

MOHAMMAD ASSAF



Commercial Department Manager

Contact

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Education

Bachelor's Degree in
Accounting and Business
Administration, An-Najah
National University, Nablus
(2008-2012)

Objective

Seasoned Operations Procedure Specialist with comprehensive experience in process development, team leadership, project management across banking, and supervision sectors. Expert in enhancing operational efficiencies, establishing guidelines, leading improvement initiatives, and deeply involved in procedures, report writing, and form preparation.

Experience

PETL • Principal (Jul 2018 - Present)

- Led the commercial department, enhancing financial reporting, budgeting, and human resources initiatives.
- Managed contracts and partnerships, improved department performance and relations.
- Implemented HR policies, cultivated a productive organizational culture.
- Involved in drafting and revising operational procedures, preparing detailed reports, and developing various forms to streamline operations.

UNRWA • Operations Manager (Dec 2015 – Jun 2018)

- Supervising the provision of services at the highest levels of quality within the level of service required by customers and ensuring that they are implemented according to the rules. completion within time and budget constraints.
- To supervise and coordinate marketing visits and attract new clients.
- Supervising branch staff in marketing and selling services and products
- Enhanced project delivery and team efficiency through skilled leadership.

National Bank • Employee (Jun 2012 – Nov 2015)

Certifications & Courses:

- Advanced Project Management.
- Operational Efficiency Improvement.
- Financial Analysis & Reporting.
- Financial Software Proficiency.

- Extended role to refine operational procedures, contributing significantly to the development and enhancement of banking products and services.
- Central in revising banking forms in Arabic and English, enhancing customer service and regulatory compliance.
- Documented processes and defined employee responsibilities, leading to clearer operations and task distribution.

Key Skills:

- Proficient in developing efficiency and compliance procedures.
- Skilled in HR policy implementation and oversight.
- Expert in project coordination and completion.
- Adept in financial reporting, budget preparation, and operational report writing.
- Strong multilingual communication skills (Arabic, English, Hebrew).
- Knowledgeable in procedural development, report drafting, and form preparation.

Affiliations

- **Member of the Net Lending Committee, Council of Ministers**
 - Collaborating on financial regulatory practices
 - Liaising with banking and finance stakeholders
 - Negotiating and implementing financial policies
 - Analyzing economic impacts on banking operations
 - Expanding expertise in operational efficiency and compliance

References

[Available upon request.]