

CURRICULUM VITAE

1. **Proposed role in the project:** HR, Finance & Fiduciary Systems Expert
2. **Family name:** Kheiro
3. **First name:** Jacqueline
4. **Date of birth:** 14th February 1968
5. **Nationality:** Lebanese
6. **Place of Residence:** Lebanon
7. **Education:**

Institution [Date from - Date to]	Degree(s) or Diploma(s) obtained:
Open University, October 2002- June 2005	Bachelor of Science in Business Economy
CNAM University, October 1989- June 1992	Bachelor in Computer Sciences

8. **Language skills - Indicate competence on a scale from C2 to A1 (C2 - advanced; A1 - beginner):**

Language	Reading	Speaking	Writing
English	C2	C2	C2
Arabic	C2	C2	C2
French	C2	C2	C2

9. **Membership of professional bodies:**

- LFA – Lebanese Franchise Association
- CCIB –Chamber of Commerce & Industry Beirut
- ICSC –International Council of Shopping Centers
- SMDC – Society of Management and Development Consultants
- SHRM- The Society for Human Resource Management

10. **Other skills:** Fully computer-literate.

11. **Present position:** Human Resources & Finance Consultant

12. **Years within the firm:** 17 years

13. **Key qualifications (Relevant to the assignment):**

- Business Development Expert for the EPL project with GIZ "Conduct Baseline Study and Business Development Services (BDS) need assessment for MSMEs" Project number/ cost centre:16.2088.9-001.00
- More than 10 years of experience in providing **consultancy services targeted to MSMEs in: consulting, Business development support, SME diagnosis, quality management systems, and strengthening business processes.**
- More than 10 years of professional experience in **business, finance, HR and management consulting.**
- More than 10 years of professional experience in **EVPS, HR management, ATS Systems, Recruiting, Interviewing & Onboarding methodologies, Payroll, and HR management software, HR processes & procedures, Appraisal systems and remuneration, compensation systems etc...**
- 5 years of experience in DC
- 17 years of professional experience in **private sector development**, focussing on identifying organizational challenges, gather and analyse information, develop and implement solutions and help them improve their business performance.
- 17 years of professional experience in conducting research to identify workforce issues or inefficiencies, **developing HR strategies** and company-specific models.
- Profound knowledge of expertise in human resource management activities.
- Profound knowledge of expertise of ILO decent work indicators
- More than 7 years of professional experience in projects activities monitoring, evaluation & learning - MEL

