

EYAD ARABIYAT

BUSINESS DEVELOPMENT & FEASIBILITY STUDY EXPERT

PERSONAL INFORMATION

Birthdate
3/4/1978

Male
Gender

Nationality
Jordanian

Status
Married

CONTACT

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financial_sketchs

PROFILE

- Five years experience in governmental SME's fund in Oman, working as experts in business development & feasibility study , whether, inside the institute or with financed projects, including accounting, finance, financial, credit, management consultations.
- Fifteen years experience in banking with high skills working in Corporate credit, financial analysis, Credit Analysis, Credit Review, Customer relationship management, Customer service.
- Six years experience in training with Alraffd Fund, Arabic Omani Training Institute, Iradah, Cairo Amman Bank ,Pioneer Center.
- Freelance experience as senior accountant with I Plan JO company in all accounting issues.
- Holds high education certificate.
- Ongoing training through getting more than 25 specialized training courses.

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EXPERIENCE

2015 - Present

Al-Raffd Fund , governmental institute for SME financing

EXPERT IN BUSINESS DEVELOPMENT & EASIBILITY STUDY , oman F

- Manage loans analysis teams .
- Prepare and review Credit policies and procedures .
- Projects following supervision and develop their operational transaction.
- Risk analysis .
- Submit financial consultation to the new and existing projects.
- Training and help the new applicants in how to prepare action plan and start their projects.
- Training the Entrepreneurs in how to gathering data and prepare feasibility study.
- Member in loans, settlement committees.
- Member in CEO team for completion Initiatives & projects related to the business.

HIGHLIGHTS OF EXPERTISE

- Financial & Data Analysis
- Financial Modeling
- Budget & Financial Forecast
- Data Trending
- Business Analysis
- Business Development
- Accounting Process
- Training
- Corporate & SME's Finance
- Credit Analysis
- Banking Facilities
- Relationship Management
- Feasibility Study Preparation
- F.S Analysis
- Projects Evaluation
- Credit Polices Preparation
- Research & Studies
- Financial Accounting
- Managerial Accounting
- Risk Analysis

2014 - 2015

Cairo Amman Bank-Corporate & SME's Credit Management

SENIOR CORPORATE CREDIT ANALYST , Amman

- Manage and study the CR prepared in Corporate Services & products Management to complied it with the credit polices and regulations.
- Analyzing financial statement, take a decision as a credit committee to grace a customer or not in order the credit and financial analyzing.
- Make sure that a pricing and other conditions (term, repayment, collateral …) is set in a true way to compile with credit policies.

2010 - 2013

Cairo Amman Bank - Corporate Division

SENIOR CREDIT OFFICER , Amman

- In charged of a corporate credit portfolio amounting to JD 120 MM.
- Analyzing financial statements, developing financial ratios and cash flow analysis, performing initial risk assessment of business and credit worthiness, preparing credit recommendations for approval for both current and potential clients
- Preparing studies and pricing of syndicated loans
- Working closely with customers to ensure healthy relationship with high net worth clients.
- Analyze the compliance of credit policies and monitor credit facilities.
- Conducting marketing and sector studies for the local market
- Attracting new clients and developing semi annual marketing plans to meet budget expectations
- Training new employees in the corporate credit department

MEMBERSHIPS

- Loans Committee
- Credit Policies Committee
- CRM Build Up Committee
- Settlement Committee
- Follow Up Projects Committee
- Studies Evaluation Committee
- Training Committee

2007 - 2009

Cairo Amman Bank - Corporate & SME's Devision
CREDIT OFFICER, Amman

- Screen and review customer credit applications
- Inspect the eligibility of corporate borrowers and evaluate credit strengths and risks. Analyze the compliance of credit policies and monitor credit facilities
- Analyzing financial statements, develop financial ratios and cash flow analysis and prepare credit recommendations for approval for both current and potential clients
- Participate in Attracting new clients
- Prepare annual credit plans and assess the credit portfolio

2000 - 2006

Cairo Amman Bank - Branches
CUSTOMER SERVICE, Amman

- Streamlined daily banking processes and increased operational efficiency levels Played an integral role in managing business administration functions including drafting documents, fielding customer phone calls, and filing banking documents. Gained experience in diverse areas of loan management and loan processing

