

# CURRICULUM VITAE

## Ashraf Reyad Saadi Ghedan

### Personal profile

- . Name: Ashraf Reyad Saadi Ghedan
- . Date of Birth: March 19,1982
- . Place of Birth: Jordan
- . Nationality: Jordanian
- . Gender: Male
- . Marital Status: Married
- . Mobile: 00962796192020
- . Email : ashrafalsaadi82@gmail.com

### EXPERIENCE

- **VITAS-MIDDLE EAST MICRO CREDIT COMPANY**

**DATES FROM : 1/5/2014 – 1/12/2019**

**Position: Branch Manager**

#### **Tasks:**

- Approve loans within specified limits, and refer loan applications outside those limits to management for approval.
- Meet with applicant's to obtain information for loans applications and to answer questions about the process.
- Analyze applicant's financial status, credit, and property evaluations to determine feasibility of granting loans.
- Explain to customers the different types of loans and credit options that are available, as well as the terms of those services.
- Obtain and compile copies of loan applicant's credit histories, corporate financial statement and other financial information.
- Review loan agreements to ensure that they are complete and accurate according to policy compute payment schedules.
- Submit applications to credit analysts for verification and recommendation.
- Handle customer complaints and take appropriate action to resolve them.
- Work with clients to identify their financial goals and to find ways of reaching those goals.
- Negotiate payment arrangements with customers who have delinquent loans.
- Supervise loan personnel.
- Set credit policies, credit lines, procedures and standards in conjunction with senior manager.
- Prepare reports to send to customers whose accounts are delinquent, and forward irreconcilable accounts for collector action.
- Arrange for maintenance and liquidation of delinquent properties.
- Create an environment oriented to trust, open communication, creative thinking, and cohesion team effort.
- Bring out the best of branch's personnel by providing training, coaching, development and motivation.
- Direct all operational aspects including distribution operations, customer service, and human resources, administration and sales.

- VITAS- MIDDLE EAST MICRO CREDIT COMPANY (MEMMC)  
**FROM: 1/9/2012 – 1/5/2014**  
Position: Team Leader

- Finca Micro Credit Company  
**FROM: 1/10/2007 – 1/8/2012**  
Position: Supervisor

## SKILLS

- Computer Skills:  
Very good skills in MS Outlook, MS Excel and MS Word 2003/2007/2010
- Communication Skills:  
Very good in both written and spoken English  
Good communication with clients that is allowing me to success and making the deals  
Good personality, work under pressure, cooperative, hardworking and ability to learn fast

## EDUCATION

- Diploma Banking and Financial Sciences (Good Degree)
- Tawjihi high certificate ( commercial stream)

## TRAINING COURSES

- Marketing
- Customer service
- Management

## LANGUAGES

- Arabic ( Native Language)
- English ( V.Good in Writing & Speaking)

## REFERENCES

- Available upon your request