

CHIEF EXECUTIVE OFFICER · COFACE GCC & EGYPT

Leadership in trade credit insurance, risk management & transformation.

25+ years leading businesses across the Middle East and North America, with mandates spanning strategy, commercial growth, business transformation, operational and risk stewardship. A track record of restoring performance, building teams, and navigating complex stakeholder and regulatory environments.

EXECUTIVE JOURNEY

IMPACT & RECOGNITION

25+

YEARS OF LEADERSHIP

€12B

INSURED EXPOSURE MANAGED

+20%

YOY TOPLINE GROWTH

70+

EMPLOYEES LED

LEADERSHIP SCOPE

Where private capability meets public mandate.

01

Strategy & growth

P&L leadership, commercial growth, market entry and performance restoration.

02

Trade credit & export ecosystem

Trade credit insurance, credit data, trade finance, partnerships.

03

Risk & governance

Underwriting, credit and political risk, portfolio governance, boards and regulatory oversight.

04

Transformation & operations

Business transformation, technology, operational excellence, automation and data.

05

Stakeholder leadership

Boards, regulators, government-related stakeholders, ECAs and strategic partners.

06

People & culture

Multi-functional and multicultural leadership, talent development and engagement.



MOHAMAD JOMAA
CEO/Country Manager for Sub Region GCC and Egypt, Coface

“Career combines commercial leadership with deep industry expertise spanning underwriting, credit and political risk, trade finance, data and credit information.”

EXECUTIVE PROFILE

[READ THE FULL PROFILE →](#)

On the record.

[ALL FORUMS →](#)



ABOUT

Executive leadership across trade credit insurance, risk management & transformation.

25+ years of leadership experience across the Middle East and North America, spanning trade credit insurance, trade and export finance, credit information, banking, risk management and international trade. Currently CEO for Coface GCC & Egypt, with full P&L accountability and end-to-end responsibility for strategy, growth, risk governance, market development and organizational leadership.

Proven track record of scaling and transforming businesses, entering new markets, and building strategic partnerships with Export Credit Agencies, financial institutions and government-related stakeholders - while strengthening risk and governance frameworks and developing high-performing multicultural leadership teams.

Experienced working across private and public-sector ecosystems, engaging with Boards, regulators, banks, government-related entities, Export Credit Agencies and international partners. This includes strategic partnerships, joint product development and economic-support programs, through periods of transformation and shifting geopolitical conditions.



Core executive capabilities

- Corporate Strategy & Growth
- Full P&L Leadership
- Trade Credit & Export Finance
- Trade Credit Insurance
- Credit & Political Risk
- Underwriting & Portfolio Governance
- Banking & FI Partnerships
- Board & Regulatory Stakeholder Management
- Transformation & Operating Model
- Data Strategy & Decisioning
- Claims & Recoveries
- Commercial Turnaround
- Market Entry
- People Leadership & Succession
- Public Representation

EDUCATION

- MBA - Heriot-Watt University**
Edinburgh Business School, Scotland · 2013
- Certificate in Enterprise Risk Management**
University of Washington, USA · 2012

BOARDS & INDUSTRY

- Board Member - Receivables Insurance Association of Canada
- Group Credit & Internal Audit Committees - Obegi Chemicals Group
- Represents Coface at the Berne Union

FOOTPRINT

- UAE · Saudi Arabia · Egypt
- USA · Canada · Mexico
- Deep understanding of the GCC business environment and culture, with extensive experience navigating its commercial, regulatory and stakeholder landscape.

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EXPERIENCE

Executive Journey

May 2025 - Present

Dubai, UAE

Chief Executive Officer

Coface GCC & Egypt

Full P&L accountability for the GCC business, delivering 20%+ top-line growth alongside significant profit margin expansion. The role encompasses oversight of substantial trade credit risk exposure across the Middle East, as well as strategic partnerships across the region, including with Export Credit Agencies. Led Coface's market entry and establishment in Saudi Arabia, including the creation of new legal entities.

KSA market entry

May 2023 - Jul 2025

New Jersey, USA

Chief Operating Officer

Coface North America

Led the Transformation Office, Business Technology, Claims, Debt Collection and Commercial Back Office, supporting a 250+ employee organization. Drove transformation through process improvement, LEAN, automation and organizational optimization, delivering 15% productivity improvement, a 5 point cost reduction and a 7 point client NPS gain.

