

---

## University Faculty

---

### Objective

To teach the highest standards of management expertise through experience in a well reputed institution supported by the knowledge I have gained in both professional and academic environments.

---

### Education

- **PhD IN BANKING AND FINANCE, 2019 – BANGOR UNIVERSITY — UK**
    - Thesis – Three essays on banking policy & government intervention in the US banking sector
      - Research efforts were focused on; Financial Stability, Banking Regulation, Government Intervention, Credit Risk, Liquidity Injections.
  - **MASTERS IN BANKING AND FINANCE, 2012 - BANGOR UNIVERSITY — UK**
    - Dissertation – Off Balance Sheet Activities and Its Effects on Banking Risks
      - Research efforts were focused on analyzing financial risks as proof that the steady deregulations of financial laws have allowed private banks to adopt greater risks in hopes of higher returns.
  - **BACHELOR'S IN FINANCE, 2007 - GULF UNIVERSITY FOR SCIENCE & TECHNOLOGY — Kuwait**
- 

### Professional Experience

**AMERICAN UNIVERSITY OF KUWAIT - KUWAIT**

June.2023 – Present

Assistant Professor – Sept 2023 - Present

Assistant Professor (Adjunct) – Summer 2023

**SUMMER – 2023****Financial Statement Analysis:**

*This course is designed to equip the student with knowledge and skills of how to use financial statements in a variety of firm valuation contexts in the capital market. The student learns different valuation tools for evaluating a firm's accounting and financial performance, the concept of earnings quality, and other valuation related issues. The aim of ACCT 365 is to provide students with an advanced perspective on how to analyze, adjust and interpret financial statement information to understand the economic reality underlying the firm. Students will acquire the tools and techniques necessary to analyze major categories of assets, liabilities, and equity within the financial statements. Students will also learn how analytical adjustments to financial information provided by firms can affect financial ratio relationships.*

**Managing Entrepreneurial Ventures:**

*This course uses a managerial approach to develop an understanding of the risks and rewards associated with entrepreneurial activities and helps build necessary skills to manage a business start-up. Students will generate a viable business idea, conduct a feasibility analysis, and prepare and present a comprehensive business plan. The focus will be on entrepreneurship in Kuwait and the MENA region.*

**GULF UNIVERSITY FOR SCIENCE AND TECHNOLOGY - KUWAIT**

Aug.2019 – 2023

Lecturer – Sept, 2022 - 2023

Instructor PhD – Sept, 2021 - 2022

Post-Doc and Research Fellow – Sept, 2019 -2021

**Teaching:**

**Fall 2019/2020**

**Financial Management:** On campus learning, two sections covered all learning objectives that include (*Explain and evaluate the concept of shareholder wealth maximization and how it relates to other possible objectives of the firm's management as well as the nature of the agency relationship inherent in the corporate structure.*

*Understand the significance of information included in the income statement and balance sheet, discuss the importance of the cash flow statement and explain the difference between accounting net income for the firm and cash flow; analyze a firm's financial performance using financial ratio analysis.*

*Determinants of interest rates and the financial markets roles in the global financial system.*

*Introducing the time value of money concepts, namely: The Future value, and the present value concepts of lump sums, annuities, and uneven cash flow streams and in addition calculate the value of other variables such as the interest rate, time period, and periodic payment.*

*Introducing the basics of risk and return relationship of individual and portfolio investments.*

*Evaluating bonds and Stocks and the risks involved with each choice*

*Projects evaluation using the capital budgeting techniques, and the cost of capital).*

**Capital Budgeting:** On campus learning, one section covered all learning objectives that include (*Illustrate the capital investment decisions as well as the financial techniques for evaluating capital budgeting proposals. Assess the economic value of a capital budgeting proposal using different techniques. Estimate cash flows and analyze risk in capital budgeting decisions to solve financial problems. Explain the use of capital structure in corporate valuation as well as analyze lease versus borrow-to-buy decision).*

