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#### Curriculum Vita

#### Ghassan Daas Ph.D

1. **General Information**



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| Family Name: | **DAAS Sa‘aydeh** |
| First Name: | **Ghassan** |
| Date of Birth: | 1968 |
| Nationality: | Palestinian |
| Civil status: | Married, 5 children |
| Address | Mob. 0599-788215, WhatsApp 0569-788215 , Jenin, Palestine  HOPE: Tel : 09-2382008, Fax: 09-2382009  E-mail , [:gdaas@yahoo.com](mailto::gdaas@yahoo.com) [Daas@najah.edu](mailto:Daas@najah.edu) |
| PROPOSED POSITION | Financial Expert, Municipal Finance Expert, Local Economy Expert |
| EDUCATION | **PhD**, **Accounting**, **Accounting Information Systems**,, Amman Arab University for Graduate Studies, Jordan, 2006.  **MA, MBA, Accounting,** Univ. of Jordan, Amman, Jordan, Aug. '93.  **ACPA** (**Arab Certified Public Accountant**) – Arab Society of Certified Accountants (ASCA), and Arab League (The Arab Academy for Science and Technology Advanced Management Institute (1996).  **BA, Accounting,** Al-Mustansiriah Univ., Baghdad, Iraq, June '1990. |
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| **YEARS IN THE PROFESSION** | More than 27 years |
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1. **Key Qualifications**

**Dr. Ghassan Daas. Financial Expert**

* More than 27 years of experience as a professional accounting and financial expert. Dr. Daas is specialist in leading and elaborating advanced financial analysis and evaluation, fixed assets registration and valuation, financial restructuring, cost control and cost reduction systems, Financial Reporting , Budgeting Systems , Business evaluation, Financial Management, Reporting and fund raising, Proposal Writing, Strategic planning, Human Resources Management, capacity building programs, institutional development, networking , software designer, And capital markets specialist. Working directly with International agencies ( e.g, JICA for elaborating the financial policies for LUGs in Palestine, with the World Bank as financial expert for income generation policies for LGUs, and Village councils, financial analysis for the LGUs budgets for both West Bank and Gaza 2008-2012, proposing capacity building programs related to financial issues, consulting the inter-mistrial committee for developing the implementation plan for financial policies, a plan that introduced directly to Cabinet). Also working directly with Global community for developing the internal control and audit procedures for LGUs and institutionalization of the internal control units in 27 LGUs.
* Chief financial Officer (CFO), partner, and Board of Directors member of House of Palestinian Expertise for Consultancies and studies (HOPE).
* Since 1999, Dr. Daas is Asst. Prof of accounting at An-Najah National University, the accounting department. By 1996 to 1999 Dr. Daas hired as the CFO for the Arab American University-Jenin.
* Since 2000, and In Local government sector Dr. Daas is municipal finance expert working on developing financial and accounting procedures for local government units in addition to several studies in evaluation the financial departments and systems for municipalities and evaluation and elaboration of the financial polices to increase the sustainability of the LGUs. Also evaluating the revenues for new amalgamated LGUs and participation as financial and local economy consultant for many SDIP projects and physical planning projects and participation in developing the physical planning manual for to the benefit of MoLG.
* Through 2009-2013, Dr. Daas leading and developing the financial “ fiscal” policies for the LGUs “ Local Government Units”, first through JICA, and completing the implementation plan and consulting inter-mistrial committee through World Bank project. Through this project Dr. Daas elaborating financial analysis for 5 year trend and indicators for the 132 Palestinian municipalities. Although through this project developing the financial analysis manual for Palestinian municipalities.
* In private sector wide Varity of business evaluation studies, feasibility studies, developing report to start new businesses like NEDCO as World Bank consultant, developing so many financial system to private companies, developing cost systems, and be as software designer for designing other IT financial and costing systems.
* Involved in many projects related to the local governmental sectors such as Amalgamation project, Institutionalization of the MoLG ( Developing procedural manuals),One stop shop projects, physical planning projects, Strategic Development and Investment Planning Projects, Establishment and operations of Joint Water, Waste Water and Solid Waste councils, Institutional Development projects for Municipalities
* Participated in the development, implementation, and updating of many manuals related to MoLG work. Such as Physical Planning Manual, Technical and Operational Manual for the MDLF, Procedural Manuals for seven directorates at the MoLG, many managerial, technical and financial manuals for municipalities.
* For the last two years, since 2014 Dr. Daas leading a project of Institutional assessment for IFMIS (integrated financial and management information system) implementation in West Bank and Gaza strip , MDLF , 2015. And also consulting as Financial Expert as Independent Verification Agent (IVA) to Audit Performance of Solid Waste Management in Southern West Bank, Palestine, World Bank. 2014.
* In training skills Dr. Daas since 2000, conducted training in the following subjects for many community associations, private sector companies, public sector and banking sector,
* Net working
* Advocacy and looping
* Proposal writing
* Community needs assessment
* Advanced financial excel
* Advanced financial analysis and evaluation
* Financial Restructuring
* Cost Control and Cost Reduction Systems
* Financial Reporting
* Budgeting preparation, control, evaluation and System building
* Business evaluation
* Financial Management
* Reporting and fund raising
* Strategic planning
* Financial training to new elected municipal councils , MDLF, 2012
* In the context of modules design, among the project the developing costing system for industrial projects , software for assessing the readiness of Palestinian municipalities to implement the IFMIS, excel based programing, MDLF, 2015, Financial analysis software for education purposes, Palestine Technical University Kadoorie (PTUK), 2015, excel based programing tools, Financial restructuring tools for Palestinian companies, 2001-2005, FMI, financial international markets company, excel base programing tools, Implementing the internal control program, evaluation tool, excel based programing, 2014, Global Communities, CHF, and for FMI Jordan, lending small enterprises, developing tools and training loan officer at Jordanian Banks, Jordan , 2005, FMI, financial international markets company, excel base programing tools