14. **Specific experience in the region:**

Country	Date from - Date to
Lebanon	1992 to 2023

15. Professional experience:

No.	Date from-to	Location	Company & reference person	Position	Description
1	September 2006 to date	Beirut-Lebanon	Business Unlimited- Dr. Salim Hajje-consult@business-unlimited.com	Human Resources & Finance Consultant	<ul style="list-style-type: none"> ▪ Assist client companies to identify organizational challenges, gather and analyze information, develop and implement solutions and help them improve their business performance. ▪ Leading and hands-on coaching teams in development and strategic management. ▪ Experience in the use & interpretation of Management & development consulting frameworks & tools, such as Project Management, ISO 20700 Consulting Projects, Value chain analysis, Organization Interpretation & Agility, CMC framework, SWOT analysis, Business Model Canvas, Balanced Scorecards, etc. ▪ Plan, direct, and coordinate company's and clients' human resource management activities to maximize the strategic use of human resources and maintain functions such as employee compensation, recruitment, personnel policies, and regulatory compliance. ▪ Formulate & Administer compensation, benefits and performance management systems. ▪ Allocate human resources, ensuring appropriate matches between personnel. ▪ Analyze statistical data and reports to identify and determine causes of personnel problems and develop recommendations for improvement of organization's personnel policies and practices. ▪ Analyze training needs to design employee development, training and development programs. ▪ Conduct exit interviews to identify reasons for employee termination. ▪ Develop, administer and evaluate applicant tests. ▪ Identify staff vacancies and recruit, interview and select applicants. ▪ Maintain records and compile statistical reports concerning personnel-related data such as hires, transfers, performance appraisals, and absenteeism rates. ▪ Negotiate bargaining agreements and help interpret labor contracts. ▪ Oversee the evaluation, classification and rating of occupations and job positions. ▪ Perform difficult staffing duties, including dealing with understaffing, refereeing disputes, firing employees, and administering disciplinary procedures. ▪ Plan and conduct new employee orientation to foster positive attitude toward organizational objectives. ▪ Prepare and follow budgets for personnel operations. ▪ Prepare personnel forecast to project employment needs. ▪ Provide current and prospective employees with information about policies, job duties, working conditions, wages, opportunities for promotion and employee benefits. ▪ Serve as a link between management and employees by handling questions, interpreting and administering contracts and helping resolve work-related problems. ▪ Represent organization at personnel-related hearings and investigations. ▪ Contract with vendors to provide employee services, such as food service, transportation, or relocation service. <p>Examples of the short-term missions:</p> <ul style="list-style-type: none"> ▪ Developed HR strategies & Systems for more than 90 BU clients: Everyday Restaurant, Hospitality Services, Kidzmondo, Pralino, Leila Obeid Beauty Center, Mike Sport, Al Baba Sweets, SEA event, Loft by Aspuces, Pellini, Tomatomic, Hamasni Nuts, Hawa Chicken, Pizza Napoli, Hayat Doner Al Turki, Melt n Dip, PFC consulting firm, Al Kazzi Nuts, Bluemez Catering, Tamarat, Midnight Munchies, Mobili Concept, White Line. ▪ USAID Grant 03 LED aims to standardize the Management & Development Consultants Industry ▪ In partnership with SMDC, develops BDS provider database, catalogue, referral system. ▪ In partnership with USAID Strategic Planning, Operations Diagnostic, SWOT Analysis, Financial Analysis, Business Model Reviewing, Expansion Planning, Legal & Para- Legal. ▪ Market Assessment to identify opportunities for BDS development, establish baseline, test methodology. ▪ On behalf of the German Federal Ministry for Economic Affairs & Energy (BMWi), conduct market study and conduct B2B meetings with Lebanese buyers.

- **HR & Finance Consulting** more than 150 BU clients:
- **Local:** Lebanese Parliament- AIPU - Lebanese Army- ILO - International Labour Organization- Kafalat Lebanon- Chamber of Commerce, Industry & Agriculture of Beirut & Mount Lebanon-B IRI - Industrial Research Institute-- LFA - Lebanese Franchise Association- ELCIM - The Euro Lebanese Centre for Industrial Modernisation- AMIDEAST- UNDP - United Nations Development Programme- Indevco- Leila Obeid - Beauty Clinic- KidzMondo- Soda Fresh- Doculand- Mike Sport- APAVE Liban- Hospitality Services- La Maison Du Cafe Najjar- Unipak Patchi- Shtrumpf- Classic Burger Joint- La Constructa- Pralino La Maison du Chocolat- Abdel Rahman Hallab- Colombiano Coffee House- Lebanon SoftShore - Nutopia- Al Kazzi Nuts- Salmontini- Carla's Good Food- Maliks- Aviator Style- Al Baba Sweets- Mc Donalds Lebanon- Mayrig- Tinol Paints International Co.- Siom Orfevres- Abed Tahan & Sons- Rectangle Jaune- Accor- Amcor- Al-Balad- Al-Waleed Bin Talal Humanitarian Foundation- Alcatel- AgroTech- Al-Bayan- Al-Habtoor-Alig- All Media- Al-Iktissad Wal –Aamal- Al-Murakeb El Inmaii- Al-Rifai Roastery- Dessange- the Minister of State for Administrative Reform and Development - Pizza Napoli- Hawa Chicken- Chickys- Genius Map- Jackies Delights- JOZ Lebanese Diner- - Semsom- Shrimpy- M2amara- Hayat Doner- Al-Turki- Melt n Dip- Chickee
- **Regional:** AlADNOC- AEG- ADMA- International Investment Bank- Gawaher El Bon Coffee- ARAMCO- BABCOCK- AL-HEBAISHI- BAPCO - Bahrain Petroleum Company- Saudi Binladin Group- BOSCH- BROOK & KHALFAN- DAR AL-HANDASA- - KOC - Kuwait Oil Company- NNPC - Nigerian National Petroleum Corporation- Loops Automation- SAMAREC- NPCC- J&P- Joannou & Paraskevaides- Arab Bank- - RIDGID- ROOTS ENERGY & ENGINEERING- SAVAL- SCHRACK- SCOTT WILLSON- CCC- UNESCO- VEEDOL- National Commercial Bank- Airways- Ezz Steel- Riyad Bank- Union National Bank- SABIC- Zamil Group- Zain Saudi- Gulf Food Trade- Saudi Fransi Bank- Al Rowad- Ezz Group- Al-Futtaim Group- Al-Jazeera- Kung Fu Express- New Asia- Indian Palace- Curry Leaf- Thai Palace- Mama Fu's- Grill & Chill- Panda Express- Chinese Cuisine- Calorie control- Tamarat- Shrimpy- PFC