**Financial Engineering:** Independent study with one student, covered all learning objectives that include (*Identify the different types of derivatives including options, forward contracts, and future contracts, in addition to identify the concepts of risk preference, short selling and market efficiency. This objective includes also identifying the role of derivatives and its main advantages. Identify the characteristics of options markets, including both the exchange and the over-the-counter markets, in addition to understand the process of placing an order to trade an option, illustrate the role of the clearinghouse and the regulatory structure of options markets. Explore the rationale for factors that affect an options' price including the exercise price, the time to expiration, the risk-free rate and the volatility. Identify the concept of an option pricing models, including the binomial and Black-Scholes option pricing models. Explore the basic and advanced option strategies. Explore the structure of forwards and futures markets and identify the basic characteristics of forwards and futures markets. Understand the principals of pricing forwards, futures, and options on future contracts. Apply analytical and decisions making hedging skills and problem-solving techniques to workout operational problems).*

**Spring 2019/2020**

**Financial Management:** One section first half of the semester on campus, after the break was online due to covid-19. Covered all learning objectives which include (*Explain and evaluate the concept of shareholder wealth maximization and how it relates to other possible objectives of the firm's management as well as the nature of the agency relationship inherent in the corporate structure.*

*Understand the significance of information included in the income statement and balance sheet, discuss the importance of the cash flow statement and explain the difference between accounting net income for the firm and cash flow; analyze a firm's financial performance using financial ratio analysis.*

*Determinants of interest rates and the financial markets roles in the global financial system.*

*Introducing the time value of money concepts, namely: The Future value, and the present value concepts of lump sums, annuities, and uneven cash flow streams and in addition calculate the value of other variables such as the interest rate, time period, and periodic payment.*

*Introducing the basics of risk and return relationship of individual and portfolio investments.*

*Evaluating bonds and Stocks and the risks involved with each choice*

*Projects evaluation using the capital budgeting techniques, and the cost of capital).*

Incorporated many distant learning techniques such as pre-recorded videos on how to solve problems, used a digital whiteboard to write in-lecture notes then transferring to text. Preformed quiz games using online applications such as "Kahoot".

**Principals of Insurance:** One section first half of the semester on campus, after the break was online due

to covid-19. Covered all learning objectives which include (*Recognize and measure risks insurance corporations exposed to. Understand the Insurance corporations' cases evaluations and their cost-revenue structure. Illustrate the fundamentals of Risk Management. Legal environment of insurance corporations. Manage liability risk. Recognize the limitations of employee benefits: Qualified Retirement Plan. Insurance and Marketing System*).

Incorporated many distant learning techniques such as a digital whiteboard to write in-lecture notes then transferring to text. Preformed quiz games using online applications such as "Kahoot".

### **Summer 2019/2020**

**Financial Management:** Lectures were online due to covid-19. Covered all learning objectives which include (*Explain and evaluate the concept of shareholder wealth maximization and how it relates to other possible objectives of the firm's management as well as the nature of the agency relationship inherent in the corporate structure.*

*Understand the significance of information included in the income statement and balance sheet, discuss the importance of the cash flow statement and explain the difference between accounting net income for the firm and cash flow; analyze a firm's financial performance using financial ratio analysis.*

*Determinants of interest rates and the financial markets roles in the global financial system.*

*Introducing the time value of money concepts, namely: The Future value, and the present value concepts of lump sums, annuities, and uneven cash flow streams and in addition calculate the value of other variables such as the interest rate, time period, and periodic payment.*

*Introducing the basics of risk and return relationship of individual and portfolio investments. Evaluating bonds and Stocks and the risks involved with each choice.*

*Projects evaluation using the capital budgeting techniques, and the cost of capital).*

Incorporated many distant learning techniques such as pre-recorded videos on how to solve problems, used a digital whiteboard to write in-lecture notes then transferring to text. Preformed quiz games using online applications such as "Kahoot".

