

MAGDY MAGED MOHAMED MOUSSA
(Magdy M. Moussa)



Current Post and Functions: Executive Director, Alexandria Business Association ABA
Board Member, Egyptian Union for Microfinance Institutions
Steering Committee Member, Risk Initiative in Microfinance (RIM)
Enterprise Development and Finance Advisor (freelancer)

Nationality: Egyptian **Date of Birth:** December 21st, 1963

I. NARRATIVE

Mr. Moussa has around thirty years of international experience in development as a Finance and Management advisor, twenty of which are in the domain of Micro and Small and Enterprise Development; building the institutional capacity of microfinance institutions (MFIs) in Egypt, the Middle East, the Horn of Africa, and other regions (China, France, Azerbaijan); the provision of training to management and staff, assistance to Micro and Small enterprises in advancing their market competitive positions and preparing them for Export to outside markets, and the development of a conducive legislative and informative infrastructure for Microfinance and Small Enterprise sector in the Middle East region. Moussa gained in-depth knowledge of a variety of MSME and microfinance institutional approaches (NGOs, banks, companies and cooperatives), as well as different methodologies for availing access to finance. Moussa performs organizational/diagnostic assessments of local and regional Apex organizations, NGOs, banks and targeted enterprises interested in engaging in Microfinance activities; and provides advice on sustainability and commercial approaches to international agencies, the design and enhancement of microfinance products; and monitoring and evaluation of microfinance programs. He has hands-on experience in the creation and development of NGO MFIs, including governance, product development, business planning, risk management, internal control policies and procedures, and organizational management. He also has extensive experience in engaging formal financial institutions through down-scaling their operations to reach small and micro-entrepreneurs on a nationwide scale in the absence of donor-assisted programs (Banque du Caire and Bank Misr). He also has broad experience in creating an enabling environment for microfinance, including policy analysis and implementation, as well as advocacy for legislative improvement. During his work with the Social Fund for Development in Egypt, Moussa had led the development of the Microfinance sector into a fully functional semi-autonomous unit which was able to manage 600+ million L.E. in loans to NGO/MFIs and was able to arrange for an institutional loan from the World Bank Group (WB) for 300 million US\$. Mr. Moussa was selected to be the WB project management unit (PMU) leader. He also managed to construct a deal with the Egyptian Credit Bureau “I-score” to include non-bank MFIs as a member in the bureau, thereby adding to the legitimacy of the sector and minimizing MFIs’ credit risk exposure. In his first year as an Executive Director for Alexandria Business Association's Small and Micro Enterprise Development Project, Moussa was able to almost double the portfolio to reach over 1 Billion EGP in active portfolio, thereby putting ABA/SME project as the largest non-bank MFI in Egypt.

As a trainer, Moussa is certified by CGAP/World Bank as a lead trainer and resource person in providing training on Strategic, Operational planning and Financial Modeling, as well as in Product Development. Mr. Moussa has designed and conducted training in Egypt, the middle East, Africa, the United States and China. Training areas covered Management and Finance, Financial Analysis and almost all Strategic and Operational aspects of Microfinance and Small scale lending.

At the macro-level, Moussa participated with the UNDP Special Unit for Microfinance (SUM) in designing and implementing the MicroStart program in Yemen and Bahrain, the activity was the first to be introduced in the gulf area and took extensive effort to implement it on sustainable basis, Moussa also participated in designing a working capital extension approach that is accepted in Islamic community in Bahrain, lead the team to develop a National Strategy for the Islamic Development Bank (IDB) to implement a Microfinance program in Egypt, as

well as developing a new model for private sector philanthropy in Microfinance in the Sultanat of Oman. He also assisted the African Development Bank (AfDB) and the International Fund for Agricultural Development (IFAD) in designing and evaluating multi-million dollars projects aiming at providing financial services to Small and Micro Enterprises through market channels and sector/commodity based value chains.

Moussa participated as a technical lead responsible for the Institutional development component in developing a national strategy for Microfinance in Egypt, a project jointly funded by USAID, Kfw, and UNDP. He also participated in a UNDP project study in Syria to design a microfinance program for the economic revitalization of Eastern Rural Region, and also led the technical team in developing the national strategy for microfinance in Syria, as well as participating as a technical team member in developing the national MF strategy in Sudan. Mr. Moussa has contributed with efforts and authored MFI's and projects' evaluation, as well as research papers in Arabic and English covering specific technical areas such as: Non-prudential regulations and performance standards (Egypt Strategy for Microfinance), assessment of Egyptian bank and non-bank MFIs, Supervision and Regulation of microfinance in Egypt (CGAP / Maryland University), Collaterals substitutes in Islamic Lending (Central Bank of Sudan / World Bank).

