

Hania Al Abiad

Experienced Banking Professional • Aspiring Instructional Designer

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PROFESSIONAL SUMMARY

Experienced finance professional with 25+ years in corporate credit, risk assessment, and portfolio management. Proven expertise in evaluating SME and corporate credit facilities, focusing on risk analysis, compliance, and policy development.

My exposure to various industries, including manufacturing, retail, and services, has provided a broad understanding of diverse business models, enabling me to apply instructional design principles effectively across sectors. Currently pursuing a Master's in Educational Technology, I aim to combine my financial and instructional expertise to drive innovation and operational efficiency in corporate training and development. Explore my professional ePortfolio for detailed projects and achievements: <https://haniaalabiad.live>

KEY SKILLS

- Process Improvement & Workflow Design
- Credit Policy Development
- Cross-functional Collaboration
- Conventional & Islamic Finance knowledge & Structure
- Credit Portfolio Administration
- Financial & Credit Analysis
- Risk Assessment
- Client Relationship Management
- Team Leadership & Mentorship
- Training & Development

PROFESSIONAL EXPERIENCE

FIRST NATIONAL BANK sa, Beirut – Lebanon - Deputy Manager – Credit Appraisal Dept 2013 – 2023

Managed the review and approval process for micro-credit control on existing and prospective SME and corporate credit facilities. Conducted in-depth analysis of financial data to provide strategic recommendations to senior management.

Key Accomplishments and Responsibilities:

- Verified financial data entered into tracking and reporting systems, ensuring accuracy and consistency across databases.
- Analyzed credit data and financial statements to assess the level of risk involved in extending credit or lending.
- Prepared comprehensive risk reports, outlining the degree of risk and providing insights to guide lending decisions.
- Evaluated customer records and recommended tailored payment plans based on earnings, savings, and payment history.
- Drafted memos for credit committees, highlighting credit requests, proposed securities, and financial performance, supported by rigorous analysis of financial statements and projections.
- Reviewed customer files to identify and select delinquent accounts for further collection actions.
- Compared liquidity, profitability, and credit histories across industries and geographic locations to inform risk assessments.
- Ensured the implementation of credit policies and evaluated adherence to Credit Policy & Procedures, as well as compliance with the Authority Matrix.
- Provided strategic feedback on credit policy based on evolving market conditions and trends.
- Trained officers on bank products and operations, and mentored junior officers to ensure they acquired a strong understanding of economics, accounting, finance, and credit administration.
- Guided junior staff on technical report writing, ensuring thorough analysis and the development of credit structures based on sound, scientific principles.

ALBARAKA BANK sal, Beirut – Lebanon - Deputy Manager – Finance & Investment Dept 2008 – 2012

Led a team of credit officers, overseeing the preparation of comprehensive credit packages and cultivating relationships with large commercial clients. Acted as a trusted advisor, providing insights that aligned with client business objectives and life cycles.

Key Accomplishments and Responsibilities:

- Supervised the preparation and reviewed complete credit packages, ensuring compliance with Credit Policy, BDL, ABG requirements, and industry norms.
- Developed and nurtured banking relationships with commercial, industrial, and contractual enterprises, while soliciting new relationships with prime names in various sectors.
- Ensured full compliance with regulatory requirements, including BDL and ABG regulations, and facilitated audits by local internal, ABG Group, and external auditors.
- Coached and mentored credit officers, enhancing their skills in credit analysis, banking products, and regulatory compliance.
- Prepared forward-looking credit analyses and provided viable recommendations to the Board of Directors and Executive Committee.
- Monitored and evaluated extended loans, proactively identifying potential issues and recommending loss provisions or write-offs as necessary.
- Presented and tracked the progress of Musharaka and owned projects, ensuring regular updates to upper management.
- Liaised with Treasury, Operations, and Financial Control departments to manage finance transactions for non-local clients through sister banks.
- Managed internal, ABG GROUP, and external audit initiatives, ensuring due diligence and adherence to all Islamic finance and regulatory standards.

