

# Adel Gabriel DREIK

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## Contact Information:

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Date of birth: 26/03/1972

Marital status: Married – 2 children (17 and 11)

Nationality: Lebanon (passport number RL3246942)  
Belize (passport number P0278260)

## Education

1995-1997 MBA Finance – Southern Methodist University, Dallas, Texas, USA

1990-1994 BS Economics – University of Texas at Austin, Austin, Texas, USA

1990 International Baccalaureate, Paris, France

## Professional trainings

2018 Advanced Selling Skills – TRACE – Beirut, Lebanon

2018 Commercial Banking Analysis – The Banking and Financial Institute – Beirut, Lebanon

2017 Stretch Dimension Sales Management – TRACE/ARBINGER – Beirut, Lebanon

2013 System Thinking and Strategic Planning – TAMMAYAZ – Beirut, Lebanon

2008 Effective Personal Productivity – LEADERSHIP MANAGEMENT INTERNATIONAL – Beirut, Lebanon

## Professional experience

### From 2018 **BSL BANK S.A.L. – Business Development Manager – North Region**

- Enlarge the Bank's customer base by attracting new deposits, commercial files, housing loans and group offerings.
- Introduce new depositors to the relevant branches.
- Introduce and refer to the Head of Commercial Business Center potential customers after having made adequate due diligence on their creditworthiness and business ethics.
- Establish contacts with companies to prepare group offerings.
- Conduct daily visits to potential clients in order to develop new business opportunities.
- Present to the Head of Consumer Banking and the Head of Branches Development a monthly report about the business progress, including new customers, business opportunities, group offerings, deposits, housing loans and commercial files.
- Pitching the Bank's products and services.
- Research organisations and individuals to identify new leads and potential new markets and follow through to successful agreements.
- Identify events and conferences that could be of interest to promote the Bank's products and offerings.

### From 2017 **BSL BANK S.A.L. – Branch Manager – Dora Branch**

- Directing all operational aspects including distribution, customer service, human resources, administration and sales in accordance with the bank's objectives.
- Providing training, coaching, development and motivation for bank personnel.
- Developing forecasts, financial objectives, strategy and business plans.
- Direct operational aspects including distribution operations, customer service, human resources, administration & sales
- Assess local market conditions and identify current and prospective sales opportunities.
- Develop forecasts, financial objectives and business plans and manage budget and allocate funds appropriately.
- Bring out the best of branch's personnel by providing training, coaching, development and motivation.
- Locate areas of improvement and propose corrective actions that meet challenges and leverage growth opportunities.
- Share knowledge with headquarters on effective practices, competitive intelligence, business opportunities and needs.
- Address customer and employee satisfaction issues promptly.
- Adhere to high ethical standards, and comply with all regulations and applicable laws.
- Network to improve the presence and reputation of the branch and company.

**Key Achievements:**

- Branch growth and target requirements.**
- Different levels of staff training for other branches employees and managers.**

**2010 - 2017 BSL BANK S.A.L. – Branch Manager – Zgharta Branch**

- Directing all operational aspects including distribution, customer service, human resources, administration and sales in accordance with the bank's objectives.
- Providing training, coaching, development and motivation for bank personnel.
- Developing forecasts, financial objectives, strategy and business plans.
- Develop forecasts, financial objectives and business plans.

**Key Achievements:**

- Branch growth and target requirements.**
- Best performing branch award for 2011 and 2013.**
- Procedures manual – Branch operations.**

**1997 - 2010 BSL BANK S.A.L. – Head Office – Credit Department/Network Management**

- Evaluating clients' credit data and financial statements in order to determine the degree of risk involved in lending.
- Preparing reports about the degree of risk in lending money to clients.
- Analyzing client records and using the data to recommend payment plans.
- Evaluating the financial status of clients by producing financial ratios through computer programs.
- Filling the credit analysis summaries, then submitting these loan applications to loan committees for their approval.
- Designing credit application and reports templates.
- Liaising with Bank management and Branches on various issues.

**Key Achievements:**

- Procedures manual – Credit Department.**
- Risk Management.**

**1995 - 1997 NORTHERN TRUST BANK – Consulting Project**

- Performing in-depth analysis & research on Dallas, Texas market in order to penetrate according to strategy.
- Performing potential clients' interviews and reporting back to Headquarters in Chicago, Illinois.
- Assisting Sales & Marketing team by suggesting improvements to content products for Dallas market.

**Key Achievements:**

- Introducing the Bank's first branch in the Southern part of the USA.**
- Working in a new environment and getting the necessary experience for future endeavours.**

**Language skills**

French, English & Arabic fluent  
Spanish & Italian basic knowledge.

**IT skills**

MS Office, Outlook, PowerPoint, MS Project

**Core competencies & personal skills**

Financial management  
Performance management  
Project management  
Communication skills  
Process improvement  
Team leadership  
Honest  
Passionate  
Driven  
Competitive  
Organised