



**Dr. Husain M. Kousayri**

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## **Summary**

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I am a lecturer, researcher, and certified accountant with a demonstrated experience in academic and professional finance fields. Since 2012, I have been working in academic teaching at Tishreen University and Al-Sham Private University. Besides my academic experience, I have professional experience in financial institutions.

## **Education**

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### **Tishreen university. (2016)**

PhD in business administration, specialized in finance and risk management.

**A Proposed Model to Evaluate the Credit Worthiness to Reduce Banking Credit Risk (A Field Study on the Banking Sector in Syria)**

<http://www.tishreen.edu.sy/ar/faculty/eco/economics>

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### **Tishreen university. (2011)**

Master degree in business administration, specialized in finance.

**Credit Analysis and its Role in Reducing of the Bank Credit Risks  
(Survey Study on Commercial Bank of Syria in Lattakia)**

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### **Damascus university. (2005)**

Post-graduate diploma (higher studies), business administration department. <http://damascusuniversity.edu.sy/eco/index.php?lang=1>

## **Tishreen university. (2004)**

bachelor's degree in business administration, specialized in finance.

## **Teaching**

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University lecturer in Al-Sham Private University: (i) faculty of law, *Tishreen University*: (ii) faculty of economics, (iii) technical institute for management & (iiii) marketing, and technical institute for banking & financial science.

2021- 2022 Performance evaluation, Computing, Institutional culture, Total Quality management and Quantitative methods of management

2019- 2020 public finance & Economic legislation

2014-2015 Financial Management

2014- 2015 Financial Analysis

2014- 2015 Financial Management

2013-2014 Financial Management

2013-2014 Financial Analysis

2013-2014 Small and Medium Business Management

2013-2014 Banking Administration

2012-2013 Public Administration

2012-2013 Insurance and Risk Management

## **Professional Positions**

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**2019-2020 Al-Sham Private University** (Latakia colleges), (2019- First semester),

lecturer in faculty of law for public finance & Economic legislation. <http://www.aspu.edu.sy/ar/home>

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**2012- 2016 Tishreen university** (Latakia city), (2012- 2016),

lecturer in faculty of economics, technical institute for management & marketing, and technical institute for banking & financial science.

<http://www.tishreen.edu.sy/ar/faculty/eco/economics>

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**Current Kais trading Co.** (2012- 2021)

Certified Accountant, banking and financial consultant.

**2010-2011 Bank BEMO Saudi Fransi (BBSF)**

assistant branch manager – latakia main branch.

- 1- Cash Management and non-cash Transactions.
- 2- Supervision Customer Service Activities, and Alternatives Channels.
- 3- Supervision Retail, Commercial and Corporate Loans, and Trade Finance Activities.
- 4- Compliance Officer,
- 5- Authorized in "A" Signature.

<http://www.bbsfbank.com>

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**2010 Syria international islamic bank (SIIB)**

corporate finance and investment officer.

Responsible for All Corporate Finance Files, using Islamic Finance Ways (Murabaha, Leasing, and Hire Purchase).

<https://www.siib.sy>

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**2006- 2009 The international bank for trade and finance (IBTF)**

credit officer.

1. Establishing a professional Credit Portfolio Without Nonperforming Loans and Facilities.
2. Evaluating clients Creditworthiness using Credit and Financial Analysis, and preparing Credit Reports.
3. Supervision of Letters of Guarantee, Letters of Credit, Discounted Bills, Housing, Personal And Car Loans, Over Draft, Export Undertaking, Bill of Collection financing and Other Credit Facilities.
4. Authorized In "A" Signature

<http://www.ibtf.com.sy>

**Professional activities**

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**Academic activities**

2003-2005 **Tishreen and Damascus university**

Made many case studies in the field of economic (administration, planning, control, organizing, motivating, and communicating & leading).

in addition to many researches in public administration, Administrative corruption, management of non-profit organizations, governance, and federal Finance.

Founding member of the Community Organizing Workshop in Syria 2011.

2012- 2017            **Tishreen university**

Member at the exam committee.

Supervise student activities.

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### **Articles and publications**

- **An analytical study of credit worthiness factors**, Tishreen university journal for research and scientific studies -economic and legal science series. 2015.

<http://journal.tishreen.edu.sy/index.php/econlaw/article/view/3355/3160>

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- **A comparative study of financial distress models**, Tishreen university journal for research and scientific studies -economic and legal science series, Vol. (35) No. (5), 2015.

<http://journal.tishreen.edu.sy/index.php/econlaw/article/view/2505>

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- **A comparative study of credit worthiness models**, Tishreen university journal for research and scientific studies -economic and legal science series, Vol. (37) No. (2), 2015.

<http://journal.tishreen.edu.sy/index.php/econlaw/article/view/1703>

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- **The role of credit analysis on banking credit risk**, Tishreen university journal for research and scientific studies -economic and legal science series, Vol. (35) No. (7) 2013.

<http://journal.tishreen.edu.sy/index.php/econlaw/article/view/636>

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- **Work shop paper**, Creditworthiness Standards between Theory and Practice (a Field Study on the Syrian Commercial Bank in Lattakia),

[https://papers.ssrn.com/sol3/papers.cfm?abstract\\_id=3591460](https://papers.ssrn.com/sol3/papers.cfm?abstract_id=3591460)

[https://www.ecesao.org/publications/publications-working\\_papers](https://www.ecesao.org/publications/publications-working_papers)

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- **Work shop paper**, Tishreen university, faculty of economics, financial and banking science department, entitled banking and financial reality and its impact on economic performance in Syria. 2015.  
<http://www.sana.sy/?p=309358>
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- Under progress:

**A new model to evaluate the credit worthiness of borrowers.**

## **PROFESSIONAL ASSOCIATIONS**

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- Certified Accountant by the association of Syrian Certified Accountants 2019. <http://www.asca.sy>
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- Member: European Center for Economic Studies of the Arab Orient, Sweden. <https://www.ecesao.org>
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- Member: Syrian Association of Financial and Accounting professions. <http://www.safap.org.sy>

## **IT skills**

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- Microsoft office (ICDL).
- Banking operations programs: PS-term, Thin Client, IMAL and S.A.B.

## **Training**

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- Advanced course in project finance credit analysis (Housing Bank For Trade and Finance ,Jordan- Amman). presented by Mr. Stephen P. Peca (director in Moody's investors service) . (2008)
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- Management Skills Course in Syrian Enterprise & Business Centre, Damascus, (SEBC) 2010
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- Many English Courses at Languages Teaching Institute (Tishreen University).
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- Advanced Course in the International Accounting Standards (IAS), International Financial Reporting Standards, Certified accounting and Financial Analysis (From 03 to 18 July 2018)

## **Languages**

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- 1- Arabic: Native
- 2- English: Very good in reading, speaking and writing.
- 3- German: Beginner.

## **Other Skills**

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- High Communication Skills.
- Able to Achieve High Targets.
- Team Leader Who Offer's All Cooperation to His team to Achieve Targets.
- High Ability to Work Under Pressure.

**Husain M. Kousayri**