creditbank S.A.L. Position: Junior officer – Corporate Department   Basic Function: Assist a relationship manager to manage an assigned portfolio of corporate clients.  Main duties:   * + Coordinate existing relations with corporate clients, including the execution and follow up on clients’ requests.   + Monitor client’s accounts on daily basis to ensure compliance with approvals of the Credit Committee.   + Managing all data on RCMS in order to keep track of the companies’ records.   + Managing credit reports in the course of [qualitative and quantitative](http://www.sal.tohoku.ac.jp/ling/corpus3/3qual.htm) analysis for renewal purposes and new files’ applications.   + Analyze credit data, financial statements and ratios to determine the degree of risk involved in extending credit or lending.   + Coordinate with different departments such as the risk management (for credit lines approval, etc), the credit administration (to ensure missing documents, control the facilities’ limits on ICBS, etc.), the legal department (for the documents’ validation, reconsider the contracts’ and agreements details, etc). * **February 2012- December 2013** IBL Bank S.A.L. Position: Commercial junior officer – Recovery Department   Basic Function: Handling, monitoring and review of credit files which carry an above normal risk.  Main duties:   * + Prepare an annual impairment review.   + Monitor the repayment schedule and accountperformance. |

|  |
| --- |
| * Prepare a classification or declassification memos and ensure prompt adjustment with the credit administration. * Prepare a follow up report for clients within rating 4 and 5, and6. * Coordinate with the legal department for updating the recovery plan approved by the committee and obtain its approval on all contracts and agreements. * Ensure obtaining the necessary approvals of the BCC for booking of the provisions as well as for appropriation of collaterals in settlement of debts. * Assist when meeting with problematic customers and prepare a call memo. * Communicate developments with branches and other parties whenneeded. * **December 2011 – January 2012** Intercontinental Bank of Lebanon Rotation through the different departments: Corporate Credit Division & Retail * **July 2010 – August 2010** Banque Libano-Francaise Internship as a Teller & a Customer Adviser |
| **TRAINING AND CERTIFICATIONS** |
| * **October 2014** PwC’s Academy Financial Statement Analysis * **August 2014** Six Sigma Cash Flow and Ratio Analysis |
| **LANGUAGES** |
| * English**:** Spoken, Written, Read * French**:** Spoken, Written, Read * Arabic**:** Spoken, Written, Read |
| **COMPUTER LITERACY** |
| Good knowledge in Word, Excel, PowerPoint, Internet, Microsoft Project, … |
| **INTERESTS AND ACTIVITIES** |
| Music, swimming, movies, etc… |
| **REFERENCES** |
| Available Upon Request. |

2