

Hisham W. Tabsh, MBA



E-mail: Hisham.tabsh@lau.edu.lb | Hisham.tabsh01@gmail.com

I. Corporate Experience

Managing Director & CFO

Saccal Group (Elect. Power Generators Manufacturer, contracting & Maintenance) Jan. 2014 – June 2023

Managing Director of Saccal Holding & **Chief Financial Officer** (CFO) of a group of 6 companies (manufacturing, services, & contracting) having total of 320 employees. Managing and supervising the accounting / Finance, IT, HR and internal audit Departments and the banking & Legal relations.

- Supervised projects evaluation techniques, feasibility studies, and financial analysis, budgeting and control for group companies and subsidiaries, leveraging finance and accounting principles to ensure accurate and insightful analysis.
- Managed banking relations, monitoring and negotiating contracts with financial institutions to ensure that the Group's financial needs were met in a timely and cost-effective manner.
- Served as a liaison between the Group and the Auditor (EY), providing critical support in financial audit processes and ensuring compliance with relevant regulations and standards.
- Actively participated as a member of the Procurement Committee, utilizing expertise in financial analysis and strategic planning to optimize procurement decisions and drive overall cost savings for the Group.

Head of Financial Control and Budget (FP&A)

Hariri Group

Sept. 2007- Dec. 2013

- Conducted thorough feasibility studies for developmental projects, providing critical insights into the viability and potential risks of new initiatives.
- Developed and managed budgets for group entities, ensuring that operating costs and activities were aligned with overall financial goals.
- Demonstrated strong financial acumen and strategic planning skills, effectively controlling costs and optimizing financial performance across the organization.

Credit Department Head (Senior Manager

Saudi Lebanese Bank Sal (BankMed Group)

June 2004 - Sept. 2007 (Date of Merger)

- Managed a corporate credit portfolio of over USD 40 million for major clients, demonstrating exceptional expertise and attention to detail.
- Successfully solicited new corporate clients, leveraging in-depth knowledge of credit products and services to expand the Division's client base.

- Attended executive credit committee sessions to present complex credit files and secure financing for corporate clients, showcasing strong leadership and communication skills.

Senior Retail Credit Manager

Beirut Riyad Bank Sal (Currently BOB)

July 1999 – July 2002 (Date of Merger)

- Assumed the responsibilities of the retail division, overseeing all retail credit activities related to the bank's 12 branches.
- Led a team of 4 retail credit officers in the Head office, providing guidance and support to credit officers at the branches to ensure efficient and effective management of retail credit portfolios.
- Developed a range of retail products, including personal loans, car loans, and small business loans, showcasing strong product development and strategic planning skills.

Head of Credit & Marketing Division

Al-Baraka Bank Lebanon Sal.

Feb. 97- July 99

- Established, launched and promoted the Credit and Marketing Division in the early stage of the bank establishment, showing strong entrepreneurial skills and a deep understanding of Islamic credit products (Murabaha, Ijara, Musharka...etc).
- Served as a voting member in the Senior Credit Committee, demonstrating exceptional leadership and strategic planning skills.
- Awarded the best achievement as head of the marketing and credit Department.

Corporate Banking -Senior Credit Officer

Feb. 1989- January 1997

Bankmed Sal (Groupe Mediterranee)

- Served as Senior Credit Officer in the Corporate Banking Division, leveraging extensive experience and expertise to effectively evaluate and approve credit applications and files from corporate clients. June 91 – Jan. 97

Mediterranee Group Services SARL -

Feb. 1989 – May 1991

- Conducted operational audits on the Group's financial institutions, including BankMed, as a Junior Auditor in the Internal Audit Department. Mar. 90 – May 91
- Recorded, prepared, and reported financial records related to the Group's investments and portfolio as a Junior Accountant in the Accounting Department, providing critical support to the Group Chief Accountant. Feb. 89 -Feb. 90

II. Academic Experience

Lebanese American University (LAU), AKSOB, Department of Finance & Accounting April 1989 - Present

Starting Sept. 2025, Senior Instructor of Practice. Before that time I became Adjunct lecturer of several courses in the area of Finance such as Managerial Finance, Banking Operations, Corporate Finance, Personal Financial Planning, Financial Statements Analysis, & Credit Risk Management,

American University of Beirut (AUB)