1. Specific Country Experience and employment record:

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| Country | Date: from -- to |
| Palestine/ Conduct economic, financial studies, financial systems, financial evaluation, financial analysis, and business models for several projects, HOPE | 2004-Present |
| Palestine/ Head of Accounting Department for two periods, 2003-2007, and coordinator of tax disputes master program 2010- 2013, and Asst. Prof at Accounting Dept. An-Najah National University | 1999-present |
| Palestine – TAGI , Municipal and Public finance expert, free-lance consultant | 2007 – 2014 |
| Palestine/ CFO, HOPE | 2004- present |
| Palestine/ CFO, Arab American University Jenin – CFO | 1996-1999 |
| Palestine/ Lecturer. Al\_Umah Collage | 1994-1996 |
| Jordan/ Main accountant and consultant for financial and accounting software , Computer city | 1990-1993 |

1. Other Professional Positions

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| --- | --- |
| Date | Feb..2005- April 2005 |
| Location | Jordan |
| Company | F.O.R. PROJECT for JORDAN, funded by MEPI, FMI |
| Position | Training Expert, Consultant Capital Market Expert |

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| Date | Nov.2001- 2004 |
| Location | FMI -USAID (Financial Markets International. Inc) |
| Company | FMI |
| Position | Capital Market Expert, Consultant |

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| Date | Jan.'99– Sept.2001 |
| Location | Nablus, Palestine |
| Company | Industrial Details |
| Position | Senior Financial Consultant, Industrial Details |

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| Date | October. 01 –Sept.2002 |
| Location0 | Nablus |
| Company | Centre for Private Sector Development, Nablus,, Palestine |
| Position | Financial Manager |

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| Date | October.'00 –Sept.2001 |
| Location | Nablus, Palestine |
| Company | CPRS, Centre for Palestinian Research & Studies |
| Position | Financial Manager |

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| Date | Jan.'99- 2003 |
| Location | Nablus, Palestine |
| Company | Bissan Centre for developing SME |
| Position | Consultant |

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| Date | March 95 –Aug 96 |
| Location | Ramallah, Palestine |
| Company | DataSet |
| Position | Consultant, (software designer) |

1. **5. Languages**

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| Language | Reading | Speaking | Writing |
| Arabic | Excellent | Excellent | Excellent |
| English | Excellent | V.good | V.good |

