



AHMAD FOUAD MUSHASHA

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East Jerusalem - Shuffat, Jerusalem / Ramallah, Palestine

PROFESSIONAL SUMMARY

Versatile and expert consultant dedicated to inspiring shared vision and empowering teams. Develops professional rapport, effectively leads teams, and positively influences diverse groups. In-depth knowledge of sound business solutions paired with first-rate influencing skills to meet and exceed goals.

Talented operations management professional with extensive experience in business ownership and success in fulfilling role of chief operating officer. Skilled in creating business plan covering risk mitigation, business development, and competitor assessments. History of successfully launching new businesses and overcoming problems and obstacles to generate revenue and expand operations. Apply technology to launch business development strategies such as:

- Establishing new Insurance company in Cairo-Egypt (Mada Insurance Company)
- Establishing Third Party Administration (TPA) company to manage and administrate medical claims (NatHealth)
- Founder and General Manager of Al Aradi Al Muqadasa Takaful Insurance in Palestine.

Versatile and expert consultant with 29+ years of experience in the insurance and financial sectors. Strong expertise in risk management, strategic planning, and team leadership with a proven track record of launching and leading successful ventures. Currently completing PhD in Business Administration with a focus on ethical leadership and organizational performance.

SKILLS

- - Risk Management expert (Risk analysis, Risk Register, Risk Matrix, Risk Profiling)
- - Project Management (Market study, Analysis, Research skills including: Sampling, Quantitative and Qualitative Data Collection, correlation and relativity test, Deliverables and recommendations)

- - Strategic planning
- - Budgeting and cost control
- - Policy and program development
- - Staff management
- - Networking and collaboration
- - Financial investment
- - Roll effectiveness
- - Creative thinking
- - Team work builder

EXPERIENCE

- General Manager and Founder, Al Aradi Al Muqadasa Takaful Insurance

Sep 2023 – Present | Ramallah, Palestine

Founded and launched a new Takaful insurance company focused on ethical and Sharia-compliant insurance solutions in Palestine. Oversaw regulatory approvals, market entry strategies, and team building from inception. Developed comprehensive strategic and operational plans to achieve rapid market penetration and sustainable growth. Led product development, partnerships, and digital transformation initiatives.

- General Manager, National Insurance Company, Feb 2005 - Oct 2022, Ramallah, Palestine

All general manager tasks and duties that can be bulleted as following:

- Planning strategic policies and plans for the company with coordination and help of the board of directors of the company
- Setting targets and projects to achieve the company's strategic plans
- Monitoring and directing line managers and subordinates toward achieving targets and goals
- Delegating responsibilities and duties
- Reviewing underwriting and claims policies
- Managing cash flow, financial statements, collections, reinsurers, and investments
- Led cross-functional projects and identified and solved complex problems

- Insurance Underwriter, National Insurance Company, Apr 2004 - Mar 2005, Ramallah, Palestine

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- District Manager, Palestine Telecommunication company, Jan 1900 - Feb 2005, Ramallah, Palestine

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- Branch Manager, HSBC Bank, Apr 1998 - Mar 2004, Ramallah, Palestine

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- Operations Supervisor, Union Bank For Savings and Investments, May 1995 - Mar 1998, Ramallah, Palestine

EDUCATION

- PhD Candidate, Business Administration

Girne American University – Girne, Cyprus (Expected Completion: 2025)

Research focus: Ethical Leadership and Organizational Performance in Emerging Markets

- MBA, Business Administration

Birzeit University - Birzeit, West Bank, Palestine

GPA 85/100 | Minor in Accounting and Finance | Dean's List Honor, 10 semesters.

- BBA, Business Administration

Eastern Mediterranean University - Famagusta, Cyprus

GPA 3.45 /4 | Minor in Accounting and Finance | Dean's List Honor, 10 semesters.

LANGUAGES

- English: Fluent (Studied and worked in American bank and universities)

- Arabic: Native

- Hebrew: Advanced (Living and resident in Israel)

- Turkish: Conversational (Studying in Turkey)

ACCOMPLISHMENTS

- ✓ Founder of Al Aradi Al Muqadasa Takaful Insurance – Ramallah Palestine
- ✓ Participated in establishment of Mada Insurance Company (Cairo, Egypt)
- ✓ Former Board Member at Mada Insurance Company
- ✓ Participated in the establishment of Takaful Insurance Company in Palestine
- ✓ Former Board member at Takaful Insurance company
- ✓ Board Member at Palestinian Federation of Insurance Companies

COMMUNITY SERVICE

- Former Member at the Helal Al Qudus Soccer Team, Jerusalem

- Active in Social Responsibility Committee

HOBBIES

- Reading articles and books in Management
- Travelling

AFFILIATIONS

- Member, Association of Small Businesses
- Member, Palestine Insurance Federation
- Member, Palestine Businessmen Association (2016 - Present)

ADDITIONAL INFO

- Acted as Insurance and Risk Management Expert and Consultant for Private Insurance Companies in Palestine.
- ✓ Key achievements during 17+ years as CEO of National Insurance Company:
 - Introduced Microinsurance and Bancassurance products
 - Led National Agri-insurance studies with Ministry of Agriculture and Insurance Federation
 - Established new insurance policies and risk mitigation strategies
 - Played a key role in strategic development and performance improvement