

C.V

Ayman Mehanna

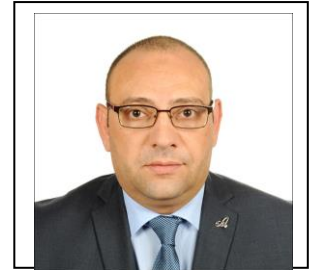
Contact Information:

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Details

Nationality: Egyptian

Date of Birth: 12 Oct, 1977

Marital status: Married

Military Status: Exempted

Visa Status: Residency Visa (Transferable Iqama)

Education

Licensee of Law, 2003 Faculty of Law, Tanta University

Courses

- MOUS Microsoft Office User Specialist 2005
- IBM Super User Program (IT Training Program) 2005
- TOT (Training Of Trainer) 2011

Membership

- Member of Bar Association – Egypt (Lawyer) September 2003 till Now
- Member of the Union of Arab Lawyers (Arab lawyer) 2007 till Now.

Career Objective

Seeking a Respectable job with good payment & benefits, fast growing higher positions in a leading & growing multinational company, Having adequate working managerial experience creating the team spirits among executives to achieve targets individually & as a group besides principals' negotiations and correspondence.

Work Experience

1- Director of Legal Affairs

Mabnaa Holding from 25 Aug till Now

2- Head of Legal Affairs – Rent & Leasing Sector

Al Faris Group From 25 Sep, 2019 till 25 April, 2021 (Saudi Arabia – Asir Area – Khamis Musheet)

3- Credit Supervisor

Saudi Finance House (Balubaid Group) from 14 July 2013 to 31 Aug, 2019 (Saudi Arabia – Riyadh)

4- Collection & legal Supervisor

Saudi Finance House (Balubaid Group) from 14 October 2010 to 11 July 2013 (Saudi Arabia – Jeddah)

5- Coordinator Legal & Agencies

Citibank N.A Egypt from September 2007 till 31 August 2010 (Egypt – Alexandria)

6-Lawyer & Office Manger

Ibrahim Elsayed Law Firm from September 2003- August 2007 (Egypt – Tanta)

Director of Legal Affairs – Description

Management and establishment of the legal department of the company
Forming the work team and following up on their evaluation
Establishing the company's basic work system regulation
Supervising the collection management, following up and evaluating the collection team in partnership with Review all company contracts from all legal aspects
Supervising the creation of new contracts for all company activities
Follow up the progress of work in all courts with the lawyers concerned with all the company's lawsuits.
Providing urgent legal advice on all new agreements.

Head of Legal Affairs – Description

- Implementing and implementing the company's policies in general and the leasing sector in particular regarding.
- Taking the necessary legal action towards claiming Al-Faris rights through the district officials.
- Follow up on the legal procedure taken to reach the implementation of the right of Al-Faris.
- Follow-up of district officials in the implementation of the duties of their subordinates' job.
- Cooperating with all departments of the leasing sector and advising on issues related to the leasing sector.
- Managing all the investigations that are presented by the managers of the sector's administrations after taking the opinion of the General Manager of the leasing sector.

Credit & Collection Description

Evaluating all the applications to ensure compliance with credit policy and documentation criteria based on customer's segmentation.
Processing all the applications in queue on the same day & Meeting the service levels based on turnaround time.
Reviewing external verification comments on system memos as well as customers SEMA credit report and keep record in file.

Compute applicant's DBR (Debt Burden Ratio) and prepare a calculation sheet.
 Proposing deviation approvals based on strong profile of the applicant, despite not meeting certain individual requirements.
 Completing other special tasks requested by the higher level.
 Approved applications meeting criteria within the limit & authorize the limit Creation to the Applicant through the System.
 Direct supervision of sales department.
 Evaluate the performance of sales supervisors and sellers.
 Training new vendors on financing programs and selecting outstanding clients.
 Manage and maintain credit & collections MIS
 Manage the department based on clarified computation.
 Determine the company's debits and assess the level of the collections achievement.
 Following up cases of regular customers and companies and non-regular.
 Know the value of delinquency payments and its numbers for each year.
 Determine the level of daily collection for the Branch.
 Determine the level of collection achievement for each collector and evaluation of its monthly.
 Calculate the value of the early discount for customers.

Achievements

- 1- Achieving sales targets for the period from 2013 to 2018 ranging from 75 M SAR to 120 M SAR (Riyadh Branch).
- 2 - Administrative supervision on the collection department in Riyadh branch (7 individuals) and achieve the monthly targets and reduce the ratio of bad debts from 45 M SAR to 12 M SAR.
- 3 - Management of the collection and complaints team (45 to 50 individuals) and achieve the monthly targets and reduce the ratio of bad debts from 72 M SAR to less than 20 M SAR during the period from October 2010 to July 2013 (headquarters in Jeddah).

Coordinate Legal & Agencies Description

Responsible for managing portfolio of customers who failed to make their payment on their credit facilities to Citibank. Job included developing strategies to communicate with customers, review of MIS to effectively manage the portfolio, and negotiation/rescheduling of debt customers who were unable to pay.

