

## CURRICULUM VITAE

1. **Family name:** Abdelwahab
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5. **Email:** abdehahab1162004@gmail.com
6. **Nationality:** Egyptian
7. **Place of residence:** Egypt

8. **Education:**

<i>Institution (Date from - Date to)</i>	<i>Degree(s) or Diploma(s) obtained:</i>
Faculty of Commerce-Ain Shams University (1989 - 1991)	M.Sc in Accounting

9. **Language skills:** Indicate competence on a scale of 1 to 5 (1 - excellent; 5 - basic)

<i>Language</i>	<i>Reading</i>	<i>Speaking</i>	<i>Writing</i>
Arabic	1	1	1
English	1	1	1

10. **Membership of professional bodies:** Microfinance Professionals, Bankers without Borders11. **Other skills:** fully computer literate12. **Present position:** Sustainable Finance Expert13. **Years within the firm:**14. **Key qualifications:**

- Qualifications: M.Sc in Accounting
- Languages: native in Arabic, fluent in English (C2)
- General professional experience: over 25 years of general professional experience as a consult and in the financial sector i.e. supporting banks & non-banking financial institutions (NBFIs) to design financial products tailored to MSMEs; providing in depth knowledge in projects management, development of financial institutions, organisational development, strategic and operational planning and financial modelling, credit risk management and risk rating of MFIs
- Specific professional experience: 7 years of experience, advising financial institutions around strategy, organizational change and leadership around green finance and ESG integration
- Leadership/management experience: More than 25 years of experience leading both project-based teams and departments within financial institutions
- Regional experience: 25 years 'of experience in the MENA region
- Development cooperation (DC) experience: More than 10 years 'of experience in the development sector

15. **Specific experience in the region:**

<i>Country</i>	<i>Date from - Date to</i>
Egypt	1993 – 2015
Jordan	10/2008
Lebanon	10/2010 – 11/2017
Saudi Arabia	5/2010
Bahrain	10/2011 – 4/2012
Morocco	11/2010
Yemen	1/2023; 10/2023
Sudan	2/2023; 5/2023

## 16. Professional experience:

<i>Date from - Date to</i>	<i>Location</i>	<i>Company</i>	<i>Position</i>	<i>Description</i>
8/2021 – present	Cairo, Egypt	Entrust Development & Management Consultants	Microfinance Expert	As Microfinance Expert for the AFD-funded “Women-Owned Businesses Supporting Programme (WBSP)” project, responsibilities include: <ul style="list-style-type: none"> <li>- providing capacity building to Microfinance Central Sector in Micro Small and Medium Enterprises Development Agency (MSMEDA) regarding gender lens financial products</li> <li>- <b>supporting banks and microfinance institutions to design financial products tailored for women-owned businesses</b></li> <li>- <b>training banks and microfinance institutions on sustainable and green finance</b></li> <li>- <b>introducing the ESG concept to MFIs and advising on a respective strategy and organizational changes for implementation</b></li> </ul>
1/2020 - present	Cairo, Egypt / Yemen (remote work)	Frankfurt School for Finance & Management Ref:	Banking, MSME, Risk Management. Digital lending, and Islamic Finance Expert	As Banking, MSME, Risk Management, Digital lending, and Islamic Finance Expert for the Frankfurt school of Finance & Management, projects implemented include: <ul style="list-style-type: none"> <li>- GIZ, “Develop a Women’s Product in Microfinance (Sharia’a compliant product)”, 1/2023, 10/2023 <ul style="list-style-type: none"> <li>▪ reviewing and analysing under a gender lens existing documents, reports, and portfolio data of AlKuraimi Islamic Microfinance Bank (KIMB)</li> <li>▪ assessing KIMB’s current product offer under a gender lens</li> <li>▪ leading the analysis of the credit policy, process, and credit risk assessment with a focus on enhancing access targeting women MSMEs</li> <li>▪ adjusting credit policy and procedures including risk acceptance criteria for the revised/developed women product</li> </ul> </li> <li>- SANAD fund, “Cartona: Institutionalising the Buy Now Pay Later Product”, 12/2022 – 7/2023 <ul style="list-style-type: none"> <li>▪ developing and refining Cartona’s lending process</li> <li>▪ developing an efficient and robust lending and risk policy framework</li> <li>▪ designing a credit scoring model to enable Cartona to assess its clients’ credit worthiness</li> </ul> </li> <li>- GIZ, “Strengthening MSME financing after Covid-19 through digital credit scoring in Egypt”, 9/2021 – 1/2022 <ul style="list-style-type: none"> <li>▪ delivering a webinar series on digital lending to Egyptian financial institutions (banks &amp; NBFIs) and the Financial Regulatory Authority (FRA)</li> </ul> </li> <li>- GIZ, “Managing the COVID19 Crisis – Best Practices in the International Market”, 10/2020 – 2/2021 <ul style="list-style-type: none"> <li>▪ delivering a webinar series on risk management to Egyptian financial institutions (banks &amp; NBFIs)</li> </ul> </li> </ul>
2/2023 – 5/2023	Sudan (Khartoum & Darfur)	Microfinanza Srl – Italy Ref:	Rural Finance Specialist	As Rural Finance Specialist with the IFAD (International Fund for Agriculture Development) project “Inclusive Agribusiness Value Chain Development Programme (IVCDP)”, responsibilities included: <ul style="list-style-type: none"> <li>- mapping the demand and supply of financial services to producers’ organisations for both seasonal loans and capital investments</li> <li>- recommending potential financial products (Islamic Sharia’a compliant products) that the IVCDP can support, based on the assessment of the producers’ organisation</li> <li>- identifying potential partners (MFIs and banks) and the financial and technical assistance to be provided to these entities, based on feedback from the Central Bank of Sudan and the Sudan Microfinance Development Facility</li> <li>- ensuring complementarity of proposed interventions with the design of <b>IGREENFIN (Inclusive Green Financing Initiative) 2</b> for Sudan detailing project investments in <b>green rural finance</b></li> </ul>