1. **Summary of Experience**

**6.1. Major Assignment Summary:**

1. Developing Qalqilya Qluster Plan , Financial expert, 2023, MoLG.
2. Developing strategic plans for both Nablus and Tulkarem governorates municipalities ( Baqah Al\_Sharqiah and Qefeen), Strategic planning expert, 2022/2023, An-Najah Company for Consultancy and Technical Studies funded by MDLF.
3. Fixed Assets registration and valuation, Jenin Municipality, 2022, financial expert.
4. Fixed Assets registration and valuation, Kharas Municipality, 2022, financial expert.
5. Joint strategic spatial & investment plan for the targeted urban areas ( Nablus, Ramallah, Bethlehem, and Hebron), financial and economic expert, MDLF, 2022.
6. Water & Waste water services’ Operational Inspection training, WSRC, 2021, financial expert.
7. A Road Map to Transform CMWU into A Regional Water Utility, Transferring Water and Wastewater Services of Gaza, North Area, Middle Area and Khanyounis Municipalities to CMWU, 2021, financial expert. PWA.
8. Economic Resilience Initiative - Infrastructure Technical Assistance. European International Bank, West Bank Power Distribution Reinforcement Study Palestine (West Bank), 2019/2020, Financial Analyst, Advisor, WYG ERI-ITA Consortium, now TETRAtech international . Developing the financial and economic model for the expansion and financing of the five big electricity utilities on Palestine ( NEDCO, HEPCO, TEDCO, SELCO and JEDCO)
9. Consultancy Services for Assessment on the affordability, willingness to pay, and tariff structure for water and wastewater services in Gaza, EMCC, 2020, Tariff Expert.
10. Municipal Development and Lending Fund, Municipal Development Program (MDP III), Institutional Assessment for implementing Financial Systems (IFMIS/RMIS) for 27 municipalities in West Bank. 2020, Financial Expert.
11. Technical Assistance to Water and wastewater Master Plan of Hebron Governorate Project, affordability study, tariff structure, Economist expert, SES consulting. 2020, project funded by AFD, EU, and World Bank.
12. Technical Assistance to Hebron Wastewater Management Project, Tariff & Commercial expert, SES consulting. 2019, project funded by AFD, EU, and World Bank.
13. Local Economy expert: Developing SDIP plans and LED plans for Palestinian localities and Support the Preparation of Strategic Development and Investment Plans (SDIPs) in 36 Municipalities. RFP-WBGPCT-003-01-11-2017, Cluster #6 (Silat al Harithiya, Kafr Dan, Barta’a ash Sharqiya, Birqin, Az Zababida), 2018, TTRA-USAID.
14. Financial Expert: developing and implementing, organization structure, job description, and cadre system for Tubas Electricity Company. 2019.
15. **Financial Expert**, Fixed Assets Valuation for of three new upgraded municipalities, MDLF, 2018..
16. **Financial Expert** , **Local Economy Expert,** Developing strategic planning Hebron Governorate, 2018.
17. Development Of Physical Plans for 5 Localities According to the Physical Planning Manual adopted by MoLG, socio economic experts, MDLF, through Bayt Alhandasah Consultative Co. 2017.
18. Updating the expansion of Development Of Physical Plans for Al-Kafreat area According to the Physical Planning Manual adopted by MoLG, socio economic experts, MDLF, MDLF, through Bayt Alhandasah Consultative Co. 2017.
19. Roadmap to Create Regional Water Utilities in the Frame of the Water Sector Reform in Palestine, public finance experts, CFG, 2017-2018
20. Roadmap to Create Regional Water Utilities in the Frame of the Water Sector Reform in Palestine, socio economic experts, ORGUT, 2016-2017
21. Development of a Road Map for a more autonomous WSSD Nablus- Palestine, Financial Expert, CONSULAQUA, Hamburg, UG, 2016.
22. Consultancy Services for Designing Master Plan for Wastewater and Storm Water in WSSA Authority, Bethlehem, Financial Expert, BRL, and Community Development group, 2015.
23. **Financial Expert**, Developing the financial manuals and tariff systems for Maythaloon JSCs for water and waste water, Financial Expert , AFD, PWA, 2012.
24. **Financial Expert**, Developing the financial manuals and tariff systems for Tubas JSCs for water and waste water, Financial Expert, AFD, PWA, 2012.
25. **Financial Expert**, Developing the financial manuals and tariff systems for Bit-Loqiah JSCs for water and waste water, Financial Expert, AFD, MDLF, 2014.
26. Feasibility Study and ESIA for Waste Water Management in Tubas Tayaseer Aqqaba and Al Aqaba areas, Financial, economical expert, 2011 – 2012, PWA, European Union.
27. Wastewater Reuse for Nablus Treatment plant, Assessment study, Financial Expert, Community Development Group. 2014.
28. **Financial Expert**, Designing master plan For Drinking water and Wastewater System in Qalqeliah CITY Financial Expert , AFD, 2012
29. Water supply and sewage facilities improvement for Bethlehem-Beit Jala –Beit Sahour area, financial expert, BRL, PWA, AFD, 2010.
30. Assessment of the feasibility of waste water service at Baqah al-sharqieah area, Aqua, AFD, 2015.
31. Consultancy Services for the Elaboration of a Feasibility Study for the Project “Wastewater Treatment Plant Ramallah”, financial and economical expert, PWA. KFW, 2009.
32. **Financial Expert**, Fixed Assets Valuation for of Jenin JSC for water , AFD, 2014.
33. **Financial Expert**, Municipal Finance III: Municipal Revenues – Towards Policies, Municipal budget analysis, Municipal revenues reform, and capacity building programs, World Bank, 2012.
34. **Financial Expert**, Municipal Finance III: Municipal Revenues – Towards Policies, Updating Financial policy paper, and developing implementation program, World Bank, 2012.
35. **Team leader, Municipal finance expert**, Institutional assessment for IFMIS ( integrated financial and management information system) implementation in West Bank and Gaza strip , MDLF , 2015
36. **Team leader, Municipal finance expert**, Enhancement of Internal Audit Departments and Institutionalization of Developed Internal Audit Manual in Total 27 Partners LGUs in the West Bank Program: Local Government and Infrastructure Program - LGI, Global Communities , 2014
37. **Financial Expert**, Independent Verification Agent (IVA) to Audit Performance of Solid Waste Management in Southern West Bank, Palestine, World Bank. 2014.
38. Ghassan Daas, Financial Expert, Fixed Assets Valuation for 41 local authorities in West Bank, MDLF 2014..
39. **Financial Expert**, Developing Internal control and auditing manual for LGUs for the benefit of MoLG, CHF, 2013.
40. **Financial Expert,** Assessing the revenues sources for village councils at West Bank, World Bank, 2012.
41. **Financial Expert**, Developing the cash base procedures manual for small and medium size municipalities, MDLF, 2011.
42. **Financial Expert,** Developing procedures for Budget, financial, and complaints Departments MoLG, CHF, MoLG, 2011.
43. **Financial Expert**, Developing training modules and delivering training for LGUs, ( Financial Audit, cost analysis, budgets analysis), CHF, 2011.
44. **Financial Expert**, Developing revenue generation guidelines for new amalgamated municipalities “ Al-Motahida, Marj Ben Amer, Al-Kafryaat, and Al-Yaseria, MDLF. 2011
45. **Financial Expert**, Assets Evaluation for Ramallah, Al-Biereh, Betonia, and Salfeet, MDLF. 2011
46. **Financial Expert**, Study Situation analysis on Property Tax system in Palestine, JICA, 2011.
47. **Financial Expert**. Fixed Assets Valuation for 4 local authorities , Ramallah, Al-Biereh, Betonia, Salfeet, MDLF, 2011
48. **Financial Expert**, Transferring electricity to electricity utility company for Northern West Bank municipalities NEDCO, World Bank, 2010.
49. **Financial Expert**, Comparative study of property tax, Jordan, Palestine and Egypt, JICA, 2010
50. **Financial Expert**, Preparing Balance sheet base line items for Jenin, Ya’abad, and Al-Yamoon Municipalities, MDLF, 2010
51. **Financial Expert,** Training modules on financial analysis for municipalities, Ramallah, Al-Biereh, and Salfeet Municipalities, using financial excel approach, GIZ, 2010
52. **Financial Expert**, Development of Strategic Development and investment Plans for Five Localities in Hebron Governorate. (Souref, Saeer, Beit Omer, Kharas, and Biet Ola), MDLF, 2010
53. **Financial Expert** , Developing Fiscal policies manual for Palestinian LGUs, MoLG , JICA, 2009
54. **Financial Expert**, Developing financial procedures and internal control manual for Hebron Bethlehem Joint Service Council for waste management JSC H&B, in addition setting up the financial software segments and accounts, World Bank, 2009
55. **Financial Expert,** Development of the Physical Planning Manual for the Benefit of MoLG through MDLF, MDLF, 2009
56. **Financial Expert,** Fixed Assets Valuation for 8 local authorities in the Middle area of the WB, MDLF, 2009
57. **Financial Expert**, Amalgamation Project for South East Jenin Local Governmental Units and Maithalune areas, MDLF, 2008
58. **Financial Expert,** Fixed Assets Valuation for 9 local authorities in the northern area of the WB, MDLF, 2008
59. **Financial Expert,** Developing financial procedures manual , Nablus Municipality, Electricity Dept. , Nablus Municipality, 2007
60. **Financial Expert,** Developing financial procedures manual, Tammon , Joint Service Council, Jenin, SAFE, 2002
61. **Financial Expert**, Developing financial procedures manual, Salfeet Municipality, GIZ, 2000
    1. **Developing Financial and Accounting Procedures Manuals:**

