**Nidal**

Kuwait City, Kuwait

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**Business Unit Head – SME, Factoring, & Retail Banking**

14+ yearsof experience in delivering optimal results and business value in high growth environments.



Decisive and results-driven P&L leader with proven success in transitioning conventional and unconventional strategies into tactical action plans for maximized revenue growth and market penetration. Thorough knowledge of product/market mix and market entry strategies including brand management. Collaboratively work with internal and external stakeholders to develop marketing campaigns. Understand complex business essentials & translate them into data mapping / models. Proven ability to develop innovative & cost-effective solutions for enhancing competitiveness, revenue & customer satisfaction

Catalyst-incubating new business opportunities and growing it to credible and well established positions. Craft entrepreneurial market approaches and product strategies that enable rapid growth. Successful at meeting diverse challenges including immediate and short term fixes and longer term capability building. Rich experience in reorganizing, streamlining and strengthening operations. Passionate team leader delivering results with cross functional teams. Effective coach, engaging and mentoring team members keeping in mind both actions and results. Analytical and astute thinker, adept at identifying, recruiting and managing top talent.

**CORE COMPETENCIES**

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| * SME & Factoring | * Business Management | * Team Leadership |
| * Sales & marketing * Retail Banking | * Client Relationship * Negotiation | * Communication |



**KEY ACCOMPLISHMENTS ACROSS CAREER SPAN**

* Singlehandedly managed the entire operations of the Menafactors (a FIM Bank group Co) in Kuwait branch including staff, recruitment, sales, targets and achievements among others.
* Successfully managed the entire portfolio worth USD 60,000,000/- including 50,000,000 assets and 10,000,000 Liabilities.
* Played a pivotal role in managing the portfolio of KWD 40,000,000/- consisting of 25,000,000 assets and 15,000,000 liabilities (Gulf Bank).
* Actively involved in managing performance rating for the year 2012
* Distinction of being awarded as the top business banking sales achiever 2010.
* Honored with several certificates such as Star Ideas Award 2011, Letter of Appreciation 2011, Certificate of Excellence 2010, Performance Certificate Reward 2009, Certificate of Appreciation 2005, Thanks Letter 2005, Best Relationship Officer Certificate 2004, & best Customer Service Certificate 2003.



**PROFESSIONAL WORK EXPERIENCE**

**Unit Head Factoring & SME, Amar Finance & Leasing Co, June 2016 – Present**

* Responsible for facilitating client acquisition functions by providing insightful and extensive support to the management in achieving profitability across factoring division.
* Collaboratively worked and liaised with other departments such as Risk, Operations and IT Departments in defining factoring requirements and complete the gaps within.
* Build and manage suite of dedicated, standardized factoring products tailored to local needs. Handled continuous improvement of product offerings.
* Ensured to meet all factoring projects successfully. Accomplished targeted sales and profit levels to maximize the value of factoring client portfolio and enhanced client satisfaction.
* Spearheaded a team comprising of relationship managers. Enhanced team performance to ensure required results.
* Seamlessly coordinated with credit and operations team to set up robust, customer friendly facility approval and booking processes.
* Responsible for setting up sales targets in coordination with relationship Managers. Enhanced their achievement to ensure that budgeted targets are met.
* Collaboratively worked with marketing team to plan and implement promotional activities such as marketing campaigns among others.
* Gained good understanding of factoring market in Kuwait, identifying key trends, regulations, client requirements including activities of competitors.
* Utilized the knowledge to formulate strategy and reacted quickly to the changes in the market.
* Transferred market knowledge to the staff and other members of the teams to feed into service and product development.
* Worked extensively with other departments to identify evolving factoring product requirements and maintained sales activities of all business banking products. Coordinated & supervised all activities of Relationship Managers.
* Accountable for ensuring credit applications presented to senior management & committee is free from errors. Reported any irregularities in the legal contracts of clients and provided necessary legal compliance.
* Handled activities including random field visits to supervise the functioning of the Relationship Managers, identified their training needs, and managed, motivated & developed individual employees & the team in compliance with company policies & procedures.
* Worked with Regional Managers to support revenue achievement in a timely manner. Updated Regional Managers on client status & overall market trends.
* Followed all relevant operational procedures & instructions and ensured all activities are carried out in a controlled & consistent manner.