Finally and in a voluntary capacity Moussa was a Board member of Tadamun MF program and still provides assistance to international MF bodies in developing the sector such as USAID, IFAD, IFC, Sanabel Network, CGAP Regulatory Resource Center, Giz, Afd, the African Development Bank and the World Bank

II. EDUCATION

2016	Harvard Business School,	Strategic Leadership in Microfinance,
2002	Universidad di Castilla La Mancha, In Coordination with Kennedy School of Government Toledo, Spain	Institute on Governance, (Harvard University) Public Policy, and Civil Society
1996	Harvard Institute for International Development Harvard University, Cambridge, Mass., U.S.A.	Intensive Course on Financial Institutions for Private Enterprise
1992	The American University in Cairo (AUC), Cairo, Egypt	CPA Intensive Study (400 hrs)
1984	Cairo University, Cairo, Egypt	B.Sc. In Commerce (major in Accounting)

III. EXPERIENCE RECORD

III.A SAMPLE OF SPECIFIC ASSIGNMENTS

The African Development Bank (AfDB) / Entrust Management Consulting (February 2017 – December 2017): Financial Advisor: Responsible for the financial component within the task of developing a national strategy for Organic Clusters Development in Egypt. Tasks include preparing a full situational analysis of the current status and preparation of policy brief paper on financial issues; undertaking meetings with the stakeholders involved and prepare the financial component of the strategy in a full-participatory manner with relevant Governmental Ministries, Apex institutions, Financial services providers and a representative sample of active members of existing organic clusters.

The International Fund for Agricultural Development - Azerbaijan (IFAD) (October 2017): Rural Finance Advisor: Undertook field and office official supervision mission as an IFAD team member for the "Integrated Rural Development Project – IRDP"; responsible for evaluating the project's access to finance component and providing implementable recommendations to reactivate it after being on halt for almost two years as a result of economic and fiscal policies' changes.

The International Fund for Agricultural Development (IFAD) (October 2016 – January 2017): Rural Finance Advisor: Participated as the Local Rural Finance Advisor with Dr. Rauno Zander (Global IFAD Advisor) in undertaking a detailed study for developing a future looking assessment on the best options for developing and expanding the rural finance products to be offered in Egypt. The study was commissioned based on the request of the Egyptian Ministry of International Cooperation and the Ministry of Agriculture.

Global Communities - Vitas (August 2015 – December 2015): Microfinance Advisor / Lead Consultant: Lead the efforts for preparation of a full-fledged market study on the Microfinance sector in Egypt to provide the basis for Vitas investment decision on establishing a new Microfinance Institution in Egypt as a private sector company including recommendations related to market positioning, geographical penetration, product mix, efficient hierarchy and productivity/profitability general targets.

The African Development Bank (AfDB) (November 2015 – December 2015): Financial Analyst: Undertook the full scope of evaluation of the Rural Income and Economic Enhancement Project (RIEEP) – a 72 million USD five years' project - within the AfDB due diligence exercise in project conclusion and closure and drafted the full section of the Project Completion Report (PCR) including evaluation of the participating institutions, credit lines, financial and economic impacts and projects Financial and Economic Rates of Return (FIRR – EIRR).

International Fund for Agricultural Development (IFAD) (August 2015 - September 2015): Finance Advisor: Undertaking a specific study for policy advise with the purpose of informing and rationalizing IFAD's future strategy on alternative engagements within the Egyptian Financial, Economic, and institutional framework and contexts.

Alexandria Business Association (ABA) (August 2012 – September 2014): Technical Advisor: Provide technical assistance and advisory services to the Executive Director and staff members in various areas including: the development of the Middle East Training Center, Business Planning, Technical affiliations with international partners, product development, and facilitating Non-financial services with international agencies like the giz, Silatech, and MEDA.

