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2010-02-01

Pair	Subject	Words
		212,036
	Offering specification (15 pages) (refrigeration)	3,339
	Profit Calculation Framework (2 pages) (electrical / lighting)	604
	Employer's Reference (2 pages) (banking / financial markets)	592
	Market report (3 pages) (banking / economy)	1,692
	Operating Manual (200+ pages) (machinery / electronics)	23,423
	Operating Manual (85 pages) (automotive / machinery / transportation)	11,546
	Agency Discounts Agreement (7 pages) (legal / contracts)	1,311
	Market report (3 pages) (banking / economy)	1,511
	General letter (1 page) (IT)	347
	Software localisation (Enterprise Resource Planning (ERP))	10,346
	Accompanying letter (3 pages) (public transport (trams))	1,027
	Technical Documentation (27 pages) (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 (27 pages) (legal / financial markets)	14,518
	Market report (3 pages) (banking / economy)	1,243
	Calculation model (Excel) (public transport (trams))	1,224
	Verdict (22 pages) (legal, copyrights)	10,005
	Request for Offers (23 pages) (public transport (trams))	7,673
	Curriculum Vitae (5 pages) (legal / financial)	1,131
	Terms & Conditions (5 pages) (legal)	3,013
	Vehicle specification - RFP (92 pages) (public transport (trams))	30,673
	Internet payment systems - Manuals - FAQ (90 pages) (banking)	22,128
	Brochure (pdf) (marketing / paper industry)	697
	Brochure text (asset management / economy)	306
	Articles of Association (14 pages) (legal)	6,137
	Sales contract (3 pages) (legal / commercial)	668
	Market reports (12 pages) (asset management / economy)	7,237
	Press release (1 page) (banking / economy)	453
	Market report (3 pages) (banking / economy)	1,142
	Concession RFP (38 pages) (public transport (buses))	12,546
	Manual (3 pages) electronics	567
	Articles of Association (21 pages) (legal)	7,563
	Balance sheet (4 pages) (small business)	1,088
	Operating procedure (19 pages) (electronics)	2,217
	Legal discussion (3 pages) (civil-law notaries and notaries public)	739
	Audit and annual reports (30 pages) (machinery)	8,654
	Procurement discussions (10) (automotive)	2,912
	Risk management plan (13 pages) (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