

## Experience

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- **Small and Medium Business Agency – Ministry of Economy** 2017 – present  
**Manager of Finance Department**
  - Strategic planning, Formulating, promoting implementing, and operating financing policies for SMEs (Small and Medium Enterprises) with relevant entities (government, private and philanthropic), and executing credit solutions for SMEs including:
    - State Guarantee Fund for SMEs
    - Government representatives in Growth Funds for SMEs (NIS 900m in 2 funds)
    - Implementing financing programs for SMEs Including a Microfinance Fund for Arab women (650 new women each year, over NIS 10m)
    - Promoting regulation that removal of barriers and promoting new sources of credit including non-bank credit
  - Initiated credit funds for SMEs including a partnership with financial institutions (pension funds) NIS 600m to increase the sources of credit for SMEs and competitiveness on the market in the long term.
  - Formulating, promoting and operating grant programs for businesses in various fields, with emphasis on innovation-promoting and productivity-improvement programs (~10 schemes, NIS 150m, ~500 enterprises).
  - Research the finance market for SMEs, and develop a working paper to influence and work with the stakeholders, regulators and policymakers (such as information on credit for SMEs in Israel, a Bank Friendship Index for SMEs, etc.).
  - **Program manager**  
Establishing, executing and operating – **end to end** – grant support for businesses affected by COVID-1 including PRD, data coordination with other authorities, budget management, marketing, and managing teams:
    - Reduction in municipal property tax (NIS 1B in 12k payments for 257 local authority and 200K request from 60k businesses). Building from scratch including PRD, budgeting, coordinating (teams, government entities and representative associations)
    - Employee retention grant – 3k enterprises, 25m
    - Rent expenses compensation for enterprise
    - EMV integration for SMEs
- **M&A Advising Committee to the Director-general of the Israel Competition Authority – Member** November 2019 – Present
- **Tiberias City Council Member (appointed)** January 2020 – Present  
**Part of the Planning and Building Committee and Budget Committee**
- **Budget Department - Ministry of Finance** 2012-2017

### **Internal Affairs and Local Authorities Referent**

- Planning and management of the Ministry of Interior budget and budgets for local authorities (NIS 5 billion), negotiating budgetary issues and policies.
- Formulation of local government's policies including building supporting models, analyzing impacts, and proposing alternatives. Promoting to relevant entities on both budget and policy of the government related to the local authority.
- Formulation and examination of economic models for local government such as property tax rate and government support in the local authority.
- Representation of the Ministry of Finance in the Israeli parliament and external forums on issues related to the Ministry's policy.

- **Research assistant (Data processing and analysis)** 2011  
Finance department, Business School, The Hebrew University.
- **"Shulchan Melachim" Institute for publishing, and editing** 2003-2010
  - Lead a team of 2-5 to manage. Running various projects (production/operations aspects).
  - Responsibility for hiring new employees and training.

### **Education and Qualifications**

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- **Hebrew University of Jerusalem** 2011-2013  
*M.A. Financial Economics honor program*
  - Economics and Advanced Finance studies - theoretical and empirical.
- **The Open University** 2005-2010  
*B.A. in Economics and Management*

Recommendations will be provided on demand