<i>Date from - Date to</i>	<i>Location</i>	<i>Company</i>	<i>Position</i>	<i>Description</i>
				- contributing to the aide memoir
9/2017 – 6/2020	Cairo, Egypt	Positive Planet International (PPI) – Egypt	Project Manager	As Project Manager assigned to “Unplanned areas upgrading and enhancing employment in poor neighbourhoods Programme in Egypt” under the EU NIF Funds managed by AFD, responsibilities included: <ul style="list-style-type: none"> <li>- designing and executing the project’s activities</li> <li>- selecting and recruiting short-term experts</li> <li>- submitting technical and financial reports to AFD &amp; MSMEDA</li> <li>- <b>supporting MFIs to design financial products (micro loans) tailored to startups, entrepreneurs, and SMEs</b></li> <li>- <b>supporting MFIs to design and manage green financial products (RE loans)</b></li> <li>- increasing MFIs capacity to use digital channels (end to end digital lending product)</li> <li>- organising and supervising the delivery of vocational training workshops in the programme target areas</li> <li>- facilitating networking between financial institutions &amp; SMEs</li> <li>- increasing the capacity of financial institutions to provide nonfinancial services and business development programmes to the local communities</li> </ul>
2/2019 – 6/2019	Cairo, Egypt	Frankfurt School for Finance & Management (on behalf of the SANAD Finance in Motion)	Banking & MSMEs Senior Advisor	As Banking & MSMEs Senior Advisor to provide capacity building to an Egyptian Bank, responsibilities included: <ul style="list-style-type: none"> <li>- conducting market research of the Egyptian Microfinance market</li> <li>- conducting desk reviews of the bank’s microfinance products, policies, and procedures</li> <li>- facilitating a strategic planning workshop with UBEG in Egypt</li> <li>- creating a 5-year strategic microfinance business plan with projected balance sheet, income statement, cash flow statement, and key ratios</li> </ul>
1/2016 - 8/2017	Cairo, Egypt	AECOM International Development, USAID contractor - Egypt	Team Leader – Financial Services	As Team Leader of Financial Services, responsibilities included: <ul style="list-style-type: none"> <li>- managing and supervising long and short-term experts</li> <li>- increasing awareness of factoring, leasing, and private equity among SMEs through trainings and awareness sessions</li> <li>- supporting BDS providers to increase their capacity to offer training to SMEs in subjects that include ToT trainings, financial literacy, cash flow management, financial analysis, and accounting</li> <li>- supporting nonbanking financial institutions (NBFIs) to improve their internal systems, including the use of digital channels</li> <li>- <b>supporting banks and FIs to develop/adapt financial products for financing the agribusiness value chain including climate-resilient and low-emission agriculture</b></li> <li>- supporting banks and FIs to increase access to finance for entrepreneurs and SMEs by conducting ToT trainings for FI staff</li> <li>- increasing the capacity of the Central Bank of Egypt (CBE) &amp; Financial Regulatory Authority to better regulate FIs</li> </ul>
12/2016 – 4/2017	Cairo, Egypt	Association of Upper Egypt for Education and Development (AUEED)	Risk Management Consultant / Project Manager	As Risk Management Consultant / Project Manager with AUEED, responsibilities included: <ul style="list-style-type: none"> <li>- carrying out risk review for the current policies, manuals, and internal control systems</li> <li>- establishing a risk management unit that covers credit, operational, and financial risks</li> <li>- building a risk awareness culture within the organization</li> <li>- carrying out gap analysis and providing recommendations to comply with microfinance law and regulations</li> <li>- designing a risk management framework</li> </ul>

