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2010-07-09

Pair	Subject	Words
		<b>585,796</b>
	Training instructions for trainers	2,380
	Food labels (nutrition)	1,215
	User instructions humidifier (mechanical engineering)	1,598
	Wall fibre-glass throughput (construction)	603
	Q&A (public transport (trams))	524
	User instructions (sun blinds (electrical engineering))	387
	Requirements specification (automotive (mechanical engineering))	8,902
	General contractual stipulations (legal)	2,838
	Technical specification (public transport (underground) civil engineering)	18,254
	Information Brief (public transport tender (trams))	4,650
	Minutes (public transport (trains))	241
	Test report (public transport (trains))	1,193
	Safety specifications (public infrastructure (road tunnel) civil engineering)	13,758
	Technical specifications (public transport (underground rail) civil engineering)	19,996
	Specifications and documentation (public transport (underground) civil engineering)	4,701
	Q&A (public transport (trains))	195
	Annual accounts (accounting / financial)	2,368
	Q&A (public transport (trains) technical)	750
	Market report (banking / economy)	878
	Information Brief (public transport tender (trams))	1,768
	Guaranty certificate (public transport (trains) / legal / financial)	286
	Q&A (public transport (trains) legal)	657
	Technical inventory (public transport (trains))	7,091
	Catalogue of electrical equipment (mechanical engineering)	4,768
	Q&A (public transport (trains) / technical)	3,037
	Homologation (public transport (trains))	7,728
	Manual for steam generator (mechanical engineering / electronics)	15,202
	Order documentation (public transport (trams))	24,575
	Tender documentation (public transport (trams))	164,874
	Railway Manufacturing Agreement (public transport (trains))	3,480
	Market report (banking / economy)	975
	Discussion summary (civil engineering)	883
	Information Brief (public transport tender (trams))	2,589
	Dental surgery rules (legal)	1,437
	Terms & Conditions (accounting, legal)	966
	Tender documentation (public transport (trams))	2,589
	Voting and Exclusion policies (financial, legal)	5,920
	Annual Reports (ERP software)	23,617
	Employment Contracts (telephone marketing)	478
	Tender discussions (public transport (trams))	9,567
	Metal conservation specification (metals, paints)	5,842

Pair	Subject	Words
	Offering specification (refrigeration)	3,339
	Profit Calculation Framework (electrical / lighting)	604
	Employer's Reference (banking / financial markets)	592
	Market report (banking / economy)	1,692
	Operating Manual (machinery / electronics)	23,423
	Operating Manual (automotive / machinery / transportation)	11,546
	Agency Discounts Agreement (legal / contracts)	1,311
	Market report (banking / economy)	1,511
	General letter (IT)	347
	Software localisation (Enterprise Resource Planning (ERP))	10,346
	Accompanying letter (public transport (trams))	1,027
	Technical Documentation (machinery)	4,493
	Commercial representation agreement (legal / commercial)	2,569
	Tax Office correspondence (legal / commercial)	1,611
	Swiss marriage certificate	247
	Irrevocability declaration (legal)	90
	Part of tender requirements (financial)	131
	Master Agreement (legal / financial markets)	14,518
	Market report (banking / economy)	1,243
	Calculation model (Excel) (public transport (trams))	1,224
	Verdict (legal, copyrights)	10,005
	Request for Offers (public transport (trams))	7,673
	Curriculum Vitae (legal / financial)	1,131
	Terms & Conditions (legal)	3,013
	Vehicle specification - RFP (public transport (trams))	30,673
	Internet payment systems - Manuals - FAQ (banking)	22,128
	Brochure (pdf) (marketing / paper industry)	697
	Brochure text (asset management / economy)	306
	Articles of Association (legal)	6,137
	Sales contract (legal / commercial)	668
	Market reports (asset management / economy)	7,237
	Press release (banking / economy)	453
	Market report (banking / economy)	1,142
	Concession RFP (public transport (buses))	12,546
	Manual electronics	567
	Articles of Association (legal)	7,563
	Balance sheet (small business)	1,088
	Operating procedure (electronics)	2,217
	Legal discussion (civil-law notaries and notaries public)	739
	Audit and annual reports (machinery)	8,654
	Procurement discussions (automotive)	2,912
	Risk management plan (public infrastructure)	2,623