**Portfolio Management:** Lectures were online due to covid-19. Covered all learning objectives which include (*Describe the portfolio management process. Design and construct an investment portfolio based on the investor's input. Assess the risk/return characteristics of investing in various asset classes. Design, construct and interpret geographical asset allocation and sector asset allocation. Design and construct price-weighted and market-weighted indices. Interpret various investment portfolio strategies*).

Incorporated many distant learning techniques such as pre-recorded videos on how to solve problems, used a digital whiteboard to write in-lecture notes then transferring to text. Preformed quiz games using online applications such as "Kahoot".

### **Fall 2020/2021**

**Financial Management:** Lectures were online. Covered all learning objectives which include (*Explain and evaluate the concept of shareholder wealth maximization and how it relates to other possible objectives of the firm's management as well as the nature of the agency relationship inherent in the corporate structure.*

*Understand the significance of information included in the income statement and balance sheet, discuss the importance of the cash flow statement and explain the difference between accounting net income for the firm and cash flow; analyze a firm's financial performance using financial ratio analysis.*

*Determinants of interest rates and the financial markets roles in the global financial system.*

*Introducing the time value of money concepts, namely: The Future value, and the present value concepts of lump sums, annuities, and uneven cash flow streams and in addition calculate the value of other variables such as the interest rate, time period, and periodic payment.*

*Introducing the basics of risk and return relationship of individual and portfolio investments. Evaluating bonds and Stocks and the risks involved with each choice.*

*Projects evaluation using the capital budgeting techniques, and the cost of capital).*

Incorporated many distant learning techniques such as pre-recorded videos on how to solve problems, used a digital whiteboard to write in-lecture notes then transferring to text. Preformed quiz games using online applications such as "Kahoot".

### **Spring 2020/2021**

**Financial Management:** Lectures were online due to covid-19. Covered all learning objectives which include *(Explain and evaluate the concept of shareholder wealth maximization and how it relates to other possible objectives of the firm's management as well as the nature of the agency relationship inherent in the corporate structure.*

*Understand the significance of information included in the income statement and balance sheet, discuss the importance of the cash flow statement and explain the difference between accounting net income for the firm and cash flow; analyze a firm's financial performance using financial ratio analysis.*

*Determinants of interest rates and the financial markets roles in the global financial system.*

*Introducing the time value of money concepts, namely: The Future value, and the present value concepts of lump sums, annuities, and uneven cash flow streams and in addition calculate the value of other variables such as the interest rate, time period, and periodic payment.*

*Introducing the basics of risk and return relationship of individual and portfolio investments. Evaluating bonds and Stocks and the risks involved with each choice.*

*Projects evaluation using the capital budgeting techniques, and the cost of capital).*

Incorporated many distant learning techniques such as pre-recorded videos on how to solve problems, used a digital whiteboard to write in-lecture notes then transferring to text. Preformed quiz games using online applications such as "Kahoot".

**Commercial Bank Management:** Lectures were online due to covid-19. Covered all learning objectives which include *(The basic understanding of the banking system, provided an understanding of the current environment of the financial services industry, created awareness on how students can become better consumer of financial services, introduced the student to the planning, analysis, and decision-making process of an individual commercial bank, while teaching analytical tools that can be used to manage commercial banks. Identified the environment in which banks operate and explore the various structural changes that affect the banking business. Analyzed bank financial statements and explained their implications on the risk-return performance of the banks. Analyzed the policies and strategies in the management of major banking functions such as funding, lending security portfolio management, and liquidity management.*

*Defined and explored the various banking risks such as liquidity risk, interest rate risk, credit risk, and capital risk and identify or select suitable strategies to managers).*

Incorporated many distant learning techniques such as pre-recorded videos on how to solve problems, used a digital whiteboard to write in-lecture notes then transferring to text. Preformed quiz games using online applications such as "Kahoot".

