

# Simona Nicoleta Daoud

Northridge, CA 91325

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My activities are based on the human component - establishing fruitful professional relationships on both sides and effective communication. They have endowed me with very good abilities of interpersonal realism, empathy, sense of responsibility, setting and achieving goals and good management of time.

Authorized to work in the US for any employer

## Work Experience

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### **Bookkeeper**

DPT Construction - Northridge, CA

February 2018 to Present

- Manage Payroll, Accounts Payable, Accounts Receivable, Job Cost Accounting;-Quickbooks
- Manage accounts payable including processing AP invoices, monitor insurance certificates for subcontractors, setup of new vendors and processing credit applications for new accounts;
- Manage subcontracts/agreements/purchase order payment processing and procedures;
- Reconcile credit cards / bank accounts in Quickbooks;
- Scheduling meetings and appointments, making office supplies arrangements
- Collection

### **Client Relationship Manager Directorate for External Relations and Structural Funding, External Relations Activity**

CEC BANK - București

July 2016 to December 2017

- Negotiate and conclude loan agreements / financing agreements with international financial institutions such as the European Bank for Reconstruction and Development (EBRD), the European Investment Bank (EIB), the Council of Europe Development Bank (EBRD) etc .; Or with resident / non-resident commercial banks, as well as working conventions / collaboration protocols with national authorities (ministries, agencies, national companies, guarantee funds, etc.) in order to carry out financing programs from funds from external loans / non-reimbursable funds, etc. .;
- I monitor the financing programs carried out by the bank and implement the financing contracts, observing the specific terms and conditions indicated by the business partners involved and stipulated in the tender bids;
- Formulate proposals on the level of targets for the activity of external financing programs, ways of stimulating this activity; Monitors the stage of achieving the targets;
- I check the compliance with and compliance with the eligibility criteria of the clients for financing under each special financing program;
- Provides support and counseling to territorial units in implementing special funding programs, identifying eligible clients for external financing, business structuring and completing documentation;
- Drawing up the documentation related to drawing / using the attracted resources; Track, make and record payment to external financiers, at the deadlines set in the contracts;

- I develop regular reports to external donors or governmental / collaborative public institutions, NBR, etc.

### **Credit counselor legal entities**

CEC BANK - București

August 2012 to June 2016

- Responsible for implement and develop sales strategies in line with bank policies and procedures;
- Develop client portofolio by presenting retail products and services offered by the bank that link to potential clients needs;
- Manage the relationship with the Bank's clients, the legal entities, in order to identify specific financial needs, proposing and implementing financial products;
- Concluding contracts on Government funds and European Funds non-refundable
- Continuous monitoring and analysis of the range of products and services offered by the other banks, identify advantages and make proposals for improvement, diversification and creation of the bank existing credit and non-credit products;
- Manage, maintain and deepen the relationship with clients by providing high quality and profesional attitude and by finding the optimal solution for their financial profile and needs;
- Ensure the compliance with regulatory requirements and bank internal policies and procedures.
- In-depth knowledge of retail products and services offered by the bank; constant monitoring and update on changes and new products

### **Consilier Banking Advisor**

ABN AMRO BANK - Romania

October 2007 to July 2012

- Approve loans within specified limits, and refer loan applications outside those limits to management for approval;
- Set credit policies, credit lines, procedures and standards in conjunction with senior managers;
- Provide special services such as investment banking for clients with more specialized needs;
- Prepare reports to send to customers whose accounts are delinquent, and forward irreconcilable accounts for collector action.
- Petition courts to transfer titles and deeds of collateral to banks.

## Education

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### **Master Degree in Finance and Banking**

ASE - Romania - București

September 2014 to June 2016

### **Bachelor's degree in Law**

Dunarea De Jos - Romania - Galati

September 2003 to June 2007

## Skills

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- QuickBooks (2 years)
- Outlook; Excel; Power Point; (10+ years)
- Microsoft Office (10+ years)

- Outlook (6 years)
- Computer Skills (10+ years)
- Communication skills (10+ years)