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| Source of Fund – or Through | Client | Year | Position | Project |
| PalTrade | TAGI | 2014 | Financial expert | 1. Developing the financial and procurement policies and procedures for PalTrade |
| Global Communities | Global Communities | 2014 | Financial expert | 1. Developing internal control manual for LGUs for the benefit of Ministry of Local Government - Palestine |
| MDLF | MDLF | 2011 | Financial expert | 1. Developing the cash base procedures manual for small and medium size municipalities, MDLF, |
| AFD | Palestinian Water Authority PWA | **2012** | Financial expert | 1. Developing the financial and accounting procedures manual through Operating Maithalune Joint Water and Sanitation Service councils (M&T JWSSC) |
| AFD | Palestinian Water Authority PWA | **2013** | Financial expert | 1. Developing the financial and accounting procedures manual through Operating Tubas Joint Water and Sanitation Service councils (M&T JWSSC) |
| AFD | MDLF | **2014** | Financial expert | 1. Developing the financial and accounting procedures manual through Operating Biat Loqiah Joint Water and Sanitation Service councils (M&T JWSSC) |
| Nablus Municipality | Nablus Municipality | **2007** | Financial expert | 1. Developing financial procedures manual , Nablus Municipality, Electricity Dept. , Nablus Municipality |
| ,SAFE | SAFE | **2002** | Financial expert | 1. Developing financial procedures manual, Tammon , Joint Service Council, Jenin, SAFE, |
| **GIZ** | **GIZ** | **2000** | Financial expert | 1. Developing financial procedures manual, Salfeet Municipality, GIZ, |
| NAPCO | NAPCO | 2009 | Financial Expert | 1. Developing financial procedures manual for NAPCO |
| Palestinian Industrial Union | Palestinian Industrial Union | 2008 | Financial Expert | 1. Developing financial procedures manual - Al-Miner Industrial company, |
| Palestinian Industrial Union | Palestinian Industrial Union | 2008 | Financial Expert | 1. Developing costing system manual - Al-Miner Industrial company |
| (TRC) | (TRC) | 2004 | Financial Expert | 1. Developing financial procedures manual , Treatment & Rehabilitation Center for Victims of Torture' (TRC) in Ramallah |
| FMI | Azzoni Company, Nablus | 2003 | Financial Expert | 1. Developing financial procedures manual, Azzoni Company, Nablus, |
| Selet Al-Thaher, Joint Service Council, | Selet Al-Thaher, Joint Service Council, | 2003 | Financial Expert | 1. Developing financial procedures manual, Selet Al-Thaher, Joint Service Council, Jenin, |
| SAFE | Safe The children | 2003 | Financial Expert | 1. Developing financial procedures manual , Al-Zababdeh Municipality, Jenin, |
| Al-Zalmoot Company | Al-Zalmoot Company | 2002 | Financial Expert | 1. Developing financial procedures manual, Al-Zalmoot Company, Nablus |
| APLA | APLA | 2001 | Financial Expert | 1. Developing financial procedures manual, Association of Palestinian Local Authority, APLA |
| Orphans Care Community | Orphans Care Community | 2001 | Financial Expert | 1. Developing financial procedures manual, Orphans Care Community |
| Vegetable Oil Company | Vegetable Oil Company | 2001 | Financial Expert | 1. Developing financial procedures manual, Vegetable Oil Company, Nablus, |
| USAID | DAI | 2000 | Financial Expert | 1. Developing financial procedures manual for USM – Union of Marble and Stone, |
| USAID | DAI | 2000 | Financial Expert | 1. Developing financial procedures manual, Wood industries Union- Gaza- |
|  | Reyada | 2011 | Financial Expert | 1. Assessing and developing financial systems for six NGOs at the Northern part of West Bank |

* 1. **Financial expert in Institutional Development and Reform projects**

| **Project** | **Position** | **Year** | **Client** | **Source of Fund – or Through** |
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| 1. Economic Resilience Initiative - Infrastructure Technical Assistance. European International Bank, West Bank Power Distribution Reinforcement Study Palestine (West Bank).   Developing the financial and economic model for the expansion and financing of the five big electricity utilities on Palestine ( NEDCO, HEPCO, TEDCO, SELCO and JEDCO) | Financial Analyst, Advisor | 2019/2020 | WYG ERI-ITA Consortium. | European international Bank  EIB |
| 1. Technical Assistance to Hebron Wastewater Management Project, , 2019, project funded by | Tariff & Commercial expert | 2019 | SES consulting. | AFD, EU, and World Bank. |
| 1. Developing and implementing the employees cadre system for Tubas electricity utility | Financial expert | 2019 | Tubas Electricity company | Tubas Electricity company |
| 1. Institutional Assessment for IFMIS implementation in West Bank and Gaza | Team Leader, financial, municipal finance expert | 2015 | MDLF | World Bank |
| 1. Local Technical Consultants-LTC’s. for MDP 3nd Cycle- North West Bank | Financial expert, Controller | 2014 | 26 municipalities in the North West Bank | MDLF |
| 1. Designing Master Plan for Wastewater and Storm Water in WSSA Authority | Financial expert, | 2015 | Community Development Group | AFD |
| 1. Operating Maithalune and Tubas Joint Water and Sanitation Service councils (M&T JWSSC) | Financial expert | 2012 | Palestinian Water Authority PWA | AFD |
| 1. Development of procedural Manuals for Seven directorates at the MoLG | Financial expert | 2011 | Ministry of Local Government | CHF |
| 1. Local Technical Consultants-LTC’s. for MDP 2nd Cycle- North West Bank | Financial expert, Controller | 2012 | 42 municipalities in the North West Bank | MDLF |
| 1. Local Technical Consultants-LTC’s. for MDP 1st Cycle- North Wek2st Bank | Financial expert, Controller | 2010 | 42 municipalities in the North West Bank | MDLF |
| 1. Comprehensive Institutional Assessment and Development of Three Years Capacity Building Plan for The Ministry of Agriculture | Financial and Local economy expert | 2011 | Ministry of Agriculture – MoA | Italian |
| 1. Institutional Assessment for four municipalities (Qabatyah, Qabalan, Alezareyyah, and Baninaeem). | Financial Expert | 2008 | Four Municipalities: (Qabatyah, Qabalan, Alezareyyah, and Baninaeem | GTZ |
| 1. Institutional Development Project for The Multi-Purpose Community Resource Center (MCRC) – NGO located in Nablus | Financial Expert | 2008 | Multi-Purpose Community Resource Center (MCRC) – NGO located in Nablus | UNESCO |
| 1. Establishment of Nablus Electricity Undertaking | Financial Expert | 2007 | Nablus Municipality | Nablus Municipality |
| 1. Operating Nablus Municipality One Stop Shop (Citizens Service Center) | Financial Expert | 2007 | Nablus Municipality | Nablus Municipality |
| 1. Institutional Development and Capacity Building Project for Tamoon Joint Service Council for Solid Waste | Financial Expert | 2002 | Tamoon Joint Service Council for Solid Waste | Save the Children Federation- DFID |
| 1. Institutional Development for Al-Zababdeh Municipality | Financial Expert | 2001 | Al-Zababdeh Municipality | Save the Children Federation- DFID |
| 1. Institutional Development for The Union of Stone and Marble Industry | Financial Expert | 2000 | Union of Stone and Marble Industry | DAI |
| 1. Institutionalization of HAWA Cultural Center at Nablus City | Financial Expert | 2007 | HAWA Cultural Center at Nablus City | HAWA Cultural Center at Nablus City |
| 1. Water Supply and Sewerage Facilities Improvement for Bethlehem – Beit Jala – Beit Sahur Area – Institutional Assessment for WSSA | Financial Expert | 2009 | WSSA  Bethlehem, Beit Jala, Beit Sahour | AFD |
| 1. Business Evaluation for Azooni Group- Nablus – Palestine | Financial Expert | 2011 | Azooni Group | Azooni Group |
| 1. Beitonia Municipality Restructuring according to the OS adopted by MoLG | Financial Expert | 2009 | Beitonia Municipality | Beitonia Municipality |