The Yemen Economic Support Program (YESP) . THEMAR (Approach for Developmentfinance ENhancement) EU Fund (March 2013 – March 2015): Managing Director of the Fund: Working as an International Advisor and Fund Managing Director with the Mennonite Economic Development Associates (MEDA), a US-based NGO; Managing the creation, establishment and operations of a multi-million Euro fund to provide financial institutional loans and facilities to Yemeni Banks and NGOs; provide technical assistance to Yemeni MFIs and provide BDS to MSMEs in Yemen. Managing the fund and reporting to the Board.

Exxon Mobil / Save the Children -SC (June 2014 – September 2014): Independent Evaluator: Undertaking a detailed evaluation of the “Ishraq” project that had been implemented for twelve years in Upper Egypt in the Governorates of Assiut and Sohag, besides Cairo. The project aims at developing a positive educational environment for the girls in poor communities through helping them and their mothers to start micro enterprises. The project also provides livelihood skills training and health services. The project is financed under the Corporate Social Responsibility Chapter of a private sector company “Exxon Mobil”.

International Fund for Agricultural Development (IFAD) (May 2014 – June 2014): Rural Finance Advisor. Participated with the IFAD international design effort as the financial expert on the team for designing a new project titled “Sustainable Agricultural Investments and Livelihood – SAIL”; a 65+ million US\$ project aiming at replicating the successful model of the West Nubaria Rural Development Project (WNRDP) in establishing new communities on the newly reclaimed and reclaimed lands in Upper, Middle and North Egypt.

Save the Children -SC (January 2014 – March 2014): Finance Advisor: Undertaking intensive field review on SC activities and partners related to economic development projects, conducting a field survey on the targeted groups to pinpoint the positives, and challenges in the quality and timeliness of the services they access. Based on the field analysis and studies, develop a comprehensive financial and social tracking system for SC projects with their Community Development Organizations counterparts. The systems should ensure accountability and effectiveness.

The World Bank Group (WB) / Egyptian Financial Supervisory Authority (EFSA) (January 2014 – June 2014): Finance Advisor – Microfinance: conduct a thorough review of the draft Microfinance law and provide relative

feedback on the technical issues of the law and the level of responsiveness to the sector needs. Designing and conducting training for the EFSA staff to assist them in undertaking their supervisory roles in an efficient and effective manner.

International Fund for Agricultural Development (IFAD) (October 2013 – January 2014): Enterprise Development Advisor: Conducting evaluation for the project in its 12 year of implementation and developing a comprehensive Exit Strategy for the project to sustain its activities and services beyond project life in a self-sufficient manner. Including various components of the project; whether productive, extension and credit.

Central Bank of Sudan (CBoS) and the World Bank (September - October 2013): Lead Technical Advisor: Leading a team of Sudanese experts to assist in developing a national vision and action plan for the development of Micro and Small Enterprise sector in the Eastern States of Sudan (Kassala, Al-Ghadarif, Red Sea).

Islamic Development Bank (IDB)- Jeddah. Developing appropriate strategy for the IDB to introduce product, intervention modes and appropriate partnerships (May 2013 – December 2014). Team Leader. In association with a consulting firm (North South Consultants' Exchange) leading a team of professionals to develop a comprehensive strategy for the IDB to offer a bundle of Islamic compliant financial products in the Egyptian market and to develop two specific initiatives.

Al Shimaleya Micorfinance Company – Dongola - Sudan (April 2013): Senior Trainer: Designed and implemented a comprehensive training for the Management and loan officers on management skills, field skills, good loans and loan management, incentive schemes, as well as field training.

Enterprise Qatar S.A.Q. (February 2013 – May 2013): Advisor to the CEO: Providing high-end technical and advisory services to the CEO on institutional development related issues; including business planning, strategic orientation and stakeholders' analysis. Assist in business development and linkages with national and international partner associations. Provide ad-hoc on-the-job training for staff as appropriate.

Conduct Groundwork and develop a comprehensive nation-wide project for “Youth Savings Initiative”, giz, Silatech, Sanabel (August 2012 – October 2012): Senior advisor. : conduct ground-work needed (including project design, stakeholders' analysis, Strategic alternatives' analysis, interviewing stekeholders), design project concept, develop project document and relevant partners MOUs and agreements to launch a nation-wide Youth Savings Program in Egypt, after being implemented in Morocco and Yemen.

