

Lina Hammouda

Founder and Chief Executive Officer (CEO)

Address: Tyre, Lebanon | Phone: +961 3 797586

Email: lina@maharaconsultancy.com | Nationality: Egyptian

Website: www.maharaconsultancy.com

Summary

With over 25 years of diverse experience in microfinance and capacity building, I have developed extensive expertise in micro, VSE and SME lending, operations, training, customer care, client protection, market research, needs assessment, and product development. I have successfully managed projects for both national and international organizations some of which are The Lebanese Association for development "Al Majmoua"- Lebanon, IRC (International Rescue committee)- Lebanon, ILO (International Labor Organization)- Lebanon, IFC (International Finance Corporation), Al Tadamun Microfinance Foundation- Egypt among others demonstrating key competencies in project management, performance and gap analysis, questionnaire design, product development, loan applications, financial analysis, consulting, coaching, and delivering presentations. Additionally, I am a certified trainer by Sanabel.

In April 2024, I fulfilled my dream of establishing Mahara Consultancy. Mahara provides tailored solutions and impactful advisory services to empower individuals, micro-entrepreneurs, SMEs, and institutions in Lebanon and abroad. Mahara fosters long-term strategic partnerships with MFIs, corporates, NGOs, international organizations, investors, and other stakeholders to drive sustainable growth and positive social impact.

Experience

Founder and Chief Executive Officer– 11/2023 to Present

Mahara Consultancy, Tyre, Lebanon.

- Manage projects for national and international organizations in Lebanon and abroad.

Product Development and Customer Care Manager– From Jan 2016 to Oct 2023

Al Majmoua – The Lebanese Association for Development, Beirut, Lebanon.

- Reported directly to the CEO, overseeing the product development and customer care departments while providing strategic insights on product and client protection management.
- Planned market studies, designed questionnaires, and guided the review of findings, recommendations, and final reports for needs assessments.
- Designed new financial and blended products and continuously monitored and enhanced existing ones to meet market demands.
- Defined product characteristics and designed loan applications; developed financial analyses, policies, procedures, and follow-up reports.
- Developed training materials and delivered Training of Trainers (TOT) programs providing on-the-field coaching to ensure successful product implementation.
- Managed and monitored product performance throughout the pilot and rollout stages conducting performance and gap analyses to drive continuous redesign and improvement.
- Led the management of the hotline, satisfaction and exit surveys, as well as client feedback surveys to enhance customer care services.
- Served as the focal point for client protection principles and social performance management (SPM) at Al Majmoua ensuring adherence to best practices and industry standards.
- Led the company's SMART certification project collaborating with all departments to successfully implement the certification requirements in 2019.

SME and VSE Manager– From Jul 2011 to Dec 2015

Al Majmoua – The Lebanese Association for Development, Beirut, Lebanon.

- Led the SME and VSE department, overseeing management across Lebanon.
- Managed and monitored SME and VSE product performance and targets conducting performance and gap analyses to drive ongoing improvements.
- Revised the existing individual loan application and financial analysis processes to meet the specific requirements of an SME and VSE loan product.
- Defined the loan size, loan term and established the average targeted loan size.
- Analyzed potential risks and defined the loan process and required documentation accordingly.
- Designed detailed policies and procedures for the SME and VSE loan process.
- Outlined client guarantee requirements to ensure appropriate risk management.
- Created special reports to monitor and assess program performance.
- Proposed revisions to the loan officers' bonus scheme to align with performance metrics.
- Assisted in setting the pricing structure and collateral requirements for the new SME product.
- Evaluated potential markets and demand for SME and VSE products to guide strategic planning.
- Developed training materials and conducted training sessions for loan officers and operations management team on the stages of the loan cycle, including promotion, preliminary meetings, loan application, financial analysis, vetting, guarantee and risk assessment, loan decision, disbursement, and follow-up.
- Ensured effective implementation of procedures.
- Provided on-the-field support and guidance to field officers to assess and enhance performance.

Training and Development Specialist – Mar 2009 to Dec 2010

VITAS (Previously Ameen s.a.l), Beirut, Lebanon.

