

ASHRAF SALAH EL-DIN SALEH

Executive | Consultant | Professor of Applied Economics and Finance.

Al-Marasem Fifth Square Compound - New Cairo, Egypt

01223462344 – 01099191999 – 01111855155

ashsaleh@gmail.com | [LinkedIn](#) | [ResearchGate](#) | [Google Scholar](#) | [ORCID](#)

EDUCATION

Ph.D. in Financial Economics , University of Manchester, UK.	2004
M.S.C. in Money, Banking, and Finance (MBF) , University of Birmingham, UK.	1997
B.Sc. In Economics , Alexandria University, Egypt.	1993

CERTIFICATES

Licensed Trainer of Trainers (TOT) The International Union against Tuberculosis and Lung Disease.	2010
Licensed Trainer of Trainers (TOT) in Economics The National Council of Economics Education (NCEE-USA).	2006
Certified Trainer for COMFAR Expert and COMFAR Business Planner United Nations Industrial Development Organization (UNIDO).	2005

PROFESSIONAL EXPERIENCE

[Institute of National Planning,](#)

Vice President for Training, Consultations, and Community Service. **July 2022 – Now**

- Strategic Planning and Execution; Develop and implement a comprehensive strategic plan for the Institute's training, consultations, and community service initiatives and Establish goals, objectives, and performance indicators to measure the effectiveness and impact.
- Training Program Management; Oversee the design, development, and delivery of high-quality training programs to meet the needs of various stakeholders and monitor and evaluate the effectiveness of training programs, making necessary adjustments to enhance their quality and relevance.
- Consultation Services; Coordinate and provide expert consultation services to government agencies, organizations, and communities, and develop and maintain strong relationships with relevant stakeholders to foster collaboration and knowledge exchange and support their evidence-based decision-making.

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- Community Engagement and Outreach; Develop and implement initiatives to address community-specific challenges, and collaborate with community leaders, NGOs, and other relevant organizations in organizing and facilitating workshops, seminars, and public forums to promote awareness and understanding of interdisciplinary knowledge and practices.
- Team Leadership and Management; Provide strong leadership and guidance to the team, and foster a collaborative and inclusive work environment that encourages innovation, professional growth, and teamwork.
- Manage financial resources, and budget to ensure INP's financial sustainability.

[Arab Academy for Science & Technology and Maritime Transport,](#)

Full Professor of Applied Economics and Finance.

Feb 2015 – Now

- Supervised 22 PhD, 46 M.Sc., and 17 DBA theses among Egypt, Bahrain, Kuwait, Libya, Qatar, Saudi Arabia, Syria and Oman.

Vice Dean of the College of Management and Technology.

Feb 2016 – June 2022

- Managed the educational affairs and activities of 300 + academic and administrative college staff.
- Guided CMT in preparing the Initial Self Evaluation Report (iSER) and the accreditation award by the Association to Advance Collegiate Schools of Business (AACSB) 2020/2021.
- Provided strategic directions for the college, and explored opportunities by establishing dual-degree programs with several international universities; Coventry, Hull, and Northampton.
- Provided an excellent learning environment for students, adopting modern and technology-based approaches.
- Responsible for overseeing faculty and staff, curriculum planning, development and evaluation, budget management, community outreach, and external relations.

Vice Dean of the Graduate School of Business.

Feb 2012 – Jan 2016

- Reviewing the MBA program's curriculum, besides developing new specialization tracks in the MBA degree, he managed to introduce the program in 5 + Upper Egypt governorates.

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- Managed AAGSB's Educational and Student Affairs, including controlling student registration, examinations, and schedules and effectively analysing and resolving students' academic and administrative problems and conflicts.
- Led planning for students' recruitment and retention and participated in marketing and promotion planning and activities.

Head of CMT's Marketing & International Business Department.

Jan 2009 – Jan 2012

- Founded the 'Leading Edge' Centre as a specialized marketing and feasibility studies centre, completing over 20 projects in its first year.
- Led the department's educational needs by promoting and improving faculty recruitment and development, faculty evaluation, program development, program review, curriculum development, student advisement, departmental budgeting and budget control, class schedule planning, and general supervision of teaching, research, and service.

