*Kholoud Financial Economics*

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| ***Present Address*** | |
| Dubai -UAE  E-mail: [kholoud.314127@2freemail.com](mailto: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.* | |
| ***Languages*** | |
| * *Arabic: Native language.* * *English: Excellent in Reading, Writing and Conversation (Passed the TOEFL iBT exam with 80/120 points).* | |
| ***Others*** | |
| * *Have been listed on the honor board of the Hashemite University.* | |