- **Finance & HR Consultant and Back-up person – GIZ-EPL project: (May 2023- September 2023):**
 - Development of a common methodology for identifying baseline values and assessing BDS needs.
 - Development a data collection strategy, design interview guidelines, and prepare an outline for data analysis.
 - Establishment of an efficient communication channel with the MSME owners and relevant staff.
 - Conduction of visits and interviews of the targeted MSMEs.
 - SWOT analyses of the targeted MSMEs.
 - Recommendations of specific BDS per company and per area, aiming at improving the productivity and enhancing employment potential of the MSMEs that are beneficiaries of this assignment.
 - Drafting of individual assessment reports including recommendations.
 - Identification of baselines values for the competitiveness of each company.
 - Coordination with the Team Leader and implementation of mitigation measures to potential issues arising during the assignment.
 - Assessed more than 20 beneficiaries: through phone interviews, collection & analyzing data, following up, conducting business assessments, and field visits in order to finalize the agreed recommendations.

- **Management Expert- GIZ- EPL Project (October 2023- September 2024):**
 - Oversee and manage HR operations for approximately 20 client organizations within the GIZ project.
 - Lead sessions with SME owners, managers, and other stakeholders to assess objectives and address challenges.
 - Develop action plans tailored to SME requirements, outlining timelines, key deliverables, implementation methods, and indicators.
 - Design and implement a Comprehensive Employee Handbook to establish clear workplace policies, employee expectations, and organizational guidelines, ensuring consistency, compliance, and a positive work environment.

					<ul style="list-style-type: none"> ○ Create a Performance Appraisal Manual to establish a structured framework for evaluating employee performance, setting objectives, providing feedback, and fostering professional growth, ensuring fairness, transparency, and alignment with organizational goals. ○ Develop a Work-Life Balance Policy Handbook to provide clear guidelines on maintaining a healthy balance between professional responsibilities and personal well-being. ○ Develop a Workplace Safety Protocols Manual to establish clear guidelines for maintaining a safe and hazard-free work environment. ○ Create a Comprehensive Strategic Recruitment Plan Handbook to outline effective hiring strategies, workforce planning, talent acquisition methods, and selection processes. ○ Design a Strategic Recruitment Plan to attract, hire, and retain top talent by optimizing sourcing methods, streamlining selection processes, and aligning hiring practices with organizational goals. ○ Develop a Soft Skills Training Module for B2C Sales to enhance communication, customer engagement, negotiation techniques, and relationship-building strategies. This module was developed through coaching sessions to ensure practical learning and real-world application. ○ Create and refine job descriptions by conducting a thorough job analysis of existing roles to assess responsibilities, skills, and qualifications. ○ Upload the created and reviewed job descriptions to the SkillLab platform, ensuring accuracy, clarity, and alignment with role requirements and industry standards. ○ Establish salary benchmarks and benefits based on market trends and project budget. ○ Develop a Compelling Employee Value Proposition (EVP) that highlights the unique benefits, culture, and opportunities that an organization offers. ○ Create a Comprehensive Staffing Plan to strategically assess workforce needs, optimize talent acquisition, and align staffing decisions with business objectives. ○ Design a Career Development Plan to support employee growth, skill enhancement, and long-term career progression. ○ Establish Governance Policies and Procedures to ensure transparency, accountability, and compliance within the organization. ○ Design a Comprehensive Marketing Training Program to enhance skills in branding, digital marketing, market research, customer engagement, and sales strategies. This training program was delivered through multiple sessions and coaching to support the professional growth of the designated individual. ○ Create a Comprehensive Marketing Strategy to define target audiences, brand positioning, promotional tactics, and digital outreach. This strategy was implemented through a series of sessions to foster the professional development of the designated individual. <p>All documents were provided to the clients through coaching sessions or training programs to ensure effective understanding and implementation.</p>
2	August 2000- January 2006	Beirut- Lebanon	Bank of Beirut SAL- George Aouad	Credit Administrator	<ul style="list-style-type: none"> ▪ 5 years of commercial and retail loan servicing experience ▪ Detailed screening is made on the documents ensuring that they are in conformity with the bank forms and policy (we communicate to branch managers and credit officers for regularization when it is required). ▪ Approve customer applications for lines and extension of lines of credit, consumer credit loans and credit card accounts for \$5000 and below. ▪ Monitor adherence of loans to Bank policy and regulatory requirements. ▪ Insert limit on the system enabling the branch credit officer to execute. ▪ Responds to inquiries from branches or other sources regarding loan status. ▪ Follow up with loan officers to ensure consistent monitoring practices.

