*Kholoud Financial Economics*

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| ***Present Address*** |
| Dubai -UAEE-mail: kholoud.314127@2freemail.com  |
| ***Personal Data*** |
| Gender: Female.Nationality: Jordanian.The attitude: Patient, ambitious, flexible, optimist, hard worker, and fast learner.  |  |
| ***Education Background*** |
| * Bachelor degree in Financial Economics, The Hashemite University, (Very Good) Rating with a GPA of (3.21/4). Jordan.
 | *June, 2007* |
| ***Experiences*** |
| * **DubLi,** Dubai, UAE.

Customer Service Agent.Being responsible of the following:* Explain the organization’s products, services, and details of the organization’s technology to internal and external customers by way of telephone communication and heavy electronic mail communication.
* Handle complaints while maintaining a professional, friendly demeanor.
* Satisfying inquiries of the customer(s), exceeding the expectations of each customer.
* Extensive knowledge of the company and services provided in order to respond to inquiries.
* Understanding the intricacies of the company’s technologies.
* Properly and accurately communicating and documenting the needs and concerns of the customer.
 | *January, 2017**Up to present* |
| * **Abu Dhabi Commercial Bank (ADCB),** Dubai, UAE.

Project Operations officer (temporary). | *August, 2016**To* *December, 2016* |
| * **The Housing Bank for Trade and Finance,** Amman, Jordan**.**

Credit Analyst.The main duties in this position:* Assesses the credit memo provided by the Relationship Manager to make sure of the accuracy of the information contained therein and to be supported by documentation.
* Assesses the credit process and analyzes the qualification and solvency of the finance seeker, in a neutral manner that would help in the credit decision-making.
* Analyzes the cash flows and the economic feasibility of projects to be financed, according to the nature of the financing and reflects the findings and recommendations to the credit committee.
* Ensures that the credit study is in harmony with work procedures and credit policy in a way that does not contradict with bank regulations.

Risk analysis: * Assesses financial risks, market risks, and management risks through the results of Moody’s, identifies deviations and positive or negative indicators, and comments on them in a neutral manner.
* Clarifies and identifies weaknesses in the financial and credit process and clarifies the corresponding strengths and justifications for recommendations submitted to various credit committees.

Market research: * Conducts research and collects economic and financial data and news needed for the credit study.
* Analyzes and reflects the results of the initial collection of data of the credit study and provides the recommendations to inform the credit committees.

Other:* Played a major role at CLOS (Commercial Loans Origination System) at implementation and testing phases.
 | *May, 2014*To*September, 2015* |
| * **The Housing Bank for Trade and Finance,** Amman, Jordan**.**

Strategic planning officer. The main duties in this position: * Collect and analyze data required for the strategic planning process, in order to provide management with needed information for identifying future strategic directions.
* Take part in the SWOT analysis process, to identify the internal strengths and weaknesses and external opportunities and threats for the bank, sectors and work centers.
* Assist departments and work centers in the preparation of their strategic plans, as well as review, evaluate and discuss such plans with them.
* Take part in the preparation of the bank’s overall plan, to be adopted by the executive management and the board of directors.
* Prepare operational plans for the departments and work centers and ensure their coherence with the bank’s overall strategic plan.
* Monitor the performance of sectors and work centers to ensure achievement of strategic objectives, and submit a monthly report on such performance.
* Take part in the suggestion of correctional plans and programs to minimize the risks of not achieving the strategic objectives.

Development and advancement:* Keep up to date on research and studies pertaining to strategic planning.
* Take part in developing the methodologies of preparing and follow up of strategic and operational plans.
 | *February, 2012*To*April, 2013* |
| * **The Housing Bank for Trade and Finance,** Amman, Jordan**.**

Customer Service. The main duties in this position: * Meet the annual target by selling and cross-selling the bank’s services and products.
* Contact customers through different channels (phone, email, and face to face) for marketing purpose.
* Handling customer’s issues and complaints, and go through the escalation process if needed.
* Studying and analyzing the customer's financial situation for loans approval.
* Issuing and following up Letter of Credit (L/C) and Letter of Guarantee (L/G).
* Ordering and solving issues related to cards (credit, debit, and prepaid).
* Opening and closing accounts.
* Posting and stopping checks.
* Follow up customers for installments.
 | *January, 2008**To**February, 2012* |
| * **Peace Corps (Underlying the American Embassy),** Amman-Irbid, Jordan.

LCF (Language and Culture Facilitator).The main duties in this position: * Designing and preparing instructional teaching aids for Arabic classes of five adult American Peace Corps Trainees.
* Using language-learning techniques, which ensure that Trainees get the optimum amount of language skills.
* Implementing with the language and cultural coordinator special language programs for advanced level speakers and slow language learners.
* Interacting with trainees and Jordanian host families in villages and facilitate communication.
* Serving as a language and cultural resource for both Jordanians host families and American Trainees.
* Supporting the overall training program through participating in sessions and assuming additional duties when requested by the training manager and the language and cultural coordinator.
 | *June, 2007* *To* *Sep, 2007*Summer job |
| * **ABC Bank**. Amman, Jordan.

Trainee.  | *Aug, 2006* *To* *Sep, 2006* |
| ***Training Courses*** |
| **Credit analyst preparation program.**The Housing Bank for Trade and Finance, Jordan. | *November, 1st, 2013**To**April, 30th, 2014* |
| **NLP (Neuro Linguistic Programming).**Pioneers Academy, Jordan. | *December, 16th, 2012**To**December, 19th, 2012* |
| **MBA (Master in Business Administration) in practice program (grade A).**Change zone, Jordan. | *April 23rd* 2011*To*October 22nd 2011 |
| **Quality service and sales improvement.**Bata leadership & coaching transformation international, Jordan. | *October 11th, 2009**To**October* 15th 2009 |
| **Understanding and analyzing financial statements and reports.**The Hashemite University, Jordan. | *April. 21, 2007**To**April. 29, 2007* |
| ***Computer Skills*** |
| * *Microsoft Windows operating systems.*
* *Microsoft office (Word, Excel, Power Point).*
* *Excellent command of the World Wide Web (Internet) skills.*
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| ***Languages*** |
| * *Arabic: Native language.*
* *English: Excellent in Reading, Writing and Conversation (Passed the TOEFL iBT exam with 80/120 points).*
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| ***Others*** |
| * *Have been listed on the honor board of the Hashemite University.*
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