* 1. **Financial Expert, Local Economy Expert in the Developmental Strategic Planning Projects:**

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| **Project** | **Position** | **Year** | **Client** | **Source of Fund – or Through** |
| 1. Developing strategic plans for both Nablus and Tulkarem governorates municipalities ( Baqah Al\_Sharqiah and Qefeen) | Strategic planning expert | 2022/2023 | An-Najah Company for Consultancy and Technical Studies | MDLF |
| 1. Joint strategic spatial & investment plan for the targeted urban areas ( Nablus, Ramallah, Bethlehem, and Hebron), | Financial and economic expert | 2022 | MDLF | MDLF |
| 1. Developing SDIP plans and LED plans for Palestinian localities and Support the Preparation of Strategic Development and Investment Plans (SDIPs) in 36 Municipalities. RFP-WBGPCT-003-01-11-2017, Cluster #6 (Silat al Harithiya, Kafr Dan, Barta’a ash Sharqiya, Birqin, Az Zababida), | Local Economy expert: | 2018 | HOPE, NCD, TTRA | TTRA-USAID |
| 1. Development Of Physical Plans for Localities According to the Physical Planning Manual adopted by MoLG | Local economy expert | 2017 | MDLF, through Bayt Alhandasah Consultative Co. | MDLF |
| 1. Updating the Development Of Physical Plans for Al-Kafreat According to the Physical Planning Manual adopted by MoLG | Local economy expert | 2017 | MDLF through Bayt Alhandasah Consultative Co | MDLF |
| 1. Developing Ramallah Strategic planning framework for 20 years | Local economic Expert | 2014 | Global Communities | USAID |
| 1. Developing organization structure and job description of Palestinian bar-coding association | Institutional development expert | 2013 | Palestinian federation of Industries | USAID |
| 1. Development of a 4 years Strategic Development and Investment Plan for Trqomyah, Al-Shoukh, and Janata municipalities, cluster 5 | Financial, Local Economy Expert | 2012-2013 | MDLF | MDLF |
| 1. Development of a 4 years Strategic Development and Investment Plan for some municipalities at the southern part of West Bank municipalities, phase 4 and 5 , cluster 3 | Financial, Local Economy Expert | 2012-2013 | MDLF | MDLF |
| 1. Development of a 10 years Strategic Development and Investment Plan for Salfeet Governorate | Financial, Local Economy Expert | 2011-2012 | Salfeet Governorate | Ministry of Local Government - PWA |
| 1. Updating the Physical Planning Manual for the benefit of MoLG | Financial, Local Economy Expert | 2012 | MoLG | MDLF |
| 1. Development Of Physical Plans for Halhoul and Yabad Localities According to the Physical Planning Manual adopted by MoLG | Financial, Local Economy Expert | 2011-2012 | Halhoul and Yabad Municipalities | CHF |
| 1. Development Of Physical Plans for Nablus South East Villages According to the Physical Planning Manual adopted by MoLG | Financial, Local Economy Expert | 2011-2012 | Nablus South East Villages | MoLG - PWA |
| 1. Development of five Strategic Development and Investment Plans (SDIPs) for Five Localities in Hebron Governorate. (Souref, Saeer, Beit Omer, Kharas, and Biet Ola) | Financial, Local Economy Expert | 2010 | Souref, Saeer, Beit Omer, Kharas, and Biet Ola municipalities) | MDLF |
| 1. Comprehensive Institutional assessment and Development of Three Years Capacity Building Plan for The Ministry of Agriculture | Financial, Local Economy Expert | 2010 | Ministry of Agriculture | Italian Funds |
| 1. Development of the Physical Planning Manual for the Benefit of MoLG | Financial, Local Economy Expert | 2009 | Ministry of Local government - MoLG | MDLF |
| 1. Exit – Planning workshop for USAID - UNDP – Sharek Projects | Financial, Local Economy Expert | 2006 | Sharek Youth Forum | UNDP |
| 1. Development of three years strategic Plan for The Multi Purpose Community Resource Center | Financial, Local Economy Expert | 2005 | The Multi Purpose Community Resource Center | UNESCO |
| 1. Development of Development and Investment Plans (SDIP) for Al-Yamoon Municipality | Al-Yamoon Team Leader, Economical expert | 2012 | Al-Yamoon Municipality | CHF |
| 1. Development of Development and Investment Plans (SDIP) for Al-Yamoon Municipality | Al-Yamoon Team Leader, Economical expert | 2016 | Al-Yamoon Municipality | Al-Yamoon Municipality |

