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OBJECTIVE:

Experienced Economist, Finance and Project Management professional looking to fully utilize the combination of strong quantitative analysis, financial modeling, project management and lean six sigma

SUMMARY:

- Over 10 years of excellent professional Strategic Finance/Economics Planning, Modeling, Controls, Analysis, forecasting and Budgeting as well as accounting & expense tracking experience while using Operational Excellence principles and Lean Six Sigma techniques to drive operational execution and achievement of business metrics, predictive and accurate service, and process improvement to support major institutions' strategic leadership, growth opportunities, and execution and utilization of resources.
- Experience in the Logistic and Supply Chain Management and Insurance and Financial Services industries, working with large sets of complex data and analyzing historical data to support top decision making management teams.
- Proven ability to meet tight deadlines, lead cross functional teams to achieve business goals, assess priorities and work well under pressure, and multitask with strong attention to detail, coupled with excellent communication, analytical, and organizational skills.

Experience:

2005 – Present: Guardian life Insurance Companies (NY)

Position: Finance Manager

- Establish strategies and lead financial and risk planning, budgeting, forecasting, reporting, expense analysis, and allocations for the company's business units.
- Responsible for all financial budgeting, planning, and analysis activities for the business, partnering with the SVP and a network of Financial Planning and Analysis professionals around the company
- Create great relationships with different vendors and agencies, and track their performance while responsible for all procurement functions
- Lead enterprise- wide qualitative and quantitative consumer and customer research. Results of the research inform strategic plan of the corporation.
- Lead a key investments project to reduce data analysis and reporting cycle time by 95%, and achieve productivity increases by 85%
- Lead enterprise-wide new email signature implementation project working with IT professionals; increased compliance to policy by 95% in the first month
- Work on the introduction of the new corporate website, accomplishing terrific web performance, increasing traffic by 75% using search Engine optimization methods, and increasing the average time on site by 45%
- Ensure compliance with GAAP/STAT and manage monthly financial close
- Manage various risk management duties to support the business units' compliance to general policies, procedures, and best practices standards
- Serve as an internal consultant to SVP, providing guidance and advice on strategic matters

Position: Business Analyst, Corporate Marketing

- Collaborated with profit center CFOs and finance senior executives to perform return on investment calculations for cross sales initiatives and direct marketing campaigns
- Developed business cases for various initiatives over \$1MM
- Was responsible for the Business Scorecard and meeting its target

2003 – 2005: Allstate New Jersey

Position: Senior Financial Analyst

Sales and Production Research:

- Developed monthly staffing, production trends, and projections for senior management
- Evaluated and offered recommendations on agency mix impact on production
- Analyzed cross-line sales results and studied its impacts to strategic plan on new business production
- Provided research and analysis on leading sales indicators
- Benchmarked results to both internal and external sources; provided valuable insight on the competitive landscape and financial position in the New Jersey marketplace

Planning & Forecasting:

- Worked with actuarial professionals on loss and premium funding studies and projections
- Reviewed and analyzed financial statements, P&L, and PVA analysis
- Developed fully integrated models for loss forecasting and cash flow analysis
- Managed the development of the annual budget and forecast (over than \$420 million a year)

1999-2003: United Parcel Services,

Position: Financial Specialist

- Conducted buy vs. lease, net present value, and return on investment analysis
- Managed payroll/staffing, salaries planning, and budgeting
- Responsible for auditing and controls and researching operational risks
- Developed and implemented policies and procedures for different regional offices
- Worked with engineers to design solutions for operational issues

Education:

New School University

PhD Candidate in Economics: Recently passed with honor the qualifying exams; majoring in Econometrics and Finance

New Jersey City University

Masters in Mathematics; May 2003

Cumulative average: 4.0

Thesis: "The use of Itô's calculus for option pricing"

Rutgers University

Masters in Quantitative Finance; July 2002

Cumulative average 3.5

Mohammed V University – Rabat, Morocco

B.S. in Economics; May 1999

Emphasis: Investment Banking

Cumulative Average: 3.6

Certifications:

- Project Manager Professional (PMP)
- Certified Six Sigma Green Belt (CSSGB)

Computer Skills:

Proficient in MS Office (Excel, Access, Word, and Power Point), SPSS, Mathematica, Mainframe, People Soft, Clarity, Concur, SAS Enterprise Miner 5, Prism, Brio, Oracle, SAP, Monte Carlo Simulations using @RISK, and Visio.

Languages: Fluent in English, French and Arabic