

Rami Almunem

Erbil - Iraq

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**SUMMARY**

More than ten years of professional experience in accounting, financial reporting, Microfinance and banking combined with diversity of industry exposure.

Strong interpersonal skills with distinguished ability to spread a positive work environment among team members. Seeking a challenging position in an atmosphere promoting professional growth within finance field that utilizes my skills and relevant experience and contribute to the achievement of my company's goals and objectives.

AREAS OF EXPERTISE

- | | | |
|--|-------------------------------------|-----------------------------|
| ➤ Financial Accounting & Reporting | ➤ Data Analysis | ➤ Microsoft Office Suite |
| ➤ Advisory | ➤ Project Management | ➤ Training and instructing |
| ➤ Internal Controls | ➤ Team Leadership | ➤ Performance Appraisals |
| ➤ Banking | ➤ Microfinance and microenterprises | ➤ Accounting softwares |
| ➤ Account Receivable | ➤ Account payable | ➤ Internal audit |
| ➤ Corporate credits (funded facilities, non-funded facilities) | ➤ Collections | ➤ Forecasting and budgeting |

WORK HISTORY**NOVEMBER 2017 till PRESENT**

Credit Corporate Manager \ [Region Trade Bank](#) \ Erbil- Iraq

Financial Institutions & International Banking Manager \ [Region Trade Bank](#) \ Erbil- Iraq

- ✓ Restructuring the department, Setting and Development of the corporate credit policy, collecting Loans
- ✓ Establishing and directing the financial institution's international banking policies, objectives, relations and managing bank accounts with the correspondents.

JANUARY 2015 till AUGUST 2017

Internal Audit Manager \ [Ashur International Bank](#) \ Erbil- Iraq

Collection Manager \ [Ashur International Bank](#) \ Erbil- Iraq

Manger of Erbil Business Center \ [Ashur International Bank](#) \ Erbil- Iraq

- ✓ Set and supervised the implementation of the yearly audit plan.
- ✓ Reviewed, approved, and finalized audit work papers completed by audit staff.
- ✓ Established the collection unit in Kurdistan Region and collecting more than 80% of the loans portfolio.

MARCH 2014 till DECEMBER 2014

Finance Manager \ [Guarantee Finance](#) \ Erbil- Iraq

- ✓ Oversaw financial functions including budgeting, planning, forecasting, accounting, financial reports.

NOVEMBER 2013 till MARCH 2014

Chief Accountant \ [Nejm Adin Group](#) \ Sulaymania- Iraq

- ✓ Prepared, examined, and analyzed accounting records, financial statements, and other financial reports to assess accuracy, completeness, and conformance to reporting and procedural standards.

MAY 2010 till OCTOBER 2012

Corporate Credit Relationship Management Officer \ [Arab Bank Syria](#) \ Damascus- Syria

- ✓ Managed commercial loan portfolio comprised of small to middle market companies. Secured additional commercial loan commitments. Provided quantitative assistance to Lending division through analysis of financial statements, collateral and industry trends.

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FEBRUARY 2008 till MAY 2010

Area Loan Supervisor & Acting Branch Manager \ Microfinance Department (UNRWA) \ Damascus- Syria

- ✓ Supervised and managed the activities of the loan officers of branch office, Trained credit extension staff and provided technical advice and guidance through regular meetings and revision of their activities, performance management coaching, Visited the business of applicants to evaluate their assets, working capital requirements, reputation and reliability and making recommendations as appropriate and Followed late repayments with loan officers.

NOVEMBER 2007 till NOVEMBER 2008

Accountant \ Stars avenue restaurants group \ Damascus-Syria

- ✓ I got very important chance to prove myself when I started working from zero and performed proper cutoff between previous years, prepared organization structures, job description, accounting cycle, policies and procedures and chart of accounts, as well as, I created a strong control and accounting policy that accomplished an accurate record and maintained proper segregation of duties.

EDUCATIONS

Master Degree:

2012

Master Degree: Financial Management

The Arab Academy for Banking and Financial Sciences.

University Degree:

2007

Bachelor of Economics: Banking and Insurance

Damascus University

OTHERS KNOWLEDGES AND COURSES

- ✓ Anti-Money Laundry (AML) course with Iraqi Private Banks League & KPMG (2017).
- ✓ Certificate in Investment in Securities at Erbil Stock Exchange Training Center (2016)
- ✓ Complete Credit Program training courses at Arab Bank - Syria (2010).
- ✓ Excel Expert courses at New Horizons Training Center – Syria (2010).
- ✓ Corporate Credit Analysis training course in Frankfort Training Centre – Syria (2010).
- ✓ Small to Medium Enterprise (SME) Finance training course in Frankfort Training Centre – Syria (2010).
- ✓ Marketing and Banking Products in Frankfort Training Centre – Syria (2010).
- ✓ Business Appraisal training course at UNRWA Training Center – Syria (2008).
- ✓ Early Detection and Delinquency Control training course at UNRWA Training Center – Syria (2008).
- ✓ Effective Monitoring and Management of Loan Portfolios training course at UNRWA Training Center – Syria (2008).

MEMBERSHIP

2017

Member of Syrian Association of financial and accounting professions.