

**Heba**

**Choaleh**

**CURRICULUM VITAE**

**PERSONAL INFORMATION**

**Date of birth:** January/ 1/ 1993 **Nationality:** Syrian **–** Armenian **Tel (Mobile):** +971585840331

**E-mail:** [hebachoaleh93@gmail.com](mailto:hebachoaleh93@gmail.com)

**Address:** Dubai –United Arab Emirates

**EDUCATION**

**2020** Master’s Degree : Business Administration (MBA)

[Higher Institute of Business Administration](https://www.facebook.com/hiba.shoole/timeline/story?ut=32&wstart=-2051193600&wend=2147483647&hash=821304355323502&pagefilter=3&ustart=1&__cft__%5b0%5d=AZWuftZtG3OSJXRRWqW3kXtRZ39YijKRedKvATrjbOp2I_0L2gtV-g9ZIt0Bb0_hlDluP_-VikT-lMoU_kKLBDgWqsAGbixo5sMrS8J3f7kS2eYmxU77zCnMGkbUDKIUkbffQa7_97GpK2eyJbgAL3amkHBtSR5Z9yzj976qzHW40g&__tn__=H-R)

Average grade: 80% (very good). Specialty :finance.

**2010-2014** Bachelor’s degree of commerce

Damascus University

Specialty: Banking and Insurance. Average grade: 77% (very good).

**2009-2010** Secondary school diploma (scientific) – Damascus, Syria.

**PROFESSIONAL EXPERIENCE**

**Dec 2021 till now :** Alchemist Accounting & Consulting (Business Development Executie)

**Business Bay , Dubai**

* Identify appropriate prospects using 30+ cold calling per day.
* Identify customer pain points through calls and emails and arranging Demos
* Set appointments and be able to conduct demos .
* Possess in-depth knowledge about software to answer all customers queries.
* Make sure the software match customer requirements.
* Negotiate prices and terms and give discount when it necessary.
* Creating informative presentations to give general overview about software.
* Creating and maintaining a list/database of prospect clients in Zoho CRM

**Mar 2019 till Nov 2021 :** FransaBank Syria (Risk management officer )

**Damascus – free zone**

# The scope of work in the risk department covers these aspects

* + **General**
* Basel Committee & Basel 2 (3 pillars)
* FSB Syria Organigram & Lines of Command
* Relation with Risk Management Committee & BOD & GM
* Credit Committees "A" and "B"
* Second Opinion for Corporate & Retail Loans
* ALCO - Asset & Liability Committee
* Disaster Recovery & Contingency Committee
* Monthly & Quarterly reports
* Policies and procedures
* Relation with Internal Audit & Compliance



**Heba Choaleh**

**+971585840331**

[**hebachoaleh93@gmail.com**](mailto:hebachoaleh93@gmail.com) **Dubai–United Arab Emirates**

# Capital Adequacy

* The Ratio
* Detailed breakdown of the components

# Credit Risk

* Study credit files for committees A and B
* Sovereign risk, banks risks and "corporate & retail" risks
* Study the portfolio from all aspects (refer to chapter 2 of the quarterly risk report)
* Regulatory & Internal limits

# Market Risk and Liquidity Risk

* Forex
* Positions (structural & operational)
* Liquidity gaps
* Liquidity ratios
* deposits
* Regulatory & Internal limits
* Stress tests

# Operational Risk

* Semi-annual reports of Incidents
* RCSAs

# Daily tasks

* Monitoring the distribution of risks on the credit portfolio by adopting several indicators
* Preparing RCSA report and follow it constantly
* Monitoring and measuring operational risks and set controls
* re-examining The credit files to provide an opinion on potential future risks
* preparing the reports Regarding credit risk and operational risk for board meeting
* Monitoring other types of Risk (IT Security, Strategic, Reputation, Legal, … etc.)

**Jan 2017 till Feb 2019** : Arab Bank Syria (COU officer / trade services ):

**Damascus – Abu rummaneh**

* **Letter of Guarantee**
* Issuing the LG .
* Amendment the LG .
* Settlement the LG with transfering money .
* **Bill for collection**
* Issuing and settlement
* Send docs to correspondent bank

**Jun 2015- till DEC 2016 :** Arab Bank Syria (COU officer / C.Admin service ):

**Damascus – Abu rummaneh**

* Perform costumer/control enquiries.
* Perform business transaction.
* Premature settlement of fixed deposit .
* Deposit or withdraw from fixed deposit.
* Maintain fixed deposit :
* Process deposit and pay out funds in accordance with bank’s procedures ( opening , changing, canceling and displaying a time deposit ).



**Heba Choaleh**

**+971585840331**

[**hebachoaleh93@gmail.com**](mailto:hebachoaleh93@gmail.com) **Dubai–United Arab Emirates**

**COMPUTER AND COURSES**

* Microsoft office (word, PowerPoint ).
* "Banks" Banking System .
* Internet and mailing services.
* English language courses at Horizon Center .
* English Business language courses at Sky Education Center.
* NPL(ILAFTrain)
* Small Enterprises Management(ILAFTrain).
* Intermediate Accounting (Ousos).
* The Comprehensive Banking Program (Ousos).
* Excel Expert (AL-Tanmya Center).
* First Aid Training (Red Crescent)

**LANGUAGES**

* Arabic: Native
* French : Good
* English: Very Good

**INTERESTS AND ACTIVITIES**

* Reading (literature, science) .
* Leadership skills (Leader in a scout group).

**OTHER SKILLS**

* Ability to work in multicultural environments.
* Ability to work individually as well as a team member.
* Strong analytical skills with attention to details.
* Excellent communication skills.
* Capability to work under pressure.