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### Personal data:

Name: Mohamed Belal Mostafa Darwish

Address: 6 Mustafa Darwish Street from Sayed Abdel Rahim Street, Ard El Lewa - Agouza - Giza

Governorate - Arab Republic of Egypt

Date of birth: December 20, 1977

Mobile phone: 01005856044-01283657898

E-mail: mohamed\_belal2006@yahoo.com

Nationality: Egyptian

### Academic qualification:

Bachelor of Commerce - Department of Accounting – 2001 Cairo University - Estimate acceptable

### Previous experience:

| No | Employer           | Occupation                               | Period |           |
|----|--------------------|--|--------|-----------|
|    |                    |  | from   | to        |
| 1  | T-Construction Co. | Director of Financial and Administrative | 2020   | Until now |

|   |  |  |      |      |
|---|--|--|------|------|
| 2 | Association for the Advancement and Development of Women | Loan Program Manager                             | 2018 | 2020 |
| 3 | Future Association for Microfinance                      | Deputy CEO and Director of Operations Department | 2009 | 2016 |
|   |  | First internal Auditor                           | 2006 | 2009 |
| 4 | community development association                        | Internal Auditor                                 | 2004 | 2006 |
| 5 | Al Mahgoub Trading and Importing Co.                     | Branch Accountant                                | 2002 | 2004 |

### Professional skills:

#### Professional Accounts Experience:

1. Make a tree of accounts.
2. Preparing accounting entries and making accounting guidance for them.
3. Posting of accounting entries and recording them in the general journal and general ledgers.
4. Extracting financial reports (monthly - quarterly - annual), income statement, trial balance (totals - balances) and the balance sheet.
5. Supervising and participating in the work of external audits.
6. Review accounting entries with accounting books and financial reports.
7. Holding customer accounts (extracting the total debit and credit movement and their balances - calculating the age of debts - making credit limits for them).
8. Maintaining supplier accounts
9. Supervising the movement of cash in the main and sub-store, and making a periodic inventory of cash
10. Monitoring and following up the movement of incoming and outgoing checks
11. Holding warehouse accounts, monitoring the movement of the stock, making a re-order point for each item according to the withdrawal rates from it, and making a periodic and continuous inventory.
12. Good knowledge of purchasing management accounts and making a supplier register.
13. The ability to do financial analysis, through which the weaknesses and strengths in the financial performance of the institution are revealed.
14. presentation of financial reports.
15. Providing technical support to branch accountants and head office accountants and conducting periodic training for them according to work requirements and needs.
16. Work cash flow.
17. Work and audit wage accounts and have a good knowledge of the relevant laws (Insurance and Pensions Law - Income Tax Law)
18. The ability to make a financial guide.
19. The ability to do the accounting cycle.
20. The ability to conduct the documentary cycle through which internal control is achieved.

## Professional experience in operations management:

1. fully aware of the rules and standards regulating microfinance business and Law no. 141 for a year 2014
2. The ability to achieve the target number of new customers and renewal.
3. Effectively managing the loan portfolio so as to achieve the highest utilization rate from operating funds.
4. Giving technical support to branch managers and development officials and conducting the necessary training for them.
5. The ability to maintain the quality of the loan portfolio.
6. Determining the new areas to be opened and the existing ones, expanding them and participating in achieving this.
7. Extracting the portfolio report (monthly, quarterly and semi-annual), which includes the number of new customers - renewal rate - percentage of arrears, value of disbursed loans - percentage of repayment on time .... etc.
8. The ability to make the necessary assessments of the loan portfolio in accordance with the standards of the international organizations CGAP
9. The ability to negotiate with donors and financiers in order to achieve the best benefits for the institution.
10. The ability to collect late installments by negotiating with defaulting clients.
11. presentation of operations reports.
12. The ability to develop strategic and executive plans, monitor what has been implemented of them, face implementation obstacles and work to find solutions to them.
13. Creating a good and effective communication network between the different departments to achieve harmony in the work without any problems during the implementation.

## Training:

1. Internal audit and control.
2. preparing financial reports.
3. Financial analysis, ratios and financial indicators.
4. Managing loan portfolios.
5. Managing accounts in lending organizations.

## Personal skills

1. The ability to lead and motivate a team to achieve a specific set of goals.
2. The ability to work individually and collectively an effective member of the work team.
3. The ability to work under pressure, face work problems and find effective solutions to them.
4. The ability to learn new skills quickly.
5. The ability to negotiate and manage dialogue.
6. Seriousness and flexibility at work.
7. The ability to deal with external parties and accomplish tasks in them, whether governmental or private agencies.

8. The ability to deal with different administrative levels with high efficiency and skill.
9. The ability to achieve the highest percentage of exploitation of the human assets in the institution.
10. The ability to make the necessary assessments of the functional apparatus.
11. The ability to divide the work team into sub-teams, then main teams, and create leaders that will lead these teams, depending on the size of the goals to be achieved, and work to create descending and ascending communication channels between these teams and leaders, which helps facilitate the achievement of goals as required.

#### **computer skills:**

- Good user of Windows system in all its versions.
- Good user of Microsoft Office in all its versions.
- Good user of the international internet.

#### **Languages:**

- Arabic (the original language)
- English language proficiency level is good (speak - read - write)

#### **Social status:**

- I am married and have three sons

#### **Military service:**

- Exempted