
PROFILE/KEY STRENGTHS

Mr. Jayosi is a senior advisor and manager with over 30 years of experience in the banking/microfinance, investment, economic development, and financial sector as well. He also managed numerous projects that target private and public sector development. He was responsible of defining the strategy of the of the Network as a representative body of microfinance sector in Palestine and presenting the sector in front of different stakeholders in addition to participation of drafting national policies directly related to the sector on country level enterprises.

Here are some of Mr. Jayosi's key accomplishments while working with international, regional financial institutions, and projects in the Public and private sector:

- Led and managed micro, small, to medium enterprises (MSME) development projects, provided entrepreneurship training and coaching, designed new products for financial institutions in loan guarantee fund and micro-insurance.
- Problem solving and analytical skills, teamwork and adaptability to change, client relations, time management and project management skills.
- Prepare along with Palestine Monetary Authority and other stakeholders the national financial Inclusion strategy and a strategy for the Palestinian microfinance sector for the coming 5 to 10 years.
- Participation in drafting the universal standards for Social Performance Management for Microfinance institutions around the world.

CAREER HIGHLIGHTS

- **Project Management:** Successfully structured Start-up Palestine Program launch with a facility of EUR 20M Credit line that leveraged the MFIs to lend to SME in Palestine.
- **Consulting:** Participated in assessing the current size of the MSME market in the Palestinian Territories by analyzing the current demand for and supply of MSME finance, participated in unifying the definition of MSME in Palestine, and provide a review of the developmental phases of the Palestinian microfinance sector, with a focus on how clients and institutions changed following the licensing of the sector.
- **Training:** provided a local and international training on Risk Management, Entrepreneurship, and life skills. Raising awareness for the proper methods of the management, business development, activities of civil society, and disseminate the best practices in order to improve the efficiency and competitiveness of enterprises in Palestine.

PROFESSIONAL EXPERIENCE

General Manager | Palestine for credit and Development - Microfinance Institution

2004–Present

- Responsible for strategic planning, fundraising, monitoring and evaluation, and overseeing the overall operation of the institution.
- Design new lending methodologies and new collateral systems for both micro and small enterprises, and establishing new departments with the procedures and policies such as Risk Management, SME, and Social Performance Management.
- Concentrate on the legislative shortcomings that are affecting efficiency in the microfinance industry, and how these regulations can be adjusted to be more responsive on the demands and realities of recipients of micro-loans, and discuss issues on the political level that limit the growth of the industry.
- Design the architecture to manage and measure the socio-economic outcome management of Faten services by proposing a set of indicators that will be used to measure the social outcome.
- Advocate and lobby for microfinance sector benefits and sustainability, and help other MFIs achieve professional advancement by promoting best practices among the sector.
- Build a business relationship with local and international investors, donors, regulators and ensure the implementation of partnering and cooperative agreements with banks and investors (IFC, Tripple Jump, Kiva ...) for joint venture programs.
- Design new programs that aim to scale-up the capabilities of the staff.

**Manager of Mortgage Insurance company | Palestinian Mortgage and Housing Corporation
Mortgage Company**

2000-2001

- Portfolio loans analysis, assessment of loan and issuing the insurance policy of the loans.
 - Risk Management by scoring and verify all the documents needed, follow-up with the Land Registration Department, Survey Department, municipalities and banks.
 - Responsible for marketing PMHC products for housing corporate and public sector.
 - Prepare all the reports needed for the board of directors, which related for MIC activities and matching the activities with the budget plan.
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**Deputy Regional Manager for Banking Operation | Jordan National Bank, Ramallah
Commercial Bank.**

1997-2001

- Prepare the budget plan (credit and financial) for the bank, and follow-up any variances.
 - Supervise the banking operation including transfer payments, clearinghouse, banking settlements, and treasury back office.
 - Follow-up with the Internal Audit Department and advise the general management by the action applied.
 - Coordinate the training courses for the staff.
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**Head of Treasury Department | Housing Bank for Trade and Finance, Ramallah
Commercial Bank**

1996-1997

- Established the Treasury Department in the headquarter office.
 - Managing the foreign exchange and liquidity of the bank.
 - Prepare the position, liquidity, and cash flow reports for the regional manager.
 - Managing the bank's assets, liquidity, and all net positions of the liquidity and foreign exchange.
 - Issuing the interest rate and foreign exchange price bulletins and renews deposits.
 - Arrange the cash flow and gap matching.
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**Controller of the "Orobah" Branch | Arab National Bank, Riyadh, KSA
Commercial Bank**

1986-1996

- Member in the Credit Committee of the branch
 - Head of personal loans and facility section.
 - Prepare the budget settlements and follow any variances.
 - Prepare the financial statements and analyze them.
 - Study the credit application and lay down the notices and recommendations and present it to branch credit committee, to get the necessary approvals from general management.
 - Audit the financial statements that was issued internally.
 - Trace all of the internal procedures of the bank.
 - Market the products of the bank
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Accountant and Sales Manager | Al Nabali Company, Ramallah

1983-1986

- Track all the financial transactions and reflect it in the financial statements.
- Prepare the financial statements to the financial manager.
- Promote the products of the company.

Professional Affiliation

2015- 2017	Chairman of Palestinian Network for Small and Microfinance PNFSM is the representative body of MFIs in Palestine
2015-2017	Chairman of Pal SME Pal SME is not profit organization established in 2015 that aims to Create suitable environment for MSMEs in Palestine
2014-present	Board Member of Palestinian Society for Consumer Protection PSFCP is specialized to protect the consumers from all types of fraud
2013-present	Board Member of Palestinian Economists Association
2011-2014	Board Member of Center for Defense of Liberties and civil Right - Hurriyat is emphasizes the importance of enhancing human rights

EDUCATION

Master of International Community Economic Development with a specialization in non-profit Management (2007)	New Hampshire University, USA
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Bachelor degree in commerce (1978-1982)

Madras University

LANGUAGES & INTERNATIONAL WORK EXPERIENCES

Arabic (native), English (fluent).

North America: United States, Canada / Middle East: Egypt, Lebanon, Jordan, Morocco, Saudi Arabia, Palestine, Tunisia, Bahrain, Qatar, Kuwait.

Europe: Netherland, Belgium, Luxemburg, Portugal, Sweden, Germany, Italy

East Asia: Vietnam, Cambodia

Worked and volunteered for international organizations including GIZ, USAID, IFC