**Mohamed**

**Mohamed.361347@2freemail.com**

**Career Objective:**

Seeking a career opportunity within large organization,

Whereby I can improve my skills and capabilities

**Major Strengths**

An innovative thinking individual with good social acumen gained through studies and life experiences. I have learnt to set clear objective and strive to exceed them. I also possess a dynamic approach, vision and flexibility to readily adapt and succeed at the highest level. I can work to tight schedules and have a calm approach when under pressure.

**Personal Characteristics:**

* Outstanding interpersonal skills.
* Good attention to detail and ability to multi-task.
* Good problem solving.
* Ability to work under pressure.
* The ability to persuade to reach the goals of shortest path
* Individual work or teamwork and team leadership

QUALIFICATIONS SUMMARY

* Highly professional in dealing with people
* Well organized, has a good time management and works harmoniously with others
* Hardworking and able to multi-task effectively
* Outstanding training, flexibility and excellent interpersonal and communication skills both written and verbal (Arabic and English)

An excellent team leader

* Proficient in sales and marketing
* Knowledgeable in Microsoft Word and Excel

**Work Experiences:-**

**As team leader at AMAN debts collection from November -2014 till now**

* Collect payments on past due bills.
* Organize list according to severity of delinquency..
* Call customers using telephone.
* Utilize computer systems to handle skip tracing.
* Inform clients of overdue accounts and amount currently owed.
* Attempt to collect payment.
* Ensure all customer information is correct, including phone numbers and addresses.
* Listen to customer's story and determine if debt can be collected.
* Set up repayment plans and new terms of sale.
* Offer advice or refer customers to debt counselors.
* Record new commitment to repay debt.
* Initiate repossession proceedings or hand over account to law practice that specializes in debt collection.
* Report satisfied debts to credit bureaus.
* Print reports for management.
* Cordoned between the bank RM and the team for all requirements.
* Track the daily tasks and send the reports to the management.
* Update the daily collection for the team.

**As team leader at Misr life Insurance from May-2010 to April 2014**

* Sell insurance policies to potential clients.
* Help individuals, businesses, and families select the most appropriate policies for health, life, and properties.
* Offer property and casualty, life, health, disability, and long-term care insurance.
* Sell policies that protect individuals and businesses from financial loss resulting from automobile accidents, fire, theft, storms, and other events that can damage property.
* Pay beneficiaries when policyholders die.
* Sell annuities for retirement incomes.
* Offer health insurance policies that cover the costs of medical care and loss of income due to illness or injury.
* Advice clients on how to minimize risk.
* Advice clients on retirement planning, estate planning, and also provide assistance in setting up pension plans for businesses.
* Sell mutual funds and variable annuities.
* Seek out leads and new clients.
* Maintain reports and records of insurance policies.
* Match insurance policies for clients with the companies that offer the best rates and coverage.
* Obtain price quotes.
* Process applications.
* Utilize the Web to respond to quotes for insurance policies.
* Maintain regular contact with clients.
* Answer questions and make changes to existing policy
* Make a live training for the new staff
* Closing the big dales for the team

**As a sales auto finance and personal loans at NSGB form August-2008 to April -2010**

* Contacting clients and setting up meetings, either within an office environment or in clients' homes or business premises.
* Conducting in-depth reviews of clients' financial circumstances, current provision and future aims.
* Analyzing information and preparing plans best suited to individual clients' requirements.
* Completing risk analysis.
* Researching the marketplace and providing clients with information on new and existing products and services.
* Designing financial strategies.
* Assisting clients to make informed decisions.
* Reviewing and responding to clients changing needs and financial circumstances.
* Liaising with head office and financial services providers.
* Liaising with other professionals, such as estate agents, showrooms.
* Keeping up to date with financial products and legislation.
* Producing financial reports.
* Contacting clients with news of new financial products or changes to legislation that may affect their savings and investments.
* Meeting the regulatory aspects of the role, e.g. requirements for disclosure, costs of the services provided and also the advised products.

**As a call center agent at Vodafone Egypt from october-2007 to july-2008**

* Handle incoming calls from a national customer base.
* Provide detailed information on services and products to customers.
* Make appropriate storage recommendations based on customer requirements.
* Locate available storage space.
* Enter accurate and complete customer information into system.
* Research and resolve service, product and billing issues.
* Maintain updated records of all customer interactions.
* Monitor and contact customer’s complaints.
* Produce weekly call reports for manager.
* Achieve and exceed key performance indicators in all areas.

**As a lawyer and debt collector at Abdul-Karim Farhat legal consultant from January 2005 to august2007**

* Present and summarize cases to the lawyer
* Prepare legal briefs and opinions, and file appeals in state and federal courts of appeal..
* Analyze the probable outcomes of cases, using knowledge of legal precedents.
* Examine legal data to determine advisability of defending or prosecuting lawsuit.
* Perform administrative and management functions related to the practice of law.
* Search for and examine public and other legal records to write opinions or establish ownership.
* Negotiate settlements of civil disputes.
* Negotiate settlements of Commercial disputes and bank checks

**As a Cashier in Restaurant momen from May-2002 to decmber-2004.**

* Greet customers and ask if they want paper or plastic.
* Take customers' orders.
* Take money in the form of cash, credit card.
* Issue receipts, refunds, and credits.
* Change receipt paper as needed.
* Count money in cash drawers at the beginning of shifts to ensure that amounts are correct and that there is adequate change.
* Answer customers' questions and get a manager if answer doesn't solve the issue.

**Personal Information:**

* **Marital status : - Married.**
* **Nationality : - Egyptian.**
* **Gender : - Male.**
* **Date of birth : - 29 / 1 / 1984.**
* **Religion : - Muslim.**
* **Visa : - Residence visa.**

**Academic Qualifications :**

* **Graduate of the Faculty law.**
* **Graduation year: 2007.**
* **Overall Rating: Acceptable.**

**Languages Skills :**

###  Arabic: [Native](http://dictionary.reference.com/browse/native).

 **English: Fluent.**

**References:**

**Available upon request.**