

# ALI FAWAZ

## Banking & Finance

Date of Birth: 29/8/1993  
Nationality: Lebanese  
Mobile Number: +971 56 239 5234  
Email: ali.fawaz93@gmail.com  
**Immediate availability with UAE residency**

## Education

**Rawdah High School (1996 - 2011)**  
Beirut, Lebanon  
(Lebanese Baccalaureate in Economics & Sociology)

**Lebanese American University (2011 - 2014)**  
B.S in Business Studies  
Emphasis in Banking & Finance  
GPA: 3.36/4 (Honor List)

## Certificates

**Harvard University through EDX - HarvardX**  
Technology Entrepreneurship: Lab to Market

## Skills

### Technical

Extensive knowledge of Microsoft Office, CRM, Moody's, SAGE and Google Suite.

### Language

Fluent English, Arabic and French.

## Activities

**Lebanese American University (2013 - 2014)**  
Beirut-Lebanon  
*President of the "Event Organization Club"*

- Organize major events in the university
- 500 members

## Professional Experience

**IBC - Industrie des Boissons au Congo (February 2018 - April 2021)**  
Kinshasa, Democratic Republic of Congo  
*Finance Manager*

- Preparing, reviewing, analyzing and submitting of financial reports and statements such as balance sheet, income statement, balances, cash flow statements, taxes declarations, accounts receivables, accounts payables, pricing, sales, forecast budget and budget performance to stakeholders.
- Managing all aspects of cashflow & liquidity, banking and cash transactions, accounting journal entries, invoicing, sales orders, and other transactions.
- Seek to maintain a positive professional relationship with partner financial institutions as well as with business partners such as The Coca Cola Company, Heineken & Schweppes (Co-packers & Bottlers agreements).
- Managing and reconciling clients' accounts (around a thousand) as well suppliers accounts plus meeting clients and suppliers.
- Oversee operations of the finance and accounting department, set goals and objectives, and manage a team of 15 colleagues.

**BLOM Bank S.A.L (October 2016 - February 2018)**  
Beirut, Lebanon  
*Jr Credit Relationship Officer*

- Conducting client visits and follow-ups
- Heavy business development and meeting sales target.
- Carrying out thorough financial analysis of the customer (Balance sheet, Income Statement, Cash flow...) and study customer situation (Credit terms & conditions, CDR utilization vs. Bank utilization and account movement).
- Monitoring the credit limit granted and monitoring overdue payments.

**Lebanese Credit Insurer (September 2014 - September 2016)**  
Beirut, Lebanon  
*Promoted to Credit Analyst (March 2016)*  
*Junior Credit Analyst (September 2014)*

- Evaluating companies overall financial performance and preparing reports which include financial analysis.
- Granting the buyers credit limits within my authority and high credit limits with the approval of the risk manager, consultants and credit committee.
- Preparing and analyzing financial statements, financial models and market studies for different countries, economies, regions, sectors and industries.
- Implementing the Overall Creditworthiness and risk by monitoring our buyers' trades and payment behavior.

**Banque Du Liban / Central Bank of Lebanon (September 2013)**  
Beirut, Lebanon  
*One - Month Internship*

**Standard Chartered Bank (June 2013- August 2013)**  
Beirut, Lebanon  
*Internship: Priority Banking & Corporate Banking*

**Lebanese American University (2011 - 2014)**  
Beirut, Lebanon  
*Assistant in the Management Department - Business School*