[Global Energy for Investment and Industry,](#)

Financial Consultant.

April 2021 – June 2022

- Provides expert advice and guidance on various financial matters.
- Analyze financial data, assess investment opportunities, and develop strategic plans to achieve financial goals.
- Offer recommendations on budgeting, risk management, tax planning, and investment strategies and tailoring solutions to meet specific needs.
- Advising on the main financial decisions to achieve long-term financial success and stability.

[El-Araby Group,](#)

Financial Consultant.

June 2014 – Sep 2017

- Conducting a full assessment and evaluation of the group's financial status.
- Restructuring the financial sector of the group and recommending the appropriate implementation reforms to enhance the financial sector.

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[American University of Cairo \(AUC\),](#)

Visiting Professor.

Jan 2008 – Dec 2011

- Delivering the Finance Module with Edinburgh Business School MBA.
- Contributing to designing, & delivering training programs
- Delivering an Advanced Lending course and a course on Asset Conversion Lending and Financial Statements Analysis at the Banking Credit Management Program.

[Elsca University - French Section,](#)

Visiting Professor.

Sep 2005 – May 2013

- Delivering the Economics modules; Economics of Resources, Public Finance, Tax Systems, Economic Development and Feasibility Studies.

[Alexandria University,](#)

Visiting Professor.

Sep 2004 – May 2017

- Providing different economics & finance courses at the English department, Postgraduate division, and Executive Master of Business Administration (EMBA) at the faculty of commerce.

[Misr America International Bank \(MAIB\),](#)

Senior Credit Analyst.

June 1993 – Sep 1998

- Advise clients on a range of financial services and decisions, including budgeting, maintaining and controlling credit facilities of several multinational and Egyptian corporates.

BOARDS & MEMBERSHIPS

Member of the Economic and Social Council of **Alexandria Governorate** **2/2025 – Now**

Board of Trustees member of **Centre of Data Analytics and Consultations (CDAC)** **8/2023 - Now**

Chairman of the Board of Directors of **Contractual Scientific Activities Unit (INP)** **7/2023 - Now**

Board of Directors member of the **Institute of National Planning (INP)** **7/2022 - Now**

Board of juries' member at the **University of Senghor-Francophone.**
2008 – Now

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Member, Reviewer, and Advisor for the **Fulbright Commission-Exchange Program.**

2006 - Now

TRAINING HISTORY

- **Delivered +25 different academic courses among MENA region schools as follows:**
 - **Undergraduate level;** Micro/Macro Economics, Feasibility Studies, Investment, Managerial Finance, Corporate Finance, International Trade, International Economics, Economics of Resources and Environmental Issues, Managerial Economics, Tax Systems, International Banking, Economic Development, Economic Analysis, Public Finance, Statistics, International Business, Introduction to Economics, and Money and Banking.
 - **Postgraduate level;** Managerial Economics, Managerial Finance, Advanced Finance and Investment, Financial Markets, Corporate Finance, Applied Economics, Econometrics, Investment and Financial Markets, and Feasibility Studies.
- **Designed a delivered +250 training courses and workshops for the following entities:**
 - **United Arab Emirates;** GASCO U.A.E, Schlumberger, Ministry of Defense, Telecommunication Services & Technology Company, Sharjah CO-OP Society, Etisalat Academy, and ADNOC Distribution.
 - **Kingdom of Saudi Arabia;** Royal Commission for Jubail & Yanbu (RCJY), Islamic Bank Saudi Arabia, Banque Saudi Fransi 'BSF', Princess Nora Bint Sultan "Maraeii", Saudi Aramco, Saudi Commission for Tourism & Antiques, National Anti-Corruption Commission, Riyadh Bank, SABIC, Saudi Geological Survey "SGS", Saudi Electricity Company "SEC", STC, Digital healthcare for solutions DHS, Ministry of Defense, and a number of Public Saudi hospitals in Riyadh.
 - **Kuwait;** Kuwait Fund for Arab Economic Development, and Public Authority for Housing Welfare.
 - **Iraq;** South Oil Company, Gas Prom, Shell Global, and British Petroleum – ROO.
 - **Morocco;** Tangier Co. for Training and Consultancies.
 - **Libya;** National Oil Company NOC, Libya Enterprise, and Libya government officials.

