

Issam Messamer

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CONTACT

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I INTRODUCE MYSELF

I adapt easily and quickly to working methods based on my professional and interpersonal skills.

I am looking for a job that will allow me to pursue my career and achieve my professional goals, and actively contribute to the development and success of a dynamic company by using my skills and experience as , I aim to join a team where I can not only apply my technical knowledge, but also continue to learn and evolve in a stimulating environment. My aspiration is to participate in innovative projects that promote continuous improvement and performance, while ensuring quality service and respecting safety and efficiency standards.

PROFESSIONAL EXPERIENCE

2020 - IN PROGRESS Skikda, Algeria

President of a Common Guarantee Fund for Covering Loan Risks - FCMG - (The Mutual Guarantee Fund) CNAC
(National Unemployment Insurance Fund)

Strategic and operational management of the fund:

- Define the strategic directions and long-term objectives of the guarantee fund.
- Supervise the day-to-day management of operations to ensure effective coverage of credit risks.
- Establish guarantee policies adapted to the needs of partner financial institutions and borrowers.

Assessment and validation of warranty claims:

- Review guarantee application files submitted by banks or credit institutions.
- Assess the risks associated with loans to determine their eligibility for guarantee.
- Validate or reject requests based on in-depth risk analyses.

Supervision of financial activities:

- Manage available funds to ensure optimal solvency and prudent risk management.
- Monitor contributions from participating members (banks businesses, etc.) to the fund.
- Supervise the mechanisms for recovering amounts due in the event of default by a secured borrower.

Stakeholder Relations:

- Maintain close collaboration with financial institutions partners to ensure the effectiveness of the guarantee mechanisms.
- Communicate with borrowers to explain the conditions and benefits of the fund.
- Represent the fund with public bodies, regulators and external stakeholders.

Risk and performance analysis:

- Implement tools and processes to regularly assess risks associated with secured loans.
- Analyze loss rates and fund performance to adjust policies if necessary.
- Prepare detailed reports on the financial status and activities of the fund for the board of directors and members.

Implementation of compliance and regulations:

- Ensure compliance with applicable laws and regulations regarding loan guarantee activities.
- Implement regular internal audits to ensure transparency and compliance.
- Adopt corrective measures if non-compliant practices are identified.



Crisis and disaster management:

- Coordinate interventions in the event of borrower default to minimize losses.
- Activate guarantee mechanisms and compensate financial partners according to the terms of the agreements.
- Analyze the causes of losses to strengthen risk management policies.

Development and innovation of services:

- Propose new guarantee solutions adapted to developments in the credit market.
- Identify opportunities to expand the fund's activities, particularly into new sectors or types of loans.
- Implement technologies to automate and improve management processes.

Management and governance:

- Chair board meetings and ensure informed decisions are made.
- Supervise the teams in charge of administration, finance and risk analysis.

2016 – 2020 Skikda, Algeria

Study Officer CNAC (National Unemployment Insurance Fund)

Analysis and evaluation of unemployment insurance policies:

- Study existing unemployment insurance systems to identify their effectiveness and socio-economic impact
- Carry out comparative analyses with the unemployment insurance policies of other institutions or countries to propose improvements.
- Assess the needs of beneficiaries to adapt the systems to the realities of the labor market.

Design and development of new devices:

- Design support and reintegration programs for the unemployed.
- Propose innovative compensation mechanisms to improve social coverage.
- Collaborate with technical teams to develop digital tools facilitating access to services.

Carrying out statistical and economic studies:

- Collect, analyze and interpret data on unemployment, beneficiaries and contributing companies.
- Produce detailed reports on employment market trends and their impacts on CNAC finances.
- Provide forecasts on the evolution of unemployment and social security coverage needs.

Participation in the development of budgets and financial policies:

- Evaluate the costs of unemployment insurance systems and propose solutions to optimize spending.
- Work with the financial department to ensure budgetary balance of compensation programs.