* 1. **Programs Developer, financial**

1. Palestinian organizations for safes, developing costing system, Qalqeliah, Azoon, 2016.
2. IFMIS, integrated financial and management information system assessment tool, software for assessing the readiness of Palestinian municipalities to implement the IFMIS, excel based programing, MDLF, 2015
3. Financial analysis software for education purposes, Palestine Technical University Kadoorie (PTUK), 2015, Excel based programing tools.
4. Developing costing system manual - Al-Miner Industrial Company, 2008. Palestinian Industrial Union.
5. Financial restructuring tools for Palestinian companies, 2001-2005, FMI, financial international markets company, Excel base programing tools
6. Implementing the internal control program, evaluation tool, excel based programing, 2014, Global Communities, “CHF”.
7. FMI Jordan, lending small enterprises, developing tools and training loan officer at Jordanian Banks, Jordan , 2005, FMI, financial international markets company, Excel base programing tools
8. Independent Verification Agent (IVA) to Audit Performance of Solid Waste Management in Southern West Bank, Palestine, World Bank. 2014-2018, Excel base verification tools.
9. Developing the disclosure system for Palestinian Security Market “ PSE”for quarterly disclosure of the listed companies financial statements, Excel based programing, 2001

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| 6.6. Business Valuation, Assessment and Appraisal Projects: | | | | |
| Project | **Position** | **Year** | **Client** | **Source of Fund – or Through** |
| 1. Institutional (Technical, Financial, and Managerial) assessment for the Mechanical department at Nablus Municipality | Financial Expert | 2007 | Nablus Municipality | Nablus Municipality |
| 1. Institutional Assessment (Technical, Managerial, and Financial) for five companies in the WB | Financial Expert | 2007 | five companies in the WB | Palestinian Industrial Union |
| 1. JOBS Evaluation Project. JOBS project had been implemented in West Bank in Four main sectors; Education, Women and Youth, and agriculture and Water and Environment with a budget exceeds 4 million US dollars. | Financial Expert, socio economic expert | 2006 | ANERA | USAID |
| 1. TASHGEEL Project Evaluation. TASHGEEL project had been implemented in GAZA and West Bank in three main sectors; Municipal and Education, Cultural Heritage, and Social sector with a budget exceeds 20 million US dollars. | Financial Expert, socio economic expert | 2006 | ANERA | USAID |
| 1. Job Opportunities Through the Development of Basic Community Infrastructure (Jobs) Evaluation Project. (About 70 infrastructure projects were evaluated). | Financial Expert, socio economic expert | 2005 | Save the Children Federation | USAID |
| 1. Institutional Assessment for the Multi-Purpose Community Resource Center MCRC | Financial Expert, socio economic expert | 2006 | Multi-Purpose Community Resource Center MCRC | UNESCO |
| 1. Institutional assessment (Evaluation of the Managerial, Financial, and Technical Activities) of the 'Treatment & Rehabilitation Center for Victims of Torture' (TRC) in Ramallah | Financial Expert, | 2004 | (TRC) |  |
| 1. Review and Assessment of Bisan’s Center Strengthening Project of micro and small business enterprises – | Financial Expert, socio economic expert | 2005 | Bisan Center | Funded by CESVI Italian agency |
| 1. Local Government Capacity Building Project (LGCBP) Financial Institutional Development Data Collection Project – assessing the Financial Capabilities of 42 LGUs in WB and Gaza Strip to comply with the IFMIS financial Software developed by MDLF | Financial Expert, | 2007 | MDLF | MDLF |
| 1. Assessing the Financial Capabilities of Ramallah – Albireh – Betunia Municipalities to comply with the IFMIS financial Software developed by MDLF | Financial Expert, | 2007 | MDLF | GIZ |

**6.7.. Fixed Assets Registration and Valuation:**

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| --- | --- | --- | --- |
| **Project** | **Position** | **Year** | **Client** |
| 1. Fixed Assets registration and valuation, Jenin Municipality, 2022, financial expert. | Financial Expert | 2022 | Jenin Municipality |
| 1. Financial expert, for Registration and Valuation for review fixed assets registration for Kharas Municipality, | Financial Expert | 2022 | Kharas Municipality |
| 1. Financial expert, for Registration and Valuation for review fixed assets registration for Common Water Department (CWD) of the Joint Service Council for Planning and Development (JSCPD) of (Beit Leqya, Kharbatha Al-Misbah, Beit Seera and Beit Nuba), 2013-2014, the project is funded by BTC, and managed by MDLF | Financial Expert | 2014 | MDLF |
| 1. Financial expert for Registration and Valuation of Maithaloun (4 Localities) fixed assets registration (Building, Furniture, Vehicles, Machines, Tools, Spare Parts) for the water networks, the project was funded by AFD, supervised by PWA and implemented by Hope-NCD consortium. | Financial Expert | 2012 | MDLF |
| 1. Financial expert for Registration and Valuation of Tubas Joint Service Council (3 Localities) Fixed Assets (Building, Furniture, Vehicles, Machines, Tools, Spare Parts), the project was funded by AFD, supervised by PWA and implemented by Hope-NCD consortium. | Financial Expert | 2012 | MDLF |
| 1. Financial expert Financial Expert, Fixed Assets Valuation for 41 local authorities in West Bank, MDLF. , ( UG-HOPE) | Financial Expert | 2014 | MDLF |
| 1. Financial expert for Registration and Valuation of Fixed Assets Valuation for Area 1 Northern West Bank Municipalities (10 Municipalities). Areas: (Roads, Land, Building, Cultural Heritage) | Financial Expert | 2010 | MDLF |

