

YUSEF ABDULRAHMAN AL-SAYEGH

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OBJECTIVE:



To obtain employment in an organization that would offer a challenging and competitive environment in which I can utilize my skills, experience and knowledge to achieve challenging targets, missions and mutual benefits.

PROFESSIONAL

EXPERIENCE:



Strategy Friends Initiative. Riyadh.

Serving as strategic team member

Oct.2022 – Present

- Successfully completed comprehensive training on Practical Strategic Planning". A thorough insightful course for implementing strategic planning into businesses and to provide related consultancy.



Dar Al Tamleek. Riyadh.

Senior Home Finance Specialist

Dec.2021 – August 2022

- Privileged contributor to MOH Subsidized Lending Program (Masakin program) Which is provided by the General Organization for Social Insurance and administered by Dar Al Tamleek, to provide the most exceptional government home loan program for approved beneficiaries employed in the government and private sector and all retirees.

Key Responsibilities includes:

- Overseeing relations with key internal/external shareholders & stakeholders with heavy focus on maintaining growth
- Getting potential client information from Ministry of Housing for offering them the Masakin Home Finance Murabaha Program and also offering housing solutions through various other Islamic home financing products like (Murabaha, Ijarah etc)
- Supporting potential clients on their housing finance queries with best customer service support practices.
- Ensuring timely completion of client's loan documentations.
- Liaising with Credit for credit approval process and ensuring completion of all related pre-disbursement requirements. Documentations related to legal compliance, operations, support department)
- Dealing with operations department for the contract signoff, property valuation, and end to end loan disbursement process.
- Coordinating with the strategic partners to find potential customers approved by relevant Government Bodies
- Attending Real Estate Exhibitions, visiting new areas to find new customers by implementing proactive Business Development strategies.
- Oversight for launching effective Marketing Campaigns and ensuring related Sales Process
- Developing marketing performance and the sale of the company through market research and the preparation of studies related to customer services and products similar to products and services company

- Actively and consistently prospects and develops new sources of Business for Projects, marketing and outside personal sales Targets
- Building client relationships that result in revenue and profitability growth and Reporting on successes and areas needing improvements.
- Stay abreast of comparable properties, their pricing and competitive positions, to maximize occupancy and financial performance of asset relative to the competition.



Quara Financing Company. Riyadh.
Senior Relationship Manager – Corporate Sales.
 Nov. 2020 – Mar.2021

- Developing long-term business strategy for the company with end-to-end oversight of the marketing activities.
- Dealing with SME's and advising them to avail financing products related to Kafalah Program
- Also focusing on developing key strategic supplier partnerships for consumer financing with diverse set of clients from Medical and healthcare sector, Consumer Retail, technology, and ecommerce sector.
- Involved in Consumer financing product development initiatives
- Involved in end-to-end Business development activities related for retail/consumer financing division



AlJabr Financing Corporation. Riyadh.
Corporate Relationship Manager – Central & Western Province.
 Dec. 2019 – Nov.2020

- Day to day marketing activities of the organization and long-term marketing strategy for the company

Key Achievements:

- Achieved targets up to around SR 16M-20M till date with healthy flow of business leads in the pipeline to be approved and executed.
- Working efficiently with all the departments within the company to achieve the company goals in providing a timely and efficient services to corporate customers and meeting regulatory guidelines.
- Conducting insightful field visits to companies to insure the credit worthiness prospective and existing customers.
- Presenting customers request for extending or issuing new credit facilities with a comprehensive report to management.
- Closely monitoring the performance of accounts within portfolio to detect early signs of trouble in order to achieve higher levels of quality through minimizing defaults and provisions.
- Ensuring that the credit activities are conducted effectively and ethically and in compliance with the organization's policies and standards as well as relevant regulations and laws
- Effectively liaising with corporate customers and other departments to resolve credit problems.
- Helping to investigate credit applications within established guidelines for companies.
- Providing continuous support in collecting the monthly installments of default Clients.
- Ensuring that standards, processes and procedures of the department that reflects SAMA cyber security requirements.

