

AL NASR BLDG., MAR TAKLA AREA, HAZMIEH, BAABDA, LEBANON
NATIONALITY : LEBANESE / CANADIAN DATE OF BIRTH : 01-05-1990

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STEPHANIE S. RAPHAEL

OBJECTIVE

A strategic thinker with an ability to operate well independently and in a team. Would like to join a professional environment compatible with my background and able to foster my personal and professional development.

EDUCATION

• 2011 - 2013 Master in Actifs Financiers	Université Saint Joseph Beirut, Lebanon
• 2008 - 2011 Bachelor in Business and Management	Université Saint Joseph Beirut, Lebanon
• 2009 - 2010 Proficiency Diploma	Georgetown University Proficiency Test
• 1995 - 2008 Lebanese baccalaureate (ES) French baccalaureate (ES)	College Notre Dame de Jamhour -Jamhour, Lebanon

PROFESSIONAL EXPERIENCE

• January 2014- April 2017 Position: Junior officer – Corporate Department Basic Function: Assist a relationship manager to manage an assigned portfolio of corporate clients. Main duties: <ul style="list-style-type: none">▪ Coordinate existing relations with corporate clients, including the execution and follow up on clients' requests.▪ Monitor client's accounts on daily basis to ensure compliance with approvals of the Credit Committee.▪ Managing all data on RCMS in order to keep track of the companies' records.▪ Managing credit reports in the course of qualitative and quantitative analysis for renewal purposes and new files' applications.▪ Analyze credit data, financial statements and ratios to determine the degree of risk involved in extending credit or lending.▪ Coordinate with different departments such as the risk management (for credit lines approval, etc), the credit administration (to ensure missing documents, control the facilities' limits on ICBS, etc.), the legal department (for the documents' validation, reconsider the contracts' and agreements details, etc).	Creditbank S.A.L.
• February 2012- December 2013 Position: Commercial junior officer – Recovery Department Basic Function: Handling, monitoring and review of credit files which carry an above normal risk. Main duties: <ul style="list-style-type: none">▪ Prepare an annual impairment review.▪ Monitor the repayment schedule and account performance.	IBL Bank S.A.L.

- Prepare a classification or declassification memos and ensure prompt adjustment with the credit administration.
- Prepare a follow up report for clients within rating 4 and 5, and 6.
- Coordinate with the legal department for updating the recovery plan approved by the committee and obtain its approval on all contracts and agreements.
- Ensure obtaining the necessary approvals of the BCC for booking of the provisions as well as for appropriation of collaterals in settlement of debts.
- Assist when meeting with problematic customers and prepare a call memo.
- Communicate developments with branches and other parties when needed.

• **December 2011 – January 2012** Intercontinental Bank of Lebanon

Rotation through the different departments: Corporate Credit Division & Retail

• **July 2010 – August 2010** Banque Libano-Francaise

Internship as a Teller & a Customer Adviser

TRAINING AND CERTIFICATIONS

• **October 2014** PwC's Academy

Financial Statement Analysis

• **August 2014** Six Sigma

Cash Flow and Ratio Analysis

LANGUAGES

- English: Spoken, Written, Read
- French: Spoken, Written, Read
- Arabic: Spoken, Written, Read

COMPUTER LITERACY

Good knowledge in Word, Excel, PowerPoint, Internet, Microsoft Project, ...

INTERESTS AND ACTIVITIES

Music, swimming, movies, etc...

REFERENCES

Available Upon Request.