## **Summer 2020/2021**

**Financial Management:** Lectures were online due to covid-19. Covered all learning objectives which include *(Explain and evaluate the concept of shareholder wealth maximization and how it relates to other possible objectives of the firm's management as well as the nature of the agency relationship inherent in the corporate structure.*

*Understand the significance of information included in the income statement and balance sheet, discuss the importance of the cash flow statement and explain the difference between accounting net income for the firm and cash flow; analyze a firm's financial performance using financial ratio analysis.*

*Determinants of interest rates and the financial markets roles in the global financial system.*

*Introducing the time value of money concepts, namely: The Future value, and the present value concepts of lump sums, annuities, and uneven cash flow streams and in addition calculate the value of other variables such as the interest rate, time period, and periodic payment.*

*Introducing the basics of risk and return relationship of individual and portfolio investments. Evaluating bonds and Stocks and the risks involved with each choice.*

*Projects evaluation using the capital budgeting techniques, and the cost of capital).*

Incorporated many distant learning techniques such as pre-recorded videos on how to solve problems, used a digital whiteboard to write in-lecture notes then transferring to text. Preformed quiz games using online applications such as "Kahoot".

**Capital Budgeting:** Online learning, covered all learning objectives that include *(Illustrating the capital investment decisions as well as the financial techniques for evaluating capital budgeting proposals. Assess the economic value of a capital budgeting proposal using different techniques. Estimate cash flows and*



*analyze risk in capital budgeting decisions to solve financial problems. Explain the use of capital structure in corporate valuation as well as analyze lease versus borrow-to-buy decision).*

**Fall 2021/2022**

**Financial Management:** Lectures were online due to covid-19. Covered all learning objectives which include (*Explain and evaluate the concept of shareholder wealth maximization and how it relates to other possible objectives of the firm's management as well as the nature of the agency relationship inherent in the corporate structure.*

*Understand the significance of information included in the income statement and balance sheet, discuss the importance of the cash flow statement and explain the difference between accounting net income for the firm and cash flow; analyze a firm's financial performance using financial ratio analysis.*

*Determinants of interest rates and the financial markets roles in the global financial system.*

*Introducing the time value of money concepts, namely: The Future value, and the present value concepts of lump sums, annuities, and uneven cash flow streams and in addition calculate the value of other variables such as the interest rate, time period, and periodic payment.*

*Introducing the basics of risk and return relationship of individual and portfolio investments. Evaluating bonds and Stocks and the risks involved with each choice.*

*Projects evaluation using the capital budgeting techniques, and the cost of capital).*

Incorporated many distant learning techniques such as pre-recorded videos on how to solve problems, used a digital whiteboard to write in-lecture notes then transferring to text. Preformed quiz games using online applications such as "Kahoot".

**Capital Budgeting:** Online learning, covered all learning objectives that include (*Illustrating the capital investment decisions as well as the financial techniques for evaluating capital budgeting proposals. Assess the economic value of a capital budgeting proposal using different techniques. Estimate cash flows and analyze risk in capital budgeting decisions to solve financial problems. Explain the use of capital structure in corporate valuation as well as analyze lease versus borrow-to-buy decision).*

**Commercial Bank Management:** Lectures were online due to covid-19. Covered all learning objectives which include (*The basic understanding of the banking system, provided an understanding of the current environment of the financial services industry, created awareness on how students can become better consumer of financial services, introduced the student to the planning, analysis, and decision-making process of an individual commercial bank, while teaching analytical tools that can be used to manage commercial banks. Identified the environment in which banks operate and explore the various structural changes that affect the banking business. Analyzed bank financial statements and explained their implications on the risk-return performance of the banks. Analyzed the policies and strategies in the management of major banking functions such as funding, lending security portfolio management, and liquidity management.*

*Defined and explored the various banking risks such as liquidity risk, interest rate risk, credit risk, and capital risk and identify or select suitable strategies to managers).*

Incorporated many distant learning techniques such as pre-recorded videos on how to solve problems, used a digital whiteboard to write in-lecture notes then transferring to text. Preformed quiz games using online applications such as "Kahoot".