Day to day marketing activities of the organization and long-term marketing strategy for the company

- Market visits and calls to existing and prospective customers to develop and maintain relationships to solicit business ensuring accomplishment of annual business targets.
- Suppliers' visits to build relationship and take leads in identifying prospective customers.
- Baseline assessment of credit worthiness of prospective clients based on business knowledge and operational activity and credit information from reliable market sources to offer business proposals followed by acceptance.
- Preparation of credit files including write-up on customer's organization and business activity, securing financial and credit data and obtaining all necessary documents as per company's credit guidelines for submission to authorities with a proposed exposure for approval.
- Dealing with client and supplier to collect transaction specific documents including legal documents, down payment, asset quotation, invoice and registration etc. to prepare a contract file for execution.
- Interaction with Credit Evaluation Department and Operations Department to resolve discrepancies, satisfy their data or documentation requirements and replying their queries related to credit file or contract file.
- Planning and allocation of targets of the Marketing and Collection and monitoring to ensure achievement.
- Monitoring and follow-up of overdue rentals and liaison with Special Asset Management Department for settlement with defaulters.
- Leading, managing business growth and achievement of the assigned targets, within acceptable risk appetite framework and target portfolio returns.
- Responsible for analyzing, due diligence, producing credit papers and structuring of corporate transactions across a broad range of industries.
- Growing client list and identify new opportunities in target markets.
- Ensuring high service quality standards, and efficient, competitive pricing of products and services.
- Create and maintain trusting long-term relationships with clients.
- Regular monitoring of market and competitive trends, strategies and key performance indicators, budgets on executions, new business, interest and fee income.
- Maximizing client relationship profitability and ensure good asset quality.
- Maintaining a healthy deal pipeline.
- Maintaining full awareness of all relevant policies and procedures, and ensure compliance with internal policies, regulatory, Compliance and legal guidelines.
- Ensuring that risk assets portfolio is well managed and actively monitored, credit reviews are regular, and overall asset quality is preserved and improved.
- Maintaining high Compliance standards for assigned portfolio - AML, KYC requirements.
- Suggesting process improvements in overall business operations and procedures to efficiently meet client's account management and operational needs.



Gulf Finance Corporation. Riyadh.
Senior Business Development Officer.
Jan. 2015 – Oct. 2017

First point of contact for Customers, suppliers and GFC to the outside market. A Thorough professional, directly reported to Central Region Manager for not just sales but collections as well. Privileged to be the 1st BDO in Central Region. Started from the scratch and became the leading Business Development Officer in terms of target achievement for both corporate and retail.

- Responsible for ensuring sustainable income stream for the company.
- Developed and Maintained portfolio of 100 customers.
- Total Target for 2015 was SR 24 Million. Achieved SR 32 Million till the end of the year.
- Joined Company as a “Business Development Officer” and within 1 Year of service, promoted as “Senior Business Development Officer”.
- Responsible for obtaining all required documents from the client to produce high quality applications.
- Actively involved in seeking new customers to the business via exhibitions, networking and regular visits.
- Daily activity of visiting clients, suppliers hence became the face of Gulf Finance.
- Follow up with Supplier in registration of asset and took ownership till the assets are delivered to the client.
- Responsible for collections (related to my portfolio).
- Successfully completed trainings such as Financial Crime – Middle East, Sales Training etc.
- Hands on experience on Microsoft CRM, Moody’s and Oracle Flex Cube.
- Good Communication Skills (Internal and External).

Gulf Group Co., KSA.
Commercial Manager.
July 2011 – Nov. 2014



- Working directly under cooperate CEO to develop and manage business in the field of Security, defense and health care.
- Achieved more than 100% increase in annual sales and for 3 years in health care business.
- Initiated and successfully completed a Security project with **SA MOI Special forces**, achieving 150% of Sales target of Security and Defense division.
- Represent Gulf Group and our international partners in most related Local and international exhibition and activates.
- Achieved 90% of administrative targets in the 1st year.
- Participating and coordinating of international and local conferences, commercial and awareness exhibitions.