Groupe Mediterranee Banks, Beirut – Lebanon (BankMed sal / Saudi Lebanese Bank sal) 1997 - 2008

Assistant Manager - Regional Office (2005 – 2008)

Assisted the Regional Manager of Beirut Branches, overseeing various operational aspects and supporting multiple branches to ensure smooth functioning and adherence to protocols.

Key Accomplishments and Responsibilities:

- Monitored and checked retail credit files for 11 branches, ensuring compliance with regulatory and internal standards.
- Supervised and led the Sales Unit at the regional level, driving sales performance and ensuring target achievements across branches.
- Assisted branches in solving operational problems, providing support with new product rollouts, and conducted training on product knowledge and software systems.
- Developed training programs to enhance staff proficiency in new banking products and technology.

Credit Officer (2002 – 2004)

Served as the main branch's Credit Officer, managing the preparation and administration of credit files for both retail and commercial clients.

Key Accomplishments and Responsibilities:

- Prepared and managed all types of credit files (Retail & Commercial), ensuring accuracy and compliance with credit policies.
- Evaluated financial data and structured credit approvals, focusing on loans, bills, letters of guarantee (LGs), and letters of credit (LCs).
- Liaised with clients and internal teams to ensure seamless execution of credit approvals and adherence to financial regulations.

Senior Officer – Commercial Dept

(1997 – 2002)

Executed credit approvals for various financial products, ensuring that all transactions aligned with the institution’s policies and standards.

Key Accomplishments and Responsibilities:

- Processed credit approvals for loans, bills, letters of guarantee (LGs), and letters of credit (LCs) with thorough risk assessment and analysis.
- Collaborated with senior management to ensure timely and accurate execution of commercial credit facilities.

ADDITIONAL PROFESSIONAL & EXTRACURRICULAR ACTIVITIES**At AlBaraka Bank**

- Led and participated in group-wide projects focused on process improvement, conducting surveys and collecting data from other banks.
- Collaborated as a team member to build, design, test, and implement process workflows, including:
 - Retail & Corporate Credit Workflow - Staff Loan Workflow - Finance KYC (individual & corporate)
- Contributed to the development and authoring of manuals outlining new processes and workflows for banking operations.

At Group Mediterranee

- Served as a member of the committee responsible for developing and updating retail products' policies and procedures.
- Collaborated in a team tasked with updating documentation for all account types.
- Contributed to the team responsible for the preparation, review, awareness, and implementation of Branch Policy & Procedure.
- Planned, managed, and supervised the integration and merger of SLB accounts (debtor and creditor) into BankMed in 2006.
- Developed and prepared Excel applications to monitor and analyze sales budget progress and adjust deviations where necessary.
- Set up sales plans for branches focused on retail product sales strategies.
- Trained as a Bancassurance Trainer and served as the Bancassurance Agent of the Main Branch.

Main attended Workshops & Seminars:

✓ Core Credit 60-hr training	Citibank Int'l
✓ Legal Basis & Background of Bank's Operation	Association Des Banques
✓ Documentary Credit 24-hr workshop	IFC
✓ Exceptional Customer Services 40-hr training	Citibank Int'l
✓ Money Laundering	Deloitte&Touche
✓ Guaranteed Sovereign Financing	IMF
✓ Bancassurance – Training the Trainer 40-hr training	Medgulf & Dataquest

EDUCATION, CREDENTIALS & TECHNICAL SKILLS

Master's in Educational Technology	Concordia University Montreal - Quebec	Present
Master's in Business Administration	Lebanese American University - Lebanon	2005 -2007
Post Graduate Diploma-Business&Finance	Beirut Arab University - Lebanon	2003 -2004
Bachelor in Finance, Banking & Customs' Studies	Beirut Arab University - Lebanon	1997 -1998
Bachelor in Accounting	Beirut Arab University - Lebanon	1994 -1997

Languages : Arabic native language

English speaking and writing fluently

Technical Skills: Microsoft Office (Excel, Word, PowerPoint), Adobe Illustrator, Articulate 360, Rise