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- **Egypt;** Enppi, Petrojet, Pharco, Egyptian Banking Institute (EBI), Holding company water and waste water, Easy Group, El-Araby group, Industrial Modernization Centre (IMC), and Egyptian Social Development Fund.
- **Germany, Spain, Austria, Netherlands, Ukraine, Malaysia, India, Singapore, Mexico, and Paraguay;** with [EGIS group](#) as a certified trainer.

CONSULTING HISTORY

- **Consultant** for Trade Finance Maps, [International Trade Centre \(ITC\)](#), [UNCTAD](#) - [WTO](#).
- **Project** for The preparations of 'Alexandria Economic Review, 2010'; a project funded by [Alexandria and Mediterranean Research Centre, Bibliotheca Alexandrina](#); to record and document the economic situation, indicators, sectors and many different economic aspects of Alexandria Governorate.
- **Various Feasibility Studies, Evaluation Studies and the determination of the fair values for several sectors:** Ostrich Farming, Fish Farming, Dates Processing, Counter Wood Manufacturing, Agriculture, F&B, Export and Import, Pharmaceutical industries, Health and Beauty Care Supplies, Steel Trading and Distribution, PVC industries, Iron and Steel industries, Electromechanics, Animal Feeds, Education, Sports Management, Cement Industry, and Fertilizers.

PUBLICATIONS & RESEARCH

1. Shaimaa Refaat Mohamed Khaled, Mehry Mohamed Aly Lotfy El Bourainy and Ashraf Salah Eldin Saleh (2025), *"The Impact of Digital Financial Services on Non-Performing Loans in Emerging Markets: Evidence*

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from Egypt”, 1st International Conference on Sustainable Development and Innovation (ICSIDI 2025), Bahrain, November 2025.

2. Shaimaa Refaat Mohamed Khaled, Mehry Mohamed Aly Lotfy El Bourainy and Ashraf Salah Eldin Saleh (2025), *“The Impact of Digital Financial Services on Capital Adequacy Ratio in Emerging Markets: Evidence from Egypt”*, The International Conference on Business and Technology (ICSBT’ Cairo 2025), AUC-Egypt, September 2025.
3. Mohamed Amin, Ashraf Salah El-Din and Marwa Elsherif, (2024), *“An Examination of Impact of Infrastructure on Foreign Direct Investment: The Role of Institutional Quality in MENA Region from 2000-2020”*, Journal of Commercial and Environmental Studies, Faculty of Commerce, Suez Canal University, Vol. 3, Research No. 734.
4. Mohamed Amin, Ashraf Salah El-Din and Marwa Elsherif, (2024), *“An Examination of Impact of Regulation Efficiency on Foreign Direct Investment: The Role of Institutional Quality in MENA Region from 2000-2020”*, Open Journal of Social Science, Volume 12, No.8.
5. Esraa El-Masry, Ashraf Salah Eldin and Omneya Abdelkarim, (2023), *“The Impact of Capital Structure on Stock Returns: Evidence from Egyptian Stock Exchange”*, Open Access Library Journal, Volume 11, No.2.
6. Mohamed Nabil, Doaa Salma and Ashraf Saleh, (2023), *“Analyzing Momentum-Based and Moving Average-Based Portfolio Strategies: A Case Study of the Egyptian Stock Market”*, The Scientific Journal of Economics and Commerce, Volume 53, Issue 4, pp. 235-274.
7. Wisam kasem, Ashraf Salah Eldin and Taha Kassem, (2023), *“The Impact of Monetary Policy on the Financial Stability of the Banking Sector; An Applied Study to Egyptian Banks from 2010 to 2021”*, 8th International Conference on Business, Management and Economics.
8. Seifelyazal Mostafa, Ashraf Salah Eldin and Marwa Elsherif, (2023), *“The Impact of Financial Inclusion on Income Inequality”*, Open Journal of Social Sciences, Volume 11, No.6 .
9. Kholoud Hashem, Ashraf Salah, Sarah Moustafa and Rabab Khamis, (2023), *“The Role of Enablers and Inhibitors of Crowdfunding Adoption in Sustainability Development an Applied Study on the Egyptian*

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Agricultural Business Sector”, International Journal of Social Science and Human Research, Manuscript ID: 05Y2023ijsshr-514.