<i>Date from - Date to</i>	<i>Location</i>	<i>Company</i>	<i>Position</i>	<i>Description</i>
12/2014 - 5/2015	Cairo, Egypt	UNIDO, Regional office - Egypt	Financial Models Consultant	As Financial Models Consultant for UNIDO Egypt, responsibilities included: - assessing greenhouse cost structure - <b>designing feasible financial models for greenhouses</b> - <b>designing loan products (commercial &amp; Islamic) tailored to financing greenhouses</b>
10/2012 – 12/2014	Cairo, Egypt	Egyptian Association for Comprehensive Development (EACD)	MSME Consultant	As MSME Consultant for EACD, responsibilities included: - providing advocacy to the EACD board of directors regarding MSME activities (strategic planning, policies, and SPM) - providing TA and capacity building to MSME staff (business planning, financial reporting, and products development) - <b>designing agribusiness lending products targeting women</b> in Upper Egypt - providing assistance to the fundraising unit to attract social investors (SIDI, TripleJump, and GrameenJameel) and lenders - providing technical assistance to create new departments/project manager roles (Risk and Internal Audit)
10/2010 – 10/2012	Cairo, Egypt and MENA countries	PlaNet Finance, Middle East office, Cairo, Egypt	Regional Microfinance Senior Expert	As Regional Microfinance Senior Expert for PlaNet Finance, responsibilities included: - providing technical assistance and capacity building to MFIs in the MENA region - assessing MFIs' capabilities and designing capacity building programmes - identifying MF sector needs in the MENA region - assisting the regional director with the review and quality control of deliverables, papers, and researches - designing and developing microfinance products targeting youth and women
10/2008 – 2/2010	Cairo, Egypt	Abu Dhabi Islamic bank -Egypt	Head of Personal Banking Representatives	As Head of Personal Banking Representatives at Abu Dhabi Islamic Bank in Egypt, responsibilities included: - directing BPR bank staff - marketing bank products (savings and loans retail products) - monitoring branch sales performance - working closely with support functions to enhance products, processes, and credit policies
10/2005 - 10/2008	Cairo, Egypt	National Bank for Development (NBD)	MSME Area Manager	As MSME Area Manager for the National Bank for Development in Egypt, responsibilities included: - directing and supervising branch managers - reporting to HQ about the activities and achievements of the branches - heading the area credit committee - handling communications with international financial institutions (USAID & CIDA)

#### 17. Other relevant information (e.g. Publications):

- Overview on Islamic Microfinance in MENA region, 9/2012

#### Trainings:

- Applying Green Energy Finance (Online), Renewable Academy (RENAC) AG ▪ Berlin, Germany (9/2019 – 1/2020)
- Certified Expert in Risk Management (Online), Frankfurt School of Finance & Management (9/2015 – 3/2016)