**Spring 2021/2022**

**Financial Management:** Lectures were Hybrid due to covid-19. Covered all learning objectives which include (*Explain and evaluate the concept of shareholder wealth maximization and how it relates to other possible objectives of the firm's management as well as the nature of the agency relationship inherent in the corporate structure.*

*Understand the significance of information included in the income statement and balance sheet, discuss the importance of the cash flow statement and explain the difference between accounting net income for the firm and cash flow; analyze a firm's financial performance using financial ratio analysis.*

*Determinants of interest rates and the financial markets roles in the global financial system.*

*Introducing the time value of money concepts, namely: The Future value, and the present value concepts of lump sums, annuities, and uneven cash flow streams and in addition calculate the value of other variables such as the interest rate, time period, and periodic payment.*

*Introducing the basics of risk and return relationship of individual and portfolio investments. Evaluating bonds and Stocks and the risks involved with each choice.*

*Projects evaluation using the capital budgeting techniques, and the cost of capital).*

Incorporated many distant learning techniques such as pre-recorded videos on how to solve problems, used a digital whiteboard to write in-lecture notes then transferring to text. Preformed quiz games using online applications such as "Kahoot".

**Capital Budgeting:** Hybrid learning, covered all learning objectives that include (*Illustrating the capital investment decisions as well as the financial techniques for evaluating capital budgeting proposals. Assess the economic value of a capital budgeting proposal using different techniques. Estimate cash flows and analyze risk in capital budgeting decisions to solve financial problems. Explain the use of capital structure in corporate valuation as well as analyze lease versus borrow-to-buy decision*).

**Computer Application in Finance:** Hybrid learning, covered all learning objectives that include (Illustrate the extent to which different financial concepts and quantitative finance theory while giving students appreciation of the intricacies of their applications on excel. Utilize the financial data and information sources available in real life environment by making use of the various software applications used by finance professionals. Analyze contemporary topics in corporate finance and problem-solving techniques to solve financial problems in investments. Select the facilities of Excel in performing sensitivity analysis "if, then analysis", to show how to reflect different assumptions on the financial predictions). Combined with writing an equity analysis report on a company listed on the Kuwaiti stock exchange and presenting a presentation with relevant findings.

### Summer 2021/2022

**Capital Budgeting:** Covering, all learning objectives that include (*Illustrating the capital investment decisions as well as the financial techniques for evaluating capital budgeting proposals. Assess the economic value of a capital budgeting proposal using different techniques. Estimate cash flows and analyze risk in capital budgeting decisions to solve financial problems. Explain the use of capital structure in corporate valuation as well as analyze lease versus borrow-to-buy decision*).

**Computer Application in Finance:** Covering, all learning objectives that include (Illustrate the extent to which different financial concepts and quantitative finance theory while giving students appreciation of the intricacies of their applications on excel. Utilize the financial data and information sources available in real life environment by making use of the various software applications used by finance professionals. Analyze contemporary topics in corporate finance and problem-solving techniques to solve financial problems in investments. Select the facilities of Excel in performing sensitivity analysis "if, then analysis", to show how to reflect different assumptions on the financial predictions). Combined with writing an equity analysis report on a company listed on the Kuwaiti stock exchange and presenting a presentation with relevant findings.

### Fall 2022/2023

**Financial Management:** Covered all learning objectives which include (*Explain and evaluate the concept of shareholder wealth maximization and how it relates to other possible objectives of the firm's management as well as the nature of the agency relationship inherent in the corporate structure.*

*Understand the significance of information included in the income statement and balance sheet, discuss the importance of the cash flow statement and explain the difference between accounting net income for the firm and cash flow; analyze a firm's financial performance using financial ratio analysis.*

*Determinants of interest rates and the financial markets roles in the global financial system.*

*Introducing the time value of money concepts, namely: The Future value, and the present value concepts of lump sums, annuities, and uneven cash flow streams and in addition calculate the value of other variables such as the interest rate, time period, and periodic payment.*

