

Full Name

Address: xxxxxxxxxxxx,

E-mail: xxxxxx

Mobile: xxxxx

EDUCATION

Dec 2010	Bachelor of Accounting University , City, Country Awards: Academic Scholarship Minor: Business Administration (Finance); Biology Coursework included: Economics, Money and Banking, Public Finance, International Trade, Financial, Managerial & Cost Accounting, Corporate Finance, Portfolio and Investment Finance, Auditing and Applied Statistics.
June 2006	American Diploma - Advanced Placement (AP) Program High School , City, Country Advanced graduate with High Honors
June 2005	Secondary School Diploma Highschool , Overseas

WORK EXPERIENCE

March 2018 - Present Associate, Debt Capital Markets, **LEADING BANK**, City, Country

1. Structuring and Execution

- Working as a project team member on project finance and syndicated debt transactions, contributing to all aspects of project structuring and execution, including working with client counterparts, participant banks, consultants and other parties to progress the project;
- Assisting in structuring facilities that corresponds to the clients requirements to address the clients financial needs;
- Supporting recommendations for managing corporate relationships for the assigned accounts and assisting in preparing action plans covering structured project finance, syndications and bond offerings;
- Conducting full project due diligence, including financial, market, technical and legal framework;
- Preparing internal project documentation, including approval memoranda, financial models, draft term sheets, presentations, etc. as and when required;
- Building and preparing financial models for targeted transactions in order to analyze historical and projected financial performance;
- Assisting in designing and processing technical co-operation ensuring that transaction processing and approval fits with the approval schedule of any related project;
- Ensuring that all tasks are completed within the specified time frames to a high standard and in line with the policies, procedures and objectives of the Bank;
- Supporting Transactions' proposals and presenting such findings to senior management for approvals.

2. Portfolio Monitoring, Value Creation and Reporting

- Responsible for the implementation and monitoring of all assigned projects, including compliance with project agreements and Bank procedures related to disbursement; monitoring of progress of the project implementation and financial performance of the client; assessing evolving risk factors and monitoring and assessing covenant compliance;
- Constantly preparing timely and comprehensive monitoring reports that include recommendations for corrective actions where required, ensuring that such proposed corrective actions and recommendations are brought to the attention of line managers;
- Ensuring effective implementation and monitoring of transactions through customers' position/balances to ensure their compliance with reporting requirements, operational objectives in order to highlight and solve any problem that needs rectification;
- Ensure that documentation of credit facilities is properly prepared; support packages are obtained and regularly renewed on timely basis.

3. Business Development

- Generating business from new and existing clients through strategic penetration into identified sectors/markets across the entire portfolio spectrum.
- Maintaining and enhancing relationships with existing clients and prospective customers to ensure business continuity and growth.
- Actively cross sells the bank's portfolio of products including corporate & trade finance, investments, brokerage, FX, retail and deposits.
- Collaborating with the Business Enhancement Division to ensure clients' problems are addressed promptly and that they receive top quality service.

4. Achievements:

- Participated in the successful closure of several structured finance and syndicated debt deals exceeding US\$ 2Bn provided to major players in real estate development, power, hospitality, building materials and telecom sectors.

March 2017 - March 2018 Senior Credit Analyst, **LEADING BANK**, City, Country

- Handling the structuring / restructuring and project financing / refinancing of syndicate loans for companies operating in several key sectors and industries such as building materials, power, real estate, tourism, etc...

January 2016 - March 2017 Credit Analyst, **LEADING BANK**, City, Country

- Handling the structuring / restructuring and project financing / refinancing of syndicate loans for companies operating in several key sectors and industries such as building materials, power, real estate, tourism, etc...

Nov 2014 - December 2015 Credit Analyst Course Trainee, **LEADING BANK**, City, Country

- Became certified as a Credit Analyst through LEADING BANK's in-house financial credit training program.

