



Reem Zahid

Risk and Control Associate Director |
Business Development & Risk
Manager | Business Advisor

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Iraq, Baghdad

WORK EXPERIENCE

Risk and Control Associate Director Standard Chartered Bank

06/2020 - 07/2021

Iraq, Baghdad

Key Achievements

- Maintain zero internal audit observations throughout the years of working for the bank.
- Directly Reporting to the MENAP regional head of risk and control.
- Control the process of audit on required risk assessments in collaboration with internal & external auditors, and other consultants.
- Implemented the Business Continuity test standards efficiently in Standards Chartered Bank (2014 to 2021).
- Ensured regulatory risk reporting to the Central Bank and evaluated the impact on the financial & economic situation.
- Preparation of quarterly reports on business continuity & crisis management plans and share them with the Central Bank of Iraq.

Business Operational Risk Manager Standard Chartered Bank

09/2013 - 12/2019

Iraq, Baghdad

Key Achievements

- Built a strong relationship with the Central Bank of Iraq while embracing the country's risk management regulatory role for 3 years (2017 to 2020).
- Successfully managed the implementation of the operational risk framework project from (2017 to 2019).

Business Process Development Head and Risk Analyst Trade Bank of Iraq

08/2010 - 09/2013

Iraq, Baghdad

Key Achievements

- Invented TBI's business process repository on a project basis to support all the bank's operational & administrative methods in a combined data hub.
- Liable for directly reported to the country head of risk.
- Completed 100 % process mapping with the coordination of all the bank's departments and stakeholders.
- Successfully initiated the Business Process Function and ensure its implementation (2010 to 2013).
- Initiated the end-to-end diploma project to enhance Operational Risk Function (2011 to 2012).

Business Excellence Manager Zain IQ & Orascom Telecom

04/2004 - 06/2010

Iraq, Baghdad

Key Achievements

- Managed the project of launch the Al-Mansour Shop in Baghdad during the years from (2004 to 2005).
- Managed eight members while reporting to the country Business Excellence director.
- Designed, executed & led the ISO 9001:2008 certification process from (2009 to 2010).
- Took initiatives to roll out the starting of Business Excellence Department (2009 to 2010).

SNAPSHOT

Profile Summary

Overview

- Highly accomplished, results-driven Risk and Control Associate Director with **seventeen (17)** years of diverse working experience in the Banking & Telecom Industry.
- Looking forward to be a part of an organization in the roles of Risk Management, Project Management, Quality Control, and Business Advisory.
- Results-oriented professional expert in Risk management, Governance, Policies & Procedures Implementation & Development, Third Party Management, Quality Control Standards, and Project Management.
- Tenacious Operational Risk Analyst successfully develops and maintains comprehensive processes to identify and reduce operational risk across business units.
- Establishes strong and successful policies to mitigate risk at each level and establish clear procedures for assessments, prevention, and containment.

TECHNICAL SKILLS

Risk Management

Risk & Control, Data extraction, Business analysis expertise, Trend Analysis, Regulatory risk, Process improvement Compliance strategy, Risk strategy, Risk assessment, Business Continuity & Crisis Management, Risk prevention programmes, Risk Management Process Development, Corporate Governance.

Business Development

Strategic Initiatives, Project Management, Business Planning, Quality Control, Audit Management, Project Leading, Commercial Strategies, Market Research Analysis, Technically and Regulatory Proficient, Customer Satisfaction Orientation.

