

Curriculum Vitae  
**Dr. Yara Awni Katami**

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Amman - Jordan

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**Personal Information:**

Date of Birth: June 28th, 1983

Place of Birth: Amman

Citizenship: Jordanian

Female - Married with 2 children

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**Work Experience:**

**The World Bank \ The World Bank Group** 2020- Date

Consultant, Mashreq Gender Facility

- Assessing the impact of Micro lending on women economic empowerment in Jordan.

**International Finance Cooperation IFC \ The World Bank Group** 2020- Date

Consultant, Jordan National Quality Infrastructure Project

- Work on setting the plan & the implementation of improving the access of Jordanian industrial projects to global markets.

**Sarh Aljoman for Consultancy \ MEDA Canada** 2019- Date

Consultant, Enterprise Development for Women and Youth

- Developing business planes for current micro- small business, and provide mentoring and advisory services.
- Provide trainings to business owners and youth about managing the business, Financial budgeting and feasibility studies.

**AYA for Consultancy and Development \ UN Women** 2019 -Date

Consultant, Support Financial Institutions (banks) to Provide more Gender

Sensitive Services for Women

- Develop and conduct a capacity building programs for 5 Jordanian banks about Gender-Sensitive Services its importance and worldwide best practices.

**Jordan Ahli Bank- Jordan** 2017-2019

Senior Manager SMEs

Nashmiyat Business Center Manager

- Business development and deal screening, Structuring and negotiation
- Presenting financial modeling, analysis, credit reports.
- Approval process, including presentation of loans to Loan committee
- Project Finance, proper management and execution of approved credit requests.
- Portfolio management and monitoring for SMEs & Nashmiyat Clients
- Project Management and nashmiyat product development
- Analyze country risks and trends
- Quality, financial analysis and reviews of potentials and existing business to ensure maximum profitability.
- Review and achieve volume, profit and quality set targets.
- Support Senior Management team in refining the SME strategy (sector, geography, etc.) and accelerating the growth of the SME portfolio.
- Set & implement women empowerment plans. Develop new products & services that support women in business.
- Develop digital and online products for both retail and SMEs clients to increase the level of clients' engagement in the financial system that also supports financial inclusion ratios.
- Consult guide & facilitate women SMEs access to finance and new markets.
- Provide technical support & consultations through different alliances.
- Conduct awareness sessions, consultation and training to women all over the country in business development, access to finance and financial literacy.

## **Capital Bank of Jordan - Jordan**

2013- 2017

### SMEs -Manager

- Review all credit reports & financial analysis submitted from the team and approve within authorities.
- Acquisition of profitable new customers for SME banking business through the creation, development and maintenance of high-quality advisory relationships
- Manage the SMEs portfolio accounts in addition to some large corporate or public sector accounts
- Achieve budgeted growth in SME Banking within agreed and approved business risk parameters
- Analyses and reviews quality of potentials and existing business to ensure maximum profitability.
- Liaise and provide leadership in areas of expertise, particularly in the provision of products and services to customers.
- Provide feedback to senior management, marketing and product management on customer's needs and the efficiency of marketing strategies and tactics.
- Managing budgets, dealing with complaints, maintaining statistical and financial records, planning, problem solving, follow ups.
- Presents the SMEs- Capital bank in conference & trainings. Work and coordinate with different Private, Public parties
- Project Managements and development for a Special Assignment in 2015 in additional to the position responsibilities: Develop 5 new products for SMEs (Programmed lending) & worked on its credit policy, procedures, lending score cards, launching & training. And worked on any projects and alliance related activities to the department.

## **Invest Bank – Jordan**

2011- 2013

### Relationship Manager – SMEs

- Establish new borrowing relationships, preparing the Credit Report then presenting it to the SMEs' committee.
- Manage and enhance the existing loan portfolio (review/renewal) to ensure establishment of appropriate account plans.
- Implement and maintain complete control aspects in line with the Bank's credit policy and considering risk, financial analysis, documentation, visits call.

## **Saudi Holland Bank – Jeddah KSA**

2009 - 2011

### Retail Loans Sales Head

- Responsible of the Business of retail – Small Business loans & Credit Cards of Ladies Banking in Jeddah.
- Approving loans within the position's authorities & obtaining exceptional approvals if needed.
- Reviewing the loan's files & documentation submitted from the team after approvals.
- Managing Staff & monitoring productivity.
- Managing budgets, dealing with complaints, maintaining statistical and financial records, planning, problem solving, follow ups.