## Career History

- 2007- **Freelance Consultant & Translator**  
Consultancy in Islamic Finance - Treasury (Policies & Procedures)  
Viability studies for the mobile telecommunications industry (Infrastructure)
- 2006-2007 **Kuwait Finance House K.S.C.**  
Consultant – Treasury Department  
(*Asset & Liability Committee, Restructuring Committee (Package Leader – Funding Base), Overseas Data Integration*)
- 2003-2006 **The Bank of Kuwait and The Middle East K.S.C.**  
Chief Dealer – International; Project Manager (*Systems*)  
(*Asset & Liability Committee, Risk Management Committee*)
- 2001 – 2003 **Management Consultant for Treasury and Financial Risk**  
Market research, teaching assignments
- 1991 – 2001 **AlAhli Bank of Kuwait (KSC), Safat, Kuwait**  
Acting Assistant General Manager, Treasury Division  
(*Asset & Liability Committee, General Management Group, Management Credit Committee*)  
Manager, Treasury Department (*Asset & Liability Committee*)  
Manager, Treasury Systems (*Asset & Liability Committee*)
- 1986 – Iraqi invasion **The Gulf Bank K.S.C., Safat, Kuwait**  
Manager / Chief Dealer, Money Markets and Corporate Desks
- 1982 – 1986 **AlAhli Bank of Kuwait (KSC), Safat, Kuwait**  
Deputy Manager (a General Management position)
- 1977 – 1982 **London & Continental Bankers Limited, London**  
(absorbed by DG Bank, now DZ Bank AG)  
Manager, MM&FX (equivalent to Treasurer)
- 1976 – 1977 **Banca Nazionale del Lavoro, London**  
(now part of BNP Paribas)  
Senior Dealer
- 1974 – 1976 **P Murray-Jones Limited, London**  
Money broker
- 1969 – 1974 **C.V. Interfico, Amsterdam and London**  
Money broker
- 1965 – 1969 **Nederlandse Credietbank N.V., Amsterdam**  
(a forerunner bank of Fortis Bank)  
Dealer  
Trainee Dealer
- 1964 – 1965 **De Twentsche Bank N.V., Haarlem**  
(a forerunner bank of ABN-Amro Bank N.V.)  
Counter assistant

## Major Strengths

### *Asset & Liability Management (ALCO)*

#### **Islamic and Conventional Treasury**

Trading desks  
FX, Money books  
Sukuk, T-bills & bonds  
Customer desks  
Margin trading

#### **Compliance**

#### **Nostro**

#### **Syndications**

#### **Risk Management**

Market risk  
Funding cost risk  
Liquidity risk  
Operational risk

#### **Liquidity Management**

#### **Derivatives, Options**

#### **Correspondent Banking**

#### **Trade Finance**

### *Organisation, Information and Communication*

#### **Policies and procedures**

Treasury Policy  
Risk Policy  
Risk Manual  
Liquidity Policy  
Desk Policies  
Job Descriptions

#### **Hardware**

PC's  
PC accessories

#### **Programming** (good understanding)

#### **Graphical presentations**

#### **Software**

Treasury and Risk Management systems  
Writing RFPs  
Evaluating responses to RFPs  
Implementations / User evaluations / Testing  
Project Management  
Microsoft Office; OpenOffice.org  
Networking

### *Languages*

Dutch , English , German , French  (*fluent*); Arabic  (*basic*)

### **Past Professional Memberships**

Treasury & Investment Committee  
Educational & Cultural Committee  
Governing Committee (Treasurer)

Institute of Banking Studies, Kuwait  
Kuwait Financial Markets Association  
The English School, Kuwait

### **Training & Research Experience**

AlAhli Bank of Kuwait (KSC), Kuwait  
Institute of Banking Studies, Kuwait  
Kuwait Financial Markets Association (ACI affiliation)  
Midas-Kapiti International Ltd. (now: Misys International Banking Systems Limited), Dubai  
Organization Consulting Development, Kuwait  
*for* Kuwait Oil Company (K.S.C.)  
Kuwait Petroleum Corporation  
The Bank of Kuwait and The Middle East K.S.C., Kuwait