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BASSEM MAKRAM

HEAD OF ACCOUNTING AND PAYROLL

March 2022 - Current

Vice President / Head of Accounting and Operations La Razak Incorporated (Sait Pt) | Tampa, United States

- Oversee and manage all accounting operations, including accounts payable, accounts receivable, payroll, and financial reporting to ensure accurate and timely financial management.
- Develop and implement financial strategies, policies, and procedures to optimize operational efficiency and support the organization's long-term objectives.
- Lead cross-functional teams in the execution of business process improvements, leveraging data analytics to enhance decision-making and drive profitability.
- Collaborate with executive leadership to develop budgets, forecasts, and performance metrics, providing insights and recommendations for financial planning and resource allocation.
- Ensure compliance with regulatory requirements, internal controls, and financial reporting standards, mitigating risks and safeguarding company assets.

June 2018 - March 2022

SVP | General Manager - Head of Group Retail Credit risk Qatar National Bank (QNB Group) | Qatar

- Directed the development and execution of credit risk strategies and policies to manage retail credit portfolios, enhancing risk-adjusted returns and maintaining portfolio quality.
- Led cross-functional teams in the assessment and mitigation of credit risks, utilizing advanced analytics and data-driven models to identify emerging trends and optimize risk management practices.
- Oversaw the establishment and monitoring of credit risk limits, ensuring compliance with regulatory standards and internal controls while minimizing potential losses.
- Collaborated with senior leadership to develop and implement risk appetite frameworks, aligning credit risk management with overall business objectives and market conditions.
- Managed the continuous improvement of credit risk processes, systems, and tools, driving innovation and efficiency in credit decision-making and portfolio management.

March 2011 - June 2018

VP | Assistant General Manager - Head of Corporate division Qatar National Bank (QNB Group) | Qatar

- Led the corporate division in developing and executing strategic initiatives to drive business growth, enhance market positioning, and achieve revenue targets.
- Managed relationships with key corporate clients, ensuring exceptional service delivery and fostering long-term partnerships to support business objectives.

SUMMARY

Results-driven Head of Accounting and Payroll with years of experience leading financial operations, payroll management, and compliance for diverse organizations. Proven expertise in developing and implementing accounting strategies, optimizing payroll processes, and ensuring accurate financial reporting. Skilled in managing cross-functional teams, enhancing operational efficiency, and maintaining adherence to regulatory standards. Adept at leveraging data analytics to support strategic decision-making and drive continuous improvement in financial performance.

SKILLS

- Financial Strategy Development
- Leadership and Team Management
- Budgeting and Forecasting
- Risk Management
- Financial Reporting and Analysis
- Operational Efficiency
- Regulatory Compliance
- Mergers and Acquisitions
- Cross-Functional Collaboration
- Data-Driven Decision Making

EDUCATION

Bachelor's Degree (Commerce and Accounting)
Ain Shams University, Egypt

PROFESSIONAL DEVELOPMENT

- Certified Trainer on Customer Value Index and Selling Skills
- Strategic Business Planning and Sales Management
- Services Quality Standard and Customer Expectations Training
- Risk Self-Assessment and Fraud Cases Training
- Strategic Business Planning Training
- Developing High-Performance Sales and Marketing
- Coaching for Performance
- Customer Relationship Management (CRM) and Loyalty

SIGNATURE STRENGTHS INCLUDE

- Risk Management and Mitigation
- Policy and Framework Development
- Cross-functional Leadership
- Strategic Planning and Execution
- Stakeholder Relationship Management
- Operational Excellence
- Compliance and Regulatory Expertise

- Directed cross-functional teams in the design and implementation of customized solutions for corporate clients, aligning services with client needs and market trends.
- Collaborated with senior executives to develop annual business plans and financial forecasts, driving profitability and ensuring alignment with the organization's strategic goals.
- Oversaw risk management and compliance activities within the corporate division, ensuring adherence to regulatory standards and mitigating potential risks.

October 2007 - January 2011

General Manager | Head of Retail Banking Group Al Ahli Bank of Kuwait | Egypt

- Led the retail banking group in developing and implementing strategic plans to expand market share, enhance customer experience, and drive revenue growth.
- Managed a team of senior managers and retail banking professionals, overseeing the performance and development of branches, sales channels, and customer service operations.
- Collaborated with executive leadership to set financial goals and develop product strategies, aligning retail banking services with market demands and customer needs.
- Directed risk management initiatives within the retail banking group, ensuring compliance with regulatory requirements and internal policies to mitigate operational risks.
- Spearheaded digital transformation projects to enhance retail banking capabilities, improve operational efficiency, and deliver innovative financial solutions to customers.

November 2003 - September 2007

Assistant General Manager | Head of Retail Sales and Non-Resident Markets Commercial Bank of Qatar | Qatar

- Developed and executed sales strategies targeting retail and non-resident markets, driving significant growth in customer acquisition and revenue.
- Managed a diverse team of sales professionals, providing training, guidance, and performance management to drive sales effectiveness and ensure alignment with business objectives.
- Collaborated with cross-functional teams to develop and launch tailored products and services for non-resident customers, enhancing market penetration and customer satisfaction.
- Oversaw the analysis of market trends and customer behaviors, leveraging insights to refine sales approaches and identify new business opportunities within the non-resident segment.
- Directed initiatives to enhance customer experience and loyalty, implementing best practices and innovative solutions to retain and expand the retail and non-resident customer base.

June 1993 - October 2003

AVP- District Manager Dubai , Head of Retail Banking Mashreq Bank | UAE

- Managed multiple retail banking branches across Dubai, driving performance to exceed sales targets and enhance customer satisfaction levels.

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- A vertical red bar on the left side of the page, featuring a repeating geometric pattern of interlocking lines that form a series of small, irregular shapes, creating a textured, maze-like appearance.
- Developed and implemented strategic initiatives to expand the retail banking customer base, increase product penetration, and improve market share in the region.
 - Evaluated employee performance through observation of job duties as well as feedback from customers and clients.
 - Analyzed market trends and customer data to identify growth opportunities, adjust sales strategies, and optimize branch performance.
 - Collaborated with senior leadership to develop and execute business plans, aligning regional goals with overall organizational objectives and fostering a high-performance culture.