## CURRICULUM VITAE: Mr. Majdi Abu Arja

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**Field of Expertise: Seasoned International Banker, MSME’s, Loan and Credit Guarantee Schemes, Access 2 Finance, Marketing, Investments, and professional Coach, Mentor and Trainer.**

1. **Family name: Abu Arja**
2. **First names: Majdi**
3. **Date of birth: 15/08/1960**
4. **Nationality: Jordan / United States of America**
5. **Place of residence: Gambrills, Maryland USA**
6. **Civil status: Married**
7. **Education:**

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| **Institution [Date from—Date to]** | **Degree(s) or Diploma(s) obtained:** |
| Southeastern Oklahoma State University, Durant, Oklahoma  [1997—1998] | Master of Business Administration in Marketing |
| Southeastern Oklahoma State University, Durant, Oklahoma  [1989—1991] | Master of Arts in Administrative Studies |
| Southeastern Oklahoma State University, Durant, Oklahoma  [1984—1989] | Bachelor of Science in Economics, Banking and Finance |

1. **Language skills: (1—excellent; 5—basic)**

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| --- | --- | --- | --- |
| **Language** | ***Reading*** | ***Speaking*** | ***Writing*** |
| Arabic | 1 | 1 | 1 |
| English | 1 | 1 | 1 |

1. **Membership of professional bodies:** Not Applicable
2. **Other skills:** Microsoft Office products and online tools
3. **Present position**: Freelancer and Available for Short and Long -Term assignments
4. **Previous and Last Position:** Chief of Party at the Egypt Loan Guarantee Facility
5. **Years within the firm:** September 1st 2017 – January 22nd 2024
6. **Key qualifications:**

|  |  |
| --- | --- |
| * C - Level Leadership positions * Loan guarantee facility development/management * Market assessment/review * Strategy and business plan development * Investment policy review/enhancement * Microfinance due diligence * Portfolio management * Agriculture finance * Renewable Energy and Energy Efficiency | * MSME financing/lending * MENA region financial sector * Lending products, processes, procedures * Development fund strategies * Risk management for guarantees * Credit assessment procedures * International Donor relationships * Credit scoring methods * Women Empowerment * Entrepreneurship |

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

|  |  |
| --- | --- |
| ***Country*** | ***Date from—Date to*** |
| Egypt | 2012—2013; 2016—2017, 2017- 2024 |
| Iraq | 2008—2009; 2011; 2013—2014; 2016 |
| **Jordan** | **1994—1997; 2002—2017, 2022, 2024** |
| Kuwait | 2010—2011; 2015—2016 |
| Lebanon | 2008; 2012; 2016—2017 |
| Palestine | 2007; 2010; 2017 |
| Saudi Arabia | 2012—2014; 2016—2017 |
| United States of America | 1997—2000 |