10. Seifelyazal Mostafa, Ashraf Salah Eldin and Marwa Elsherif, (2023), *“The Impact of Financial Inclusion on Economic Development”*, International Journal of Economics and Financial, Issues 13 (2), 93-10.
11. Ashraf Saleh, Ahmed Sakr and Fathy Edghim, (2022), *“An Analytical Study of the Reciprocal Relationship between both Bank Stability and Competitiveness in Egyptian Commercial Banks for the Period from 2012 to 2019 Using Non-Performance Learner (NPL) Methodology”*, Journal of Environmental Research and Energy, Elmenoufeya University, Issue No.18, January 2022.
12. Ashraf Saleh, Ahmed Sakr and Fathy Edghim, (2022), *“An Analysis of the Reciprocal Relationship Between Banking Stability and Competitiveness in Egyptian Commercial Banks for the Period 2012 to 2019 Using Non-Performance Learner (NPL) and Competitiveness Using Lerner Index”*, Journal of Commercial and Environmental Studies, Faculty of Commerce, Suez Canal University, First Issue, Vol.13, pp. 148-169.
13. Abd-El Atti Nadine, Salah Ashraf, Rashid Nagia, (2021), *“The Impact of Relative Exchange Rate Volatility and Other Multidimensional Determinants on FDI in Egypt”*, American Journal of Industrial and Business Management, AJIBM, 2021 Vol.11, 1163 – 1197.
14. Alaa Safwat, Ashraf Saleh and Marwa El Sherif, (2021), *“The Impact of Total Foreign Debts on the Economic Growth of Egypt (1980-2018)”*, Open Journal of Social Sciences, Scientific Research Publishing, 2021, 9, 130-151.
15. Mohamed Ragheb, Ashraf Saleh, Abeer Abdelkhalek and Shaimaa Farghaly, (2021), *“The Impact of literacy rates on sustainable development in The Middle East”*, The Scientific Journal for Financial and Administrative Studies and Research, Faculty of Commerce, University of Sadat City, Volume 12, No. 2, December 2021.
16. Alaa Safwat, Ashraf Saleh and Marwa El Sherif, (2021), *“The Impact of Foreign Direct Investment on the Economic Growth of Egypt (1980-2018)”*, International Journal of Economics and Financial Issues, 2021, Volume 11 No. (5), 74-85.

