

Hisham Muhammad AL-Saaïd

Address: AL-Obour City, Cairo | Military Status: Exempted |

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WORK EXPERIENCE

12/2022 **ALEXBANK - INTESA SANPAOLO GROUP**

Present **SMEs Relationship Manager**

- Evaluating SMEs' credit data and financial statements in order to determine the degree of risk involved in lending money to them.
- Preparation of written Credit Proposals combining financials analysis with sectorial information to support Credit Committee Decisions regarding the client's risk of default, credit rating and adequacy of the proposed financing.

11/2020 **Industrial Development Bank (IDB)**

12/2022 **SMEs Credit Analyst**

- Evaluating SMEs' credit data and financial statements in order to determine the degree of risk involved in lending money to them.
- Preparation of written Credit Proposals combining financials analysis with sectorial information to support Credit Committee Decisions regarding the client's risk of default, credit rating and adequacy of the proposed financing.

1/2020 **Elite Financial Consulting**

10/2020 **Senior Credit Risk Analyst**

- Responsible for a team studying and analyzing all the files of SMEs and large companies that need financing in order to know whether they are credibly acceptable or not.

5/2019 **Elite Financial Consulting**

Credit Risk Analyst

- Responsible for studying and analyzing all the files of SMEs and large companies that need financing in order to know whether they are credibly acceptable or not, and then employing each file in the appropriate body to finance it, whether banks or financial leasing companies or direct financing, and in the end follow-up each file in the phases within each institution until the announcement of credit approval.

12/2018 **Elite Financial Consulting**

4/2019 **Credit Officer**

- Responsible for attracting companies and institutions by phone or field visit that needs financing.

02/2017 **Money Expert Club Workshop**

02/2017 **Technical Analyst**

- I dealt on simulation screens of the Egyptian Stock Exchange to analyze some of the shares of listed companies on the stock exchange in order to expect their profit or loss.

07/2016 **Misr For Clearing, Depository and Registry (MCDR)**

08/2016 **Trainee**

- Training for a month in all sections of Egypt for clearing.

02/2013 **Stock Zone**

04/2014 **Sales Representative**

- Responsible for customer service and selling all the company's products to them.

LEADERSHIP EXPERIENCE & ENTREPRENEURIAL SKIL

- **CFA Ambassador - Co-Founder**
Responsible for overseeing and following up on each of the committees authorized to work on behalf of our team, also responsible for coordination between the college's administration and the Egyptian Association of Investment Experts (CFA Society Egypt)
 - **CFA Society Egypt – Member**
CFA Research Challenge communicator – Responsible for communicating with the participating university teams and representing their university in the annual research challenge competition.
 - **FMI Team – Member**
Head Coordination Committee – Responsible for organizing all team events and preparing and providing all required logistics for each event.
 - **Masjid Noor Al-Islam's Zakat Committee – Volunteer**
Assistant Secretary General of Fund – Responsible for the financial fund for the committee, collecting donations from the donors and disbursing them monthly to families registered with the committee.
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EDUCATION

01/2019

HELWAN UNIVERSITY

Bachelor of Commerce and Business Administration

Major: Financial Markets and Institution (**FMI**)

CGPA: 2.69

Grade: Good

Relevant Modules:

- Financial of Principles Management
 - Investment Management
 - Fundamental Analysis
 - Managing Securities Portfolios
 - Technical Analysis
 - Bank Credit Management
 - Marketing Financial Services
 - Financial Information System
 - Contemporary Economic and Financial Problems
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Certification

- **Corporate Finance - Credit Professional Certificate**
From the Egyptian Banking Institute and in cooperation with New York Institute of Finance.
- **Fundamental Banking program**
From the Egyptian Banking Institute.