1. **Professional experience:**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Date from—to** | **Location** | **Company** | **Position** | **Description** |
| 08/2024 | Current | Business and Finance Consulting (BFC) | Team Leader | KfW – Jordan Loan Guarantee Corporation (JLGC) Technical Assistance covering; Process and workflow operation, digitalization, portfolio management, product development, policy and strategic management development. Additionally, help with SME beneficiaries manage employment and expansion. |
| O6/2024 | 09/2024 | MF Strategy | Senior Loan Guarantee Expert | A European Investment Bank (EIB) project, implemented by MF Strategy of Switzerland, for banks in Jordan. The main objectives to help **Women, Youth and Refugees** access bank credits/loans to start and expand their businesses. **Loan/Credit Guarantees** are used to help banks mitigate the risk associated with MSME’s. |
| 2021-2022 | Multiple short-term assignments | BFC, AFCI and ADG | Consulting positions | 1. ADG, Frankfurt, Germany, short term consulting for RFA Egypt – Promoter GIZ 2. BFC. Zurich Switzerland, Short term consulting for JLGC, Jordan – Promoter GIZ 3. AFCI, Bonn German, training sessions – Palestine Deposits Insurance Corporation |
| **09/2017— 01/2024** | Egypt | United States International Finance Development Corporation (DFC), previously Overseas Private Investment Corporation (OPIC) | Chief of Party | *Client:* Egypt **Loan Guarantee Facility**  *Assignment:* *Egypt* ***Loan Guarantee Facility for SMEs***   * Manage the day-to-day operations of the facility. * Review and make decisions on requests for **facility guarantees.** * **Oversee and promote facility programs**, including the *Business Support Organization Program*, the *Women-Owned Businesses Financial Literacy and Banking Knowledge and social inclusion Initiative* and the *Business Services Program* * Represent the facility at events and conferences |
| **08/2017—Present** | Saudi Arabia | Business Performance Clinic | **SME Trainer** | *Client:* Munsha’at, the Saudi government’s **SME support** agency  *Assignment:* *Financial and Non-Financial Issues Workshops*   * Develop and administer training session workshops (on both finance and non-finance issues) |
| **09/2014.**  **Ongoing – Present 7 days per year** | **Jordan** | Friedrich Ebert Stiftung | Trainer | *Client:* German government  *Assignment:* *Young* ***Jordanian Entrepreneur Training***   * Conducted leadership trainings for young **Jordanian entrepreneurs** on macro-economic, micro-economic and financial issues. Many of the participants were young Jordanian women from the rural areas (Gender and social inclusion) |
| **02/2017—05/2017** | **Jordan** | Excel Consulting Firm | **Marketing Outreach Plan Development Expert** | *Client:* APEX Business Unit of the **Development and Employment Fund** **(DEF)**  *Assignment:* *Development of a* ***Marketing Outreach Plan***   * Developed a **marketing outreach plan** for the fund, including the development of new brand recognition measures for DEF |
| **01/2017—05/2017** | Egypt | Business and Finance Consulting (BFC) | Team Leader | *Client:* National Bank of Kuwait and Egypt (NBKE)  *Assignment:* ***Improvement of SME Lending*** *at NBKE*   * Enhanced **SME lending products**, **processes and procedures** to improve **SME lending** within the bank, thereby ensuring compliance with the Central Bank of Egypt (CBE)’s directive to have 20% of the bank’s credit portfolio lent to SMEs by 2020 |
| **04/2016—04/2017** | **Jordan** | DAI / European Bank for Reconstruction and Development | **Microfinance Assessment** and Training Expert | *Client:* FINCA  *Assignment:* *Development of FINCA* ***Microcredit Officers***   * Reviewed and updated existing training materials * Delivered trainings to **FINCA microcredit officers** |
| **08/2008— 10/2017** | **Jordan** | Banking Solutions International Ltd. (BSI) | Deputy Managing Director | * Built the client database by **expanding BSI operations regionally**, building the capacity of BSI trainers and consultant associates and networking with international, regional and local financial institutions. * Developed **BSI training programs**, including program materials and manuals and conducting training of trainer sessions. * Led a **business plan and feasibility study** for SANAD Islamic Investments * Conducted **organizational restructuring activities** for commercial banks operating in the region, including **rewriting policies and procedures** and developing marketing materials |
| **02/2016—11/2016** | **Jordan** | BKP | **Financial, Investment and Private Equity Fund Expert** | *Client:* **Jordan Enterprise Development Corporation (JEDCO)**  *Assignment: Development of a* ***government development fund***   * Assisted the government of **Jordan** in **rewriting its investment strategy**, **policies** **and procedural manual** in order to provide it with the financial tools necessary for the **development of a government development fund** and its staff members |
| **07/2016—10/2016** | Egypt | AECOM/USAID | Consultant / Trainer / Coach | *Client:* **Credit Guarantee Company**  *Assignment: Supporting Entrepreneurship and Enterprise Development Project*   * Provided consultancy to senior management on issues related **SME financing support** * Developed **SME marketing and sales** training materials * Enhanced the development process for **internal policies and procedures** * Developed **risk systems** * Assisted the company in formulating a **strategic plan** for future success |
| **08/2016** | **Jordan** | Access to Finance/A2F | Session Moderator | *Client:* **Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ)**  *Assignment:* *EBESM Project Event*   * Presented on **credit guarantee funds** and **best international practices** for their **operations** * Moderated a session on **credit guarantee funds** * Drafted an event-end summary and outcome report |
| **11/2014—01/2016** | Egypt | DAI / European Bank for Reconstruction and Development | **MSME Expert Consultant** | *Client:* National Bank of Egypt  *Assignment:* ***Microfinance Business Due Diligence***   * Conducted a **due diligence** for the National Bank of Egypt (NBE) to support their move into the **microfinance sector** * Developed an **MSME training certification program** to build the capacity of **MSME relationship officers** * Designed **new credit scoring sheets** * **Reviewed and evaluated investment and program funds** under the management of the bank |
| **08/2014—09/2015** | **Jordan** | Business and Finance Consulting (BFC) | Team Leader / **SME Specialist** | *Client:* Vitas Jordan  *Assignment:* ***Microfinance and Credit Enhancement***   * Developed a **credit assessment procedure** aimed at **assessing risks** associated with the **micro- and small-sized enterprise market** * Developed and implemented proposals for training, mentoring and coaching Vitas Jordan staff on **new product marketing**, **new credit assessment procedures** and **preparing credit reports** * Monitored the performance of individual staff members |
| **08/2015** | Kuwait | IMPACT | Bank Trainer | *Client:* National Bank of Kuwait  *Assignment: NBK Academy Training*   * Provided training at the NBK Academy on **credit and financial analysis**, letters of credit, **SME finance**, **risk mitigation for loan guarantees**, **portfolio management** and marketing |
| **04/2014—08/2014** | **Jordan** | Dajani Consulting | Marketing Strategy Specialist | *Client:* International Finance Corporation (IFC)  *Assignment:* *Development of a Marketing Strategy and an Outreach Plan for the* ***Jordan Loan Guarantee Corporation***   * Conducted research on the **Jordanian SME market**, including via the use of focus group discussions with market participants * Developed **concrete recommendations and an outreach plan** for supporting the **SME sector** |
| **10/2013** | **Jordan** | DAI / European Bank for Reconstruction and Development | Project Manager | *Client:* **Jordan** **Sustainable Energy Financing Facility (JorSEFF)**  *Assignment: Sustainable & Renewable Energies Project*   * Assisted in the **development and management of JorSEFF**, a **EUR 30 million finance facility** aimed at assisting **Jordan** in their transformation to greater use of sustainable and renewable energy sources |
| **11/2012**  **03/2013** | Egypt | **Credit Guarantee Corporation** | Consultant | *Assignment: Design of a* ***Credit Risk System*** *for the* ***Credit Guarantee Corporation***   * Designed a system for **quantitative and qualitative scoring methods** that predict **SME borrower default probability** |
| **01/2010** | Palestine | William Davidson Institute of the University of Michigan | Consultant / Trainer | *Client:* Palestinian Institute for Financial and Banking Studies  *Assignment:* *SME Banking Courses for Palestinian Bankers*   * Developed and delivered **SME banking courses** for Palestinian bankers on marketing, sales, **feasibility studies**, **financial and credit analysis** and **loan guarantees** * Conducted a training of trainers for select Palestinian bankers and expert trainers |
| **07/2009** | **Jordan** | European Union (EU) | Consultant | *Client:* **Jordan Enterprise**  *Assignment:* ***Market Impact Assessment Study***   * Conducted a **market impact assessment** to assist the **Jordan Loan Guarantee Corporation** in establishing a **service sector** **loan guarantee scheme** |

