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Academic degrees

- ❖ Ph.D. of Business Administration – Finance Specialization, in the Subject " The Effect of Oil Price Fluctuation On Securities Market Performance– the case of Egyptian Securities Market" , 2016 .
- ❖ Master of Economic Sciences in the Subject " Financial Market's Analysis Approaches the case of Egyptian Financial Market, 2008.
- ❖ Graduate Diploma of Management –“Very Good”, 2001.
- ❖ Bachelor of Commerce Accounting “Very Good” ,1987.
- ❖ **professional certificates**
- ❖ “CFA”, Chartered Financial Analyst, from CFA Institution (USA), a Supreme International Certificate in Financial and Credit analysis, Portfolios and Wealth Management, Corporate Finance, Risk Management, Governance, Management of Markets & Financial Institutions, Financial Derivatives, Three Levels ,2018.
- ❖ “CFTe”, Certified Financial Technician, From “International Federation of Technical Analysts” (USA) , A Supreme International Certificate in Technical Analysis of Securities Markets ,Financial Instruments, Yield Curves and Currencies, Three Levels , 2009.

❖ “CPM”, Certified Portfolios Manager, from the Egyptian Association for Investment Management , in Portfolios, Wealth and Risk Management,2005.

❖ “CETA” , Certified Egyptian Technical Analyst, from Egyptian Association for Technical Analysts, in Technical Analysis of Securities Markets , Financial Instruments, Yield Curves and Currencies,2008.

Working Experience

❖ **Inspector of Financial Statements**, at the United Association for Building and Housing, in the period from May 1990 to November 1992.

❖ Working experience, extend to 26 Years in Alex Bank Intesa Sanpaolo, since 15-12-1992 till 31-12-2018, Concentrated In The Fields Credit, Finance and Investment through working in majority of Banking Services at Branches (Alexandria, Gleem), and at Headquarter (Capital Market, Treasury & ALM), as follows:

❖ **Banker**, as an Executive officer at Following Divisions, in the period from December 1992 to June 1996

–General Accounts.

– Bills.

– Clearing & Settlement.

– Saving, and CDS),.

❖ **Senior Banker**, in Credit “Retail, SME, Corporate” and Letters of Guarantee Division, in the period from July 1996 to June 2001.

as a Credit Analyst as follows:

–Discussing , Analyzing Credit and Letters of Guarantee Applications.

–Examining the Economic Feasibility Studies for Required Facilities.

- Preparing Credit Memo to the Branch`s Credit Committee.
- Issuing and Following up Letters of Guarantee.
- Implementing Credit Committee decisions .
- Monitoring Client`s Uses of Facilities.

❖ **Head of Credit & Letters of Guarantee Division and Membership of Branch`s Credit Committee**

in the period from July 2001 to February 2007 as follows:

- Examining Letters of Guarantee & Credit Applications “Retail, SME, Corporate” and credit analyzing its.
- Credit Analyzing of Applied Feasibility Studies.
- Preparing discussion memo included the Section's Opinion to be Presented on the Branch`s Credit Committee.
- Preparing Credit Committee's Memorandum and its Decisions.
- Implementation Credit Committee Decisions.
- Following up Facilities.
- participation in credit committee meetings.
- monitoring the client`s uses of the Facilities.
- Following up Outstanding Letters of Guarantee and its Coverages.

Division Chief at Proprietary Trading Department, Capital market Division, in the Period from March 2007 till June 2009.

as a Senior Economic Analyst as follows:

- Analyzing Macroeconomic Variables & Various Economic Sectors.
- Forecasting changes in the macroeconomic variables.
- Forecasting the performance of securities market and the shares included in Alex bank`s portfolios & mutual funds.

- Valuing Shares, Bonds and Companies Included in Bank's Portfolios & Mutual Funds.
- Participating in asset allocation of Alex Bank`s Portfolios & Mutual Funds, following up and re-balancing.
- preparing Daily, Weekly, Monthly, Quarterly and Yearly Reports of Alex bank portfolios & mutual fund`s net asset value .
- Membership Alex Bank`s Financial Advisory Team” Registered in the Egyptian Financial Supervisory Authority for Rendering Financial Consulting to External Parties.

