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Professional Diploma in Actuarial Sciences Algorithms Consultation· The Arab Academy For Management, Banking And financial Sciences Palestine Capital Market Authority.

PhD: in Finance 2010, Arab Academy for Banking and Financial Sciences (AABFS)., Amman, Jordan thesis (Impact of Governance on Financial Sector Development in the Middle East and North Africa Countries (*MENA*)). *WORD BANK* I am a specialist in Good Governance, Economic & Financial Management, a Ph.D. dissertation is on “governance in MENA countries” Building Rating Score for Private, Government and NGOs Sectors including, Transparency and Disclosure, Managerial and Strategic Rules, Voice and Accountability, Political Stability and Absence of Violence, Government Effectiveness, Regulatory Quality, Rule of Law, Control of Corruption Indicators based on the world bank classifications roles for good Governance

MA degree of Business Administration from Al-Quds University /Jerusalem _ Palestine (1999_2000) thesis in small and medium business Palestine. West Bank and Gaza(MAS).

General Council for Islamic Banks and Financial Institutions (CIBAFI) representative in Palestine, 6 training sessions, 55 Graduates from An-Najah National University acquired CIB certificates, in addition to 31 employees from the local market, microfinance, and Islamic banks.

Consultant and university lecturer for

Consultancy:

- Evaluation Study Consultant for SCC, 2011/2012 (Country study – Jordan 2011: economic performance, Institutional a& governance performance, employing in Jordan Economic Activities cooperative, Woman Society, Poverty, Rural economy, Local and international NGOs, Donors, Millennium development agenda).
- **MENACatalyst Foundation Small Business Enterprise:** Diagnosis crisis of companies in management, financial strategy, and good governance. Development of solutions in the institutionalization, staffs’ development, and training needs (managerial and technical).

Startup Business: Feasibility study, implementation of financial and managerial systems, strategic and action planning

- **Final Evaluation Consultant: FCA,** Final evaluation of the project “**Increasing rural women participation in agricultural activities**”, Nov 2015.
- **Union of Housing Cooperatives-Palestine (PUHC):** Development of financial and administrative systems, manuals, strategic plan, and Business/ Services Operations procedures and work instructions. October 2015.
- **Final Evaluation Consultant: DCA,** the final evaluation of the project “Empowering vulnerable households in marginalized areas (Area C) and improving their living conditions to mitigate the impact of occupation restrictions” June 2015
- **Final evaluation consultant: ARIJ,** the final evaluation of the project “**Utilization of Green Energy in Lighting the Households of Arab Al-Rashayida Village in the West Bank**”, April 2015.

- **Feasibility Study Consultant and implementation of: Orchid International Center for Health And Beauty**, New beauty and clinical center according international standards. From November 2014 to August 2015.
- **Feasibility Study Consultant: Sinokrot for Trade & Investment CO**, Feasibility study, marketing strategy and management of negotiations with their partners.
- **Consultant (trainer): EU& ARIJ** : Relevance & governance trainer, for cooperatives members, Cooperatives experts.
- **Consultant in ARIJ and Swedish Cooperative Centre 2013/2014** (develop a perception survey to Evaluate the project impact and deliver analysis Report for the targeted Cooperatives) project” Developing Agro-Rural Co- operatives in Palestine towards Good Governance and Better Transparency and Accountability”
- **Advocacy strategy consultant 2012:** (River Consultancy Company): Prepare and submit the advocacy strategy for a group of cooperatives and civil society organization in the north of west bank, Project funded by OXFAM.
- **Consultant in ARIJ and Swedish Cooperative Centre 2012/2013** (develop a perception survey to Evaluate the project impact and deliver analysis Report for the targeted Cooperatives) project” Developing Agro-Rural Co- operatives in Palestine towards Good Governance and Better Transparency and Accountability”
- **Trainer-2011. ARIJ:** Training consultant in governance, evaluation and controlling, proposal writing.
- **Trainer-2013: Ministry of Education & Higher Education**, evaluation and controlling, (Education managers).
- Review and assess the TVET advocacy strategy in the MOEHE, 2010.
- **Research study Consultant for Reef Micro Finance Company:**
 - Provision of financial services for agricultural producer’s cooperatives and market actors within the framework of Fair-Trade sector”.
 - Fair prices for agricultural products: identifying elements of price composition and external influences that play a role in raising or lowering prices to the consumer and how to treat it.
- **Consultant for Palestinian Islamic Bank.**
 - Marketing strategy, strategic planning, and market research.
 - Study, analyze, and evaluation of the **Jordanian Islamic Bank** as a success story including structure, strategies, legal system, and SWOT analysis. Competition sector, stakeholders, social classification & customer’s satisfaction.
- **Trainer-2009: insurance sector in Jordan,**
- **2006 – 2008. BDO-Jordan Consultation Company, Amman _ Jordan**
 - Team Leader: Strategic Planning project For Altakafool insurance company-Amman
 - (Strategic Planning, Business Plans, Marketing Plans, Business Evaluation & Organization Reviews, Project Implementation & Management (small, big business).
 - Employee Training & HR Development, design survey, proposal writing
 - Market research and Feasibility Study , governance, ,` Managerial and Financial system)
- **2007-2008 - Expert Company:** (financial analysis, Strategic Planning ,Designing Training Program Managerial improvement), Amman _ Jordan
- **Consultant in insurance sector (Jordan) 2013: market study, marketing plan strategies of policies market.**
- Business Plans, Feasibility Studies, ,market research , Organizational Restructuring, Excellent report writing and Presentation skills., Training needs analysis & Design skills , Business restructuring experience

