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PROFESSIONAL SUMMARY

Experienced Consultant and Certified trainer offering expertise in NGO's leadership, Financial Inclusions, and Organizational Development. Ready to leverage 25 years of experience in NGO's, private sector, and non-governmental organizations in the field of poverty alleviation, unemployment, women empowerment, youth employment, and vocational education to enable institutions achieving sustainable development goals (SDGs).

With extensive experience in institutional assessment, capacity building, and technical assistance consultation services for financial institutions (MSME's and MFI's) in the region (Syria, Saudi Arabia, Egypt, Sudan, and Yemen). Senior consultant and outstanding performer in executive positions within the MSME and Microfinance industry (Islamic and Conventional industry). Proven success in leadership, operational excellence, and organizational development with a keen understanding of elements of MSME business. Recognized for inspiring management team members to excel and encouraging creative work environments.

Recognized consistently for performance excellence and contributions to success in Microfinance regional industry. Strengths in leadership and people backed by training capabilities in the financial industry. Well-qualified Training Specialist adept at planning and implementing onsite and remote training programs.

Authoritative and clear communicator with a charismatic style and insightful approach. Pursuing new professional opportunities with room for advancement. Skilled Training Specialist highly effective at conducting personal and group training sessions focused on topics such as NGO strategic management, strategies implantation, and performance management (KPI's and balanced scorecard).

SKILLS

- Capacity Building
- Strategic Planning And Implementation
- Partnership Development
- Business Development
- Knowledge Management
- Change Management
- Analysis & Evaluation

WORK HISTORY

Ethmar For Islamic Microfinance - Executive Director
Amman, Amman • 01/2016 - 09/2020

Ethmar for Islamic Microfinance, first Shari'ah-compliant Islamic microfinance company in Jordan owned by King Hussien Foundation(KHF) under the umbrella of Central Bank of Jordan (CBJ) as the first Islamic Microfinance institution to fight poverty, unemployment and to provide financial solutions to those financially excluded with

- Processes improvement and procedures
- Budgeting /Financial Planning
- Financial Analysis
- Quality Management

EDUCATION AND EXECUTIVE EDUCATION

Harvard Kennedy School
USA • 2018

Executive Education :
Leadership For System Change

Harvard Business School
USA • 2014

Executive Education:
Performance Measurement of Non Profit

Harvard Business School
USA • 2011

Executive Education :
Strategic Planning For 'Non -Profit Organizations

Harvard Business School
USA • 2009

Executive Education :
Strategic Leadership For Microfinance

Bergamo University
Italy • 2004

MBA: Microfinance

University Of Jordan
Jordan • 1998

Incomplete MBA : Finance

University Of Jordan
Jordan • 1992

Bachelor of Arts: Accounting And Economics

CERTIFICATIONS

low-income individuals (employees, workers, and retirees), licensed businesses and household businesses.

- Established, initiated and optimized business strategies based on project targets, performance and budget factors.
- Aligned organizational objectives with company mission by collaboratively developing integrated strategies.
- Cultivated forward-thinking, inclusive, and performance-oriented business culture to lead the innovation and push progress.
- Led operational oversight and budgetary supervision for six departments in different locations.
- Assessed operational activities and operational reports to evaluate main indicators performance, develop targeted improvements, and implement changes resulting in exceptional performance.
- Managed and executed donor funds(USAID) to support the product development process.
- Promoted enterprise-level risk management and emergency management practices and helped instill a strong culture focused on protective policies and procedures.
- Provided Technical support activities to operation and execute institutional assessment services.
- Developed and pitched a plan for an innovative Youth development product, called "vocational educational program" in partnership with the private sector. In the first round, more than 3000 youth benefited from this program.
- Coordinated innovative strategies to accomplish objectives and boost long-term impact.

Tamweelcom - Executive Director

Amman, Jordan • 12/2005 - 01/2016

Tamweelcom (Jordan Microfinance Company) founded by King Hussein Foundation (KHF) in 1999 with a 30,000 JD grant, five employees, and one branch. Aimed to elevate employment rates, foster socio-economic advancement, and empower low-income individuals within Jordan. Today, Tamweelcom is a 50 million JOD company that caters to 90,000 clients and enterprises. It has over 500 employees across physical branches and two mobile bus branches - it is the only microfinance institution to operate mobile branches in the Kingdom.