**6.8.. Feasibility Studies – Socio Economic Studies – Surveys**

| **Project** | **Position** | **Year** | **Client** | **Source of Fund – or Through** |
| --- | --- | --- | --- | --- |
| 1. Roadmap to Create Regional Water Utilities in the Frame of the Water Sector Reform in Palestine | Socio economic expert | 2016 | ORGUT | European Union |
| 1. Assessment of the feasibility of waste water service at Baqah al-sharqieah area | Financial expert | 2015 | Aqua | KFW |
| 1. Reviewing Ministry of Education public expenditure | Financial expert | 2013 | TAGI | MoE |
| 1. Field Survey for the Vegetable Oil Market in the Palestinian Market – West Bank and Gaza Strip | Statistical analysis expert | 2008 -2009 | Al- Anabtawee Group | Al- Anabtawee Group |
| 1. Nablus Municipality Commercial Complex feasibility study. | Financial, economical expert | 2007 | PALTEL Company | PALTEL Company |
| 1. Feasibility Study and ESIA for Waste Water Management in Tubas Tayaseer Aqqaba and Al Aqaba areas | Financial, economical expert | 2011 - 2012 | PWA | European Union |
| 1. Consultancy Services for the Elaboration of a Feasibility Study for the Project “Wastewater Treatment Plant Ramallah” | Financial, economical expert | 2009 | PWA | KFW |
| 1. Sanitation Study for Northwest Jerusalem Villages | Financial, economical expert | 2008 | PWA | PWA |
| 1. Feasibility Study and Fundraising proposal for Science and Technology Building at Hebron University | Financial, economical expert | 2010 | Hebron University | Hebron University |
| 1. Fundraising Proposals for Technology Lab at Al-Rawdah College | Financial, economical expert | 2008 | Al-Rawdah College | QIF – MoE&HE |
| 1. Fundraising Proposals for Brain Surgery Department at Sant Loqus Hospital (Al-Engeely Hospital in Nablus) | Financial, economical expert | 2008 | Al-Engeely Hospital in Nablus | Al-Engeely Hospital in Nablus |
| 1. Needs assessment Study and Fundraising Proposal for Orphan building for the benefit of Dar Al Reayeh NGO at Nablus | Financial, economical expert | 2007 | Dar Al Reayeh NGO at Nablus | Dar Al Reayeh NGO at Nablus |
| 1. A Market survey of the Push-To-Talk Service | Statistical analysis expert | 2006 | PALTEL | PALTEL |
| 1. Palestinian Labor Market Needs Assessment in Engineering, IT-Computer Science and Business Administration (MBA)   (Published Study) | Statistical analysis expert | 2006 | Hani Qaddomi Foundation | Hani Qaddomi Foundation |

**6.9. Financial Excel training:**

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| --- | --- | --- | --- | --- |
| **Source of Fund – or Through** | **Client** | **Year** | **Position** | **Project** |
| UNOPS | TAGI, UNOPS | 2018 | Financial expert | 1. Advanced financial excel |
| PADICO | PADICO | 2003 | Financial expert | 1. Advanced financial excel |
| Palestinian Institute for banking and financial studies | Palestinian Institute for banking and financial studies | 2007 | Financial expert | 1. Financial excel |
| UNDP | TAGI | 2013 | Financial Expert | 1. Advanced financial excel 2010, UNDP |
| NEDCO | NEDCO | 2013 | Financial Expert | 1. Advanced financial excel, NEDCO, |
| GIZ | GIZ | 2010 | Financial Expert | 1. Training modules on financial analysis for municipalities, Ramallah, Al-Biereh, and Salfeet Municipalities, using financial excel approach, GIZ |

**6.10. Evaluation of academic program for the benefit of the Ministry of high education, the quality department:**

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| --- | --- | --- |
| **Client** | **Institution** | **Program** |
| Ministry of high education | Al-Ebrahimia community collage | 1. Business programs |
| Ministry of high education | Al-Umah community collage | 1. Business programs |
| Ministry of high education | Al-Aroob community collage | 1. Business programs |
| Ministry of high education | Dier Al-Balah community collage | 1. Business programs |
| Ministry of high education | Al-Rawdah community collage | 1. Business programs |
| Ministry of high education | Arab American University | 1. Accounting Program |
| Ministry of high education | Kadoori university | 1. Accounting information system Program |
| Ministry of high education | Palestine University – Gaza | 1. Business programs |
| Ministry of high education | Palestine AL-Ahliyah collage | 1. Business programs |