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17. Abdel-Karim Omneya, Salah Ashraf, and Bekheit Bahaa Eldin, (2021), “*Financial Performance Appraisal Using Economic Values Added in Emerging Markets: Evidence from Egyptian Listed Firms*”, Open Journal of Social Sciences (JSS), 2021 Volume 9 No. 3, 415-434.
18. Abdel-Karim Omneya, Salah Ashraf, and Bekheit Bahaa Eldin, (2021), “*Is Economic Value-Added Momentum (EVA Momentum) a Better Performance Measurement Tool? Evidence from Egyptian Listed Firms*”, American Journal of Industrial and Business Management, AJIBM, 2021 Vol.11 No.3, 297-319.
19. Mehry el Bourainy, Ashraf Salah and Marwa El Sherif, (2021), “*The Impact of Financial Inclusion on Unemployment Rate in Developing Countries*”, International Journal of Economics and Financial Issues, 2021, 11(1), 79-93.
20. Mehry el Bourainy, Ashraf Salah and Marwa El Sherif, (2021), “*Assessing the Impact of Financial Inclusion on Inflation Rate in Developing Countries*”, Open Journal of Social Sciences, 2021, 9, 397-424.
21. Ashraf Saleh and Eslam Saadallah, Amr Abdelaziz and Aiman Ragab, (2021), “*The Impact of Capital Structure on Profitability of MSME’s in the Period from 2016 to 2019*”, International Journal of Accounting and Financial Reporting, Volume 11, No. 1.
22. Sanaa Awad, Ashraf Salah and Rasha Elmoslemany, (2020), “*The Role of Liquidity in Enhancing Profitability: An Empirical Study on the Egyptian Public Banking Sector for the Period 2008 to 2018*”, Global Scientific Journals (GSJ Publisher), Volume 8, Issue 12, December 2020 Edition.
23. Ashraf Saleh and Abdel Elraouf Gerid, (2019), “*Study the Effect of the Economic Value Added (EVA) and Market Value Added (MVA) on EGX30 Listed Companies on the Egyptian Stock Exchange*”, Journal of Commercial and Environmental Studies, Faculty of Commerce, Suez Canal University, Third Issue, Part One, 2019.
24. Ashraf Saleh and Mohamed G. ElMorabet, (2019), “*The Impact of Fluctuations in Oil Prices on Economic Growth Rates: A Comparative Study between Libya and Kingdom of Saudi Arabia from 2000 to 2017*”, Journal of Commercial and Environmental Studies, Faculty of Commerce, Suez Canal University, Second Issue, Part One, 2019.

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25. Ashraf Saleh and Abd Eldayem M. Ibn Mahmoud, (2019), *“Effect of the Efficiency and Quality of Asset Management on the Profitability of Libyan Commercial Banks during the period from 2012 to 2017”*, Journal of Commercial and Environmental Studies, Faculty of Commerce, Suez Canal University, Second Issue, Part One, 2019.
26. Ashraf Saleh and Eslam Saadallah, (2019), *“The Impact of Banking Finance on Financial Performance of Egyptian Small Businesses in Period from 2013 to 2016”*, Open Access Library Journal, Volume 6, Issue 2, e5146.
27. Ashraf Saleh, Amr Abdelaziz, Alaa Abdel Bary and Bassent Farghaly, (2018), *“The Impact of Microfinance on Sustainable Growth of Micro, Small and Medium Enterprises (MSMEs): An empirical Study on Egypt”*, 8th International Conference on Restructuring of the Global Economy (ROGE), 9th - 10th July 2018 University of Oxford, UK.
28. Ashraf Saleh, Shereen Wagdi and Yasmin Ramzy, (2018), *“The Effect of Exchange Rate Volatility and Money Reserve on Banks Capability to Provide Credit Facilities: The Case of Egypt from 2009 to 2017”*, 8th International Conference on Restructuring of the Global Economy (ROGE), 9th - 10th July 2018 University of Oxford, UK.
29. Ashraf Saleh, (2015), *“Assessing the Contribution of Service and Social Sectors on Egyptian GDP - Analytical Study on the Period from 1995 to 2013”*, 15th EBES (Eurasia Business and Economic Society) Conference- Lisbon – Portugal, 8 - 10 Jan 2015.
30. Ashraf Saleh, (2014), *“The Environmental Factors Influencing the Flow of Foreign Direct Investment: An Analytical and Field Study in Egypt”*, Journal of the Faculty of Commerce for Scientific Research, Part 1, Second Issue, July 2014, Volume 51, Faculty of Commerce, Alexandria University, Egypt.
31. Ashraf Saleh, (2014), *“An Analytical Study of the Methodologies Used in Forecasting Inflation in GCC”*, Journal of Commercial and Management Studies, Issue No.1, January 2014, Faculty of Commerce, Damansuh University, Egypt.
32. Ashraf Saleh, (2013), *“Assessing the Impact of Doing Business Indicators on the GDP Growth in Egypt”*, International Journal of Research in Social Science, Vol. 1, Issue No. 3.

