MH

Mohamed Hani

CORPORATE & SME | CREDIT ANALYSIS & STRUCTURING | BUSINESS DEVELOPMENT

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PROFESSIONAL SUMMARY

US-educated finance professional (B.S.B.A. Finance, Missouri State University, High Honors) with 20 years in finance, including 16 across corporate banking, SME credit, and commercial lending in Egypt and Kuwait — a credit professional who has built underwriting logic as well as applied it. Full credit lifecycle experience — analysis, structuring, origination, and portfolio management — at National Bank of Kuwait, First Abu Dhabi Bank, Al Ahly Leasing, and Global Corp for Financial Services, having assessed hundreds of SME and corporate credit files. Designed and implemented an SME credit scoring model adopted by National Bank of Kuwait to standardize lending decisions and cut assessment turnaround and has packaged approximately EGP 600MM in SME financing requests through MH Credit Advisory since 2021. Currently completing a full stack development program, bringing technical literacy to credit products, risk, and data teams. Fluent English and native Arabic, with a deep commercial network across the Egyptian corporate and SME market.

SELECTED ACHIEVEMENTS

- Designed and implemented an SME credit scoring model adopted institutionally by National Bank of Kuwait — standardizing lending decisions across the SME book and reducing assessment turnaround.
- Authored approximately 50 credit memoranda per year covering the complete corporate and SME borrower base — new applications and annual renewals — with full risk assessment and lending recommendations.
- Prepared and packaged approximately EGP 600MM in SME financing requests since 2021, across food & beverage, manufacturing, real estate, and trading.
- Managed a portfolio of 80 active corporate and SME relationships at First Abu Dhabi Bank across origination, renewal, and portfolio monitoring; acquired 8 new corporate clients within a single 12-month period.
- Structured facilities ranging from EGP 20MM to EGP 300MM across banking, leasing, and non-bank lending channels.

CORE COMPETENCIES

Corporate & SME Credit • Credit Underwriting & Decisioning • SME Credit Scoring & Risk Models • Credit Analysis & Risk Assessment • Credit Structuring & Proposals • Financial Statement & Cash Flow Analysis • Credit Policy, Process Design & Compliance • Portfolio & Portfolio Risk Management • Relationship Management • Business Development & SME Segment Origination • Asset & Lease Finance • Commercial Negotiation • Regulatory Awareness (CBE / FRA) • Python, Go, Java, C++ (in training) • Team Leadership

PROFESSIONAL EXPERIENCE

Founder & Principal — MH Credit Advisory | **Aug 2021 – Present**

MH Credit Advisory | Cairo, Egypt

- Built and packaged credit files for approximately 50 SME and mid-market clients across food & beverage, manufacturing, real estate, and trading, supporting an aggregate EGP 600MM in financing requests — an average of c. EGP 120MM per year.
- Rebuilt incomplete or poorly presented client financials into structured financial statements, cash flow projections, and credit packages prepared to bank underwriting and credit committee standards.
- Applied a decade of lender-side credit experience to identify and remediate the weaknesses that most commonly cause SME files to fail at committee, ahead of submission.
- Advised clients on appropriate facility type, tenor, and repayment structure relative to their cash conversion cycle and debt service capacity.
- Majority of clients secured the financing sought.
- Tracked Central Bank of Egypt regulatory developments and shifting lender appetite across the SME segment.

Business Development Senior Manager — Aug 2019 – Apr 2021

Global Corp for Financial Services | Cairo, Egypt

- Owned the full origination cycle for new B2B corporate clients — targeting, pitching, pricing, and closing.
- Structured facilities from EGP 50MM to EGP 250MM (approx. USD 3MM–16MM at prevailing rates) for SME and mid-cap borrowers.
- Set pricing strategy and built revenue forecasts used to guide commercial planning.
- Managed strategic client relationships through renewal and expansion, retaining and growing existing accounts.
- Supervised, trained, and developed two junior business development staff.

Business Development Deputy Manager — Nov 2018 – Jul 2019

Al Ahly Leasing | Cairo, Egypt

- Originated asset and lease finance mandates across corporate and SME segments in a competitive leasing market.
- Structured facilities from EGP 50MM to EGP 100MM (approx. USD 3MM–6MM) for corporate clients.
- Matched lease proposals to client asset profiles, cash flow cycles, and repayment capacity.
- Negotiated commercial terms with corporate counterparties and coordinated approvals across credit and operations.

Relationship Manager — Corporate & SME — Aug 2015 – Oct 2018

First Abu Dhabi Bank | Cairo, Egypt

- Managed a portfolio of 80 active corporate and SME relationships across origination, credit renewal, and ongoing account management.
- Acquired 8 new corporate clients within a single 12-month period through direct networking and referral development.
- Structured facilities from EGP 20MM to EGP 300MM (approx. USD 1MM–17MM at prevailing rates) for SME and corporate borrowers.
- Authored credit proposals and defended them in committee alongside risk, legal, and operations stakeholders.

Credit Analyst — Corporate & SME — Jun 2010 – Jul 2015

National Bank of Kuwait | Cairo, Egypt

- Designed and implemented an SME credit scoring model adopted by the bank to standardize lending decisions and reduce assessment turnaround.
- Produced approximately 50 credit memoranda per year with full risk assessment and lending recommendations, covering the complete corporate and SME borrower base across new applications and annual renewals.
- Conducted financial statement analysis, cash flow modeling, covenant testing, and collateral evaluation across corporate and SME borrowers.
- Partnered with relationship managers to structure facilities meeting both client requirements and internal risk appetite.

Financial Analyst — Jun 2006 – Mar 2010

McDonald's Corporation | Kuwait

- Built budgeting and forecasting models supporting multi-outlet operational planning.
- Delivered monthly financial reporting and variance analysis to management.

EDUCATION

B.S.B.A. in Finance — Missouri State University, USA — 2001 – 2005

GPA 3.5 | Graduated with High Honors

TECHNICAL & PROFESSIONAL DEVELOPMENT

- Full Stack Development Program — 01 Talent Academy, Egypt (2025 – 2027, in progress) | Go, Java, Python, C++
- Corporate Credit Course — Arab Academy for Banking and Financial Services
- Problem Loan Management — Central Bank of Egypt
- Management Accounting — Global Consultants
- New Accounting Issues in the Mortgage Sector — Team Power Institute

LANGUAGES

Arabic — Native | English — Fluent