

Mohamed Essam Taha


Expert Senior Credit Analyst specializing in banking and consumer finance, adept in **administration** and **social media management**, leveraging analytical thinking and creative problem-solving to enhance business outcomes.





SUMMARY


Bringing over 6 years of specialized experience in banking and administrative roles and most recently consumer finance, a detail-oriented professional is committed to delivering top-notch results. With a background as a Senior Credit Analyst and Credit Filtration Officer, expertise lies in analyzing financial data, assessing credit risk, and ensuring compliance with regulatory requirements. Dedication to precision and meticulous attention to detail make a valuable asset in guiding organizations toward success in the financial sector.

CONTACT

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Cairo, Egypt

 Phone
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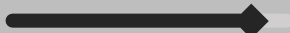
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EDUCATION

- Bachelor of commerce Accounting 2017

LANGUAGES

Arabic 

English 

WORK HISTORY

Senior Credit Analyst

10/2023 – Present

Aur Consumer Finance – Waseela · Full-time

At the Operations Department, Credit Risk

- **Adhere to credit policies**, procedures, and regulatory requirements in accordance with **FRA regulations** and **company policy**.
- Assess the creditworthiness of prospective clients, gather information about applicants, analyze their financial data, and examine their financial transactions and credit history to determine the degree of risk involved in approving credit applications. and recommendations, conduct internal verification with prospective clients and fulfill the data with the applicant over the phone (**CPV**).
- Present analysis, findings, and recommendations to managers, especially findings that involve a borrower's ability to repay.
- Process all incoming applications in order to meet productivity targets with an effective turnaround time.

Credit Filtration Officer

06/2022 – 09/2023

Al Ahli Bank of Kuwait - Egypt · Full-time

At the Credit Filtration Unit, Retail Credit Risk

- **The first line of the decision** is Review turned-in applications for personal loans, small business loans (SBL), auto loans, and credit cards as a risk analyst point of view from the direct sales, tele sales teams, and bank branches before sending to retail credit initiation, in accordance with **CBE regulations** and **bank policy**.
- Check that the applicants are meeting the minimum acceptance to credit policy requirements by calculating the customer's credit limit in accordance with the retail policy.
- Analysis of the external customer history using I-score and checking the customer credit history with other banks to check if he or she is eligible for the applied facility.
- Extracting (NID, E-name, ACP, Protesto, and Iflas) and reviewing detailed reviews of negative lists and coding sheets for companies.
- Efficiently processed customer data into the bank's VELTI system, ensuring accuracy and completeness with updated information.
- Issue inquiries to customers through partnering companies based on the client's geographical location to acquire pertinent information about the client and his work details, thereby increasing the success rate of potential borrowers.
- Helping to reduce risk exposure and facilitate sound financing decisions by ensuring the awareness of distribution channels staff on loans & cards policies.

Founder and Administrative Officer

07/2018 - 08/2021

State Lawsuits Authority · Full-time

At the Center for Judicial Studies and Training

- Prepared course schedules and distributed them to selected member branches, participation in the planning and execution of 13 training courses for more than 900 participants.
- Prepared and arranged attendance sheets.
- The coordinated meeting, travel, and accommodation arrangements for the employees.
- Received budget, prepared expenses, purchased supplies, submitted cost reports, updated financial records, and performed accounts reconciliation.
- Monitored training progress, supervised certificate process, provided feedback, and presented final report.
- Coordinate training courses and collaboration protocols with external agencies like NTA, NCSCR, and Ministry of Higher Education.
- Provided executive assistant support for reports, presentations, and documents.
- Communicate with departments, answer calls, send emails, and copy documents.
- Executed printed materials (Flyers, brochures, Roll-up banners, Business cards, etc.).
- **Founder** and director of **Communication and Media Center**, responsible for uploading and publishing institution news, events, and activities on website, social media, and managing authority page.