**Unit Head Factoring & SME, Menefactors Limited(a FIM Bank Group Co), Jan 2013 – May 2016**

* Incorporate policies and procedures of the company in factoring unit operations.
* Monitor and review factoring project activities and ensure that they are brought to completion within scheduled period of time and budget
* Build effective relationship with the clients so as to maintain good revenue increase for the organization.
* Perform efficient finance management.
* Ensure harmonious environment for working.
* Responsible for training and mentoring staff; motivating them all for effective performance for the general growth of the company
* Set up the business unit’s strategies for promotional activities.
* Analyze and explore market trends; identifying new opportunities in assigned region.
* Coordinate with other teams like the marketing team in order to develop plans for launching of new products, and then its implementation
* Develop and communicate the expectation levels and vision of the company to members of unit.
* Coordinate with other heads of departments, integrating objectives and ideas for organizational growth.

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**Unit Head - Business Banking(SME), Gulf Bank Of Kuwait, April 2008 – June 2012**

* Successfully acquired and designated client portfolios and thus ensured maximum client satisfaction. Administered several activities of Relationship Manager and maximized customer base & retention of existing clientele.
* Fostered strong relationship with the existing client base while remain focused on building relationship with new customers.
* Diligently manage designated (by division head) portfolios by providing excellent customer satisfaction to SME clientele.
* Worked extensively with Assistant General Manager (Head of SME) to support revenue achievement in a timely manner.
* Responsible for providing updates to Division Head on client’s status & overall market trends.
* Effectively communicated with marketing team for getting the approval of new campaign developments & other activities.

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* Successfully followed all relevant operational procedures & instructions and ensured all activities are carried out in a controlled & consistent manner.
* Took complete ownership for managing all activities as Head of SME.

**Senior Relationship Manager -Retail Banking, Gulf Bank Of Kuwait, Sep 2002 – April 2008**

* Ensure efficient and effective operations of the branch by monitoring workflow procedures.
* Contribute to the growth of profitable and quality lending by reviewing and approving or rejecting proposals within limits as per criteria.
* Increase profitability by effectively cross selling various Banking products as per agreed objectives.
* Manage sales team of four Relationship officers towards achieving retail business goals.
* Maintain and enhance the operational standards and efficiency by monitoring and reviewing procedures.
* Contribute to the image of the bank by ensuring a consistently high level of customer service and by effectively dealing with customer queries and complaints.
* Prepare sales and service staff annual reports.
* Maximize customer satisfaction with exceptional service and a quality environment.
* Assist in the training, supervision, and evaluation of branch personnel and to insure their attainment of high individual productivity.

**Previous Assignments**

* Sales Manager, Najem Aba Hussain Co., Dammam, Saudi Arabia, Jul 1999 – May 2002
* Assistant Sales Manager, Modern Cables Company, Beirut, Lebanon, Sep 1998 – Apr 1999



**EDUCATIONAL BACKGROUND**

* Bachelor of Business Administration, Beirut Arab University, Beirut, Lebanon, Aug 1998
* Chartered Financial Analyst Pitman College Kuwait (Level 1), Oct 2013

**PROFESSIONAL TRAINING PROGRAMS UNDERGONE**

* IFG (International Factoring Group) Factoring & Invoice Finance, 2014
* IBS (Institute of Banking Studies) Compliance and Anti Money Laundering Training Course, 2013
* IBS (Institute of Banking Studies) Business Banking Certificate, 2011
* IBS (Institute of Banking Studies) Credit Analysis Certificate, 2011
* ALICO (American Life Insurance Co) Commercial Life Insurance Program, 2010
* IBS (Institute of Banking Studies) Sales Coaching Program, 2010
* IBS (Institute of Banking Studies) Superior Customer Service, 2010
* AIG (American International Group) Commercial Insurance program, 2009
* IELETS (British council) English Language Program, 2008
* TTC (Target Training & Consulting) People Management & Leadership, 2007
* IBS (Institute of Banking Studies) Basel II Awareness, 2006
* ABA (American Banking Association) Customer Service, 2005
* IBS (Institute of Banking Studies) Investment & Wealth Management, 2005
* IBS (Institute of Banking Studies) Anti-Money Laundering, 2005
* Freshman (American university of Beirut) English Language Program, Summer Session, 1992

**PERSONAL INFORMATION**

* Date of Birth : 11th May 1974
* Place of Birth : Beirut, Lebanon
* Languages Known : English and Arabic

**Certificates, references and other documents shall be furnished upon request**