- Promoted mission of Tamweelcom via successful outreach and marketing strategies to accelerate business activity from 6 branches to 31 branch that covers all main cities in Jordan.

- Business Excellence Lead Assessor for EFQM (European Foundation for Quality of Management)
- Certified trainer for SME and Microfinance (Operations, Marketing, Administration, Finance and Microfinance at university), Microfinance Center “MFC”, Institution of Banking Studies, ILO and Sanabel .
- Microfinance and MSME Management Development, USAID Jordan, 2003/01.
- Microfinance and MSME Specialist, Advanced level, USAID Jordan, 2002/07.
- Microfinance and MSME Strategic and Business Planning held by USAID, Washington, USA, 2002/01.
- Treasury Management, USAID Jordan. 2001/09.

- Supervised disbursement of over than 460,000 loans in amount of US \$298 million, financed over 79,000 small and Micro-enterprises, 91% of which are owned by women and 35% Youth with 99% collection and repayment rate.
- Supervised and motivated diverse team of 380 staff member and headed Operation, Finance, Human resource, Marketing, Logistics and IT functions.
- Introduced and endorsed international standards of working conditions that developed by International Labor Organization(ILO).
- Managed and executed donor (USAID) funded project to support Tamweelcom's outreach in amount of USD 1 Million.
- Increased company outreach and beneficiaries by 10 times in ten years through aggressive new market strategies.
- Improved performance management system and introduced key performance indicators and dashboard program.
- Developed and enhanced procedures to reduce institution's exposure to risks, updated risks recorded and conducted risk assessment regularly.

Microfund For Women - CFO

Amman, Jordan • 01/2001 - 12/2005

Microfund for Women (MFW) is a private non-profit company operates under the umbrella of Central Bank of Jordan, MFW began its operations in 1996 and is considered one of the leading companies to provide financial services to low-income, small business owners in Jordan with more than 50 branches and more than 130,000 active clients.

- Verified compliance of financial policies and accounting procedures against Central bank regulations.
- Assessed budget plans and present costs to forecast trends and recommend changes.
- Set clear departmental objectives and developed effective strategies to achieve targeted goals.
- Managed and executed USAID project to support MFW operations and expansion by USD 5 Million.
- Analyzed financial data regarding product performance and customer performance and developed reports for key stakeholders.

UNDP - Assistant Finance Manager

Amman, Jordan • 03/1998 - 01/2001

Royal Society for Conservation of Nature - Finance Manager

Amman, Jordan • 01/1993 - 01/1998

AFFILIATIONS

**Board Member of Social Performance Task Force “SPTF”
2012-2016**

**Social Entrepreneur of 2008 Award and World Economic
Forum “WEF” member**

**Vice-Chairman of The Microfinance Network of Jordan
2018-2020**

**Vice-Chairman of The Microfinance Network of Arab
Countries 2009-2012.**

**Committee Member of “Financial Inclusion Strategy of
Jordan 2018”**

**Committee member of “ National employment and
training strategy of Jordan, 2012-2013”**

**Advisory Board Member, Youth Financial Services(YFS),
Making Cents 2009-2011.**

**Consultant \ Trainer, GIZ building capacity project for
Central bank of Yemen and Central bank of Jordan.**

**Consultant\ Trainer, Strategy and Performance
Management for Grameen-Jamil Foundation, 2015-2017.**

**Trainer for microfinance practitioners from the MENA
region, Jordan, Egypt, Yemen, Palestine, Saudi Arabia,
Iraq, Sudan, and Syria.**

**Certified Trainer for the "Institution of Banking Studies" in
the filed of MSME and Microfinance.**

**Part-Time Lecturer at Jordan University (2008-2010),
Luminous Technical University (Starting 2020) and Arab
Open university (Starting 2020). In Entrepreneurship,
Financial Technology and Financial inclusion.**