

JOSHUA KHOURY

CREDIT ANALYST / LENDING OPERATIONS SPECIALIST

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PROFESSIONAL SUMMARY

Operations-focused finance professional with expertise in commercial lending lifecycles, credit risk assessment, and process automation. Proven track record of settling \$4M+ in volume and designing technical workflows that eliminate manual processing bottlenecks to drive commercial efficiency.

CORE COMPETENCIES

Financial Operations

Commercial Lending Lifecycle

Cash-Flow & Risk Assessment

Brokerage Operations

Technical Execution

CRM Architecture & Automation

Workflow Engineering

AI System Deployment

Strategy & Scale

B2B Client Strategy

Cross-Functional Leadership

B2B Stakeholder Engagement

PROFESSIONAL EXPERIENCE

Commercial Finance & Operations Specialist | NewGen Finance Brokers

January 2023 – Present

- Directed end-to-end commercial and residential lending operations, overseeing a cross-functional team of 5.
- Maintained a \$4M+ settlement volume for 8 months via rigorous financial assessment, cash-flow reviews and heavy workflows/automations.
- Architected bespoke CRM layouts and automated lead generation to compress processing and onboarding times.

EDUCATION & CREDENTIALS

- Diploma of Project Management – TAFE NSW
- Certificate IV in Finance and Mortgage Broking – TAFE NSW
- **Technical Certifications:** Financial Automation with Generative AI, Advanced Data Analysis.