

Mohamad Khayat

Beirut | Lebanon

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DOB: 29-12-1991 • Civil Status: Single • Nationality: Lebanese

Professional Experience

Bankers Assurance SAL (Member of Nasco Group)

2018

Insurance Consultant/Financial Advisor at Bankers Assurance

- Analyze financial information obtained from clients to determine strategies for meeting clients' financial objectives.
- Answer clients' questions about the purposes and details of financial plans and strategies.
- Authorize release of financial aid funds to students.
- Build and maintain client bases, keeping current client plans up-to-date and recruiting new clients on an ongoing basis.
- Collect information from students to determine their eligibility for specific financial aid programs.
- Conduct seminars and workshops on financial planning topics such as retirement planning, estate planning, and the evaluation of severance packages.
- Contact clients periodically to determine if there have been changes in their financial status.
- Contact clients' creditors to arrange for payment adjustments so that payments are feasible for clients and agreeable to creditors.
- Determine amounts of aid to be granted to students, considering such factors as funds available, extent of demand, and financial needs.
- Devise debt liquidation plans that include payoff priorities and timelines.
- Explain and document for clients the types of services that are to be provided, and the responsibilities to be taken by the personal financial advisor.
- Explain to individuals and groups the details of financial assistance available to college and university students, such as loans, grants, and scholarships.
- Guide clients in the gathering of information such as bank account records, income tax returns, life and disability insurance records, pension plan information, and wills.
- Implement financial planning recommendations, or refer clients to someone who can assist them with plan implementation.
- Interview clients to determine their current income, expenses, insurance coverage, tax status, Financial objectives, risk tolerance, and other information needed to develop a financial plan.
- Meet with clients' other advisors, including attorneys, accountants, trust officers, and investment bankers, to fully understand clients' financial goals and circumstances.
- Monitor financial market trends to ensure that plans are effective, and to identify any necessary updates.
- Open accounts for clients, and disburse funds from account to creditors as agents for clients.
- Participate in the selection of candidates for specific financial aid awards.
- Prepare and interpret for client's information such as investment performance reports, financial document summaries, and income projections.
- Recommend strategies clients can use to achieve their financial goals and objectives, including specific recommendations in such areas as cash management, insurance coverage, and investment planning.
- Research and investigate available investment opportunities to determine whether they fit into financial plans.
- Review clients' accounts and plans regularly to determine whether life changes, economic changes, or financial performance indicate a need for plan reassessment.
- Sell financial products such as stocks, bonds, mutual funds, and insurance if licensed to do so.

Sales Consultant at VINCE, Al Tayer Insignia LLC (Dubai, U.A.E)

2016

- Ensured the sales team force were positive and geared up for the challenge
- Found out prospective customers/clients, new target segment and penetrated sales in that area
- Taught the sales force about converting leads to sales via good communication, follow-ups and positive attitude
- Took participation in trade shows, exhibitions, networking with local associations to promote the products
- Monitored the situation of the market, finding out the competitors and latest innovation of the products
- Completed understanding about the products and found out how to market products for different segments

Sales Associate at Franklin & Marshall, Al Homaizi Group, Kuwait (Beirut, Lebanon)

2013-2015

- Greeted customers, offered assistance and served them in order to ensure their needs were answered in a timely manner and in compliance with quality and customer service standards
- Assisted customers in their purchase decisions by helping them select relevant and appropriate products, offering proper advice and suggesting gift vouchers when applicable

- Performed physical and electronic inventory of shop products on a regular basis as per company guidelines in order to ensure accurate stock keeping
- Arranged and displayed received merchandise under the direction of the merchandiser/shop manager; changed tag prices of products during promotion periods or as needed
- Up-sold and cross-sold products and services in order to reach hourly and daily sales targets
- Informed department manager of unavailable and nonperforming products
- Merchandised products under sections according to trends, dates of release and manager recommendation

Freelance experience

Contractor at G.W.R Consulting (Beirut, Lebanon) 2018-2020

- Secret shopper observing and measuring customer service, product quality and general environment of their establishments
- Providing feedback by writing reports about the shopping experience
- Helping businesses increase sales by assisting in improving customer service awareness
- Receiving invitations and instructions via email
- Studying the scope of work
- Evaluating employee customer service and up selling abilities
- Data entry of shopping experience
- Providing report to employer in a timely manner
- Evaluating Retail Stores
- Reporting all information client request

Education

Coursera certificates: 2020

By Stanford University: Machine Learning

By Google:

-IT Technical Support Specialist Certificate

-IT Automation with Python Professional Certificate

By Johns Hopkins University: Single Page Web Applications with AngularJS

By the Hong Kong University of Science and Technology:

Front-End JavaScript Frameworks: Angular

- **Udacity MENA, One Million Arab coders initiative (Online) 2019**
-Full Stack web development: HTML, CSS, Python

- **Udacity, Mountain View, CA, USA: Online Remote 2018**

-Offline Web apps (in browser) course

-Software Testing: bugs Testing course

-Machine Learning course

-Machine Learning engineer undergrad: Python, open CV, Data Analysis, python, numPY, Conda, Jupiter Notebook

-Machine Learning for trading courses

-Full Stack Foundations course

-Programming Foundations with Python course

-Responsive Web Design Fundamentals course

Flatiron School, NY, USA (Now Part of WeWork Inc.): Online Remote courses, 2017-2018

-Web Development Prep curriculum (JavaScript, Ruby, HTML, CSS)

-iOS Technical Development

-Data Science (intro to Python)

- **Centre International des Sciences Techniques: Accounting 2011-2014**

Languages

Native in Arabic, fluent in French and English and beginner in Turkish.

I T Technical Skills

Programming in:

JavaScript, Ruby, HTML & CSS, Python, Google chrome developer tools, Angular JS, JS Editing
Python Libraries knowledge: open Computer Vision (OpenCV), NumPy, Conda, Jupiter notebook

Coding Text Editors: Atom.io, Learn IDE (Flatiron school)

Competent in Microsoft Office Apps (Word and Excel),
Microsoft Outlook and Internet browsing, back office.

POS software used: Java based Customized for Al Tayer group inventory Systems, U.A.E.
Microsoft Dynamics CRM, Stock inventory

References

Available upon request.