Evaluation of the IFAD's “Upper Egypt Rural Development Project – UERDP” with the Social Fund for Development Egypt. (July 2012 – September 2012). Rural Microfinance Advisor. Designed and undertook a full project evaluation for the institutional, social and economic impacts that the project has created. Work included design of appropriate questionnaires, conducting institutional assessment on participating NGOs (36 NGOs), conducting field visits to more than 120 clients selected on a stratified random basis.

Evaluation of the Social Performance Management Project for MFIs in the Arab Region. Oxfam and Sanabel (June 2012). Regional Microfinance Advisor. Conducted full evaluation on the Social Performance Management project funded by Oxfam and implemented by the Arab Microfinance Network “Sanabel”. The evaluation included review of project design, plans versus accomplishments, interviewing participating MFIs in the Arab region. Provide overall conclusion and recommendations for future actions.

Concluding the Training and Technical Assistance activities of the Microfinance project, Administer project closure, and Issuance of Terminal Report, UNDP/Bahrain, Ministry of Social Affairs, Bahrain, Central Bank of Bahrain (May 2012 – August 2012): Lead Technical Advisor. Assisted the UNDP office in Bahrain in concluding all the pending activities under the project, provided training to the Bahraini NGO/MFIs on best-practices MF, provided technical assistance to the Ministry and produced a concept paper on non-financial services to MSMEs, provided technical assistance to the Family Bank, provided technical assistance to the Central Bank of Bahrain in reviewing the Licensee Manual for MF Banks, issued the project terminal report.

Awareness Workshops on Agricultural Microfinance for Upper Egypt, The African Development Bank and Social Fund for Development in Egypt (August 2012 – November 2012): Training Design and Delivery. Design and Execute

intensive awareness workshops (7) in the Upper Egypt Governorates of Minia, Assiut and Sohag. The purpose of the workshops is to introduce best-practice MF operations and its application with regards to agricultural-oriented activities by working through a value-chain approach.

Analyses/challenges in introducing Islamic Microfinance Services, USAID Resource Center (July 2011): Resource Person/ Speaker. Selected by International Resources Group (IRG)/USAID among other two speakers from the World Bank and the Islamic Development Bank to initiate a discussion on the web-based USAID resource center to depict and analyze challenges associated with Islamic Small and Micro finance and answer queries from global audience and participants.

Assessment of the International Fund for Agricultural Development (IFAD)'s Program in Egypt: (July–September 2010): Senior Advisor. Prepared a detailed programmatic assessment of the projects undertaken by IFAD in Egypt to enlighten the top management's strategic planning and seminar in the headquarters in Rome.

Design of IFAD Project “Promoting Rural Income through Market Enhancement – PRIME” (August – December 2010). Rural Finance Advisor. Participated in the detailed ground work and developed the financial component of the project including market analysis, justification of the project, potential partners' assessments and financial modeling.

Development of a National Microfinance Strategy for Syria (November 2009 – June 2010): Team Leader. Responsible for preparing the MF strategy document for Syria in a full participatory manner with the State Planning Commission and other governmental stakeholders, in addition to coordination and peer review by international MF stakeholders. The strategy has included a detailed framework for action plan.

Development of Microfinance Business Plan for the Sudanese French Bank (June - August 2009): Finance Advisor. Responsible for the development and design of the Financial Model for the Microfinance Program within the bank. Participating with a team of specialists in designing market research tools, evaluating research results, developing strategic alternatives for interventions for the bank and agreeing on the acceptable alternative. Developing the operational and technical plan for the bank's MF program.

Evaluation of the African Development Bank (ADB) lines of Credit for the PBDAC (September 2009): International Advisor. Assisting the ADB mission in reviewing the overall performance of the PBDAC in implementing the program and issuing the detailed ‘Project Completion Report – PCR’

Assessment/Evaluation of the PBDAC Women Economic Empowerment Program (WEEP) June 2008: International Advisor. Assessing the performance of the credit and management of the bank program and developing a strategic analytical framework for the PBDAC to facilitate deciding on the project future and sustainability plans (institutional and financial sustainability)

Finalizing the Design and initiate the UNDP second Microfinance program in Bahrain (May – December 2008): International Advisor. Assisting the Ministry of Social Affairs and the UNDP Bahrain in finalizing the design of the new MF program with the involvement of a specialized Bank under establishment. Responsibilities included guiding the Program Executive Ministerial Board in selecting the most appropriate strategic orientation towards the program, assessing existing MFIs performance, and developing criteria for selecting additional MFI.

