

CURRICULUM VITAE

BIO DATA:

Name in Full	Ali Ebrahim Ali AlFardan
Professional Name	Ali AlFardan, CDAF, BSc(Hons), MBA, ACCA, FCCA
Nationality	Bahraini
Profession	<ul style="list-style-type: none"> • Adjunct Professor and faculty member at New York Institute of Technology lecturing on the management, finance, investment, accounting and economic topics • Conventional Banking VP & Private Equity Investment Banker • Freelance Trainer and Counseling Consultant • Official Arbitrator accredited by Bahrain Civil Courts & GCC Commercial Arbitration Center
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Spoken Languages	The official English and native Arabic
Hobbies	Reading, sports, traveling & socializing

ACADEMIC BACKGROUND / PROFESSIONAL QUALIFICATIONS:

FCCA holding the fellowship of the Association of the Certified Chartered Accountants UK	It is a senior professional status awarded by the Association of Certified Chartered Accountants UK, the biggest accounting body in the Globe, to those who have completed a string of research and CPD activities for 6 consecutive years under the umbrella of ACCA. This Degree is looked at in the field of Accounting and Finance as superior qualification over all other degrees including PhD .
ACCA Member being a Certified Chartered Accountant/Auditor	Completed all three levels of studies and mandatory experiences required by the Association of Certified Chartered Accountants U.K. to be an affiliate first and then a member in their professional certified chartered accountant/auditors domain.
MBA Degree in Finance & Investment	Master of Business Administration in Investment & Finance, from the University of Hull (U.K) .
BSc (Hons) in Applied Accounting	Completed the BSc (Honours) requirements of Oxford Brookes University, UK in Applied Accounting .
ACCA Diploma for Financial Managers	ACCA Diploma in Accounting & Finance from Chartered Association of Certified Accountants (a Professional Accounting Body in U.K).
Banking Studies Advanced Diploma	Completed the requirements of Bahrain Institute of Banking and Finance for its Banking Studies-Advanced Diploma. Graduated among a group of five students, as first group to graduate in this program.
Banking Studies Intermediate Diploma	Completed the requirements of Bahrain Institute of Banking and Finance for its Banking Studies-Intermediate Diploma.
T3 - Technical Level	Technical Level 3 of City & Guild of London Institute U.K. , an institute specialized in technical and telecommunication studies.

ACADEMIC EXPERIENCE:

(STARTING FROM THE MOST RECENT ONE)

- **Since 2005, Adjunct Professor at New York Institute of Technology**

- Conduct different kinds of graduate and under-graduate courses in Management, Business, Economic and Finance related Studies to the university students and play sometimes the role of academic advisor for students. These demanding activities requires professors to prepare and present lectures to students on different related topics; research and compile bibliographies of specialized materials for outside reading assignments; stimulate class discussions; Plan, coordinate and participate in special events involving university and community officials and act as an active member in the Student Affairs Faculty Committee. Main topics taught are as follows:
 - Financial management
 - Managerial and financial accounting
 - Auditing & internal control
 - Socio-economies and economic policies
 - Strategic management & nation-wide strategies
 - Investment & Portfolio Analysis
 - Financial Engineering & Derivative Hedging Products
 - Business & Management
 - Financial and management accounting
 - HR related efficiencies
 - Economic related studies

- **Assistant Professor, Sunderland University (2002-2005)**

- Worked three years in Bahrain at MicroCenter Institute of Technology under the umbrella of University of Sunderland, UK as Asst. Professor teaching Business Administration and Secondary Market Investments. The latter included emphasized modules on Derivatives, Mutual Funds, Bonds, Web based Virtual Trading.
- Provided necessary education counseling as education advisor to different groups of students.
- Planned and implemented special university events with the proper coordination with the supportive officials along with the community representatives.
- Have carried out a number of researches and bibliography of special subjects outside the course curriculum.

- **Freelance Training Instructor - FlexTrain (from time to time)**

- Conducted various training schemes to the employees and managers of FlexTrain corporate and public sector's clients
- Acted as a referee on trainees' effectiveness in implementing pre-agreed performance and efficiency improvement initiatives/action plans.