*Introducing the basics of risk and return relationship of individual and portfolio investments. Evaluating bonds and Stocks and the risks involved with each choice.*

*Projects evaluation using the capital budgeting techniques, and the cost of capital).*

**Computer Application in Finance:** Covered all learning objectives that include (Illustrate the extent to which different financial concepts and quantitative finance theory while giving students appreciation of the intricacies of their applications on excel. Utilize the financial data and information sources available in real life environment by making use of the various software applications used by finance professionals. Analyze contemporary topics in

corporate finance and problem-solving techniques to solve financial problems in investments. Select the facilities of Excel in performing sensitivity analysis "if, then analysis", to show how to reflect different assumptions on the financial predictions). Combined with writing an equity analysis report on a company listed on the Kuwaiti stock exchange and presenting a presentation with relevant findings.

**Commercial Bank Management:** Covered all learning objectives which include (The basic understanding of the banking system, provided an understanding of the current environment of the financial services industry, created awareness on how students can become better consumer of financial services, introduced the student to the planning, analysis, and decision-making process of an individual commercial bank, while teaching analytical tools that can be used to manage commercial banks. Identified the environment in which banks operate and explore the various structural changes that affect the banking business. Analyzed bank financial statements and explained their implications on the risk-return performance of the banks. Analyzed the policies and strategies in the management of major banking functions such as funding, lending security portfolio management, and liquidity management. Defined and explored the various banking risks such as liquidity risk, interest rate risk, credit risk, and capital risk and identify or select suitable strategies to managers).

### Spring 2022/2023

**Financial Management:** Covered all learning objectives which include (Explain and evaluate the concept of shareholder wealth maximization and how it relates to other possible objectives of the firm's management as well as the nature of the agency relationship inherent in the corporate structure. Understand the significance of information included in the income statement and balance sheet, discuss the importance of the cash flow statement and explain the difference between accounting net income for the firm and cash flow; analyze a firm's financial performance using financial ratio analysis. Determinants of interest rates and the financial markets roles in the global financial system. Introducing the time value of money concepts, namely: The Future value, and the present value concepts of lump sums, annuities, and uneven cash flow streams and in addition calculate the value of other variables such as the interest rate, time period, and periodic payment. Introducing the basics of risk and return relationship of individual and portfolio investments. Evaluating bonds and Stocks and the risks involved with each choice. Projects evaluation using the capital budgeting techniques, and the cost of capital).

**Computer Application in Finance:** Covered all learning objectives that include (Illustrate the extent to which different financial concepts and quantitative finance theory while giving students appreciation of the intricacies of their applications on excel. Utilize the financial data and information sources available in real life environment by making use of the various software applications used by finance professionals. Analyze contemporary topics in corporate finance and problem-solving techniques to solve financial problems in investments. Select the facilities of Excel in performing sensitivity analysis "if, then analysis", to show how to reflect different assumptions on the financial predictions). Combined with writing an equity analysis report on a company listed on the Kuwaiti stock exchange and presenting a presentation with relevant findings.

**Commercial Bank Management:** Covered all learning objectives which include (The basic understanding of the banking system, provided an understanding of the current environment of the financial services industry, created awareness on how students can become better consumer of financial services, introduced the student to the planning, analysis, and decision-making process of an individual commercial bank, while teaching analytical tools that can be used to manage commercial banks. Identified the environment in which banks operate and explore the various structural changes that affect the banking business. Analyzed bank financial statements and explained their implications on the risk-return performance of the banks. Analyzed the policies and strategies in the management of major banking functions such as funding, lending security portfolio management, and liquidity management. Defined and explored the various banking risks such as liquidity risk, interest rate risk, credit risk, and capital risk and identify or select suitable strategies to managers).

**Services:** Took part in committees such as: Executive Education, the Social Committee and The Research Committee; The Curriculum Committee in which I proposed a double major in Finance and Accounting and worked on other various aspects and proposals; The Strategic Planning Committee in which I was part of the planning of GUST for the next seven years in terms of defining and implementing strategic goals on an academic level.

