

📍 Currently based in Amman, Jordan 📞 07988 407 88 ✉️ Mohammad.oqeili@outlook.com

Profile

A professional and versatile Economics Postgraduate with an excellent academic background coupled with practical experience gained through previous roles and internships. Recent experience has included role as Account Manager for a leading provider of cash management and e-wallet services as well as Supervisor in Prudential Regulation Department with Central Bank of Jordan and Global Credit Review Analyst with Arab Bank. Possesses strong working knowledge of accounting principles, functions and terminology and UK / international business laws as well as a wide range of transferable skills. Particular strengths include strong attention to detail and the ability to prioritise workload effectively. Now seeking an opportunity to utilise these skills and experience within a new and challenging financial role, ideally in the field of E-Wallets Services.

Qualifications & Training

ACCA Level 2, (November 2011 – Present)

MSc Money, Banking & Finance, University of Birmingham, 2013 – 2014 (Awarded a Distinction grade for Dissertation entitled: "Performance differences between conventional and Islamic banks prior, during and post the global financial crisis in the GCC")

BA (Hons) Accounting & Finance (2.1), Coventry University, 2011 – 2013

Diploma of Business and Commerce, University of Technology Sydney, 2010 – 2011

A-Levels: Mathematics (A), English (B), Arabic (A), Accounts (A), 2007 – 2009

Key Skills / Core Competencies

Accounting & Finance – Strong working knowledge of key financial theories and accounting processes and procedures has been developed throughout academic studies and over 3 years of total employment and internship experience in the financial sector

Account Management – Proven ability to manage both new client on-boarding and development of existing accounts for e-wallet and cash management services

Administration – Experience gained in a wide range of organisations; familiar with various common business processes and procedures and able to successfully undertake a wide range of correspondence and administration tasks

Organisation & Time Management – Highly organised, task based and consistently able to meet targets with a proven ability to complete work to strict time scales and deadlines without compromising on quality

Team Working – Able to work effectively within a variety of team roles; also competent in managing own workload and working independently when required

Interpersonal – Demonstrates excellent interpersonal skills, able to form strong working relationships with colleagues and an effective rapport with customers

IT – Proficient in the use of Microsoft Office Applications including Word, Excel and PowerPoint; also familiar with SAP and Sage

Languages – Fluent in English and Arabic; completed an 80-hour intensive Mandarin language course in China, UK and Jordan.

Professional Experience

CEO & Founder, GhoorCom, August 2018 – Present

- Established this company which operates a mobile application that enables local farmers in the Al Ghoor region to link with fruit and vegetable and retailers in cities, facilitating easier trading and providing cost and time savings for both parties
- Currently oversee all aspect of day-to-day operations with a focus on developing the organisation's infrastructure

Account Manager, GatetoPay, June 2018 – Present

- Responsible for managing the client on-boarding process for new clients as well as servicing and developing a portfolio of 5 customer accounts for cash management and e-wallet services
- Includes handling liaison with clients from various different sectors wishing to install cash management and e-wallet service within their existing system infrastructures to provide advice and guidance, gather technical specifications and resolve queries as well as negotiating deals/terms
- Subsequently responsible for project managing implementation of solutions on behalf of clients, acting as a link between technical teams and clients to ensure effective implementation
- Also undertake all associated administration functions as well as handling account and system changes for existing customers

Supervisor in Prudential Regulation Department, Central Bank of Jordan, June 2017 – June 2018

- Responsible for assessing and evaluate financial data and proposed facilities structures; worked for both Prudential Regulation and financial Inclusion departments during this period
- Included coordinating inspections of several banks in Jordan using a Risk-Based approach to ensure compliance with Central Bank policies
- Participated in Sandbox setup and implementation, overseeing all regulatory aspects on behalf of the bank
- Additionally, researched and prepared several reports on Bitcoin and virtual currencies and represented the bank at a number of conferences related to Fintech, Digital payment services

Global Credit Review Analyst (Pioneers Graduate Scheme), Arab Bank, April 2015 – May 2017

