Muhammad Kamal Shobak Hassan

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Objectives:

I am seeking a challenging career in a progressive organization that would utilize my skills, abilities and education, as I am an experienced Accountant, Credit analyst, Credit and Operational risk analyst and qualified financial analyst and financial accountant with over 9 years' experience.

Experience:

- Al-Nokhba Trading Co. – Saudi Arabia

Position:

- Financial Accountant (Remote)

Job description:

- Managed daily bookkeeping and ensured accurate recording of financial transactions.
- Prepared complete financial statements (Income Financial, Balance Sheet. Cash Flow statement) in compliance with Saudi GAAP.
- Performed monthly and year-end closing and reconciled banks, suppliers, and customers.
- Prepared and filed VAT Returns and supported Zakat calculation according to ZATCA requirements.
- Monitored accounts payable/receivable and maintained an organized digital accounting system.

- Al-Abrar Trading Co. for Electronics – Saudi Arabia

Position:

- Senior Financial Accountant (Remote)

Job description:

- Led financial operations, maintained GL accuracy, prepared audited financial statements, managed assets & accruals, and filed VAT, withholding Tax, and Zakat with full adherence to Saudi regulations.

- Faisal Islamic Bank of Egypt - Elmina Branch.

Position:

- Customer Service Representative from 2/2016 till 1/2018.
- Internal Auditor from 1/2018 till 1/2020
- Credit Department (credit analyst and relation manager) from 1/2020 till 3/2022.
- Credit and Operational Risk Department from 3/2022 till now

Job description:

- Assisting the risk management sector in identifying, measuring and controlling credit and operational risks and other risks such as commitment, customer focus and reputation, and ensuring that all conditions and guarantees are met before implementation, renewal of mortgages on time and renewal of credit limits
- Undertaking risk analysis by using specialist software and developing statistical models.
- assessing, analyzing and interpreting, financial statements, complex financial information, and making recommendations
- creating reports using written and numerical information
- Reviewing the financial statements, credit analysis and files of clients to determine their credit risk code to determine each client's credit score using credit-scoring systems (Moodys program).

Education Background:

- July 2015, Bachelor degree from faculty of commerce English section
- Bani-Suef University.
- Major: Accounting.
- Grad: Very good with honor.
- July 2025, Master of Business Administration from Bani-Suef University, Grade: Very good.

Courses and Training:

- Certified manager in risk management (CMRM) "from The Arab academy for management banking and financial sciences".
- Credit Course (from EBI "Egyptian Banking Institute")
- Risk control for SME's banking transactions.
- Customer Relationship Management for SME's Banking.
- Presentation and Negotiation skills for credit officers
- Certified Anti-Money laundering specialist (CAMLS) "from Egyptian Banking Institute".
- The WOW experience "from Dynamic international"
- World class customer service & sales. (Dale Carnage Training).
- Customer service and beyond (Skills Bank).
- Business Etiquette course (Skills Bank).

Language Skills:

- Arabic (mother tongue).
- English is fluent command of spoken and written.

Computer Skills:

- Excellent knowledge in MS Office programs (Word, Excel, PowerPoint ...).
- Ability to work with several operating systems (ERP systems).

Personal Skills:

- Highly negations skills.
- Ability to solve problems independently.
- Able to communicate effectively with all levels, to both financial and non-financial stakeholders.
- Ambitious and driven, willing to adapt to business needs and requirements.
- Great communication skills.
- Highly motivated and ready for a challenge.
- Willingness to listen and learn with a 'can do' attitude.

Personal information:

- Date of birth:17, April ,1993
- Nationality: Egyptian
- Marital status: Married
- Military status: Exempted
- Place of birth: Matay-El Minya
- Current address: El Minya city

References:

- Available upon request.