

## RESUME

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|------------------|--|--------------------|---------------------------|
| – Name:          | Mowaffaq Ali Albeeybe                                    | – Nationality:     | Saudi                     |
| – Date of birth: | 1966/ 1385H  | – Material Status: | Married (5 Children)      |
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### **Snapshot**

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Having extensive experience in the financial and banking sector exceeds 22 years. During which, I held several key positions in the Saudi Industrial Development Fund and Alrajhi Bank and Saudi Arabia Investment Authority.

### **Work experiences**

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#### **(1) Jan 31, 2016 - 2019**

**Consultant:** *Dulane Business Center (Semi-Government, Riyadh)*

Responsibility is to supervise and consult entrepreneurs how to convert their ideas feasible business enterprise. Also, consult existing troubled SMEs how to turnaround their businesses into profitable ones.

#### **(2) May 2015 – Jan 30 2016**

**Owner and Manager:** *Alwatani for Financial and Management Consulting*

#### **(3) Sept. 2014 – April 2015**

**Manager, Supervision and Control:** *KSB Holding Company (Riyadh, Saudi Arabia)*

Responsible for supervising and evaluating the performance of Hundreds of Millions Saudi Riyal worth of business subsidiaries owned by group. Also were responsible for evaluating new business opportunities, measure performance of existing investments, coordinate preparation of yearly business plans and budgeting for the group. Last but not least, manage relationship with financing institutes and facilitate financing for the group.

**(4) Nov. 2012 – August 2014**

**CFO & Deputy CEO for Direct Investment:** *KSB Capital Group (Riyadh, Saudi Arabia).*

Responsibilities include:

- Evaluating new business opportunities.
- Measure performance of existing
- Oversee the financial planning of the
- Manage relationship with financing institutes and
- Reporting to Managing Director investments
- Ensure timely preparation of yearly business plans

**(5) April 2010 – Nov. 2012**

**Self Employed Alwatani for Financial and Management Consulting (Riyadh, Saudi Arabia).**

**(6) April 2006 – April 2010**

**Alrajhi Bank (Riyadh, Saudi Arabia).**

**a) Oct. 2008 – April 2010**

Head of Non Bank Financial Institution & Government Sector - Corporate Banking Group

Assigned as a head of this newly formed department to promote and manage the relationship with the non-bank financial institution (e.g., insurance companies, capital market persons...etc.) and increase the market share of the bank in the NBFi market.

**b) Nov. 2007 – Sep. 2008**

Senior Credit Officer and Acting AGM- Corporate Credit Risk Department

Managing a team of credit analysts with main responsibilities to identify and mitigate credit risks of corporate clients. Transactions included project finance, acquisitions, working capital financing, real estate financing, business expansions, equity finance, and personal investment financing.

**c) Apr. 2006 – Nov. 2007:**

Head of Business Review Department - Corporate Banking Group

Business review Department was the Credit Analytical Unit within the Corporate Group. Its main responsibilities were to review and approve credit applications before submitting it to Credit Risk Department. The review objectives were to ensure adequacy of information, accuracy of data, sound financial analysis, proper matching between customers need and proposed facility, compliance with policies and rules and sufficiency of securities, and the proposed terms and conditions.

**(3) Mar. 2005 – April. 2006:**

Senior Investment Consultant

Saudi Arabia General Investment Authority (SAGIA) - Riyadh

Main responsibilities was to conduct studies about the investment climate in Saudi Arabia. The studies were conducted in coordination with international agencies such as the World Bank and United Nations.

**(4) Nov. 2003 – Feb 2005:**

**General Manager:** *Mohammed A. Al-Rajhi & Sons Company (Riyadh, Saudi Arabia)*

Responsibilities included but not limited to: formation of strategy, setting plans to implement the strategies, follow up on the performance of the company's subsidiaries; recruiting qualified employees, budgeting, setting the company's policies and procedures, evaluate investment proposals, and handling government relation.

**(5) 1991- 2003:**

**Senior Credit Consultant:** *Saudi Industrial Development Fund (Riyadh, Saudi Arabia).*

Twelve years of experience in appraising new industrial projects. Main responsibilities included appraising viability of industrial projects, conduct financial projection with different scenarios and prepare appraisal report to credit committee, follow up on projects implementation and loan disbursement, conduct annual review of approved loans, resolve problem loans, and conducting industrial studies.

## **Education**

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**1999** Master's in business administration (MBA), King Saud University, Riyadh

**1991** Bachelor of Science Degree in Industrial Management (concentrating in accounting), King Fahad University for Petroleum and Minerals, Dhahran.

**2013** General Securities Qualification Certificate (CME-1)

**2000** Certificate in investment appraisal and management, Harvard University, USA.

## Training Courses

Date	Program	Institute	Duration	Location	Sponsor
April 2008	Project Finance Credit Analysis	Moody's Investor Service	3 days	Dubai, UAE	Rajhi Bank
Oct. 2007	Bourse Game in Foreign Exchange	Dr. Mahendra Mehta	5 days	Riyadh, KSA	Rajhi Bank
June 2007	Project Management Program		5 days	Riyadh, KSA	Rajhi Bank
Mar. 2007	Team Leadership Breakthrough	Interaction, Coaching & Development	4 days	Riyadh, KSA	Rajhi Bank
Jan. 2007	Basel II	Union of Arab Banks	3 days	Beirut, Lebanon	Rajhi Bank
Jan. 2007	Strictly Business	Dale Carnegie Training	4 days	Riyadh, KSA	Rajhi Bank
Dec. 2006	Performance and Career Development	Dale Carnegie Training	3 days	Riyadh, KSA	Rajhi Bank
May 2000	Investment appraisal and Management	Harvard Institute for International Development. Harvard University	One month	Cambridge, USA	SIDF
Sep. 1998	Advanced Credit Program	Euromony Training Center	One week	Horsley, UK	SIDF
Sep. 1995	Intensive Credit Seminar	Chase Manhattan Bank	Two weeks	London, UK	SIDF
Oct. 1993	Credit Risk Evaluation & Management	Citibank	Two weeks	New York, USA	SIDF
May 1993	Cash flow Analysis & Projection	The Institute of Banking	One week	Riyadh, KSA	SIDF