- Established a training department focused on field staff and developed comprehensive training modules for different operational levels.
- Developed, reviewed, and updated training materials to ensure relevance and effectiveness.
- Undertook special missions with objectives related to performance management based on portfolio indicators and field observations.

SME Team leader– Jan 2007 to Dec 2008

AFC Consultants Int'l Ltd, Beirut, Bonn, Germany.

- Oversaw SME regional management in the South, Bekaa, and Mount Lebanon provinces.
- Directed and coordinated the activities of 9 field officers to ensure effective and efficient operations.
- Provided on-the-field support and guidance to field officers.
- Trained loan officers on the loan cycle process including promotion, preliminary meetings, loan application, financial analysis, vetting, guarantee and risk assessment, loan decision, and follow-up.
- Conducted training for entrepreneur clients on financial record-keeping, cash flow management, and financial planning.
- Coordinated Business Development Services (BDS) activities with bank branches.
- Visited SME clients to assess file eligibility and suitability.
- Submitted monthly status reports to management for review and decision-making.

Operations Manager – Jan 2005 to Jun 2006

Al Majmoua – The Lebanese Association for Development, Beirut, Lebanon.

- Managed operations for Al Majmoua branches across Lebanon ensuring efficient performance.
- Led strategic planning, expansion, sales, product development, and staff training to drive growth and enhance the capabilities of the field team.

Area Manager– From Sep 1999 to Dec 2004

Al Majmoua – The Lebanese Association for Development, Beirut, Lebanon.

- Managed Al Majmoua’s southern branches (Tyr, Saida, Sarafand, Nabatiyeh) ensuring efficient performance.
- Chaired the credit committees overseeing loan approvals and financial decisions.
- Led expansion initiatives and sales to drive regional growth.

Project coordinator – From Dec 1998 to May 1999

Lebanese Association for the Handicapped, Sarafand, Lebanon.

- Trained mothers on effective methods for supporting and educating their children with special needs.
- Planned and implemented project launches to ensure smooth and successful execution.
- Directed and coordinated the activities of the team to ensure effective and efficient operations.
- Conducted training sessions and on-the-field support to supervisors to enhance their skills and knowledge.

Education

SME Finance Expert in SME Finance – 2014

Frankfurt School of Finance & Management, Frankfurt, Germany.

Bachelor’s degree in clinical psychology – 1997

Lebanese University, Faculty of Letters and Human Sciences, Saida, Lebanon.

Training and Workshops

TRAINING OF TRAINERS (2024-UNITAR), Go deeper on client protection (2024- CERISE & SPTF), Islamic Microfinance to alleviate poverty (2017-IRTI), Making Microfinance Work for Youth (2016-ILO), Credit Scoring (2016-Sanabel), TOT for Operational Thinkers (2016-Sanabel), Women Empowerment “Take the Wheel” (2014-IESC), International Certified SME Finance Expert (2014-Frankfurt School of Finance & Management), Making Microfinance Work- Performance Management (2013-Sanabel), Risk Management (2011-IESC), Get Ahead for Women in Enterprise (2010-ILO), Lending to Small and Medium Enterprises in Lebanon (2008-ESFD), MFIs Effective HR Management (2006-Sanabel), Product Development (2005-Sanabel), Operational risk management in MFIs (2005-Sanabel), Financial analysis for managers of MFIs (2004-Sanabel), Manage time, meeting & team (2003-Minds Master). **A comprehensive list of certified training courses is available upon request.**

Skills and Expertise

- Leadership and Team Management
- Communication and Negotiation
- Problem Solving and Critical Thinking
- Strategic Planning
- Business Development
- Teamwork and Flexibility
- Planning and Organization
- Time Management and Prioritization
- Decision Making and Sound Judgment
- Emotional Intelligence
- Microsoft Office Suite
- Market Research and Questionnaire design
- Data Analysis and Interpretation
- Presentation and Public Speaking Skills
- Product development and Innovation
- Microfinance and Client Protection
- Micro Lending (Group and individual)
- VSE (Very Small Enterprise) Lending
- SME (Small and Medium Enterprise) Lending
- Loan applications and financial analysis
- Training and Capacity Building
- Project management

Languages

Arabic: Native | **English:** Advanced