

**Nationality:** Palestinian

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### My Objective

I am looking for opportunities to develop new skills while strengthening those I already possess. I try to learn something new from every challenging experience because I believe there is always room for self-improvement both personally and professionally.

### Academic

**2010-Sep 2011:** **Lancaster University-UK**  
**MSc in Money Banking and Finance.**

#### Modules included:

- |                                    |   |
|------------------------------------|---|
| ☐ Topics in Economics              | ☐ International Banking & Risk Management |
| ☐ Applied Econometrics             | ☐ Economics for Money, Banking & Finance  |
| ☐ Foundation of Finance            | ☐ Advanced Corporate Finance              |
| ☐ Financial Markets and Securities | ☐ International Money and Finance         |

**Dissertation: titled " Sukuk Stylized Facts"** The aim was to highlight the differences among Islamic bonds and conventional bonds.

**2003-2007:** **An-Najah National University, Nablus**  
BSc Money Banking & Finance, GPA 81.9%

**2002-2003:** **Kamal Junblat School, Nablus**  
83.3% scientific stream including English, Mathematics and Science

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### At work .....

**Sep 2006**  
**-Oct 2006:** **Bank of Jordan, Nablus**  
This was the practical training month of my degree course where I was based at the Customer Service Department in the Bank of Jordan. Duties included developing applications for clients as well as administrative tools for use within the department. This position called upon many skills I had

learned as part of my degree and tested my ability to put them into practice in a 'real world' situation.

**Dec 2007:**

**Jordan Kuwait Bank-Amman, Jordan**

I was trained for a whole month at the head office in Abdali-Amman before starting my career in Nablus branch.

**Jan 2008  
-Aug 2010:**

**Jordan Kuwait Bank - Nablus**

I worked as a Customer Service Officer.

My duties included:

1. Understand customers' needs and provide appropriate solution and attention.
2. Deliver personalised service over the telephone to customers on various banking products, accounts, and services enquiries in an effective and efficient manner.
3. Identify cross-sell opportunities during customer interaction.
4. Consistently deliver quality service to our customers to achieve total customer satisfaction.
5. Solicit customers' feedback and identify problem trends for improvement actions.
6. Assisting customers with their enquiries, escalate/ re-direct problems when appropriate
7. Accept money or cheques deposited by customers, verify records and receipts, and credit customers' accounts.

I feel this position greatly enhanced my communication skills.

**Oct 2011  
-Present:**

**An-Najah National University, Nablus**

**An instructor** Teaching BSc students different modules, such as: Corporate Finance, Credit Management, Managerial Finance & Principles of Management. My aims in these courses are to

- 1- Develop the awareness about the financial managers' roles and responsibilities.
- 2- Develop the ability of making financial decisions based on the analysis of the firm situation from a financial perspective, which requires the acquisition of specific analytic skills.
- 3-Being able to understand the different markets' hypotheses.
- 4-Understand how to identify the sources and types of profitable investment opportunities.

In addition to raise the awareness among students about their crucial roles toward themselves as the future leaders, their families and the community

## **What do I do in my spare time?**

- 📖 I attend different workshops and conferences locally.
- 📖 I enjoy participating in voluntary work, I began with :  
The Red Crescent organization, I used to visit the elderly, feed them, help them walk, talk to them and discuss their achievements in the past.  
-In 2007 I started my voluntary work with a program called 'Zajel' I was responsible about updating the website and media tasks, organizing events; study visits by internationals, summer camps, and working with refugees at camps.

-In 2008 I played a part in another program called "Injaz" which aims to make a difference in the youth lives by enhancing their opportunities to join the market as qualified employees and entrepreneurs.

-in 2007 I became a member of Women to Women for Peace, an organization that aims to create a deep understanding among women around the world and exchange experiences regarding the women rights.

- Jan, 2014 – Present A member at SFCG- Search for Common Ground- attending different negotiation workshops presented by the USAID general manager, in addition to an internship in the Finance Department at a non-profit organisation.