Developing a Study on Collaterals' substitutes in Islamic Lending – Central Bank of Sudan and the World Bank (2007). Lead Technical advisor

Developing the first National Impact of Microfinance in Egypt (2007 – 2008) Social Fund for Development, GTZ, Ministry of Finance, Agha Khan Foundation, UNDP, CIDA / SmePol. Lead Microfinance technical member.

USAID Egypt Micro Enterprise Finance Project: Team Leader-Capacity Building. Providing direct technical assistance, direct a team of microfinance specialists, and coordinate with outside service providers to provide USAID supported NGOs and banks, as well as the Credit Guarantee Corporation (CGC) with relevant capacity building interventions in coordination with Chemonics International being the prime contractor.

Building the framework and issuing the National Strategy for Microfinance in Sudan: Institutional Development Advisor: Participate in developing the scope and technical approach for the required researches, study papers, and strategy formation. Presented MF best practices in a national workshop with the Bank of Sudan.

Evaluation of the Syrian “Jabal Al-Hoss” project funded by the UNDP: International Advisor to the UNDP. Evaluated the financial and programmatic performance of the project and provided future recommendations for action for the State Planning Authority, Ministry of Agriculture, and the UNDP.

Design of the Eastern Region Economic Development Program - Syria: International Advisor to the UNDP. Participated with a team of two international advisors in developing the strategy, project design and project document (Prodoc) for the microfinance component of the project.

Banque Misr Microcredit Design and Implementation, Banque Misr, International Finance Corp. (IFC), 2003-2005. Project Manager. Responsible for project management and technical aspects related to facilitating the introduction of micro lending to 18 Banque Misr pilot branches in Upper Egypt.

Building a National Strategy for Microfinance in Egypt, UNDP, KfW, USAID, and Social Fund for Development, others, 2004-2006. Senior Microfinance Expert. Part of a technical team responsible for analyzing the microfinance sector and devising a strategy and action plan attuned to the needs of major stakeholders which will guide SME development in Egypt and facilitate effective donor assistance. Responsible for backstopping the consultative process for the microfinance component. Conducted an institutional needs assessment on a sample of MFIs, including banks and NGOs, and drafted relevant sections in the strategy and action plan.

Agricultural Exports and Rural Incomes, Small Farm Horticulture Export Program, CARE/USAID, 2003-2005. Project Coordinator and Finance/Business Advisor. Building the capacities of local farmers’ associations and regional agribusiness enterprises to operate as competitive private enterprises, and attract private sector investors to expand exporting opportunities in Upper Egypt. Building the capacity of NGOs to export directly, by establishing private partnerships with appropriate exporters in the form of regional agribusiness enterprises.

Microcredit Training for Agha Khan Foundation, 2004-2005. Project Manager/Trainer. Organizing co-training 10 employees of this NGO in Darb al-Ahmar, Old Cairo, in microcredit assessment, avoiding delinquency, monitoring, decision-making and corrective action. Provided technical assistance in management, finance, and training for a diversified range of projects and entities including the following:

Small and Emerging Businesses (SEB) Project, USAID, 2000-2004. Task Area Manager. Managed all technical assistance to the participating intermediary credit institutions under the program (12 NGOs, 60 units, and 98 Banque du Caire branches throughout Egypt). NGOs included Alexandria Business Association, Egyptian Small Enterprise Development Foundation, Dakahliya Businessmen Association for Investors & Community Development, Sohag Community Development Association, and Small Enterprise Development Association of Port Said. Conducted institutional assessments of potential participating organizations; assisted in developing business plans designed and implemented training for top management, executive officers, and loan officers; and monitored the performance of the participating institutions. Assisted MFIs in developing a future vision towards expansion in a competitive environment through direct assistance and providing training in strategic planning to middle and top level management.. Provided on-the-job technical assistance to the senior staff of the Credit Guarantee Company (CGC) in providing NGOs with greater outreach capability by providing lines of credit for the MFIs to utilize in SME individual and solidarity group lending

Small and Micro Enterprise (SME) Development Project, USAID, 1995-2000. Management and Finance Specialist/Coordinator. Helped develop NGOs in five governorates in Egypt into financially self-sustainable institutions, able to respond effectively to SME financing and training needs. Developed credit methodologies and service delivery mechanisms, and conducted training in financial analysis, budgeting, and decision-making. Acted as a Technical Assistance Advisor to ABA, providing them with bi-monthly technical inputs and coordinating additional inputs from other team members as needed.

