

Nakhle Al Mahfoud

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➤ Personal Information

Year of Birth: 1986
Nationality: Syrian
Current Address: Damascus Rural - Jdaydet Artouz
Military Status: Exempted

➤ Profile

Dedicated team leader with strong work ethic, experienced in operations management, Business development, follow achieving the goals in line of business strategy implementation.

➤ Career history

My experience goes back to 2009, when I had started my career in Byblos Bank – Syria, and still till date , noting that I had passed in many positions during the way to current my current position, as Head of Small and Medium enterprises Department.

Below are Briefings of my career phases:

❖ **Head of Small and Mid-size Enterprises Department** in Byblos Bank –Syria (*Just started at 16.Nov.2023*)

- Manage and supervise the SMEs banking business.
- Develop & generate business by identifying list of prospects, target markets and products, ensuring proper initiation of relationship with new clients on one hand, while maintain and grow bank relationship with existing clients on the other.
- Promoting and cross-selling the Bank's products to customers.
- Maximizing and optimizing dealings with current customers.
- Promote good communication channels with other Departments / Branchs.
- Prepare the annual objectives, business plan and related budget to be submitted as per set timetable to the management for approval.
- Cascade the Department set objectives down to the team level, monitor quarterly plans realization and analyse differences between budget and actual figures, in order to take quick corrective actions if possible.
- Ensure proper and timely implementation of all the internal bank procedures, including the credit procedures and related circulars & Central Bank circulars.
- From time to time, initiate and propose Risk Acceptance Criteria and seek continuously to smooth and streamline the credit process and propose recommendations accordingly.
- Ensure proper management of the staff under his supervision by conducting semi-annual performance appraisal, assessing and recommending staff training needs, salary increase and grades attribution, and submit all recommendations to management.
- Monitor continuously the performance, achievements and objectives of the staff.
- Ensure continuous coaching and development of subordinates.

- Ascertain that the staff in the Department under his supervision respect the Bank's internal policies and procedures especially the code of conduct and punctuality.
- Timely report all details on operational risk events (whether loss, gain, or near miss) as per the Operational Risk Event (ORE) reporting procedure and templates, and propose remedial measures to minimize similar occurrences.
- Follow up on the timely implementation of the generated remedial/ corrective measures, control/ process enhancements to reduce risk.

❖ **Head of Corporate Unit** in Byblos Bank –Syria (26.Jun.2022 – 16.Nov.2023), responsible on managing and developing credit portfolio around the Syrian governorates.

❖ During my career in commercial corporate banking I occupied below positions:

- In 2018, Senior Relationship Manager (*until Jun 2022*) , and soon after I had been responsible mainly for:
- Relationship Manager starting Aug. 2016, with one team member under my direct supervision, keep following the credit relationships with client and follow credit package preparation with the ARM, and insure achieving the targeted portfolio growth.
- Assistant Relationship Manager, started on April 2014, where my major work was to assist and support the relationship manager in initiating a relationships with new clients and to maintain and grow with current existing relationships
Moreover, ARM is responsible to prepare the credit file and financial analyses study for the approached business (full credit package).

Prior to Commercial Corporate Banking:

❖ Loan Recovery unit officer.

- Starting 2012 – till beginning of 2014, since the crises had took a place in the country, that affected negatively bank's loans portfolio, thus I was elected to support the team in Loans Recovery Unit and insure collecting unpaid accounts and follow rescheduling of Non-Performing Loans, otherwise to follow transferring the file to the court for legal follow up.
In this phase I had involved in all retail products' procedures, and could gain a great legal experience during legal suits follow-up.

❖ Cards Operations Unit (*Cards Operations Officer*).

- Since May, 2009 till end of 2011, where I had the opportunity to be a member in cards unit establishment team in Byblos Bank - Syria
- Used to follow daily and monthly cards operations (*All cards Transactions*), with all related parties (*Branches, accounting, central operations, Management, and even with external service provider being CSC*)
- Acted as Cards dispute officer during the same period (*reviewing cards statements, check ATM receipts and review the cameras in case needed*)

➤ Education

High institute of Business Administration -2022 -

Executive Master in Business Administration (EMBA) – Financial Management

University of Aleppo -2004 , 2008-

Bachelor degree in Economics (*Accounting specialization*)

Global Academy Of Finance And Management -2017, 2018-

Advanced Diploma in Financial Analyses –*applied on-line through Altanmya Education & Development.*

➤ Professional programs & Courses

- **Attended & Successfully Passed:**

Risk Management Solution sal “Part of 6 Sigma Group” -2018-

Certified Credit Risk officer program

Sky Education Institute -2014-

Intermediate Accounting

- **Attended:**

HR Works -2019-

The Managerial Development program

Relational Leadership Workshop

- **Moreover, many programs was attended during my career, mentioning part in below:**

- Excel Advance (Sky education).
- Professional business writing (Osos).
- Letters of Credits
- Incoterms 2020 training (ICC Syria)
- IFRS 9
- Many internal training programs

➤ Languages

English: Excellent (Writing, reading & Speaking)

Arabic: Mother tongue