SKILLS

Effective leader

Strategies and goals

Cross-functional team management

Excellent interpersonal skills

Conflict resolution & problem solving

Time management

Proactive

Professionalism & strong work ethics

Analytical skills

Adaptation

DETAIL WORK EXPERIENCE

Risk and Control Associate Director - Standard Chartered Bank (06/2020 - 07/2021)

- Examine the controls through self-assessment, key risk indicators, deep-dive reviews, peer reviews, and audits findings to ensure the proper functioning and to achieve flawless audit outcomes.
- Recommend and implement control-related actions that are pragmatic and achievable within the business unit to meet all key regulatory and internal policy requirements.
- Designing and implementing an overall risk management process compliance with policies & procedures and maintain an effective evaluation approach.
- Manage control weakness analysis, acceleration, and reporting the outcomes timely manner.
- Maintain excellent relationship with external auditors and provide a consistent perspective that continually ensure the institution in its best light, also provide guidance and evaluation on audit responses.
- Control and track all audit engagements, including the scope of audit, business units involved, timelines, auditing agencies, and auditor's opinions & reports.
- Embed enterprise risk management frameworks and systems within the bank.

Business Operational Risk Manager - Standard Chartered Bank (09/2013 - 12/2019)

- Implemented the operational risk management framework on a project basis and ensure the project milestones were accomplished on time and associated stakeholders were appraised regularly.
- Advice on business control awareness, governance and ensure the collaboration of the bank's culture within the team.
- Liaised with the service providers or vendors through monthly & quarterly meetings to review the given quality of the services and managed the third party in line with specified Service Level Agreement (SLA) terms.
- Established and maintained the appropriate documentation and kept the documents control system up to date, and make sure they are properly being kept as hard copies in the office.
- Make sure the backups are properly being maintained for all the reports, shared folders within the bank.

Business Process Development Head and Risk Analyst - Trade Bank of Iraq (08/2010 - 09/2013)

- Evaluated the business process development section through modelling of the bank's processes and development from scratch to commence.
- Developed systems and processed for the formulation of bank's operational risk analysis, database, key risk indicators, and recommended solutions to overcome the risks.
- Summarised, processed, and maintained soft & hard copy documentation of all the newly mapped processes along with the top management approvals.

Business Excellence Manager - Zain IQ & Orascom Telecom (04/2004 - 06/2010)

- Defined quality control & business excellence activities for the different business units from scratch and recommended opportunities for improvement and operational efficiency.
- Examined and analysed the reports to determine the progress of the commercial initiatives and recommended appropriate measures to leverage the company's market position.
- Handled the following activities like mystery shopping, shops inspections & telephone interviews for endless improvement & customer satisfaction.
- Supervised regular logistics quality control tests for SIM cards, scratch cards & BTL for every new shipment received at the company's warehouse accurately and evaluated complex situations.

EDUCATION

Diploma (Risk Management in Finance) (2011 - 2012)

The Swedish International Development Agency Sida & KPMG, Stockholm, Sweden

Six Sigma Orange Belt Certification (2006)

The School of Business, Economics & Communication, American University in Cairo

B.A (English Language) (1996)

College of Languages, University of Baghdad, Iraq

REFERENCES

Reference will be furnished upon request.

SKILLS

Strong decision making

Innovation

Result-oriented

Ability to work under pressure

Attention to detail

TRAINING & WORKSHOPS

Business Continuity Management in Iraqi Banking Sector in accordance to ISO 23301 (2019)

The Arab Academy for Management Banking & Financial Science, Baghdad

Security & Logistics Services (2017)

Basic First Aid. Baghdad

Operational Risk Approach (2017)

Standard Chartered Bank & Moody Analytics, Dubai

Advanced Compliance & AML Procedures (2013)

USAID & Central Bank of Iraq, Baghdad

The BASEL III Accord (2011)

Union of Arab Banks & Global Association of Risk Professionals, Beirut

Team Effectiveness Program (2009)

SLMM International, Baghdad

Business Process Management (2009)

Knowledge Consultants Incorporate, Bahrain

Information Security Management System Lead Auditor (2009)

BSI, Kuwait

Leadership Development Workshop (2007)

FIMAS, Baghdad

ISO 9001:2001 Lead Auditor (2005)

Moody International, Cairo

Quality Management (2005)

Orascom Telecom / Mobinil, Cairo

INTERESTS

Travelling

Social Networking

Reading

writing

Music

PERSONAL DETAILS

Availability/Notice Period: Immediately

Nationality: Iraqi

Driving License: Iraq

Language: English, Arabic