Compliance and regulatory monitoring:

- Monitor developments in laws and regulations relating to unemployment insurance and the labor market.
- Ensure that the proposed devices comply with the legal frameworks in force.
- Propose adjustments in the event of changes in national or international policies.

Support for management and decision-making:

- Provide recommendations based on in-depth studies to guide CNAC's strategic decisions.
- Present prospective analyses and scenarios to decision-makers to plan future actions.
- Participate in meetings with institutional partners to defend CNAC proposals.

Stakeholder Relationship Management:

- Collaborate with other CNAC departments to ensure the consistency of studies and projects.
- Maintain relationships with public institutions, social partners and market experts employment.

Development and innovation of services:

- Offer digital and technological solutions to improve access to insurance services unemployment.
- Study the impact of technological developments on the labor market and integrate these aspects into analyses.
- Participate in organizational transformation projects to modernize internal processes.

Monitoring and evaluation of implemented projects:

- Establish performance indicators to evaluate the impact of CNAC programs and actions.
- Produce periodic reports on the progress of projects and the results obtained.



2012 – 2015 Skikda, Algeria

Multi-skilled agent Cheese factory "The Laughing Cow"

Operational task management:

- Carry out various practical missions according to the needs of the company or department, such as maintenance, handling or logistics.
- Carry out general maintenance work on premises, installations or equipment (cleaning, minor repairs, storage).
- Perform support tasks in different departments including administration, production or customer service.

Administrative and organizational support:

- Ensure the management of simple files, such as filing, archiving or data entry.
- Participate in the preparation and updating of administrative documents.
- Manage orders for supplies or equipment necessary for the activity.

Logistics and handling:

- Receive, check and store delivered goods or equipment.
- Prepare and ship orders in accordance with deadlines and specific instructions.
- Ensure the internal transport of materials or products between different departments or work areas.

Home and service:

- Welcome and direct visitors or customers according to their needs.
- Provide rapid and versatile assistance to colleagues or users in the event of a specific need.
- Participate in the management of minor emergencies, such as unforeseen events related to premises or the organization.

Care and maintenance:

- Carry out minor repairs or technical interventions (replacing bulbs, adjusting equipment, etc.).
- Monitor the proper functioning of the installations (heating, electricity, air conditioning) and report any anomalies.
- Respect and apply safety and hygiene instructions during interventions.

Participation in one-off events or projects:

- Contribute to the organization of internal or external events (preparation of rooms, setting up of equipment).
- Be available for one-off assignments requiring flexibility and adaptability.
- Coordinate with other teams to ensure the success of cross-functional projects.

Production or core service support:

- Provide direct assistance in production processes, if the position is linked to an industrial or craft sector.
- Actively participate in solving operational problems to maintain work flow.
- Perform additional tasks that contribute to the overall effectiveness of the team.

Compliance with procedures and versatility:

- Apply guidelines and protocols specific to each assigned task.
- Adapt quickly to varied missions depending on the priorities and emergencies of the moment.
- Show initiative in proposing improvements or solutions to problems encountered.

EDUCATION AND TRAINING

2007 – 2008 Skikda, Algeria

End of studies diploma (Scientific baccalaureate) Cheniguel Saad High School in Tamalous

2010 – 2014 Skikda, Algeria

Degree in economic analysis and business management University of August 20, 1955

LANGUAGE SKILLS

MOTHER LANGUAGE(S): Arabic



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Other language(s):

French

Oral comprehension B2

Continuous oral expression B2

Written comprehension B2

Oral interaction B2

Written B2

English

Oral comprehension C1

Continuous oral expression C1

Written comprehension C1

Oral interaction C1

Written C1

Levels: A1 and A2: basic user; B1 and B2: independent user; C1 and C2: experienced user

DIGITAL SKILLS

Microsoft Office | Microsoft Word | Microsoft Excel | Microsoft PowerPoint

DRIVING LICENSE

● Driving license: B

HOBBIES AND INTERESTS

● Travel - Sport - Nature