12 functions

+15% productivity

NPS +7

Sep 2021 - May 2023

Canada

General Manager & Chief Agent

Coface S.A. Canada

Full accountability for the Canadian business, including strategic priorities and relationships with regulators. Delivered 20%+ top-line growth while maintaining strong underwriting discipline. Led the strategic partnership with Export Development Canada on joint products, underwriting alignment and economic-resilience programs. Served as a Board Member of the Receivables Insurance Association of Canada.

Full P&L

EDC partnership

Board member

Aug 2016 - Sep 2021

Canada

Chief Commercial Officer

Coface S.A. Canada

Turned around an underperforming commercial operation: redesigned distribution and segmentation, established the Financial Institution segment, delivered 20%+ revenue growth and a 4-point retention improvement, and implemented Salesforce CRM.

+20% revenue

Remodelling Commercial Strategy

Turnaround

Jun 2015 - Dec 2015

Ontario, Canada

Senior Manager - Trade Finance

CIBC

Led Ontario commercial strategy for trade finance and supply-chain financing; structured complex cross-border transactions with RAROC-based risk assessment and regulatory compliance.

Trade finance

RAROC

Dec 2014 - Jun 2015

Toronto, Canada

Vice President - Bank Relations

Coface S.A.

Established Coface in the Canadian FI segment; signed multiple large bank-channel transactions generating six-figure premium within a short period.

Bank channel

FI strategy

Apr 2010 - Dec 2014

Dubai, UAE

Director - Credit Risk & Legal

Obegi Chemicals Group

Centralized trade-finance and credit-risk management across the Middle East, Europe and North Africa; managed credit-insurance programs with four global carriers, built a credit-scoring model and served on Group Credit and Internal Audit Committees.

Group policy

4 global carriers

Credit scoring

Jan 2009 - Apr 2010

Dubai, UAE

Manager - Business Development

emCredit - Dubai's National Credit Bureau

Nominated by the Dubai Department of Economic Development to join emCredit, Dubai's newly established government-backed credit bureau, the emirate's first national credit-information agency. Positioned its credit-information proposition across the banking and private sectors during its formative years, building partnerships with government bodies and industry associations to drive early market adoption.

Credit bureau

Government partnerships

EARLIER CAREER · 1999 – 2008

Senior Credit Risk Underwriter - Euler Hermes (Dubai) · Head of Credit & Collections - Aptec / Ingram Micro (MENA) · Credit & AR Manager - Emirates Computers (Dubai)

IMPACT & RECOGNITION

Measured outcomes.

+20% Regional growth Topline growth across GCC & Egypt with a 4-point operating-margin improvement and disciplined underwriting.	2 entities KSA market entry Led Coface's strategic expansion into Saudi Arabia across Trade Credit Insurance and Business Information.	+7 pts Client NPS North American transformation across Business Technology, Claims, Debt Collection and Commercial Operations.
90%+ Client retention Sustained above 90% while improving retention by ~5 points and maintaining portfolio quality.	6 Strategic partnerships Across GCC & Egypt, including two ECA relationships and the EDC partnership in Canada.	15% Productivity gains LEAN, automation and process rationalization across key North American functions, cutting costs by 5 points.

ECA & strategic partnerships

Six strategic partnerships across GCC & Egypt, including two Export Credit Agency relationships - building on the Export Development Canada partnership across joint products and COVID-19 economic-resilience programs.



SAUDI EXIM GLOBAL PARTNERS FORUM · 2025



PARTNERSHIPS FOR A DIVERSIFIED FUTURE - PANEL



ICIEC / AMAN UNION - IN CONVERSATION

People & culture

Currently leading a 45+ person organisation across three countries, with nine direct-report leaders. Leadership experience spans teams of 75+ people, with a strong track record of building engaged, multicultural, high-performing cultures.



CONTACT

Let's talk trade, risk & growth.

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LOCATION

Dubai, United Arab Emirates



Open to Board-level, CEO and senior executive conversations across trade credit, export finance and financial services.