Tracking and analyzing monthly flows through rates and meet cycle targets of accounts and effectiveness.

Provide feedback to collections supervisor on operations and flow of work with ideas for improvement of certain process where appropriate.

Increase public awareness and educating Customers on timely payments to decrease and minimize the number of defaulted customers by using CRM programs e.g. CACS, Systematic, etc. 75% of the time the targets were either exceeded or met.

Study of non-performing cases.

Assist in clean up the credit portfolio by following up approved settlements for problem loans files.

Reduce the percentage of non-performing loans to the acceptable levels within the allocated branches.

Visit the customer's factories and sites and prepare NPL case reports.

Attend meetings with the clients in the presence of head of recovery.

Follow up recovery files to reach acceptable settlements as well as the completion of settlement procedures after obtaining the designated approvals.
 Prepare recovery proposals presented for agreed settlements planes.
 Follow up the implementation of the settlement agreements.
 Implement NPL rules & instructions.
 Prepare the related NPL reports presented to the Bank's management and C.B.E
 Initial review of the reclassification for NPL customers on quarterly basis.
 Control & review NPL provisions according to risk rating and Basel II requirements.
 Implementation of rules and procedures for managing problem loans.
 Represent the bank in front of the legal authorities (General Prosecutor, courts, legal experts, etc.)
 Take necessary actions to evaluate the presented guarantees from NPL debtors as well as the completion of all legal documents related to these guarantees.
 Follow up the files transferred to legal department.

Achievements

- 1 - Managing the team of judicial agents (3 agents) in the collection department (160 individuals) In addition to supervising the internal work group of the collection department of Citibank N.A Egypt (Alexandria area) (5: 7 individuals).
- 2 - Achieving the monthly targets for bank products (Auto loans - Personal loans - Credit Cards) for collection management in Alexandria.
- 3 - Achieving the monthly targets for all banking products from W.Off accounts.
- 4 - Supervising and auditing on the deposit operations from the collection department (external - internal) to the accounts of customers in the collection department.
5. Supervising and following up on all legal procedures taken by the Bank's legal agents against customers who are late in paying.
- 6 - Supervision of the custody of the security checks and customer files saved in the collection department.
7. Complete follow-up with the Supreme Legal Department of the Bank to issue letters and summaries, and stop legal action against clients.

Lawyer Job Description

Write and review all contracts (Sale - Rent - etc).
 The establishment of the proceedings (civil - commercial - criminal - Administrative).
 Follow-up cases in the courts (Civil - Commercial - Criminal - Administrative).
 Provide sound and timely legal advice within the group. Coach lawyers and junior lawyers.
 Ensure protection of local operating company and group interests by ensuring compliance with both contractual and legal obligations.
 Identify, mitigate and manage global, regional and local legal and regulatory risks in the areas of operation.
 Support and direct resolution of contractual and regulatory disputes in the areas of operation.
 Safeguard awareness and compliance with the corporate/legal independence of operating companies.
 Promote awareness of and compliance with Group requirements in the areas of competition law; export controls, conflict of interest, anti-bribery and corruption and privacy protection.
 Provide comprehensive effective and timely legal support to Major Projects Contractual Activity within the operating companies.

Assist in maintaining liaison with national and international external legal advisers (law firms), and control advisors activities for company, draft consultancy agreements.

Collaborate with other members of the Legal Department in order to assist, as required, on legal matters generally.

Skills

Very Good leadership and managerial skills.

Very Good Communication and Negotiation skills.

Very Good Presentation Skills.

Fluent in English both written and spoken.

Familiarity with computerized accounting systems and spreadsheets.

Good interpersonal skills.

Good Computer skills (Office Package & Internet).

Ability to work without supervision.

Flexibility and ability to prioritize.

Ability to work under pressure in a calm, tenacious manner without supervision.

Ability to analyze needs and offer viable, concrete solutions, plan and follow up actions.

Ability to organize and apply initiative to ensure that the demands of the role are maintained.

Summary

Dynamic, Hardworking, Fast Learner & Self-motivated.

High leadership and decision-making skills.

Delivery of system, policies, procedures, Products and Services training to new hires.

Full awareness of systems applications and parameters as well as collections and customer service techniques.

Proficiency in motivating staff towards excelling in performance.

Ability to handle lower level performers and ensure that they are actually delivering the required level of quality and productivity. Ability to meet deadlines.

Career Level

Career level: Expert

Notice Period: Immediately

Job Target

Job Type: Employee **Job Status:** Full Time

Location: Saudi Arabia. (Jeddah, Mecca, Medina, Riyadh); Kuwait; Bahrain; Oman; Qatar, UAE

Category: Legal (Paralegal, Investigation, Contract), Banking (Credit & Collections, Legal, Customer services, Coordinate agencies) Compliance.

Reference

1- Khalid S. Bajahzar

Job Title: Branch Manager

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2- Sameer Ali Balubaid

Job Title: Vice President

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