- Researcher: Excellent experience in designing questionnaires, analysis using SPSS, data presentation and reporting.
- **Lecturer and Tra** for market report , financial report , sales report evaluation, Financial Analysis , Portfolio management , , Needs for Investment , Cost Accounting , Corporation Accounting public finance, Insurance Accounting ,Islamic bank ,Governmental Accounting , Financial Accounting , Economics , CRM , assessment training needs ,Marketing , Visibility Study. Business Ethics, Strategic Management, Management, Corporate Governance, Research Methods in (**Palestinian Technical Colleges , Palestinian Polytechnic University & Alquds universities**).

Work Experiences

- **Consultant** for consultation and training company – **Ramallah- Palestine** (Strategic Planning, Business Planning, HR Development, Organizational Structure, Capacity Building, Feasibility Study, Restructure , Business, And Financial Solutions, Investment Management , Evaluation, Proposal Writing, Marketing Plan, Training Needs Analysis, Financial And Management Procedures , Governance Scoring For Private , Governmental &Civil Societies, Advocacy , Research Studies)
- **2008-2010 –Ministry of Education & Higher Education**, Technical Colleges Manger, planning &Development (in addition to operational activities prepare HR assessment and evaluation for Palestinian technical colleges in Palestine.

- **Lecturer as (part-time)**

2000_2004 Alquds_ Open university Hebron_ Palestine

2001_ 2002 Palestine Polytechnic Palestine Hebron_ Palestine Lecturer: MIS Department.

- Leader of quality assurance team of the university.
- Member of the strategic planning team of the university.
- Member of the market research team of the university

1995 – 2008 Palestine Technical collage-: Hebron_ Palestine

- Lecturer : Business & finance Department 1995_1998
- Head of Business Department 1998_2001.
- Design secretary program according local market needs.
- Design the Training Guide (corporation with local market)
- Leader of developing the financial management program in all PTCs of Palestine. Academic assistant (2003-2005)

2008_2014: Alquds_ university _ Palestine

- **Member of Corporate Governance Competition in Palestinian Universities(IFC)**

- TRAINER IFC Corporate Governance University Program 2019 IFC Corporate Governance Advisory Services Helping Companies to Operate More Profitably and Grow Training of Palestinian Universities' Professors TOT Advanced (Level 2)
- TRAINER IFC Corporate Governance University Program "The Board of Directors Certification Program".
- **Responsible project manager:**Centre of Excellency in Media and Telecommunication(GIZ)
- **Consultant** : Procurement and Supply Chain Curriculum Development
- **Trainer** :
- Essentials of Supply Chain Management
- Logistic Core Operations with SAP: Inventory Management, Warehousing, Transportation, and Compliance³
- Supply Chain Risk Management

2014 till now Palestine Technical University& Birzeit University as part-time

Articles

- The internal determinants of gender diversity and its non-linear impact on firms' performance: evidence from the listed companies in Palestine Exchange.
<https://www.mdpi.com/1911-8074/16/1/28>
- Index for Corporate governance for industrial companies in Palestine Yarmok university)
- Working on research about construction Index of Governance for Palestine governmental Ministries.
- corporate governance in the civil society (cooperatives in Palestine
- Using BSc as strategic tools in the private and governmental sectors in Jordan.