- Responsible for examining requests for credit applications from blue-chip companies from a number of sectors and preparing executive summaries to be presented to the GM for consideration
- Included conducting comprehensive review, analysis and evaluation of various international country portfolios (Offshore Bahrain, Europe, Australia & Singapore) as part of a major bank programme.
- Key duties included assessing and evaluating financial data and proposed facilities structures to support senior level decision making
- Included identifying portfolio risks and calculating levels of exposure as well as reviewing structuring, pricing and exit strategies
- Generated Executive Summary Reports providing key details of complex transactions
- Prepared and produced presentations in relation to proposed facilities for the Joint Credit Committee (JCC) and communicated JCC strategies to hubs, subsidiaries and branches

Corporate Strategy Internship, Birmingham City Council, August 2014 – September 2014

- Gained experience supporting a local regional project in Edgbaston which involved raising funds to rebuild a public library as well as participating in third sector mapping project in the Council's Head Office designed to enhance quality in service delivery in an efficient way
- Supported local teams in Edgbaston in all aspects of identifying and securing funding from private and public sector organisations as well as NGOs using a database of contacts
- Approached potential funders via telephone, following up with emails and visits where appropriate as well as drafting a range of documents to explain the feasibility of the project
- Worked with the Corporate Strategy Team in the Council's Head Office to conduct research into the current local third-sector market as part of a mapping project looking at activity on a geographic and thematic basis
- Developed strategic priorities for work with third sector organisations which recognise local diversity and can form the basis for developing improved relationships, genuine partnership working and greater co-efficiency
- Assesses and visualised what future City Council third sector support contracts might look like, including geography and proposed Key Performance Indicators as well as reviewing various existing "maps" and "databases" of local third sector activity and groups in Birmingham

Summer Placement (Investment Analyst), Thompson OPI, June 2013 – September 2013

- Completed a summer placement with local business which involved conducting research on HR revenue and custom in terms of Business Premises Renovation Allowance (BPRA) to identify potential commercial properties that could be targeted under the scheme
- Provided expert and professional recommendation on various investment regulations to property market (real estate) clients; this included meeting with several property agencies to examine whether they held properties which met with specific criteria and provided the recommendation about the feasibility of the project to the managers in the head office
- Collected and analysed relevant quantitative and qualitative data sets including a collection of the potential real estate names in the West Midlands as well as other information about whether they match the above criteria
- Assisted with the determination of appropriate investment strategies to convince real estate agents to collaborate with Thompson OPI

Audit & Assurance Intern, Ernst & Young, Jun 2012 – September 2012

- Completed a short internship in order to gain experience of Audit and Assurance operations and develop related skills and knowledge
- Collaborated with colleagues to review and analyse client needs as well as auditing business practices in sectors ranging from charity businesses to large manufacturers
- Key experience gained during the placement included communicating with clients, working within a team to review accounting records, calculating bank investments and collecting a range of associated evidence in line with IAS/IFRS procedures
- Also liaised with Senior Managers to discuss and present findings and recommendations in addition to preparing Risk Assessments and assisting clients with detailed financial analysis, including analysing and interpreting General Ledger reconciliation reports using Excel

Other Roles / Voluntary Work

Social Entrepreneur, 3ala Rawa2-YouTube Series Initiative, April 2016 – Present

- Created a social initiative via the conception of a YouTube series designed to enhance people's communication skills as well as addressing the attitudinal resignation of youth towards individual and civic responsibility

Representative, Talal Abu Ghazaleh-Shenyang University, August – September 2015

- Team leader and Jordanian representative for a collaborative cross-cultural development initiative involving Talal Abu Ghazaleh and Shenyang University; completed intensive Mandarin Language and Chinese Culture Course as part of this programme

CSR Funding Co-Coordinator, Coventry University, May 2013 – September 2013

- Responsible for identifying suitable local sources of funding for the IEMS SEED projects, focusing on funding for the SEED employability programme (Empowering Youth) delivered to disadvantaged young people in the West Midlands

Certificates & Workshops

- **Credit Analysis** (Moody's)
- **Theatre and Acting Workshop** (Royal Film Commission, Jordan)
- **Attended Lectures / Workshops** at various prestigious organisations (Columbia University, Shoman Foundation, etc.) concerning world literature, history, religion, philosophy and other subjects

Further Information

Nationality: Jordanian