Note: Experienced in Islamic loans in addition to conventional loans.

## **Capital Bank of Jordan**

2005-2008

### Position: Procedures & Business Processes Section Head

- Analyze business processes to support strategic decision making
- Analyze operations & resources to identify and solve bottlenecks in the process, reduce throughput times & improve resource utilization.
- Quality Assurance & Business Project Management

## **Education:**

### **Horizons University – Paris**

2016-2019

#### Doctorates in Business Administration – International Business

Distance learning/ Dissertation topic: Women in Leadership in Jordan

### **Frankfurt School of Finance & Management - Germany**

2014

#### Certified Expert in SMEs Finance- Distance learning, 6 months course

Score: Distinction

<b>The University of Jordan</b>	
<u>M.B.A /Finance</u>	2005-2007
GPA rating: 3.55%	
<u>B.Sc. in Computer Science</u>	2001-2005
Graduation Project: Online Helpdesk platform for the IT department at the University of Jordan. Implemented by Oracle 9i. Scored A \ GPA rating: Good	
<b>Sisters of Nazareth School</b>	2001
<u>Jordanian high School Degree (Tawjihi) Scientific Stream. Average: 91.4%</u>	
<b>Courses</b>	
<i>Alexander Osterwalder - Business Model Generation- Amman</i>	2018
Re-imagining Business Models Workshop /Taking the Fear Out of Innovation	
<i>Frankfurt School of Finance &amp; Management</i>	2018
Leadership training	
<i>Global Banking Alliance for Women - Summit London</i>	2017
Catalyzing Growth in the Female Economy	
<i>Business EYE Training and Consulting</i>	2016
Utilizing Emotional Intelligence for effective Leadership	
<i>JEDCO- Jordan Enterprise Development Corporation</i>	2014
UNIDO Capacity Building Program	
<i>Business Development Center (BDC)</i>	2014
Empretec Course	
<i>Institute of Banking Studies</i>	2013
Comprehensive Bank Credit Program/115 training hours (Financial Analysis and Cash Flow Analysis, Banking Finance & Credit Risk Analysis, Basel Accord & Risk Management, Syndicated Loans, Financial Accounting)	
<i>Saudi Hollandi Bank - KSA</i>	2011
Sales Planning Course	
<i>The American University In Cairo (AUC) - Amman</i>	2007
Time Management	
<i>University of Jordan - Amman</i>	
INJAZ Program \ Junior Achievement International: 5 Courses	2004-2006
<b>Languages</b>	
Arabic: Native	
English: speak, read & write with high proficiency.	
French: speak, read & write with moderate competence. (French Diplomas: A1,A2,A3,A4)	
<b>Publications and Presentations</b>	
Katami, Y.A., Haan, P. (2020). A study of Women Working in Jordanian Banks. MBAA international Conference, the 56th Annual, Business Research Impacting Business Practices. Chicago USA.	
<i>Break the Silence on Economic Violence</i> , Speaker at the round-table discussion Under the patronage of HRH Princess Basma & Jordanian National Commission for Women (4 seasons Hotel Amman).	2019
Economic and Social Council Jordan	
- Review of the SMEs' National Strategy, <i>State of the Country Report</i>	2019-2018
- Preparation for 2018 <sup>th</sup> and 2019 <sup>th</sup> SMEs conferences (Kempinski Amman)	
Member of WPP \ Jordan; <i>Women as Partners in Progress Network</i> , Gibran Chair's Program, MEPI University of Maryland USA	2018 - Date 2018
SIGI Sisterhood is Global Institute Jordan	
- Panelist, <i>Financial Awareness for Women and Small Businesses</i>	2017
TTI Empowering Young Entrepreneurs - Landmark Hotel	
- Panelist, <i>Opportunity and Challenges of SMEs and startups</i>	
Jordan Exporters Association JEA, Rotana Hotel -Boulevard	2017
- Panelist, <i>Challenges Facing SMEs Exporters Conference</i>	
<b>References are available upon request</b>	