**PACE & Bobyan Bank:** Took part of PACE's corporate learning program provided to Bobyan Bank. A Banking Ethics course and a Financial Markets and Institution course was given on separate two days for each course to future Bobyan Bank leading individuals.

**Practicum Course Mentor:** Guided 10 teams of GUST students in building a fully fledged business, from social media accounts and websites to feasibility studies and business plans. This is a course that can be taken by students after the completion of certain modules and 81 credits. Accompanied EKTSHF team to Dubai to take part of the Arab Rally which takes one team from 21 Arab states. Was part of UNIDO & WEIF.

**Executive Education committee:** Chaired the committee on introducing new non-degree programs for mid-level to top-level management. This incorporates different fields with an emphasis on combining latest non-degree programs relevant to the industry on a regional and global market.

**Practicum Course Mentor:** Guided 23 teams of GUST students in building a fully fledged business, from social media accounts and websites to feasibility studies and business plans. This is a course that can be taken by students after the completion of certain modules and 81 credits.

**CFA Mentor/ Faculty guide 2020/2021 (2<sup>nd</sup> Place):** Guided a team of eligible students during the CFA competition held in Kuwait on a yearly basis, the team performed well in-light of Covid-19 crisis. The competition consisted of a written report and a presentation in which it had to be online due to the covid-19 crisis. A complete technical industry analysis was the main objective of the CFA competition.

**CFA Mentor/ Faculty guide 2019/2020 (Assisted in overseeing the team):** Guided a team of eligible students during the CFA competition held in Kuwait on a yearly basis, the team performed well in-light of Covid-19 crisis. The competition consisted of a written report in which they placed second place and a presentation in which it had to be online due to the covid-19 crisis, in which they placed third. A complete technical industry analysis was the main objective of the CFA competition.

**Curriculum committee:** Assisted in discussion and recommend proposals affecting the academic program of the College, including but not limited to course proposals, program changes, addition and deletion of courses, degree requirements, and general policies with impact on instruction and learning. Took part in upgrading new Finance related courses and "tracks". ***In 2022 constructed 2 syllabi for FinTech modules to be applied in the Finance department. The first is an introduction and can be taken by any business major. While the second is a major elective. Also assisted and constructed a MBA version of the FinTech course. Constructed a Capstone course for portfolio investments. A practical course working side to side with the industry in creating a portfolio that outperformed the Market.***

**Strategic Planning committee:** Assisted in overlooking long-term plan for GUST's current 7 year outlook.

**GFC committee:** Took part of the Gulf Financial Center committee, attended several meetings on how to make the GFC an independent operating entity within GUST.

**PACE & Gulf Bank:** Took part of PACE's corporate learning program provided to Gulf Bank. A Financial Management MBA level course was split between Dr. Jamal Khasawnah and myself over an eight-day period.

**IFC Seminar:** Held a seminar with Dr. Osama Al-Falah on when the next financial crisis will occur in October of 2019. The seminar was well received with over 500 attendees.



**Research:**

Paper 1: “**OBS, Regulation & Credit Risk: Does fee income make a difference**” (Ali, 2019) **Published in Journal of Scientific Research, Volume 1 May 2019 (p.266-295). RF:00115482UK/ UIFactor7.3486** (paper copy only). Available upon request.

Paper 2: “**ABDULRAZZAQ, YM, ALI, MA and ALMANSOURI, HA (2022) “The COVID-19 Pandemic and Instability of Stock Markets: An Empirical Analysis Using Panel Vector Error Correction Model,” The Journal of Asian Finance, Economics and Business . Korea Distribution Science Association, 9(4), pp. 173–183. doi: 10.13106/JAFEB.2022.VOL9.NO4.0173.**

Paper 3: Elmawazini, Khaled, Samir Saadi, Syrine Sassi, Khiyar Abdalla Khiyar, and **Mohammed Ali**. 2022. “**Do Data Breach Disclosure Laws Matter to Shareholder Risk?**” **Finance Research Letters, December, 103588. <https://doi.org/10.1016/j.frl.2022.103588>.**