MicroStart Bahrain, UNDP, 1998-2000.

Project Coordinator. Managed all technical assistance inputs to develop accounting systems and internal control policies and procedures for participating financial intermediaries, including designing appropriate loan products, credit methodologies, and service delivery mechanisms in one of the first initiatives to adopt Islamic lending in microfinance. Interfaced with the project's advisory board to identify and select participating NGOs. Coordinated a team of researchers, institutional development specialists, financial analysts, microfinance specialists, and MIS specialists. Selected and built the capacity of a local partner in Bahrain to act as technical assistance service provider beyond the life of the project. The project focused mainly on female heads of household (FHHs) and adopted a solidarity group lending mechanism

MicroStart Yemen, UNDP, 1998-1999.

Project Coordinator. Interfaced with the project's advisory board to identify and select participating NGOs. Managed all technical assistance inputs to develop the accounting systems and internal control policies and procedures of participating financial intermediaries, as well as credit methodologies and service delivery mechanisms. Coordinated the work of researchers, institutional development specialists, financial analysts, microfinance specialists and MIS specialists. Selected and built the capacity of a local partner in Yemen to act as technical assistance service provider beyond the life of the project. The project focused mainly on female heads of household (FHHs) and adopted a solidarity group lending mechanism

Small and Micro Business Finance Venture, IFC, Deutsche Investitions und Entwicklungsgesellschaft mbw, 1998-1999. Management and Finance Specialist. Assisted in the design of a business plan for the use of private sector funds in SME lending activities on a profitable basis. Marketed the project among Egyptian banks and promoted private sector investment in the venture.

Savings and Credit Program, Eritrean Community Development Fund, 1998. Finance Specialist. Assessed program's institutional/financial systems; and wrote report with recommendations for training.

Hodeidah Micro-Credit Study Tour, Social Fund for Development/Yemen, 1997. Project Coordinator/Trainer. Coordinated study tour introducing program staff to microfinance best practices in Egypt. Prepared and provided training.

III.B

EMPLOYMENT RECORD (STARTING BY RECENT)

November 2014 – Present

Position: Executive Director

Alexandria Business
Association (ABA), Egypt

Alexandria Business Association (ABA) is one of the largest and most successful credit offering institutions in the Middle East and Egypt. It has 1800 employees, 70 branches dispersed among 7 Governorates in Northern Egypt and an outstanding client base of more than 390,000 with an outstanding portfolio of more than 1 billion L.E. as at the end of 2017. Mr. Moussa is working as the executive director responsible for the overall management of the organization.

July 2011 – December 2011

Position: Enterprise Development Resident Advisor (EDRA),

Short-term - Qatar Charity, Doha

The EDRA shall be responsible for establishing initiatives and know how related to Social Enterprise Development, as well as Micro, Small and Medium Enterprises' (MSME) Finance interventions. To that end, the EDRA will work directly with Board of Qatar Charity (QC) Society located in Doha to provide strategic advice on proper

alliances to be made, as well as assist QC in developing coherent project initiatives to be financed and assist in leveraging QC resources with other available resources from the private sector and the Government. The EDRA shall be spearheading QC technical interventions related to Social Enterprises, Micro, Small and Medium Enterprise Finance.

Given the international exposure and expertise of the EDA, he shall also be working with the Board of QC to provide strategic advice and participate in specific assignments on an ad-hoc basis; covering areas related to QC global initiatives and helping in the efforts to materialize its goals and objectives.

November 2008– July 2011

Position: Deputy General Manager and Head of Microfinance Sector, Social Fund for Development - Egypt

The Deputy General Manager for Micro Finance Affairs sets the sector strategies in consultation with all Social Fund for Development (SFD) stakeholders and in compliance with the general strategy of the SFD. S/he ensures the desired execution of the strategy on the national level to ensure existence of SFD as an MSME¹ sector coordinator and planner. To ensure this happening, s/he regularly update and develop the Microfinance sector mission and strategic objectives, complying to the internationally accepted microfinance best practice principles, market needs, regulatory framework and environmental context requirements. S/he shall act as the senior advisor for the Managing Director of the SFD on Microfinance related affairs.