BUSINESS SKILLS

- Credit Analysis
- Credit risk assessment
- Credit policies, procedures
- Fraud detection
- Banking Operations
- Operations management
- Office Management
- Project management
- Calendar Management
- Data Entry
- Research
- Event planning
- Budgeting
- Travel arrangements
- Expense reports

INTERPERSONAL SKILLS

- Problem solving
- Teamwork performer
- Leadership
- Communication
- Management
- Multi-tasking
- Mentoring
- Ability to learn
- Listening
- Self-motivation
- Analytical Skills
- Attention to detail

COMPUTER SKILLS

- Microsoft Office (Word, Excel, PowerPoint, Outlook)
- Social media marketing (Facebook, Instagram, YouTube)
- Photoshop
- Photography & Videography

FIND OUT MORE DETAILS



Administrative Assistant

03/2018 - 06/2018

Telecom information electronic technology - Intern

- Managed phone, email, and document communication, facilitated shipments, and generated invoices and purchase orders.

Social Media Specialist Freelance

05/2015 - 06/2022

- Managing multiple clients' accounts on social media.
- Creating promotional photos, videos, and other creative content for social media Creating and optimizing online media campaigns, check out [the portfolio](#) to see some of my ideas.
- Analyzing social media data, monitoring trends, tools, and strategies.
- Created printed materials, led marketing teams. view examples of my prior leadership of a [marketing team](#).

MOST PROUD OF ([ACHIEVEMENTS](#))

Aur Consumer Finance - Waseela

Q2 Productivity Report: Leads with Exceptional Performance and Zero Quality Credit Errors

Mar 2024 – Jun 2024

Achieved outstanding productivity in Q2, leading the team with 565 cases handled and an impressive 0% quality credit errors. Committed to excellence and continuous improvement, I strive to deliver exceptional results and drive success.

Tob Fraud Detector

Dec 2023 – Feb 2024

As the highest detector of fraudsters, successfully prevented significant financial losses for the company by effectively identifying and mitigating fraudulent activities.

Al Ahli Bank of Kuwait – Egypt

Small Business Loans (SBL Team)

April 2023

Received a commendation for working on a variety of cases and exhibiting outstanding performance and creative thinking.

State Lawsuits Authority

[Founding Communication and Media Center](#)

Dec 2018 - Aug 2021

- The Communication and Media Center in State Lawsuits was my idea, and was one of the founders. **The mission of this center** was to

Communicate via social networks, serve as a link between state lawsuits and media, and provide people with accurate, dependable, and timely legal information. We also wanted to educate the public about the State Law Authority's historical significance and role, as well as keep up with the lawsuits and disputes that arose in order to defend government interests and institutions within Egypt and ensure that people had accurate information about them.

- Analyzing and reporting on the website and social media performance; Created and proofread content and ran daily operations of website and social media accounts, including [Twitter](#), [Facebook](#), and [LinkedIn](#).
- Collaborate with graphic designers and other professionals to create visual assets and other content.
- Developed partnerships with media outlets and other institutional partners to increase center visibility.

At the time, manage and create a page for the [authority's head](#) to increase knowledge about him, including a biography, recent news or events, and contact information.

Structuring and developing the [website of Center](#)

Aug 2018 - Nov 2018

- Member of a team that designed and built a new website for the Center for Judicial Studies and Training, where a completely new website was created to showcase the Center's activities and courses.

Training and organization

Jul 2018 - Aug 2021

- Participation in the [creation and organization of 13 training courses for more than 900 trainees](#).

Arabic Wikipedia

[Editor](#)

Oct 2016 - Present

- Editor with high supervisory responsibilities in the Arabic Wikipedia editors' group, with over 48 articles and over 30 articles edited.

VOLUNTEER EXPERIENCE

- Volunteer with Ibrim Charitable society in Cairo (A nonprofit Nubian Association in Cairo for the people of the village of Ibrim in Nuba, inside Cairo)
[Check out](#) one of the significant volunteer events overseen.