

# Hazem Ahmed Ali

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## WORK EXPERIENCE

Oct. 2016 – Present

### Credit Risk Analyst

#### Egypt Factors – A member of FIMBank Group

*Egypt Factors is a non-banking financial institution focusing on receivables finance, invoice discounting and other supply chain finance solutions.*

- Ensure that the proposed facility is tailored to accommodate customer needs in terms of; amount, currency and tenor, while payback is fully addressed and risks are mitigated.
- Evaluating the proposed case through analysis the most important risks affecting the industry, implementing all the financial ratios in order to measure the creditworthiness.
- Verify the presented information from qualitative and quantitative perspective.
- Ensure that collateral/security packages are well structured to facilitate repayment in adverse situations.
- Identify the Ultimate Beneficial Owner and assist in executing the client due diligence
- Preparing portfolio analysis reports and make sure that it is complying with EFSA regulations.

Nov. 2015 – Sep. 2016

### Head Teller and Branch Operations Officer

#### Bank Audi

- Perform and monitor all tellers' functions (Cash withdrawals, check deposits, Foreign exchanges deals, Internal /Outgoing Money Transfers, Clearing checks, Post-dated checks, certified checks and Bank drafts)
- Assist in reviewing and controlling all aspects of branch operations
- Prepare Monthly/Weekly/Daily proofs.
- Detect and report suspicious money laundering operations to Branch Management according to the anti-money laundering procedures of the Bank.
- Perform a daily checking and reconciliation on branch's internal accounts and ledgers.
- Ensure effective risk management and regulatory compliance.
- Replace the Branch Operations Manager when needed.

Jan. 2013 – Oct. 2015

### Senior Universal Teller

#### Commercial International Bank

- Perform all daily financial transactions and operational activities including cash and checks withdrawals, deposits, internal transfers, swifts, outside checks collection, ATM balancing, and issuing bank drafts.
- Reviewing trade finance documents and send it to trade finance centre to proceed
- Assist branch Operations Supervisor with all aspects of daily branch operations as needed

Apr. 2010 – Dec. 2012

### Customer Service and Teller Officer

#### Commercial International Bank

- Perform all daily financial transactions and operational activities including cash and checks withdrawals, deposits, ATM balancing.
- Customer Service Representative Duties included accepting credit card and loan applications, opening and closing accounts, cross-selling and consultative sales of financial products, and maintaining up-to-date knowledge of banking services and products.

## ACADEMIC QUALIFICATIONS

2016 **Post graduate diploma in Corporate Credit Risk Analysis & Management**  
Egyptian Banking Institute – Central Bank of Egypt

- Accounting
- Economics and Industry Analysis
- Financial Statement Analysis
- Cash Flow Statement Mechanics and Analysis
- Cash Flow Projections
- Trade Finance
- Corporate Finance and Valuation
- Risk Rating

2009 **Bachelor Degree of Business Administration**  
**Major Accounting**

Grade :Good

Modern Academy

## TRAINING AND COURSES

- CFA (Chartered Financial Analyst ) level 1 - In progress
- Evaluation of Banks and Financial institutions Risks - EBI
- Foundation Course on International Factoring - FCI
- Foreign Trade Operations - EBI
- Strategies of SME banking - AUC
- Introduction to Assets and Liabilities Management (ALM) - CIB
- Operational Risk - Bank Audi
- Banking Operations - CIB
- Anti-money laundering (AML) - EBI

## SKILLS

**Professional skills**

- Financial statement analysis
- Financial modelling
- Statistical and analytical skills

**Computer skills**

- Microsoft Office
- T24
- KASTLE

**Languages**

- Arabic : Mother tongue
- English : Excellent

## ADDITIONAL INFORMATION

**Nationality** Egyptian  
**Military Status** Exempted