Oct. 2001 - June 2004, Aug. 2023 – Sept. 2025

Part-time lecturer of Finance courses at OSB, Lecturer of Islamic Banking, (taught Financial Management Fin. 210, Investment Analysis Fin. 220, Personal Fin. Planning Fin.235, & Fin. Institutions & Markets Fin.215)

Director of Entrepreneurship & Innovation Graduate Professional Program, and teaching the capston Project course (Olayan School of Bus.) AUB Oct. 2023- Sept. 2025

An On-line program directed towards professionals,

Aljazira Bank (KSA)

Giving training seminars to employees, Seminars such as : Strategic Mgmt. in Banking (12 & 13 Aug. 2024), Credit Risk Mgmt. (15, 16, & 17 Dec. 2024), Bank 's Strategy for Digital Transformation (2,& 3 Dec. 2024), and Strategic Mgmt. Analysis & Business Plan (6,7,& 8 Jan. 2025)

Supreme Judiciary Council (Qatar)

Giving a training seminar about “Future Outlook and AI in the legal and judicial environment” 6th & 7th Aug. 2025 in Doha.

USJ - Institute of Banking Studies

August 1994 -May 1997

A joint program with the Lebanese Banks Assn.

Lecturer of Banking courses to Banks staffs (Banking operations and Financial Mgmt.)

III. Education

Kansas State University (KSU) - Manhattan Kansas, USA

Master of Business Administration MBA, (Class of Dec. 1988)

- GPA (Grade Point Av.) 3.75/4.00 (graduated with high distinction)

The University of North Carolina at Charlotte (UNCC), NC, USA

Bachelor of Arts in Bus. Administration BA (Class of Aug. 1987)

- Majoring in Finance (24 credit Hrs. in Finance) and Minor in Economics (18 Cr. Hrs. in Economics)
- GPA: 3.65/4.00 (graduated with distinction)
- Awarded the National Honor Society of Financial Management Association (FMA), May 1987, The University of North Carolina at Charlotte Chapter.

IV. Consulting Work

Professional Seminars & Presentations

- 7th & 8th July Internal Audit of Quality Management Systems based on ISO 19011 Requirements, a work shop conducted by Afnor Groupe.
- 20th April 2014, presented a lecture on banks risks management (international exposure) at American University of Sharjah.
- Offered numerous seminars and workshops including Islamic Banking in Lebanon,
- Credit Risk Analysis in the Lebanese Banking Sector
- Involved in training and upgrading the credit analysis capabilities of the credit officers of all branches at Beirut Riyadh Bank Sal, in addition to other training sessions related to credit field prepared by the Lebanese Banks Assn.
- *Beirut Stock Exchange “Role & Impact on Economic Growth”* a lecture presented at Dar Al-Nadwa on 14/4/93, among other lecturers Dr. Saad Andari and Dr. Nehad Pasha
- UNIDO program (United Nations Industrial Development Program), conducting training sessions related to “How To Deal With Banks” for trade organization managers and entrepreneurs in the south of Lebanon

V. Published Research/Professional Work

Publications in Refereed/Trade Journals:

- “Beirut Stock Exchange” role and Impact on Economic Development, Al-Mouhasaba Journal May 1993
- Islamic Banking Articles in several Trade Journals

VI. Academic Contributions

New Courses/ Programs Developed:

- Senior Finance course was developed in Fall 2011- 2012 Semester under the concept “Entrepreneurial Finance” mainly to present the financial decisions making process in small Start-up Business and Entrepreneurship
- Introduced new course package Credit Risk Analysis (Fin. 412) at LAU in 2003.
- Introduced a simulated investment portfolio game to AUB students (Course: Investment Analysis, Fall 2003).

VII. Professional Honors, Prizes and Fellowships

- Awarded the National Honor Society of Financial Management Association (FMA), May 1987, The University of North Carolina at Charlotte Chapter.

VIII. Professional Activities and Public Service

Contributions to Profession

- Founding Member and Treasurer of the Hariri Foundation Alumni Assn. (1993 – 2011), an association counts 3000 members.

Membership in Learned Societies

- Member of Finance committee at the Association of Lebanese Industries, 2014 - 2017
- Member of Taxes and legislation committee at the Association of Lebanese Industries, 2014 - 2017
- Member of the Budget Committee of the Future Movement, 2007-2013

Media Appearances

- Was interviewed on the subject of risk Management & Basel II, appeared in the Union of Arab Banks Conference, 2004

IX. Personal

Languages: Fluent in English and Arabic, & little Italian