EDUCATION

2006 - 2008

Banking and Finance
The Arab Academy for Banking and Financial Sciences, Amman
GPA 80 %, very good

1996 - 2000

Bachelor in Accounting
Yarmouk University, Irbid
Accounting - Sub, Financial

COURSE

2014 — **PREPARE & SHOW FINANCIAL STATEMENT ACCORDING IFRS**
Osool For training center , Amman

2014 — **INTRODUCTION TO BASEL III**
Institute of Banking Studies, Amman

2013 — **CORPORATE CLIENT RELATIONSHIP MANAGEMENT (CCRM)**
Institute of Banking Studies, Amman

SKILLS

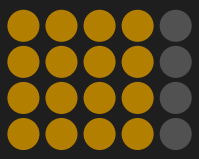
Languages

Arabic
English



Computer skills

Office suites
Presentation
Spreed sheets
Communication tools



Social Media
Data visualization



Soft Skills

Active listening
Time management



Problem-solving
Communication skills



Team work
Analytical and statistical skills



2012 **ADVANCED BANKING FACILITIES**
Institute Of Banking Studies, Amman

2011 **CREDIT CONTROL & DISTRESSED DEBT MANAGEMENT AND TREATMENT**
Institute Of Banking Studies, Amman

2011 **THE LEGAL & PRACTICAL APPLICATIONS OF MORTGAGE IN BANKS OPERATIONS**
Association Of Banks In Jordan , Amman

2011 **ADVANCED CONVERSATION SKILLS**
Institute Of Banking Studies , Amman

2011 **CMA COURSE**
PC.Net Center , Amman

2011 **PREPARING AND ANALYZING STATEMENT OF FINANCIAL STATEMENTS ACCORDING WITH IFRSS AND IFRS9**
Pioneer Training Center , Amman

2010 **ADVANCED STRATEGIC PLANNING WORKSHOP**
Business Eye Training & Consulting , Amman

2010 **FINANCIAL STATEMENT ANALYZING BY COMPUTER**
Institute Of Banking Studies, Amman

2010 **LCS TRAINING**
Institute Of Banking Studies, Amman

2008 **CREDIT SCORING AND ITS APPLICATION**
Institute Of Banking Studies, Amman

2008 **PREDICTION OF CORPORATE FAILURE**
Academy For Banking & Finance Science , Amman

2007 **ACCOUNTING & FINANCIAL STATEMENT FOR CREDIT PURPOSES**
Institute Of Banking Studies , Amman

2007 **SPECIALIST DIPLOMA IN BANKING CREDIT (CREDIT OFFICER)**
Institute Of Banking Studies, Amman

2004 **EXCHANGE & COUNTERFEIT**
Cairo Amman Bank, Amman

2002 **COMPANY APPLIED ACCOUNTING (BOOKS & COMPUTER)**
Sallam Cultural Center, Amman

2001 **BANKING ACCOUNTING**
Cairo Amman Bank Training Department, Amman

2001 **RETAIL LOANS & GOOD FINANCE**
Cairo Amman Bank Training Department, Amman

2001 **INTRODUCTION TO BANKING OPERATIONS**
Cairo Amman Bank Training Department, Amman

2001 **FOREIGN CURRENCIES**
Cairo Amman Bank , Amman

FORUMS & CONFERENCES

1st Jordanian Leasing Forum - World Trade Center - Amman

(JAEF) Jordan Afaq Economic Forum - Amman

ACHIEVEMENTS

Arabian International Certified Managerial Accountant (AICMA)

Certified Lender Business Banker (CLBB)

Credit Officer Diploma (C.O)

WORKSHOPS

Emotional intelligence workshop - Change Zone center - Amman

Mind Maps Workshop - Stanford Training & Consulting Center- Amman

TRAINER IN

- Financial modeling
- SME's projects accounting
- Financial statement analysis
- Financial analysis by excel
- Projects evaluation
- Financial management
- Working capital analysis
- Cash flow statement preparation & analysis
- Advanced financial analysis
- Budgets preparing
- Feasibility study preparation & analysis
- Applied accounting
- Accounting for non-accountants
- Credit officer
- Financial accounting
- Managerial accounting
- How to start your project
- Your project (Idea to Project)
- Banking collateral