The Deputy General Manager Micro Finance affairs is expected enhance the internal capacities of MFS staff to effectively and efficiently manage MFS programs and to be internationally recognized as a quality technical service providers. S/he shall lead the efforts to upgrade the existing and develop new products to be offered by the MFS;.

Reporting directly to the Managing Director of SFD and supervised by the Chief General Manager, the Deputy General Manager for Micro Finance affairs ensures relaying the correct information and situation for the development of SFD/MFS performance according to opportunities and threats indicated. The Deputy General Manager for Micro Finance affairs should be able to soundly represent the SFD nationally and internationally, as well as to promote the micro finance activities and the image of the micro finance sector in Egypt and the SFD as a whole. For that, the Deputy General Manager for Micro Finance affairs shall maintain lines of communication on technical basis and issues with national, governmental and non-governmental agencies, as well as relevant sector stakeholders and donor agencies. The Deputy General Manager for Micro Finance affairs shall act as a credible technical and training services provider to the Microfinance sector on a national scale and contribute to the development of the industry on a regional scale. To achieve this, s/he shall build strategic partnerships and cooperation with international, regional, and national services providers, as well as build the capacities of the MFS task force to be accredited technically and practically as technical assistance and training services providers, primarily for the SFD staff and secondarily for the MF sector as a whole (especially partner NGO/MFIs)

June 2007 – November 2008

Position: Planet Finance Senior Expert - Middle East PlaNet Finance Middle East

Providing senior advisory services on the different programs for the Middle East Region, including Egypt, Sudan, Yemen, Jordan, Syria, Sultanate of Oman, Dubai. Mr Moussa is responsible for the strategy, the development and the sustainability of the programs in the region.

On going projects: National Impact-Market Study in Egypt, development of Citigroup Arabic Training Curriculum, launch of Information Sharing System for Egyptian MFIs, creation of Greenfield MFI in North Sudan, Oman Microfinance Program.

January – June 2007

¹ Micro, Small and Medium Enterprises (MSMEs), the incumbent is only responsible for Micro Enterprises sector

Position: Director, Middle East and North Africa (MENA) Region

PlaNNet Finance

Paris,

France (covering MENA)

Responsible for backstopping PlaNNet offices in the middle east and north Africa region, countries include Egypt, Sudan, Morocco, Algeria, Palestine, Jordan, Syria, the Sultanat of Oman, Dubai, among others.

Mr. Moussa is responsible for providing key technical input to PF projects implemented in the areas, as well as act as a technical team leader for PF teams undertaking capacity building to clients.

1995 – 2001, 2003- 2006

Environmental Quality International (EQI)

Position: Microfinance Operations' Manager

Cairo, Egypt

Designs project concepts, technical approaches, baseline surveys, and implementation plans to promote SME development. Responsible for business development with international agencies and consulting firms; the formation of consortia; concept design; proposal preparation; and staff management and motivation. As Director of Financial Advisory Services and Microfinance Operations, he conducts financial analyses to assess financial viability, investment alternatives, cost effectiveness, and efficiency; and supervises a team of researchers performing budgeting, forecasting, auditing, financial assessments, financial design, and contracting. Provides technical assistance to institutions in microfinance support and delivery. Training services include developing and producing training materials (including audio-visual aids); organizing study tours; and training delivery and evaluation.

2001-2003

Center for Development Services (CDS)

Position: Team Leader, Assets Building and Microfinance, CDS
Regional Financial Services Manager, Near East Foundation

Cairo, Egypt

As a senior officer and a member of the CDS core management team and leader of CDS' Assets Building and Microfinance team, he formulated strategies and maintained quality and sustainability. Assisted in formulation of project concepts, development of technical assistance delivery mechanisms, and provision of training and capacity building. Also monitored and participated in selected CDS projects outside microfinance.

Simultaneously served as regional Finance Services Manager for the Near East Foundation, a CDS founder, covering the Eastern Mediterranean and Horn of Africa regions. Responsibilities included building the institutional capacities of MFIs and managing microfinance programs in Egypt, Jordan, Lebanon, Morocco, Sudan, Ethiopia and Djibouti.

