

# Houssam O. Farroukh

+971 503796724 | sfar@hotmail.com

*A professional in Sales / Customer Service with over ten years of diverse experience in various industries including but not limited to banks, sales, tourism, insurance, publishing & marketing. Have a proven track record in boosting sales & creating new business. Can take on multiple responsibilities at once & motivate team members to reach and exceed their targets. Adept at innovating and developing new ways to promote & safeguard company interest & gain new business.*

## SKILLS

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- Proficient in Microsoft office
- Ability to learn new software's quickly
- Adaptable to learn new packages
- Creating new ways to gain new business
- Leadership
- Customer service
- Critical observation and analysis
- Risk management
- Marketing
- Productive
- Decision-making
- Problem solving
- Fluent written & spoken English & Arabic
- Team-player
- Time management
- Flexible
- Communication
- Good advisory
- Trustworthy & honest
- Good negotiator

## WORK EXPERIENCE

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### Holiday International Travel, Lebanon Sales Manager / Travel Consultant

Jun '18 – Oct'21

**Achievements:** Boosted sales by 30 per cent in one year and oversaw the opening of a new branch in a highly competitive area. Also increased the company's market share by 10 per cent thereby increasing its competitiveness

- Managed budgets, maintained financial records and handled any issues with employee payroll
- Oversaw the recruitment, selection, training, and retention of staff
- Motivated the sales team to hit and exceed their targets and ensure company profitability
- Sourced products to meet customer demands for bespoke travel and sustainable tourism
- Liaised with travel partners such as airlines and hotels to manage bookings and schedules
- Created alternative and innovative ideas to achieve new business and boost sales

### Al Baraka Islamic Bank, Lebanon Assistant Manager

Sep '08 – Aug '18

**Achievements:** Improved customer service performance by giving training sessions. Minimised fraudulent accounts by applying enhanced customer due diligence before opening any account. Entrusted with the responsibility of being the bank's compliance & AML officer tasked with safeguarding the bank's interests and compliance local and international legislation.

- Worked closely with the bank manager to ensure efficiency of processes and services
- Increased branch's sales performance by 35% regarding retail and corporate services
- Made daily agendas for tellers and loan officers based on their skill set
- Trained new employees and familiarised them with the bank's software
- Assisted in directing and managing tellers and credit loan officers by creating schedules and list of duties
- *Developed and implemented procedures for analysing the creditworthiness of prospective and current customers.*
- Assisted in the development and implementation of the bank's anti-money laundering program
- Ensured bank's compliance with local anti-money laundering regulations and other related legislation
- Developed and maintained a risk assessment framework for products, services, high-risk clients and customers and implemented legal action if necessary.

## Head of Operations Department

**Achievements:** Reorganized staff duties according to their abilities and performance while working under pressure. Worked with staff to minimize and customize the average handling time, boosting. Worked on the department performance to be independent, gaining recognition from other departments

- Oversaw all the bank's operations, including but not limited to clearing, treasury, and payments
- Created a task force to implement the bank's new check clearing system and national payment system which was a win for the firm with its 100 per cent success rate
- Created teams to update KYCs and write bank policies, procedures, and organisational charts
- Controlled and authorized clearing checks, SWIFTs, remittances, domiciliated salaries, treasury deals, foreign exchange, securities, and deposits, check centralization, E-banking, and central bank processes
- Held an authorized signature (Cat. B) to sign on behalf of the bank up to \$500K

## Arab Finance House, Lebanon

Feb '04 – Aug '08

### Head of Clearing Department, Swift Department and Back Office Treasury

- Controlled the bank's inward and outward clearing cheques, and dispatching them
- Opened and closed new accounts on maturity based on borrowing deals with local and foreign banks
- Received bills from telecommunications, utility and credit card firms and distributing them to branches
- Compiled reports on operations for the upper management's daily and monthly performance review
- Oversaw the receipt of bills from telecommunication, utility, and credit card firms for corrective actions

## Early years of experience:

Feb '99 – Feb '04

### Various banking, marketing, and sales roles

- Teller / Customer Service performed all kinds of bank operations (Account opening, cash operation, bills, transfers, client support and sell bank products)
- Created a vast network of clients through telemarketing and in-person meetings
- Increased sales volume by contacting existing clients and reaching out to new customers
- Prepared and conducted marketing surveys to ensure customer satisfaction
- Managed new and existing client accounts and performing quality control on delivered products
- Analysed client's financial background and recommend products and services based on their spending habits

## TRAININGS / ACHEIVEMENTS

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- LC and LG Course
- Anti-Money Laundering
- Introduction to Islamic Banking
- Fighting Money Laundering
- Basic Legal Banking Operations.
- Advanced Selling Workshop
- Situational Leadership
- Mini MBA course

## EDUCATION

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### ESA University

Oct' 15

Certificate in Lebanese Financial Regulations

### Lebanese American University (LAU)

Spring '94 – Fall '99

AAS Degree Major in Business Management

### Lebanese Franco Arab School

June' 93