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33. Ashraf Saleh and Menatallah Atteya, (2013), *“A Proposed Framework for Improving SEZ in Egypt: Analytical Study of Successful Chinese SEZs”*, European Journal of Scientific Research, Vol. 94, Issue No. 3.
34. Ashraf Saleh and Hanan Abouelkheir, (2012), *“Egypt and the EU: An Assessment of the Egyptian Euro-Mediterranean Partnership”*, Middle East Economic Association (MEEA), 11th Annual International Meeting, Alexandria, Egypt also published in Topics in Middle Eastern and African Economies, Vol. 15, No. 1, May-2013.
35. Ashraf Saleh and Heidi Omar, (2012), *“The Economic Aspects of Demand for Cigarettes in Egypt”*, 15th World Conference on Tobacco or Health (WCTOH), Singapore.
36. Ashraf Saleh, (2011), *“A Study of the Socioeconomic Determinants of the Performance of the New Lands Cooperatives”*, Middle East Economic Association (MEEA), 10th Annual International Meeting, Barcelona, Spain and also published in Topics in Middle Eastern and African Economies, Vol. 14, September-2012.
37. Ashraf Saleh and Dina Bakr, (2011), *“Factors Affecting the Performance of Egypt's Telecommunication Sector during the period 1990-2008”*, Journal of Commercial Studies and Research, 2nd Edition, Faculty of Commerce, Banha University, Egypt.
38. Ashraf Saleh and Abeer Abdelkhalek, (2010), *“The Economic Dimensions of Globalizations and their Impact on Consumption Patterns in Egypt in the Period (1995-2007)”*, Journal of Financial and Commercial Studies, Vol.3, Faculty of Commerce, Beni-Suef University, Egypt.
39. Ashraf Saleh, (2009), *“Measuring the influence of Inflation and GDP on the Egyptian Insurance Market”*, Journal of Commercial and Management Studies, Issue No. 4, October, Faculty of Commerce, Damanhur University, Egypt.
40. Ashraf Saleh, Khaled Hanafy and Frank Chaloupka, (2009), *“The Economics of Tobacco and Tobacco Taxation in Egypt”*, 14th World Conference on Tobacco of Health (WCTOH), Mumbai, India.
41. Mohamed Abbas, Elamira Osman and Ashraf Saleh, (2009), *“Managerial Accounting and Economical Feasibility Studies”*, Elmaktab Elgameii Elhadith, Alexandria, Egypt.

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42. Ashraf Saleh and Khaled Hanafy, (2008), *“The Impact of Trade liberalization on Economic Growth in Egypt”*, Journal of Commercial and Management Studies, Issue No. 2, April 2008, Faculty of Commerce, Damanhur Division, Egypt.
43. Ashraf Saleh, (2008), *“An Analytical Study of the Economic and Social Variables Affecting the Standard of Living in Kuwait”*, Journal of Commercial and Management Studies, Issue No. 1, January 2008, Faculty of Commerce, Damanhur Division, Alexandria University, Egypt.
44. Ashraf Saleh and Khaled Hanafy, (2008), *“The Egyptian Export Puzzle: Disappointing Response to Policy Reform”*, Journal of Business Studies (JBS), 4th Edition, Faculty of Commerce and Business Administration, Helwan University, Egypt.
45. Ashraf Saleh and Khaled Hanafy, (2008), *“Trade and Volatility: Empirical Evidence from the Egyptian Stock Market”*, The Egyptian Journal for Commercial Studies, Vol. 32, Issue No. 2, Faculty of Commerce, Mansoura University, Egypt.
46. Ashraf Saleh, (2007), *“An Analytical Study of the Role of Using E-commerce Applications to Develop the Agricultural Manufacturing Sector in Egypt”*, The Scientific Journal; Trade and Finance, Issue No. 2, Faculty of Commerce, Tanta University, Egypt.
47. Ashraf Saleh and Khaled Hanafy, (2006), *“Measuring the Degree of Capital Mobility in Egypt during the Nineties”*, Commercial Studies and Research, 1st Edition, Issue of the 26 years, Faculty of Commerce, Banha University, Egypt.

LANGUAGES

- **Arabic:** Native
- **English:** Fluent
- **French:** Fluent