**7- Conferences:**

1. The Knowledge economics conference of faculty of economics and Administrative sciences, April 2006
2. World Bank, MENA Region Framework-based IFRS Teaching Workshop, 19-21, April, 2015, Jordan.
3. Others (e.g. publications and research ):
4. The Impact of Covid-19 pandemic on the financial performance indicators for Palestinian firms listed at PEX , International conference on economics and administrative sciences, (ICEAS march, 2022, Scoups, Zarqa and An-Najah University.
5. The impact of the Covid-19 on stock market returns: Evidence from the most affected countries, The third conference of Economics and social sciences faculty, An-Najah National University, April 2021.
6. The Impact of Covid-19 pandemic on the Returned Checks in Palestinian Banks, The third conference of Economics and social sciences faculty, An-Najah National University, April 2021.
7. The effect of COVID-19 on the size of the credit facilities granted in the Palestinian Market, The third conference of Economics and social sciences faculty, An-Najah National University, April 2021.
8. The extent of implementing the internal control procedures “Palestinian municipalities’, (New trends in municipalities’ management and development of quality performance. University of Jordan and Al-Quds open university 9th international joint conference. April, 2019.
9. Tariff system as sustainability tool for introducing water services in Palestine, The second conference of Economics and social sciences faculty, An-Najah National University, April 2019.
10. Municipal bonds as a tool for financing capital investment in local government units in Palestine”, Investment Management and Financial Innovations, 17(1), 213-226. doi:10.21511/imfi.17(1).2020.19
11. VALUE RELEVANCE OF IFRS13 FAIR VALUE HIERARCHY INFORMATION IN PALESTINIAN FINANCIAL INSTITUTIONS, International Journal of Economics, Commerce and Management, United Kingdom Vol. VI, Issue 5, May 2018
12. Palestinian Banks Analysis Using CAMEL Model, International Journal of Economics and Financial Issues , ISSN: 2146-4138 , 2017, 7(1), 351-357.
13. The adoption of forensic accounting requirement through accounting curriculums at Palestinian universities, Palestinian Technical University Journal, 2016.
14. The contribution of Islamic banks to Palestinian banking activity, Journal for research, An-Najah National University, volume17, number 2, Dec 2003, ISSN 1727-8449.
15. The effect of foreign banks upon the activities of Palestinian national banks, Journal for research, An-Najah National University, volume18, number 1, June 2004, ISSN 1727-8449.
16. The effect of quantitative dealing variables on Al-Quds Index at PSE , Journal for research, An-Najah National University, volume19, number 1, June 2005, ISSN 1727-8449.
17. Accounting education using IT at Jordanian Universities BA level, the first conference of accounting Dept, Mo’ota University, Jordan, Oct, 2004.
18. Palestine country profile, the road ahead for Palestine, economic research forum Egypt, Femise 2006 Network, joint with other researchers, 2006.
19. Knowledge economics, the case of accounting information systems, the Knowledge economics conference of faculty of economics and Administrative sciences, April 2006.
20. Knowledge economics, theory and application, joint with other researchers, the Knowledge economics conference of faculty of economics and Administrative sciences, April 2006.
21. Computer application in accounting, ( financial excel, professional excel, access), book, Al-Quds Open University, 2010.
22. Supervising master theses: supervising master thesis through the period 2009-2018
23. A Proposed model for Balance Score Card “BSC” for Palestinian Hospitals Performance Evaluation, Health Private Sector , Authors: Reem Awad , 2020.
24. Proposed model for forecasting the financial performance of industrial companies listed at PEX, Authors: Haneen Abu Hijli, 2019.
25. The Impact of liquidity and solvency on Cost Efficiency on Industrial Companies in Palestine and Jordan listed in Exchange Markets, Authors: Reem Abu Baker, 2019.
26. The effects of managerial performance on the financial performance considering firm size as a mediation variable, Authors: Sanable Yaseen, 2020.
27. The Extent of Auditors Awareness in Palestine for Forensic Accounting Requirements, Authors: Khaldiah Eshtaiah, 2019.
28. The compatibility of Accounting Education in the Palestinian Universities with the requirements of the Accounting Education Standards issued by the International Federation of Accountants and its impact on the Accounting Education Quality, Authors: Farooq Arrar, 2019.
29. The impact of earnings quality on stock prices for Palestinian listed at PEX. Authors: Amani Asadi, 2018.
30. The Impact of Internal Auditing Procedures on the KPI’s implemented By Municipal Development and Lending Fund for Palestinian Municipalities. Authors: Imad M A Rabaia , 2018.
31. Municipal Bonds as a Tool for Financing Capital Investment in Local Government Units, Palestine, Authors: Yaqin Awad, 2018.
32. The Practice of Creative Accounting in the Earning Management for Palestinian Companies Listed on the Palestine Exchange

Authors:Suha Noman Bhagat Asaad, 2017.

1. Value Relevance of IFRS13 Fair Value Hierarchy Information in Palestinian Financial Institutions. Authors:Tala Bilal Jamal, 2018.
2. Application of Equity Cash Flow and Residual Income Approaches in Valuing Commercial Banks: A Case Study of Commercial Banks operate in Palestine, Authors: Majdal Nasser, 2018
3. The Impact of Internal Auditing Procedures on the KPI’s implemented By Municipal Development and Lending Fund for Palestinian Municipalities, Authors: Imad Raba’a, 2018.
4. Municipal Bonds as a Tool for Financing Capital Investment in Local Government Units, Palestine, Authors: Yaqeen Awad, 2018.
5. The taxpayer response on the Amendments on the Palestinian income tax law 2011-2014, Authors: Asem Shnawer, 2017.
6. Cigarettes Tariff, Financial Returns, and Medical cost Recovery in Palestine, 2016, Authors: Safa’a Yassin Awad
7. Tax Evasion in the medical Profession in Palestine, 2016, Authors:  Riyadh Yousef Hussien Mardawi
8. The Efficiency of the Subsequent Use of post-Auditing for Customs Data in the Detection of Customs Evasions in Palestine, 2016, Authors: Saeed Mohammad Hinno

# The Amalgamation Policy of Palestinian Income and Added Tax Department, and its Effect on Commitment and Treasury Collection, 2015, Authors: Eyad Husein A-Salman

1. The Effect of Accounting Estimates on the Results of Tax Adjustments as of the Tax Evaluator Opinion, 2015, Authors: Ashraf Mustafa Judah
2. The Effects Of Vehicles Tax Revenues on Total Palestine Tax Revenue(2010-2014) , 2015 Authors: Fawzi Masaed
3. Tax Regulation of Electronic Commerce and Proposal for Adopted in Palestine Program:  2014 Authors:  Mohammad Adnan Amin Zaid
4. The Contribution of School – Fees to Finance the Maintenance and Construction of schools 2014 Authors:  Maen Faisal Mostafa Ghannam
5. The Role Non-Sovereign Revenues in the Financing Palestinian National Authority Budget and Ways to Activate, 2014, Authors:  Haroon Khalid Abdel Raheem Abu Wahdan
6. The Role of Tax Burden in the Tax efficiency in Palestine, 2014, Authors:  Mohammad Wasif Ahmad Saleh
7. Efficiency of Tax Information for Palestinian Corporations Listed at PSE Using Computerized AIS, 2011 Authors:  Jihad Muhammad Fahed Jad Allah