**BANGOR BUSINESS SCHOOL —UK**

Sept. 2017 till March. 2018

*Teaching Assistant in Financial Accounting and Analysis (master's course)***Teaching Assistant,****Tasks and Accomplishments:**

- Using financial statements in valuation.
- Cash accounting versus accrual accounting.
- Pricing book values; Pricing earnings; Financial ratios.
- Analyzing profitability and growth; inter-firm comparison and trend analysis.
- Financial forecasting and predicting equity and credit risk.
- Taught techniques used in analyzing a company's financial position and performance, and the problems involved.
- How financial information is used in capital markets for valuation.

**BOX HILL COLLEGE —Kuwait**

Jan. 2013 till Aug. 2013

*Instructor for Several subjects; Accounting Systems – Fundamentals of Accounting – Cost Accounting – College Math's***Instructor,****Tasks and Accomplishments:**

- Know basic terminology of Accounting Information Systems, including the qualities that make information useful for decision making.
- Prepare basic systems flowcharts and write simple Policy and Procedures.
- Explain database concepts. Develop and query a simple Access database.
- Learn three Accounting Transaction Cycles and implement in a simple Accounting Software Package.
- To introduce students to Fundamentals of Accounting, stressing its importance in today's business world.
- To perform the basic accounting functions: the recognition, valuation, measurement and recording of the most common business transactions and the preparation of accounting statements.
- To make Cost accounting Student perform budgeting and cost control systems including a detailed study of manufacturing cost accounts and reports, job order costing, and process costing. Includes introduction to alternative costing methods such as activity-based and just-in-time costing.

- Review planning of profit, cost, sales, cost and profit analysis, profit performance, and measurements.
- Business Mathematics for Colleges is to provide college students with reinforcement of mathematical computations.
- Challenge the student to understand how to process and interpret information to arrive at logical conclusions to common business math applications.
- Develop proficiency in the application to solve business math problems.
- Understand the important role math plays in all facets of the business world.

## **WATHEEQA HOLDING GROUP —Kuwait**

Dec. 2008 till Sept. 2011

*A fully integrated financial service provider for investment opportunities in the MENA region with an emphasis in the markets of Kuwait, Saudi Arabia and Egypt.*

### **Financial Analyst,**

#### **Tasks and Accomplishments:**

- Developed detailed industry reports for future investments across several sectors which included quarterly financial audits to identify marketplace adjustments and sustain competitive advantage.
- Played a key role in the development and acquisition of green-fields opportunities worth \$30 million in the F&B industry, and handled the client's key investment targets.
- Dedicated research and statistical analysis on risk and risk management.
- Successfully oversaw the merger and acquisition of private equity companies between various institutions in Kuwait, Lebanon, and Egypt as well as supervised due diligence proceedings and audits.
- Assisted in the establishment of a \$300million Saudi real estate company with a mandate to invest in underpriced premium and high cash-yielding properties in North America and Europe.
- Presented to top management and clients when necessary on strategic opportunities, competitive advantages and managing financial risks.
- Prepared financial ratios calculations for implementation on financial models such as (Solvency ratio, Profitability ratio, Risk ratio, debt-ratio, liquidity ratio).

## **KUWAIT INSTITUTE FOR SCIENTIFIC RESEARCH —Kuwait**

May. 2008 till Dec. 2008

*A regionally recognized public organization focused on promoting scientific and research based opportunities in existing industries to maintain the country's competitive advantage.*

### **Accountant (Trainee),** May. 2008 till Dec. 2008

#### **Tasks and Accomplishments:**

- Performed accounts payable functions for research expenses.
- Managed vendor contracts and accounts and generated quarterly reports.
- Managed financial departments with responsibility for Budgets, Forecasting, Payroll, Accounts Payable and Receivable.
- Created budgets and forecasts for the department.
- Ensured compliance with accounting deadlines.