					<ul style="list-style-type: none"> ▪ Maintained close personal contact with our credit manager, credit analysis, all branch managers and credit officers. ▪ Maintained clients' credit files records & produced reports clarifying their status for Credit Manager. ▪ Collateral monitoring ▪ Established a successful credit files control system
3	March 1999-July 2000	Beirut-Lebanon	LES EDITIONS ORIENTALES SAL-Mr. Medlej	P.A. General Manager	<ul style="list-style-type: none"> ▪ Letter of credit opening and follow-up with banks & Marine Insurance. ▪ Placing orders with suppliers ▪ Analysed office operations and procedures, such as typing, bookkeeping, flow of correspondence, filing and the requisition of supplies. ▪ Evaluated office production, revised procedures and devised new forms in order to improve efficiency of workflow. ▪ Formulated procedures for systematic retention, protection, retrieval, transfer and disposal of records. ▪ Expedited communication between upper level management and general personnel. ▪ Wrote, designed and produced the group organization chart. ▪ Prepared activities report for guidance of management. ▪ Identified problems, diagnosed causes and determined corrective actions. ▪ Restructured and improved the subscription program. ▪ Assisted subordinates and supervisors in identifying and resolving problems. ▪ Follow-up of HR Insurance (enrolment cards, Claim form, Hospital Admission Form etc...)
4	November 1994–January 1997	Beirut-Lebanon	ALCATEL Contracting- Cezar Jabr	Executive secretary & HR coordinator	<ul style="list-style-type: none"> ▪ Follow-up of scope of work, Partial Work Orders, Letters of Guarantee etc. ▪ Reconciled invoices and purchase orders; developed and maintained databases and spreadsheets; maintained insurance documentation files. ▪ Typed contracts for distribution and approval ▪ Supported senior management, performing computer functions, handling mailings, and preparing daily reports. ▪ General correspondence, Archiving and general office routines. ▪ Assist the Management throughout the recruitment process: <ul style="list-style-type: none"> ○ Screen CVs ○ Investigate candidates and arrange interviews ○ Follow up on interviews' results and ensure evaluation sheets are properly completed ○ Initiate and process Applications for Employment ○ Generate thank you letters for unsuccessful candidates ○ Management of the Expatriate Personnel ○ Count of Overtime hours on spreadsheet ○ Adhesion to the Social Security ○ Follow-up of absence, presence and annual leaves ○ Reconciliation of Employees Complementary Insurance ○ Management of Casual Workers ○ Control of daily statement, count of working hours ○ Bi-monthly pay of the casuals
5	September 1992 – October 1994	Beirut-Lebanon	Compagnie Maritime d'Afrètement (CMA)- George Korban	Assistant to the Chief of the Telecom. Dept.	<ul style="list-style-type: none"> ▪ Telecommunication Department ▪ Operate a telecom system (Quickcom) by Modem ▪ Calculation of cost per minute ▪ Telex + Fax + dispatching of mail to the concerned departments ▪ Data Processing Department ▪ Data Entry & Sending of discharging & loading plans ▪ Typing, Filing ▪ Commercial Department ▪ Dealing with clients (Bills of lading, Insurance, ...) and clearing agents.

16. Other relevant information (e.g. Publications):