Samba Financial Group
Sales & Services Representative in Retail Banking.
Oct. 2001 – Jan. 2011



Working under bank’s Corporate Infrastructure Services Division (CISD) supported by three units such as Projects, Facilities & Security and Management Information System, reporting directly to the Division Head with below outlined functions:

Major Responsibilities:

- **Lease & Contract Coordinator** – Negotiating with the Landlord to lease their land/building property and do the necessary arrangement with the

Business and Legal Unit to finalize the leasing contract agreement as well as processes the lease payments.

- **Training Coordinator** – Arranging annual training of all CISD Staff to further improve their performance and obtain approval of CISD Head and coordinate with CB&F for other training requirements and procedures.
- **Access Control System Administrator** – Update the records in the Access Control System in coordination with HRD, prepare weekly report and submit to CISD Head, Maintain Master Cards records and frequently review the Master Cards Records in coordination with CISD, etc.
- **Division Portal Administrator** – Created Division Portal in coordination with STG. Frequently update the CISD information's, etc.

Other Responsibilities:

- Preparation of third-party contracts for Projects / Service Contracts & leases in coordination with Legal Department.
- Review of all submitted new locations for Branches / ATMs offers and forwarding to Management for their Feedback.
- Ensuring proper filing systems are in place for leases and contracts.
- Obtaining and safe keeping of projects certification for all completed projects.
 - Reviewing of all vendor invoices/purchase orders prior to CISD Head approval.
 - Coordination with various departments in bank for preparation of Business continuity service level agreement.
 - Choosing the suitable courses for all the Division staff in coordination with Training Center & their supervisor.
 - Carrying on related work with government/local authority offices. Such as, Municipality, Labor office, Ministry of the Interior, Ministry of Education ... etc.
 - Prepare of lease, rentals and payment record review.
 - Active member in CISD Bid committee to open CISD closed Bids.
 - Review the Quotations / Recommendations.
 - Invoice payments review prior passing to Accounting Department.
 - Tracking the Payment of Municipality permits and fees.
 - Arrange travel schedules and make reservations.
 - Assist/support co-worker for some related works.
 - Maintain the inventory for office supplies and place order through PAM system.
 - Tracking the project's cost via updating Project Sheet.
 - Greet visitors, ascertain nature of business and direct them to the CISD Head or another concerned officer.
 - Prepare key-in, edit and proofread correspondence, presentations, reports & related materials.
 - Schedule/confirm appointments and meetings of the CISD head.
 - Arrange/process ATM project liquidation.

TRAINING

COURSES:



1. **English Course Certificate.** 03/08/1996 to 28/08/1996 at European Center for Languages & Training, Riyadh – KSA.
2. **English Course Certificate.** 16/08/1997 to 10/09/1997 at European Center for Languages & Training, Riyadh – KSA.
3. **Data Entry & Word Processing.** 10/12/1997 to 10/06/1998 at Al-Khwarizmi Institute, Riyadh - KSA
4. **Secretarial Skills Development Program Certificate.** 02/06/2001 to 25/10/2001 at Management & Marketing Company, Riyadh – KSA
5. **Effective Business writing Course.** Feb. 2002 at Center of Banking & Finance, SAMBA, Riyadh – KSA
6. **Basic Controls Course.** Mar. 2002 at Center of Banking & Finance, SAMBA, Riyadh – KSA

