**ANTOINE**

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**SUMMARY**

Highly accomplished Senior Banking and Finance Professional with more than 25 years of successful experience and strong track-record of delivering top performance. Possess large spectrum of know-how, from providing support and leadership to Bank staff right through to being able to successfully coach Manage & Control bank staff & Activities. Able to gain the trust of customers by interacting with people from all backgrounds.

I am looking forward to making a significant contribution to a financial institution that offers a genuine opportunity for progression.

**Core competencies include:**

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| --- | --- | --- |
| * Branch  Management | * Leadership and Motivation | * Risk Management & Regulatory Compliance |
| * Banking Products and Services | * Collaborative  Teamwork | * Cross cultural communication |
| * Problem  Solving | * Effective Time Management | * Customer  Service |
| * Strategic Planning and Execution | * Staff Management & Training | * Payroll and Inventory Management |

**PROFESSIONAL EXPERIENCE**

**Warka Bank for Investment & Finance – Lebanon**

***Chief Operating Officer – Acting as country GM*****Dec 2011-Present**

* Audit, Manage and control Cash, Finance department: Financial statement, BDL Circ. 2010, Tax on income, etc…
* Audit, Manage Human Resources Department: recruit, create payroll System and approve monthly salaries, NSSF Contribution, Income tax etc…
* Audit, Manage Risk & Compliance Department: Conduct periodic internal reviews or audits to ensure that compliance procedures are followed.
* IT Support (Network and Bank System) program and supervise
* Internal Audit (Controller) and Administration (Maintenance and support)
* Audit, Manage and control Trade finance department – UCP 600 & URC 522 (Issuance, amendment, negotiation and payment of L/Cs.)

**Banque Libano Francaise - Lebanon   
*Branch Manager* May 2009-Nov 2011**

* Responsible for the administration and efficient daily operation of the full service branch office, including operations, lending, product sales, customer service, security and safety in accordance with the Bank's objectives.
* Develop new deposit and loan business; provide a superior level of customer relations and promote the sales and service(Credit Cards, Personal Loans & Car Loans) culture through coaching, guidance and staff motivating, achieving individual and branch sales goals

**Standard Chartered Bank - Lebanon   
*Branch, sales, and services Manager (Consumer Banking)*** **Feb 1994-Apr 2009**

* *Responsible for managing the Branch Office in order to meet the financial services needs of customers in the assigned community market area*
* *Implement strategies to achieve goals developed for the office as part of the Bank’s overall strategic plan*
* *Ensure the office's compliance with operating policies and procedures and outside regulatory requirements*
* *Directly supervising assigned personnel*
* *Communicate with appropriate management and staff personnel*
* *Provide periodic reports*

***Head Of Secured Assets (Consumer Banking-Retail)***

* *Plan, Recruit, organize, direct and control retail banking activities and resources in order to meet retail banking objectives.*
* *Assess market conditions, define, recommend, implement and monitor retail banking strategy in order to gain and sustain the bank’s competitive edge and results.*
* *Review control the branches operating costs within the budget in order to maintain cost control*
* *Assess, analyze, define, recommend implement and follow up market intelligence, and marketing plans in order to meet retail banking strategic objectives*
* *Identify customer needs initiate action and follow up in order to meet customer expectations*
* *Identify training needs recommend guide rotate monitor and follow up in order to improve staff competencies*
* *Direct and follow up with AGMs on implementing of audit comments in order to avoid repeated criticism*
* *Guide and direct AGMs to monitor control and follow up classified accounts in order to avoid new NPAs and improve profitability.*

***Sales & Services Manager (Consumer Banking-Retail)***

* *Responsible of sales staff for selling bank products to its retail customers.*
* *Involved in the selling of Credit Cards, Bancassurance (insurance provided by banks), CASA (Current Account, Savings Account) etc.*
* *Internal auditing of the whole process of Branches and Back Office.*

***HR Manager (Human Resources)***

* *Responsible for planning, developing and implementing performance management module.*
* *Assist in monitoring and developing policies, procedures related to performance competence.*
* *Assist in performing full spectrum of human resources functions including staff promotion, human resources statistics, reports and surveys*
* *Assist / support in the development and implementation of HR projects / ad-hoc assignments*

***Assistant Branch Manager***

* *Manage and control branch operations.*

***Head of Trade Finance (L/Cs)***

* *Maintain/develop client relationships and business opportunities*
* *Provide a high quality, tailored and cost effective service to clients*

**Banque Tohme – Lebanon**

* *Assistant head of department Trade Finance (L/Cs)* **July 1978 -Dec 1992**
* *Treasury Department - assistant dealer*
* *Senior Clerk Portfolio Department (Bills and L/G)*
* *Branch teller*

**EDUCATION  
Masters BA - Banking & Finance 1984 - 1986***Saint Joseph University*

**Bachelor of Business administration 1980 - 1984** *Lebanese University*

**LANGUAGES***Arabic, English, French*

**TRAININGS***Sales Program - Future Gold course - The managerial leadership challenge - Health and safety Operational Risk - Anti Money Laundering - Great Manager (Developing people and Career workshop) - BATMAN (Being a Talented Manager)*