- **Freelance Training Instructor - BFX (from time to time)**

- Conducted various training schemes to the professionals and managers of the banks and financial institutions solicited the training services of Bahrain Financial Exchange (BFX)
- Supported them with different kinds of TNA analysis and ad-hoc training materials.
- Acted as a referee on trainees' effectiveness in implementing pre-agreed performance and efficiency improvement initiatives/action plans.

ACADEMIC EFFICIENCIES

- Solid communications skills as author, lecturer, teacher, debater
- Active relationship builder with students, faculty, and administration.
- Effective interpersonal, writing, verbal communication and research skills

FIELD EXPERIENCE:

(STARTING FROM THE MOST RECENT ONE)

- **Vice President at Gulf Int'l Bank (2006 – 2009)**

- * *Heading GIB's Credit Division responsible to oversee the following functions:*

- Manage the whole of credit division to undertake discharging the following responsibilities through the functions reported under its umbrella, such as Credit Documentation, Credit Monitoring & Compliance and Credit Approvals Processing.
 - Ensure that the credit policies of the bank are properly implemented in a timely manner at the least cost, consistent with best industry practice i.e. effective credit risk management.
 - Manage obligator (or specific) risk broadly defined to include the credit risk and the agency risk of all obligators (customers, counter-parties and issuers) as well as the associated risk of documentation.

- Monitor/avoid risk concentration whether to a Single Obligor or by country, industry, market, product, etc. is a fundamental principle and objective of credit risk management.
- Ensure that all credit extension, administration, monitoring and reporting are undertaken in a manner consistent with the Board approved risk parameters and authorities as well as best industry practice.
- Review all credits periodically, with the objective of providing independent advice to actively manage the risk assets portfolio in line with defined policies.
- Participate in bank committees, to the extent required, to enhance credit risk management.
- Provide independent investment analysis on all obligors handled by the Treasury.
- Provide, through independent in-house legal counsel, advice on documentation (before signing the documents), to protect the bank's legal position.
- Process all credit approvals, convey approval terms to Operations through a Facility Memorandum and input all credit limits in the credit system of the bank.
- Monitor, on a daily basis, all credit limits against actual exposures to ensure that limit excesses are managed in accordance with the Board and Management approved framework.
- Provide administrative support on documentation and collateral safekeeping as well as credit limit maintenance within the bank's systems.
- Collate and report classified and watch-listed credits to Management and to Audit Committee of the Board, as necessary.
- Provide reports of the bank's risk profile and facilities approved by the Management to the Risk Policy Committee and the Board of Directors respectively.
- Provide support to the Account Officers/Treasury Officers, to help them understand the bank's credit policies, processes and procedures and generally to promote and propagate the bank's credit culture.
- Provide appropriate credit training to the bank's officers, as and when required.

- **Asst.Vice President at GIB (2000 – 2006)**

- * *Heading Credit Documentation & Compliance Department responsible to..*

- Ensure that the Bank is adequately protected with sufficient documents for every credit and business activity.
 - Manage the function to ensure that at all times, documentation of customers' exposures (direct, syndicated, FX, indirect, derivatives and Islamic & Investment Products) are all handled in accordance with Bank's policies and procedures.
 - Ensure adherence to the jurisdiction and Sharia Law requirements as well as Central Bank's and Basle guidelines.

- Coordinate with other Business Divisions to promptly react to deficiencies in documentation and new arising credit issues /loop holes.
- Promptly inform the Management of all deficiencies that require their attention through periodic/status reports.
- Monitor securities, bonds and investment portfolios held as security on behalf of clients to ensure implementation of quality parameters and spread among individual values while paying necessary tribute to the overall acceptable value.
- Conduct comprehensive reviews of the Unit's functions and reports with the aim of enhancing the effectiveness of the Unit in protecting Bank's assets.
- Act as a model for GIB branches overseas and assist them to bring about a similar level of control.
- Provide the necessary expertise and support in problem solving when required to other areas in the Bank.
- From time to time, participate in strategic projects that look into Bank future perspective, critical assumptions and the organizational well being.