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7. **SAMBA Quality Overview Course.** Apr. 2002 at Center of Banking & Finance, SAMBA, Riyadh – KSA
 8. **Appreciation Certificate – Employee of the Month.** January 2003 at Country Support Services Division - SAMBA, Riyadh – KSA
 9. **Internet Awareness Workshop Course.** Feb. 2003 at Center of Banking & Finance, SAMBA, Riyadh - KSA
 10. **Advanced Excel Workshop Course.** Apr. 2003 at Center of Banking & Finance, SAMBA, Riyadh - KSA
 11. **English Evening Program Certificate.** 26/04/2003 to 17/06/2003 at SAMA- The Institute of Banking – Riyadh – KSA.
 12. **Microsoft Access Workshop Course.** May 2003 at Center of Banking & Finance, SAMBA, Riyadh – KSA
 13. **Personal Effectiveness Course.** Aug. 2003 at Center of Banking & Finance, SAMBA, Riyadh - KSA
 14. **Commitment to Service Excellence Course.** Sep. 2003 at Center of Banking & Finance, SAMBA, Riyadh – KSA
 15. **Presentation Skills Course.** Sep. 2003 at Center of Banking & Finance, SAMBA, Riyadh
 16. **Communicating with Confidence.** Dec. 2003 at Center of Banking & Finance, SAMBA, Riyadh – KSA
 17. **Immunization Course.** May 2004 at Center of Banking & Finance, SAMBA, Riyadh – KSA
 18. **Strategy Execution – Roadmap and Barriers – August 2022, Global Performance Management Academy**
 19. **Keys to Successful Leadership.**
 20. **Becoming a Motivating Leader.**
 21. **Motivation, Leadership, and the Psychological Contract.**
 22. **Enhancing Your Productivity Series.**
 23. **How To Be More Proactive.**
 24. **Executive Presence.**
 25. **Active Listening.**
 26. **B2B and B2C Sales.**
 27. **Authenticity and the Sales.**
 28. **Coping With Change Series.**
 29. **Influence Through Interactions.**
 30. **The Power of Teamwork Series.**
 31. **Mortgage Loans.**
 32. **Confident Communication.**
 33. **Modern Communication Methods.**
 34. **Persuading Others.**
 35. **Anti-Money Laundering and Terrorist Financing**
 36. **Executive Decision Making**
 37. **Managing Conflict**
 38. **Improving Your Judgment**
 39. **Key Account Management**
 40. **Leadership Foundations**
 41. **Making Decisions**
 42. **Making Great Sales Presentations**
 43. **Performing Under Pressure**
 44. **Sales Channel Management**
 45. **Sales Forecasting**
 46. **Option B Building Resilience**
 47. **The Science Of Sales**
 48. **Top 10 Marketing Challenges**
 49. **Transitioning From Manager To Leader**
 50. **Digital Saudi 2030 Virtual Conference**
 51. **Practical Strategic Planning Course**

SPECIAL SKILLS:



- Time Management.
- Excellent communication and listening skills.
- The ability to explain complex information clearly and simply.
- Good sales and negotiation skills.
- An interest in financial products and markets
- Good mathematical and computer skills
- Plenty of drive, initiative and motivation
- An honest, trustworthy manner and Attention to detail.
- The ability to analyses and research information.
- Good people management skills
- Strong credit analysis, documentation and relationship management skills.
- Ability to assess customer needs and develop products that suits their needs.
- Ability to work to deadlines with proven time management skills
- Fast Learner, Highly Trainable and able to manage work pressure
- Trustworthy with high competency towards work.
- Able to Interact with People Easily & Cooperative and Hard Worker.
- Enjoying Business traveling and meeting of new people.
- Self-starter and results-oriented individual who can meet tight deadlines and work in an ever-changing environment.

EDUCATIONAL

QUALIFICATIONS:



- **IPA Diploma (Institute of Public Administration)**
Executive Secretary
2001 - Riyadh, KSA
- High School - 1997
Riyadh, KSA
- Secretarial Practice
- Data Entry & Word Processing
(Typing 40 words per minute)
- English Course Certificate

PERSONAL

INFORMATION:



Name: Yousef Abdulrahman Al-Sayegh
Date of Birth: 27th May 1979
Nationality: Saudi
Marital Status: Separate
Language Known: Arabic & English

CHARACTER

REFERENCES:



NAME	COMPANY	CONTACT
• Ibrahim Al-Shuwaiyer	SAMBA Financial Group	0505479143
• Majed Al-Shmimry	Al-Inma Bank	0505260611