DR. RASHA A. HAMID KASEM

PHD IN ADMINISTRATIVE LAW | CERTIFIED TRAINING CONSULTANT & CAPACITY BUILDING EXPERT | HEAD OF FINANCIAL INCLUSION

📍 Armant, Luxor, Egypt 📞 +20 102 960 2221 ✉️ dr.rashaabdo15@gmail.com



EXECUTIVE PROFILE

Accomplished Executive, International Training Consultant, and Legal Expert with over 15 years of progressive leadership in **Capacity Building, Institutional Development, Governance, Risk & Compliance (GRC)**, and Microfinance Operations. Holds a **PhD in Administrative Law** and certified as an International Training Consultant by the International Federation of Arab Trainers (IFAT). Currently heading the Financial Inclusion Department at Tanmeyah, leading a nationwide team of trainers to deliver high-impact development programs. Recognized for rebuilding internal audit frameworks, reducing portfolio risk from 2% to 1.25%, and driving institutional excellence across Upper Egypt and national governorates.

CORE COMPETENCIES & EXPERTISE

- **Capacity Building & TOT:** Advanced Instructional Design, Executive Coaching, Curriculum Development.
- **Institutional Development:** Strategic Planning, Operational Supervision, Organizational Performance.
- **Governance, Risk & Compliance:** GRC Professional (GRCP), AML/CFT, Credit Risk & Audit Frameworks.
- **Financial Inclusion & Microfinance:** Category A MFI Management (EGP 50M+), Arrears & Legal Recovery.
- **Administrative & Legal Affairs:** Regulatory Compliance, Formal Investigations, Procurement Supervision.
- **Leadership & Project Delivery:** Multi-governorate Program Coordination, Cross-functional Team Leadership.

PROFESSIONAL EXPERIENCE

Head of Financial Inclusion Department & Senior Trainer
Feb 2025 – Present

Tanmeyah Microfinance (Egypt's Leading Non-Bank MFI) — Full-time

- Direct and empower a dedicated team of 5 senior trainers delivering targeted financial inclusion programs across all Egyptian governorates.
- Design and execute core and on-the-job training modules for field and executive staff across regional hubs in Upper Egypt, Delta, and Cairo.
- Drive institutional capacity building initiatives aligned with national sustainable development goals (SDGs) and financial inclusion strategies.

Internal Auditing, Controlling & Legal Affairs Specialist
Mar 2024 – Feb 2025

Center for Family Development Association (Upper Egypt) — Full-time

- Executed comprehensive internal audits and operational controls across 6 key MFI branches in Qena Governorate.
- Formulated audit manuals, risk control checklists, and operational compliance procedures for portfolio supervision.

Financial Specialist
Mar 2023 – Feb 2024

Harvest Al Bawady — Luxor Branch — Full-time

- Managed branch financial operations, staff payroll, daily revenue/expense audit, and weekly inventory controller reports.

Financial Auditor & Head of Legal Affairs
Jan 2015 – Jul 2021

Qena Oncology Center — Full-time

- Supervised external procurement, led legal affairs, formal staff investigations, and financial cycle compliance with state authorities.

Credit Supervisor, Credit Officer & Legal Affairs Specialist **Mar 2010 – Jan 2015**

Assiut Businessmen Association (ABA) — Qena Head Office — Part-time

- Reviewed loan applications across Wakf, Luxor, Dishna, and Qus branches; managed delinquent loan legal recovery and staff appraisals.

ACADEMIC EDUCATION

Degree	Institution	Year
PhD in Administrative Law	Helwan University, Egypt	2021
Master of General Law	South Valley University, Egypt	2014
Bachelor of Law (French Dept.)	South Valley University, Egypt	2010
Bachelor of Arts	South Valley University, Egypt	2005

ACCREDITATIONS & PROFESSIONAL FELLOWSHIPS

- **Certified Training Consultant (استشاري تدريب معتمد):** International Federation of Arab Trainers (IFAT) — Membership ID: 1192.
  Specializations: Capacity Building & Institutional Training, Performance Development, Human Resources, GRC Consulting. Member of the Legal Studies & Research Committee.
- **Governance, Risk, and Compliance Professional (GRCP):** International Center for Governance Consulting (ICGC) & IGRC-UK (Codes: 7991 / 2615) — Feb 2026.
- **Certified Trainer (TOT):** Adult Education Centre, Ain Shams University — Aug 2025.
- **Arab Regional Fellowship for Green Volunteering:** Misr El Kheir Foundation — Jan 2025.

SPECIALIZED TRAINING & PROFESSIONAL DEVELOPMENT

Date	Course / Program Title	Provider
Mar 2026	Modern Directions in Banking Compliance; Sustainability & Sustainable Finance; Anti-Money Laundering (AML/CFT); Operational Risk Management; Legal Aspects of Credit & Finance; Document Forgery Detection	Egyptian Banking Centre (EBC)
Feb 2026	Governance, Compliance and Risk Profession (GRCP)	ICGC & IGRC-UK
Aug 2025	Training of Trainers (TOT Certified)	Ain Shams University (Adult Edu Center)
Mar 2021	Quality Control Management	IFAD Academic Platform (Online)
Feb 2021	Environmental & Social Risk Management Perspectives	EFAD Academic Portal
Jul 2020	International and Diplomatic Relations	Canadian Science Organization (CSOD)
May 2020	Leadership & Strategic Planning; Problem Solving & Decision Making; Marketing & Corporate Identity; Unfair Dismissal & Labor Law	Edlal & Edraak Platforms
2010 – 2014	Microfinance Client Portfolio Management; Delinquency & Risk Management; Principles of Microfinance in Egypt	Assiut Businessmen Association (ABA)

LANGUAGES & PERSONAL DETAILS

- **Arabic:** Native Speaker.
- **English:** Professional Working Proficiency.
- **French:** Professional Working Proficiency (French Law Graduate).
- **Mobility:** Fully available for multi-governorate travel and field deployments.
- **References:** Professional references available upon request.