- **14 years working with National Bank of Bahrain, BSC**

- * *7 years as Relationship Manager in Commercial Banking Division (1993-2000).*

- To identify and establish contact with prospects which meet the Bank's parameters for setting up relationships.
- Understand the requirements of the company and develop a suitable structure of products and services to satisfy its needs.
- Implement a well thought calling plan with skillfully selected target names.
- Maintain regular contact with existing clients to identify potential opportunities.
- Cross sell all Bank products and services; FX, Islamic Funds, portfolio investments, leveraged tradingetc to build a stronger relationship and increase client profitability..
- Recommend relevant tactics to increase Bank's market share. Suggest changes to policies, pricing and terms of acceptance as appropriate to improve Bank's competitive edge.
- Device and recommend realistic asset acceptance criteria for various business segments with close focus drawn on preferred sectors.
- Repackage existing products / services and design new products as necessary to achieve greater market penetration.
- Identify, analyze and understand appropriate present and future market opportunities/trends. The concept is to recommend to Senior Management suitable strategies and tactic to exploit these opportunities for sound/profitable growth.
- Review financial targets periodically to figure out reasons on budget variances and required actions to remedy negative variances.

- Keep track of borrowers for constant update on their performance. Carry out plant visits and asset inspection when ever deemed necessary.
- Periodically analyze company's performance based on financial data, cash flow, projections and market information.
- Monitor the respective industry for significant domestic and international changes/ trends that could have a bearing on client's performance.
- Ensure high standard of account management, CA productions, asset protection, credit administration, structuring, documentation and ongoing compliance with the agreed upon covenants and mitigating measures.
- Familiarize myself with development in FX and investment market, in order to update clients on possible undervalued assets or change in composition of his portfolios.

*** 4 years as Regional Marketing Officer in RetailBanking Division (1989 - 1993).**

- Establish the necessary infrastructure that enables NBB to embark on a substantial business era by starting retail banking for the first time in Bahrain. The mission included designing and laying down a significant choice of clean and securitized lending products and procuring and employing adequate manpower.
- Look after Eastern Region of Bahrain (comprising of 9 branches) to market consumer products for individuals, small entities and professionals.
- Manage and direct the new business development process for RetailBanking customers of Eastern Region, in accordance with the approved business plan.
- Establish annual sales targets and action plans by product and by branch for the branches and sales assistants under my supervision.
- Develop contacts with various customer communities and provide input/leads on market opportunities/trends and recommend suitable actions thereof.
- Participate in development of new products/modification of existing ones, assist in implementation of promotion campaigns and monitoring of sales performance of each new/modified product.
- Arrange for mass selling gatherings. Explore the idea of meeting with customers in groups in their market place, clubs and work vicinities. Present Bank's services and sell its products to attendees and hopefully their colleagues through word of mouth.

*** 3 years heading NBB's biggest branch-Awali (1986-1989).**

- Manage the branch, its day to day tasks and work load with the objective of developing business, operation function and high service quality.
- Insure smooth operation and coordination with the other parts of the bank for the best possible economical customer service.

- Market Bank's products to existing and prospective customers to achieve budgeted assets and earning.
 - Maintain appropriate composition of branch assets (cash and deposits and investment vehicles) on a daily basis to ensure maximum return and minimum opportunity costs.
 - Ensure good image and full satisfaction of Bahrain industrial community on branch services.
 - Act as a link between clients and management with accurate feed back on Bank's services and to give necessary recommendations.
 - Maintain staff moral and motivation to the optimum in order to get the best possible employee contribution / output.
- **3 years working for another prominent bank, Chase Manhattan Bank, NA-OBU as Central Liability Controller (1983 - 1986).**
 - Receive all bank's credit offering sheets and availment tickets for authorization.
 - Check that they can be passed under client's limits in place or sublimit approved.
 - Or else suggest a solution /earmarking arrangement within the obligor total, maintaining risk configuration within a level acceptable to the Credit Committee.
 - Communicate your justification with a flash back on client's history and track record.
 - Periodically report overall exposure, classified in sectors and country wise.
 - Provide management with a regular feedback on accounts under watch list and those posing a threat or giving alarm signals.

VOCATIONAL TRAINING:

Throughout a lengthy finance related career, attended tens of intensive courses, conventions, workshops, seminars and conferences in Bahrain and outside of Bahrain. Areas covered are Marketing, Management, Leadership, Credit, Difficult Debts, Money Laundering, Time Management, Office Automation, Mutual Funds, Financial Engineering and Portfolio Management...etc.

OTHER INTELLECTUAL SKILLS:

- Sound managerial and leadership skills.
- PC literacy.
- Good listening and inter-personal capabilities.
- Speeches/ presentation skills.
- Selling and negotiation abilities.