**Omar Toufik Alloz**

**Personal Information**

Social Status: Married

Nationality: Lebanese

DOB: November 19th, 1988

Permanent address: Jieh, Facing Jieh Municipality, Menshieh Buildings, Block B, 1st floor

Contact information: mitch\_88@hotmail.com | 70-820050

**Professional Experience**

**Nov. 2014 – Current Vitas s.a.l Hazmieh, Lebanon**

Finance and Reporting Officer

* Bank balances/ceiling
* Performing bank transfers between accounts
* Managing bank transfers
* Monitoring due payments to lenders and third parties
* Preparing payments to third parties-lenders-guarantors
* Managing interest payments on loans and facilities
* Banks accounts reconciliation
* Reconcile bank accounts data between MIS and accounting figures including but unlimited to un-cleared checks, collection agents’ accounts, letters of transfer, taxes, and bank invoices.
* Following up with loan officers and operation managers on late un-cleared checks
* Monitoring the usage of loans facilities
* Coordinating with operations and credit department to ensure funds needed for direct lending disbursements
* Preparing monthly stamp invoices between partnering banks (tax payments for Ministry of Finance)
* Monthly Gap (LBP vs USD currency)
* Reconcile the direct lending repayments and allocations and matching figures between accounting books and MIS data
* Submit financial reports for external auditors
* Preparing provisions, accruals, unearned interest, and revenues allocations
* Preparing balance sheets by currency
* Preparing recoveries/ written off loans by branch
* Assist in preparing claims for the insurance companies
* Assist in preparing all repayments of defaulted loans to bank partners
* Assist in preparing demand for payments to be submitted to guarantors’ company

Monthly reporting to BDL

* CDR for clients and guarantors

STR reports:

* 2010-0(balance sheets report)
* INV12 (for bank current and time deposit accounts)
* A3, A4, A5 (specifying loans according to terms, days and arrears

BCCL Reports: 14C, M2, X2, EQPF, P&L, CIGI etc...

**Nov. 2012 – Nov 2014 Vitas s.a.l Hazmieh, Lebanon**

Accounting Officer

* Bank daily portfolio
* Direct lending repayment entries
* Handle records of all financial transactions
* Submit financial reports for external auditors
* Implementing calculations for prepaid and accrued expenses
* Booking Daily accounting entries; payables and receivables
* CDR report (Central de risqué) -Central Bank of Lebanon
* Preparation of accounting and fiscal reports for CBL, GC and Vitas
* Disbursement direct lending and cancellation checks on Navision
* Fiscal stamp stock/log and monitoring purchased orders
* Purchasing order and follow up with suppliers
* Data reconciliation into accounting system
* Process and analyze data from banks
* Process repayments & reconciliation
* Issues checks
* Petty cash
* Prepare daily GAP
* Prepare accruals and prepaid payments
* Scanning and filing daily and monthly entries
* Prepare Depreciation tables and entries
* End of month closing

**September 2009 – August 2012 Ismail Company Beirut, Lebanon**

Salesman

**Education**

**Sept 2009 – August 2012 Arab Open University Tayoune, Lebanon**

BA in Business Management Concentration: Accounting

Important courses: Financial accounting, Managerial accounting, Networking, Taxation, Marketing and Management.

**July 2008 Jobran Endrawos Official High School Beirut, Lebanon**

Lebanese Baccalaureate - Socioeconomic branch

**Skills and Qualifications**

**Computer skills:** Navision accounting software, web-abacus, CDR program, MS Access, Excel, Word, PowerPoint, Networking.

**Languages**: Fluent in English and Arabic, written and spoken.

Acquired skills:

Ability to work under pressure

Good communication skills

Interpersonal Team Player