1992-1995

United States Agency for International
Development, (USAID) Cairo, Egypt

Position: Financial Analyst

Responsibilities included backstopping for major programs including Urban Administration Development (infrastructure); Human Resources Development Cooperation; Institutional Development and Support; and Trade & Invest / Finance & Investment (TI/FI) ranging from privatization to small-scale enterprises and export enterprise development. Provided financial and administrative advisory services to a range of project implementing agencies (governmental, public and private sector).

Participated in the design of a number of multi-million dollar USAID projects for revenue generation, services, and institutional capacity building in the areas of privatization, small enterprise credit, wastewater, legislation, maternal and child health, air improvement, development training, agricultural technology utilization and transfer, and agricultural policy reform.

Participated in the design of curricula for financial management training materials provided by USAID to its host country implementing agencies. Provided training to Government of Egypt (GOE) employees in financial and management systems and training to USAID non-financial employees in various aspects of finance, including programming, budgeting, cash management and decision-making. Led the USAID professional presenters group responsible for enhancing the presentation skills of USAID employees, performing on-the-job training.

1990-1992
Position: Accountant

United States Agency for International
Development (USAID)
Cairo, Egypt

Responsible for monitoring and assessing the accountability of USAID's Commodity Import Program (CIP). Maintained a database of more than 3,500 clients; designed an annual audit plan; assessed the program as a whole, and legally assessed specific transactions for conformity with applicable USAID and GOE rules and regulations. Reviewed USAID and bank files and company accounts related to import transactions executed through the CIP program to ensure compliance with rules and regulations. Trained managers and bank employees.

1987-1990
Position: Accounting Technician

United States Agency for International
Development, (USAID)
Cairo, Egypt

Responsible for financial accounting activities covering more than 70 active USAID projects as well as basic analysis of various projects. Responsible for the maintenance of records and analysis of accounts.

1984-1987
Position: Accountant/Vice Financial Manager

El Nahda Co. for Foreign Trade & Free
Zones, Mazda Agency
Cairo, Egypt

IV. LANGUAGES

	Reading	Writing	Speaking
Arabic	Excellent	Excellent	Excellent
English	Excellent	Excellent	Excellent
French	Good	Fair	Good

V. COMPUTER SKILLS

Extensive knowledge of various spreadsheets and word processing applications such as Word, Excel and PowerPoint.

VI. TRAINING

Attended professional training in various disciplines related to Management, Finance, and Microfinance such as:

- Certified Financial Analyst (CFA) training
- Governance,
- Civil Society and Public Policy
- Presentation and Training skills
- Contracting
- Conflict resolution and Negotiations
- Management skills, among others.
- Technical subject Matter areas including (Strategic, Operational and Financial Planning, Risk Management, Project Design, Project Management, Microfinance best practices and all related domains, certified as Master Trainer from CGAP/WB)

VI. MEMBERSHIP IN PROFESSIONAL BODIES

Elected Board Member, the Egyptian Union of Microfinance Institutions. Advisory Board Member, Farz Foundation, Pakistan. Steering Committee Member, Risk Initiative in Microfinance (RIM), Luxembourg. Member of the Egyptian Society for Political Economics, Statistics and Legislation; Member of the Egyptian Tax Society.

VII. PROFESSIONAL REFERENCES

- Dr. Sahar Nasr, Minister of International Cooperation
- Mr. Jacque Attali, Ex-Chairman of the European Investment Bank and PlaNet Finance President
- Ms. Mona Zulficar, Attorney at Law (Zulficar Law Office) and Chairperson of Women Health Improvement Association, Member of the Constitution Committee of 50
- Dr. Ziad Bahaa El-Din, Ex. Deputy Prime Minister
- Dr. Yomm Al-Hamaki, Shoura Assembly member, and Head of Economics' department, Ain Shams University
- Dr. Abda Al-Mahdy, Ex-Minister and International Consultant – Sudan
- Martin Holtman, Lead CGAP Global Advisor
- Ms. Anita Campion, International Microfinance Advisor and Ex-Chairperson ACCION
- Mr. Hani Seif El Nasr, Chairman Arab Investment Bank
- Mr. Abdulhamid Abdouli, Regional Director, IFAD
- De. Abdel Haq Hanafi, Regional Director, IFAD
- Mr. Antonio Vegelanti, Ex UNDP Egypt Resident Representative
- Mr. Alberto Cortezone, Director of Social Development , UNDP
- Other references could be furnished upon request