

Maher al Masri

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Date of Birth: July 13, 1988
Place of Birth: Qalaa, Lebanon
Nationality: Lebanese



Profile Summary

A multilingual MBA graduate with a solid background of 10+ years of experience in Banking and Finance. Successfully developed an eye for details, seizing opportunities and working under pressure while constantly focusing on education and self-development as well as real-life experience. Currently, seeking opportunities for growth in the areas of retail banking, corporate banking, credit control, credit risk, risk management, business strategies, sustainable development and change management preferably in an international environment.

Education

01/2017-08/2018	MBA - Master of Business Administration Maastricht School of Management <ul style="list-style-type: none"><i>International Business, Global Economy and value chains, Sustainable Development, Strategic Innovation Management, Change Management</i>	Maastricht, Netherlands
05/2017-06/2017	Innovation Management Executive Certificate RWTH Aachen University <ul style="list-style-type: none"><i>Fundamentals of innovation management, Reinventing the firm through business model innovation, effectuation, lean startup philosophy and co-creation processes, IPR & exploitation models</i>	Aachen, Germany
06/2013-06/2014	CMA – Certified Management Accountant Infocenter <ul style="list-style-type: none"><i>Attendance Certificate from the Institute of Management Accountants - IMA level one and two, candidate for Financial Planning, Performance and Control, Financial Decision Making</i>	Kuwait City, Kuwait
09/2006-09/2009	BA – Bachelor of Business Administration Arts, Science and Technology University in Lebanon <ul style="list-style-type: none"><i>Banking and Finance, Credit Analysis, Financial Markets, Financial Derivatives, Risk management, Monetary Theory</i>	Beirut, Lebanon

Work Experience

12/2018-10/2021	Section Head Credit Department CSC Group Ltd - CSCBank <ul style="list-style-type: none"><i>Optimize the bank credit sales portfolio and minimize the bad debt losses by maintaining credit policy</i><i>Listening to the customer's needs, and making educated recommendations about the best course of actions for achieving their financial objectives</i><i>Evaluating credit reports, scoring and earing statements while assessing the creditworthiness of the bank clients</i><i>Negotiate repayment plans and take legal actions to recover debts if necessary</i>	Beirut, Lebanon
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- *Monitor all SME files & documentation to ensure legality and compliance with group and Central Bank guidelines*
- *Amend the Retail Lending approval procedures, and make sure that retail credit policies and services are met*
- *Manage credit operations, monitor, review, and take decisions on all credit applications to ensure legality, compliance and credit policies are met*
- *Supervise, and ensure the timely reporting work of the credit team while maintaining a teamwork environment*
- *Ensure effective Retail Credit portfolio mechanisms are in place (early warning mechanism, stress tests and contingency plans)*
- *Report and meet the Banking Control Commission in Lebanon - BCCL requirements (Risk Classifications, Risk Sectoral Concentration, Non-Performing Loans – NPL's)*
- *Circulate all BDL circulars to the Credit Team and ensure that they are applied accordingly*
- *Issue, validate and sign on Clearance letters*
- *Manage and report to the Centrale Des Risques – CDR, Credit information network*
- *Coordinate with HR, Risk, Accounting, and Legal departments, in addition to the internal & external audit teams*

11/2010-
12/2016

Senior Credit Control & Risk Officer

Al Ahli Bank of Kuwait – ABK

**Kuwait City,
Kuwait**

- *Perform pre-fact reviews and coordinate to ensure availability and authenticity of required documents*
- *Block, release, and hold on customers' accounts*
- *Check and review all credit applications to ensure that the required documents, in addition to credit requests, are within the policy*
- *Monitor all customer documentation to ensure legality and compliance with group and Central Bank guidelines*
- *Validate, review, and monitor credit cards against block - Average Corporate Balance –and against salaries, till issuing*
- *Analyze and validate policies to match any new amendments or changes taken by management*
- *Point out policies' discrepancy, and submit recommendations to Retail Lending manager*
- *Assist in selecting the scope and sample size of credit recommendations*
- *Monitor and control the post fact Retail Credit Risk, ensure compliance to retail lending policy procedures and regulatory guidelines*
- *Review and amend the Retail Lending approval procedures, and make sure that retail credit policies and services are met*
- *Train a nominated group of Relationship Officers and Branch Managers*

01/2005-
10/2010

Quality Control Executive

IPSOS

**Beirut,
Lebanon**

- *Performing quality control assurance on some local banks on behalf of tellers, customer service - CSR, and Operation Support - OS*
- *Deep vision about the work in customer services, teller, and other departments in banks*
- *Submit daily and monthly reports to my manager on behalf of my realization*

Trainings & Workshops

09/2020	Lebanese Banking Regulations Central Bank of Lebanon, Banque du Liban – BDL, Beirut
09/2020	Arab Banks Facing Non-Performing Loans – NPL's during Covid19 World Union of Arab Banks, Webinar
12/2019	Data Analysis Fundamentals using Excel New Horizons Learning Centers, Beirut
11/2019	Cash Flow & Ratio Analysis Association of Banks in Lebanon, Beirut
10/2019	The 9th Annual Forum for Heads of AML/CFT Compliance Units in Arab Banks Union of Arab Banks – UAB, Beirut
07/2019	Operational Risk Training CSCBank, Beirut
05/2015	Small and Medium Enterprise - SME Institutes of Banking Studies – IBS, Kuwait City
05/2011	Customer service program and Communication Skills Al Ahli Bank of Kuwait – ABK, Kuwait City
06/2010	Effective Money, Credit Operations, Financial and Administrative Autonomy Central Bank of Lebanon, Banque du Liban – BDL, Beirut
07/2009	Money Laundry, Counterfeit, SWIFT, Marketing Financial Products, Islamic Banking Central Bank of Lebanon, Banque du Liban – BDL, Beirut

Entrepreneurship & Innovation

08/2020	@Rewood.leb – Instagram (Online shop) Co-Founder, we Recycle, Recreate, Redesign wooden pallets/boards to craft unique handmade decorative items.
02/2021	@Picorganic.lb – Instagram (Online shop) Co-Founder, the project is mainly established to support our village women, by marketing & selling their 100% organic/natural products, mouneh, and spices.

Skills

COMPUTER

Microsoft Office
Banking Core Systems

LANGUAGE

Arabic: Native
English: Fluent
French: Intermediate
Dutch: Beginner

Hobbies/Interests

Cooking, is my chance to be creative and improvise while preparing my favorite dishes. It is an art of different nationalities made visible and edible.

Travelling, visiting different countries, and exploring the world are a valuable life experience that I cannot miss out on. It allows me to broaden my horizons and look at things from different perspectives.

Hunting, is not just about aiming and shooting off clay targets or birds. Personally, it is about have strong planning skills, and displaying patience and concentration.

Sport, generally, I am passionate about keeping fit and healthy.