❖ **Supervisor** at Proprietary Trading Department, Capital Market Division, in the period from July 2009 to June 2011.

As a Senior Financial Analyst as follows:

- Conducting Macroeconomic and Financial Market Analysis.
- Analyzing Various Economic Sectors.
- Technically Analyzing Sectors & Markets Indices.
- Fundamentally Analyzing Companies, Stocks and Bonds in the Bank's Portfolios & Mutual funds.
- Technically Analyzing, Stocks in the Bank's Portfolios & Mutual funds.
- Participating in asset allocation, Following up and Re-balancing Alex Bank's portfolios and Mutual Funds.
- Technically Analyzing Yield Curves.
- Membership of Alex Bank`s Financial Advisory Team.

❖ **Associate Manager** at Proprietary Trading Department, Capital Market Division, in the period from July 2011 to December 2013.

as a Certified Financial Analyst as follows:

- Analyzing Macroeconomic Environment & Financial Markets.
- Technically Analyzing Sectors & Markets Indices.
- Technically Analyzing Yield Curves.
- Fundamentally Analyzing Shares, Bonds & Companies in the Alex Bank's Portfolios and Mutual funds.
- Technically Analyzing the Securities Market & Shares Included in the Bank's Portfolios and Mutual Funds.
- Participating in Asset Allocation, Following up and Re-balancing Alex Bank's Portfolios & Mutual funds.
- Membership of Alex Bank's Financial Advisory Team.

❖ **Associate Manager** at Direct Investment Department, Treasury & ALM Division, in the period from January 2014 to June 2018.

as a Certified Financial Analyst as Follows:

- Participating in Managing Alex Bank's Mutual Funds in Conjunction With External Management Firm.
- Analyzing Macroeconomic Environment & Financial Markets .
- Technically Analyzing Yield Curves .
- Technically Analyzing Sectors and Market Indices.
- Fundamentally Analyzing Shares , Bonds & Companies Included in Alex Bank's Portfolios and Mutual Funds .
- Technically Analyzing the Securities Market & Shares Included in the Alex Bank's Portfolios and Mutual Funds.
- Participating in Asset Allocation , Following up and Re-balancing Alex Bank's Portfolios & Mutual Funds.

–Membership of Alex Bank`s Financial Advisory Team.

❖ **Senior Associate Manager** at Direct Investment Department, Treasury & ALM Division, in the period from June2018 till December 2018.

as a Chartered Financial Analyst as Follows:

–Participating in Managing Alex Bank`s Mutual Funds in Conjunction With External Management Firm.

–Analyzing Macroeconomic Environment & Financial Markets.

–Technically Analyzing Yield Curves.

–Fundamentally Analyzing Shares , Bonds & Companies Involved in Alex Bank's Portfolios and Mutual Funds.

–Technically Analyzing Sectors and Market Indices .

–Technically Analyzing Securities Market & Shares Involved in Alex Bank's Portfolios and Mutual funds.

–Participating in Asset Allocation , Following up and Re–balancing Alex Bank's Portfolios & Mutual Funds.

❖ **Variant experiences and skills**

–Technically Analyzing Performance of Financial Markets and Securities in TV Channels.

–Technically Analyzing the performance of Financial Markets and Securities, in Newspapers.

– Technical Analyst at Jadwa for Securities Trading (Preparing Daily, Weekly & Monthly Technical Analysis Reports, of Egyptian securities market), part time inception, from September 2017.

❖ **Teaching experience**

– Arab Academy for Banking and Financial Sciences – MBA Courses, inception from November 2018.

– Alexandria university –Commerce college –business administration division – EMBA courses, inception from September 2016.

– Alexandria university –Commerce college –business administration – under graduated open education courses, inception from September 2016.

– Brokerage and investment firms’ private courses.