May 2014 – November 2014 Management Associate Director Program (MADP), **LEADING BANK**, City, Country

- Shortlisted and chosen by the LEADING BANK Management Committee as one of the few employees to partake on a six-month rotation Program between key Units within the Bank, including: Strategic Planning, Treasury, Finance, Corporate & Consumer Banking, Risk Management, Assets and Liabilities Management, etc...

April 2013 - May 2014 Retail Risk Policy Officer, Retail Risk Management Unit, **LEADING BANK**, City, Country

- Coordinated and communicated with key Units such as the Legal, Compliance, Audit and CBE Reporting Units concerning circulars and clarifications related to Retail Asset Products;
- Responsible for managing the Overdrafts Portfolio, one of the largest in the Bank, which involved monitoring delinquencies, performance of programs, product profitability with regards to credit risk and recommended necessary corrective actions to minimize LEADING BANK's exposure to such risk;
- Developed innumerable monthly and quarterly presentations, updates, and reports of findings in the portfolio review for each segment in the Overdrafts product for the Risk Management Unit, Board Risk Committee, and Consumer Risk Committee with any issues and/or recommendations to aid the committees in their decision-making process;
- Consulted and handled the approvals/rejections for any exceptions to LEADING BANK policy, circulars, and mandates.

August 2012 - December 2012 Consultant, Financial Management and Private Sector Development Units, **The World Bank**, Maputo, Mozambique Country Office

- Contributed efforts and knowledge to the Program Appraisal Document, Operations Manual and Assessments for the *Mozambique Public Financial Management (PFM) for Results Program* being conducted for the Government of Mozambique;
- Participated in the Mid-term Review Mission for the *Mozambique Competitiveness and Private Sector Development Project* and contributed to the development of project documentation, including Aide Memoires, Letters of Transmittal and Action Plan;
- Participated in the Financial Sector Development Mission for the *Mozambique Consumer Protection and Financial Literacy Project* with engagement of stakeholders, consultants and World Bank colleges from Washington D.C. Headquarters;
- Assisted in organizing various key meetings, held in the Country office, such as the Financial Sector Working Group meeting and a roundtable discussion with a team from the US Government's Overseas Private Investment Corporation (OPIC) headed by Chief Executive Officer, Dr. Elizabeth Littlefield.

April 2011 - June 2012 Mandatory Military Service Soldier, **Countryian Armed Forces**, City, Country

- Edited and formatted documents in (language) and presented such documents to superiors.
- Visited and Prepared detailed reports on the conditions of the soldiers and officers present (location)

Jan - April 2011 Associate, Assurance Services, **Top Consulting Firm**, City, Country

- Audited *Bank of Alexandria's (BoA)* Fixed Assets section within the Balance Sheet;
- Examined *National Bank of Oman's (NBO)* Interest Income and Expense sections within the Income Statement;
- Reviewed the Management Letter Report for *BoA, NBO* and *Lazurde* clients.

Jul - Aug 2010 Trainee, Advisory Services, **Top Consulting Firm**, Second City, Second Country

- Compiled reports & presentations for companies who adopted the *People & Organization Plan*;
- Conducted research on several laws passed by the Second Country's Monetary Agency (SAMA) and presented such findings to superiors.

Jan - Feb 2010 Trainee, Assurance Services, **Top Consulting Firm**, Second City, Second Country

- Audited *Al Rajhi Bank's* Financial Statements and their compliance with set standards;
- Performed 'Recalculations' on figures and estimates within Financial Statements;
- Shadowed an array of professional auditors.

Jun - Jul 2009 Trainee, Finance & Accounting Department, **Finance department in a multinational hotel**

- Requested and collected amounts due from previous Tenants, Banks and other Entities.
- Audited and recorded various types of invoices from restaurants, parking and miscellaneous items.
- Comprehended the Payroll system used to finance salaries, vacations and leaves.

SKILLS

- Proficient in written and spoken English and Arabic; fair knowledge of French; learning Portuguese
- Excellent in Microsoft applications: Word, Excel and Power Point
- Outstanding presentation, communication and research skills

REFERENCES FURNISHED UPON REQUEST