1. **Other relevant information: (e.g.: Publications)**

Other Relevant Assignments:

* **Jordan Competitiveness Project** Proposal Development, Louis Berger Group, **Jordan**, Consultant, 01/2012
* **Jordan SME Financing** Conference, Amman World Trade Center, **Jordan**, Consultant, 02/2012
* **Bank Credit Investigation and Credit Interview Training**, Palestinian Credit Forum / USAID, **Jordan**, Trainer, 04/2010
* Training on Making **Jordanian** Natural Reserves Sustainable, Royal Society for the Conservation of Nature, **Jordan**, Trainer, 11/2009
* **Banking Workshops**, Iraqi Middle Market Foundation, **Jordan**, Trainer, 03/2009
* **Financial Training to Women Entrepreneurs**, USAID, **Jordan**, Consultant / Trainer, 07/2007— 08/2009
* Workshops for **Jordanian Business and Professional Women Associations**, SABEQ/ USAID, **Jordan**, Consultant / Trainer, 07/2007 and 10/2009
* **SME and Credit Guarantee Trainings**, Arab Academy for Banking & Financial Sciences, **MENA Region**, Consultant, 07/2007
* Establishment of a **Business Development Center Training Function**, USAID, **Jordan**, Consultant 07/2007— 07/2008
* Training Needs Assessment, **Jordan** **Postal Saving Fund**, **Jordan**, Lead Consultant, 03/2006— 01/2007
* Training Needs Assessment, **Jordan Loan Guarantee Corporation**, Training Manager, 02/2002— 02/2007
* **Market Research** for the Development of **New Programs**, **Jordan Loan Guarantee Corporation**, Researcher, 08/2000— 02/2007