

# Ruba Kokash

## Education- Professional certificates

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2009: B.A in Banking and Insurance, Faculty of Economic-  
Damascus University GP: 74,94%(Third Rank Student)

2012: Master Degree in Banking and Financial sciences-  
Damascus University

*"The Role of Financial Analysis in Prediction the Degree of  
Banking Safety"*

2021: PHD Degree in Banking and Financial Sciences-  
Damascus University

*"The Role of Early Warning Indicators for Managing  
Banking Crisis"*

2023: Certified Islamic banker CIB – Almashor Institute.

## Contact

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**Address:**

Damascus

**Phone:**

0988-162-967

**Email:**

Ru.kokash@gmail.com

## Languages

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Arabic- Native

English-Very Good

## Experience

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**Financial Control & Accounting Officer at Fransabank-Syria -  
11/2014 to 12/2018**

- Supervise the Preparation of the Required Reports from Central Bank Syria, External Auditor and other Regulatory Authorities.
- Supervise the Classification of Banks' Portfolio and Calculating provisions on non-Performing Loans.
- Prepare the Disclosures and Clarifications Quarterly Accounting to (AIS) International Accounting Standards.

**IFRS 9 Project Manager - 9/2018 to Now**

- Preparing an Internal Credit Rating System for Both Clients and Financial Institutions.
- Preparing the Methodology for Calculating the Expected Credit Loss in Accordance with the Instructions of The Central Bank of Syria.
- Running Workshop on IFRS 9 for Fransabank-Syria Employees.
- Supervise the Preparation of Policies and Procedures Related to IFRS 9.
- Developing and Updating the Methodology of the IFRS 9 Application.

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## Experience

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### Head Of Planning and Development Unit - 12/2018 to Now

- Presentation of researched information for planning.
- Preparing of the Estimated Budget and Bank's strategy and follow up its Implementation within an Integrated Work Team.
- Preparing Studies Related to Banking Sector Analysis and the Competitive Position of Fransabank- Syria.
- Preparing Periodic Reports to the Top Management on the Strengths and Weaknesses of the Bank, and Preparing Proposals on Business Development.
- Preparing Feasibility Studies on Opening New Branches and Developing the Services provided.

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English- Very Good

### Head Of Strategic Planning and financial control Department - 01/2023 to Now

- Ensure full compliance with BSO financial regulations and rules and implementation of effective Fransabank internal control framework.
- Assist in providing information required by the supervisory control authorities and coordinating to resolve any inquiries about the financial statements.
- Maintain internal control system to monitor and ensure that financial resources are utilized to implement activities in accordance with work plans and cost plans.
- Monitor the bank accounts in terms of the nature of the transaction and the evolution of its values, and noting any unjustified changes.
- Supervise of tax permits, operational positions and their ratios, liquidity ratios, pricing of new deposits, preferential interest.

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## Languages

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English-Very Good

## Experience

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### Head Of Strategic Planning and financial control Department - 01/2023 to Now

- Supporting management in defining risk appetite criteria and setting a pricing policy for banking products.
- Support month-end and year-end close process, based on financial analysis of the development of the results, comparison with the current results, and finding out the reasons.
- Making a future prediction of the financial performance, to adjust the budget and plan in line with the objectives and improve the results.
- Evaluating the effectiveness of Bank's functions to determine whether they are achieving their goals.
- Supervise the development and implementation of financial models' simulation to support the management decision-making process.
- Maximize return on financial assets by raising the productivity of income-producing assets, controlling costs and targeting optimal investment opportunities for the bank.
- Support Debt management.
- Support cash flow management by planning financing and deposit operations in addition to related cash transactions.
- Create reports that support the decision-making process in various aspects of banking.

## Lectures and Training Courses

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- Lecturer at Damascus University, Economic Modeling and Measurement Program.
- Member of the Training Committee of the Financial and Accounting Professions Syndicate.
- Lecturer in an international training platform C-auditors.
- Lecture at the BBA academy-Malaysia.

# Ruba Kokash

## Skill Highlights

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- **Achieve Results:**  
Plans and monitors own work, pays attention to details, delivers quality work by deadline.
- **Communication:**  
The ability to communicate in a clear and concise manner with various parties using various means, including social media, written and verbal communication.
- **Think Innovatively:**  
The ability to creative solutions at the required time and speed, and develop business which that contributes to raising the level of operational efficiency.
- **Accounting:**  
Knowledge of accounting standards ,principles, frameworks, regulations, policies and trends, and ability to apply this to Internal plan.
- **Strategy & Budget Management:**  
Ability to use objective problem analysis and Understanding the mechanism of internal work and the interdependence between the elements and the mutual influence among them.  
Ability to support budgetary aspects of work planning process, drawing and management of team budgets.

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## Languages

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## Computer Skills

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- Advance Excel
- MS -Office
- SPSS
- Eviews

## Training

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**2015:** S.CPA, Syrian Ministry of Finance.

**2018:** IFRS 9, QNB in Cooperation With Rodrigue Abe Al- Hessen.

**2019:** Liquidity Risk Management According to Basel III, QNB in Cooperation With Rodrigue Abe Al-Hessen.

**2019:** Implementation the Decisions of the Central Bank of Syria for IFRS9, CBOS with EY.