

HOUSSAM HOTEIT

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▪ **PROFILE:**

- Versatile professional with over 13 years of solid Banking, Finance and Trade Finance Experience
- Strong ability to manage, communicate and influence different geographically dispersed multidisciplinary teams, internal and external stakeholders, in addition to planning, managing tight deadlines and working under pressure
- Interested in Fintech, Block chain and the future of banking.
- Certified Trade Finance Professional (CTFP) and Certified International Trade Professional (CITP)
- Solid knowledge in Supply Chain Management and Logistics
- Fluently trilingual: English, French and Arabic

▪ **PROFESSIONAL EXPERIENCE:**

Royal Bank of Canada (RBC) – Montreal, Canada

Sr. Trade Finance Specialist – Senior Markets (Quebec)

February 2018 – Present



- Assist Canadian Corporates (Commercial, National Groups, and Capital Markets) to elaborate their sales strategies to target international markets.
- Offer coaching and advice to corporates to grow their international business while maintaining a robust control on their cash flow and not impacting their credit position.
- Discuss with corporates regarding their financing needs and advise them with the potential structure to improve their cash flow position by relying on trade finance products.
- Provide clients with Global Trade Solutions to mitigate risks when dealing with international markets by using various financial instruments such as Letter of Credit, Letter of Guarantees.
- Liaise with the Corporate Banker to finalize the credit application and submit it to Risk Management.
- Business development and Identify new areas of opportunities to diversify client portfolios.
- Member of the Trade Advocacy Team, which aims to strategize and identify new financial solutions to be presented to clients, including drafting the proposal and securing all needed approvals (Senior Management, Risk, Legal and Credit).
- Leader in the “Trade Partnership Project” aiming to develop partnership with regional and multinational banks. My tasks involve the negotiation with these parties regarding the relationship and business development.
- “*Convention Award Winner*”, RBC highest ranked employee award, during my first year (2019), as one of 200 employees (over 88,000) selected as best employees of the year.

Sumitomo Mitsui Banking Corporation (SMBC) – Dubai, United Arab Emirates

Sr. Relationship Officer -Assistant Vice President- Structured & Trade Finance dep't

January 2013 – August 2017 (4 years and 8 months)



- Handle/Cover a trade finance assets portfolio of USD 1.3bn and manage the relationship for Saudi, Qatari, Lebanese, Egyptian, and Georgian (CIS) financial institutions.
- Visit regularly the largest clients to promote trade finance products and other treasury instruments.
- Deal with various trade finance products such as Letter of Credit, Letter of Guarantees, Promissory notes/Bill of Exchange discounting, Account Receivables Purchase, Supply Chain Finance.
- Handle the trade distribution assets to Global Financial Institutions or International Financial Institutions
- Originate Trade Finance transactions and manage a diverse portfolio of corporates and financial institutions.
- Create pitch books for business development presented to our clients and work on Request For Proposal (RFP), including financial solutions and proposals submitted to large corporates under my coverage.
- Manage and Promote Inter-Bank Money Market deposits for over USD 1.3bn in coordination with our treasury team, including rate negotiation with our internal treasury team.
- Prepare and draft credit applications or proposals to Credit/Risk Management, including a review of our clients'

sector, industry, and financial performance. The covered portfolio included financial institutions, large corporates and non-bank financial institutions located in the Middle East, North Africa, CIS, and Turkey.

- Close evaluation and monitoring of counter-party risks, clients' performance, sectors and potential impact of our exposure and business, including reports prepared to Senior Management.

BLOM Bank Group – Beirut / Lebanon and Sharjah/United Arab Emirates

Credit Analyst - Corporate Banking

August 2008-December 2012 (4 years and 7 months)

- Determine credit worthiness of existing and potential borrowers through analysis of their financial data and risk
- Evaluate customer records and recommend payment plans based on earnings, savings data, payment history, and purchase activity
- Conduct credit review including credit analysis based on studies for the non-financials (markets, suppliers & customers, management) & financial data and submit to loan committees for approval
- Manage timely submission of annual review of existing clients
- Identify and develop new business with existing and potential clients

Ernst & Young – Beirut, Lebanon

External Auditor

July 2007 – August 2007 (2 months)

- Conduct granular audit on financials of local and International Companies operating in Lebanon.
- Assist senior auditors in preparation of final audit report



EDUCATION:

- **Real Madrid Graduate School - Universidad Europea – Executive MBA in Sports Management** (2020-2021)
- **International Chamber of Commerce Academy, Certified Trade Finance Professional “CTFP”** (December 2020)
- **Forum for International Trade Training (FITT) – Certified International Trade Professional “CITP”** (January 2021)
- **McGill- School of Continuing Studies – Diploma in Practical Finance** (2017-2021)
- **Saïd Business School, University of Oxford, Certificate in Fintech** (Nov 2018- Feb 2019)
- **Université Saint Joseph - Beirut, Lebanon**
 - **2008 – 2010:** Master in Finance and Banking Operations
 - **2005 – 2008:** Bachelor in Business Management

SEMINARS & TRAINING PROGRAMS:

- September 2017: Moody’s Commercial Lending Certificate (Moody’s/Canadian Securities Institute)
- 2014: Various credit related trainings organized by SMBC HQ (London/UK)

SKILLS:

- **Computer Skills:** Advanced Level in Microsoft Office package
- **Language Skills:** Advanced Level in English, French, Arabic (Read, written and spoken)
- **Research Skills:** Bloomberg, Reuters, BMI, Fitch, Moody’s, S&P and others.

SOCIAL ACTIVITIES:

- November 2020- Chairman of the National Specialized Group, Diversity and Inclusion (at RBC)
- September 2018-October 2020: President of the Young Lebanese Chamber of Commerce (Canada)
- June 2018-June 2020: Vice President Finance, McGill Association of Continuing Education Students (MACES)