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Personal Details:

Name : Othman Ahmad Khalil Sawafta.

Date of Birth: April, 24, 1983.

Nationality: Palestinian.

Marital Status: Married.

Mobile : 00972595346578.

E-mail: othmanaltaj@yahoo.com

Education:

PHD degree in Financial Managements and Banking – Anadolu University- Turkey, Eski Sehire, From (2012-2016). Thesis title “A COMPARATIVE STUDY OF CREDIT RISK IN LOCAL BANKS AND FOREIGN BANKS OPERATING IN PALESTINE “.

Master degree in Financial Managements and Banking – Arab American University – Jenin ,(2001-2004).

High School Certificate in Acadmic Stream, Tubas Secondary Boys School.

Research publication:

Article title “A COMPARATIVE STUDY OF CREDIT RISK IN LOCAL BANKS AND FOREIGN BANKS OPERATING IN PALESTINE “ in *International Journal of Economics, Commerce and Management, United Kingdom. Vol. IV, Issue 5, May 2016, ISSN 2348 0386.*

Experience:

Instructor in Palestine Technical University - Kadoorie. Faculty of Economics and Administrative Sciences, (2010- until now).

Worked in Bethlehem University (Organizational consultant) , [Institute for Community Partnership \(ICP\)](#), (2008-2010)

Instructor in Arab American University as apart time. Faculty of Economics and Administrative Sciences ,(2008-2010).

Instructor in Alquds Open University as apart time. Faculty of Economics and Administrative Sciences, (2007-2008).

Skills:

Power user, MS office Suite including Word, Excel and Power point .

Communication Skills, Organizational Ability , Ability to Work Under Pressure .

Experience of training individuals and making presentations to small groups .

Training and academic Courses:

Instructor in Palestinian universities (2007-2017), and I giving following courses:

- Financial Management (1+2).
- Credit Risk Management.
- Financial Statement Analysis.
- Project Analysis and Evaluation.
- Bank Management (1+2).
- Investment Basis.
- Feasibility Study.
- Accounting (1+2)

Trainer in the Palestinian private sector and Non-governmental organization (**NGO**), And I trained the following materials:-

- Financial management in agricultural associations, With Bethlehem University (Institute for Community Partnership) , And Oxfam .
- Strategic Planning, with MAAN Development center and Tubas Sport Club.
- Preparing for the Job Market and How to write a Curriculum Vitae for a job, with MAAN Development center and Tubas Sport Club.