

IBRAHIM SALAH MOHAMMED SAMHA

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TOP MANAGEMENT PROFILE: ISLAMIC BANKING / HOLDING & INVESTMENTS

EXECUTIVE SUMMARY

- A dynamic and talented leader with 25+ years of experience in spearheading operations in senior leadership roles across diverse organizations.
- Known for consistently enhancing organizational P/L and customer satisfaction index using financial prudence and managerial acumen.
- Functioned as core member of multiple professional committees assigned for enhancing operational efficiency and service quality.
- Expertise in evaluating / highlighting operational & financial performance of the organization to the senior management & other stakeholders for realigning business strategies based on changing market dynamics and other related factors.
- Skilled at defining and implementing corporate strategies aimed at adding value to business and maintaining competitive edge for the organization.
- Proficient at formulating and deploying policies, designing internal systems and procedures to monitor employee productivity, and increasing tangible contribution per employee to company revenues.
- Looking for a senior leadership role to apply professional competencies and industry knowledge and contribute to company's top and bottom-line.

AREA OF EXPERTISE

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|----------------------------------|----------------------------------|-----------------------------|
| ▶ Strategic Planning | ▶ Internal & External Audit | ▶ Stakeholder Relations |
| ▶ Policy Implementation | ▶ Taxation Management | ▶ Business & ROI Management |
| ▶ Compliance Management | ▶ Risk & Change Management | ▶ IFRS & AAOIFI |
| ▶ Business Process Reengineering | ▶ Finance & Accounts Management | ▶ Islamic Banking |
| ▶ Operations & Administration | ▶ Cash Flow Optimization | ▶ Liaison and Coordination |
| ▶ Senior Management Rep | ▶ Budget & Cost Management | ▶ Training & Development |
| ▶ Management Consultancy | ▶ Financial Reporting & Analysis | ▶ Team Leadership |

PROFESSIONAL EXPERIENCE

Consultant – Accounting, Finance, Planning and Strategies, Sep 2022 till to date

Iraqi Middle East Investment Bank , Iraq

Al-Mustashar Islamic Bank

Key Responsibilities:

- Review accounting cycles for all products and services.
- Building accounting policy in line with international standards and Central banks' of Iraq regulations.
- Helping the management in building a budging system based on clear goals and transfer pricing between head office and branches.
- Building full managerial reporting system covering all activities
- Assist in reviewing the capabilities of the current core banking system

Duties to work on

- Building a financial control function
- Assist in building a modern hierarchy chart to achieve both the efficiency and control
- Monitor preparing a full set of policies and procedures
- Monitor the best balance between the sources and uses of fund.
- Preparing a full and comprehensive profitability package
- Building a clear strategy for the bank

Deputy CEO – Chief of Finance and Corporate Strategies, Mar 2013 till Mar 2021

Safwa Islamic Bank (Jordan Dubai Islamic Bank), Jordan

Recipient of almost full marks from King Abdullah Excellence Award for the strategy pillar
Distinguished for placing the bank as the first bank to deliver financial reports to stocks market for the fourth year

Key Responsibilities:

- Spearhead day to day financial functions of the bank and its subsidiaries in compliance to IFRS and AAOIFI, companies' Law and regulatory bodies.
- Collaborate with various department heads for effectively identifying/ mitigating budget variances for maintaining organizational bottom lines.
- Assist the senior management in implementing business/ market strategies and product plans for accomplishing financial as well as operational objectives.
- Participate in annual audits & stock taking and conduct due diligence for potential joint ventures. Utilize banking facilities and funds to cater to requirements of branches.
- Negotiate/ finalize terms of financing from banks to maintain multiple options of financing existing/ future business ventures.
- Guide concerned stakeholders in realigning business strategies based on collated market intelligence on competition and other market trends.
- Function as member of committees like Management, ALCO, Credit, Investments, purchases, Human resources, Risk and branching.
- Acquaint team members with organizational policies and procedures for implementing the same in day to day business transactions.
- Assess team performance and recommend productivity enhancement trainings. Groom and mentor potential leaders in the team to take up future leadership roles in the organization.
- Evaluate and present various status reports at senior management reviews for realigning policy decisions based on prevailing market conditions and other related factors.
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Head of Finance – CFO, Nov 2010 – Mar 2013

Al-Rajhi Bank, Jordan

Successfully managed Islamic and traditional financial reporting standards for Jordan branches and Head office in KSA

Key Responsibilities:

- Functioned as member of the bank establishment team involved in testing & dry run jobs, setting up financial function in the bank.
- Drafted and presented manuals, policies and procedures of finance department in compliance to organizational policies and procedures.
- Set up and ensured compliance to reporting structure for head office, management and regulators. Defined and implemented accounting cycles for various banking products and services as well as other control procedures.
- Rendered consultancy to the board on major business strategies based on financial analysis and existing market dynamics.
- Convened/ conducted board meetings, implemented internal controls across departments and optimized utilization of accounting software.
- Collaborated with banks and auditors, assisted the Board of Directors on major financial issues like product pricing, sale/ lease of equipments.
- Optimized resource utilization and streamlined processes for enhancing operational efficiency and organizational profitability.

Assistant General Manager – Head of Financial Control, Mar 1999 – Nov 2010

Capital Bank of Jordan

Played key role in spinning off brokerage and investments activities into a fully owned subsidiary leading to enhanced business growth for the organization

Core member of the team involved in assessing the Iraqi market and a member of management team of Iraqi bank (a subsidiary for Capital bank)

Functioned as member of core steering committee and head of data migration to successfully convert the system from kindle to Temenos

Key Responsibilities:

- Led two direct teams - Financial control team (8 staff) and Middle office team (3 staff) in planning and implementing operating plans, financial reporting (system & manual) for banking and trade firms.
- Assessed financial statements, Group/bank performance against annual budget and group/bank's long-term strategy for implementing effective remedial measures.
- Developed control procedures including tools and systems to provide critical financial information to the GM and Board of Directors followed by recommendations on strategy and operations.
- Focused on development and analysis of various business initiatives (opening new operations, asset acquisition, new service/product launches)
- Coordinated with the senior management in implementing annual objectives, meeting agendas, selecting and engaging outside consultants (auditors, investment advisors).
- Prepared and implemented long-term budgetary plans and costs management based on bank's strategic plan to optimize utilization of resources and funds.
- Functioned as member of executive leadership team including committees like (ALCO, Investments, Risk, Bad debts, Purchasing, HR committee branching committee and IT Steering committee).
- Managed day to day administrative aspects of the department in compliance to organizational policies and other statutory regulations.
- Conducted audits and ensured proper filing of tax returns. Ensured legal and regulatory compliance regarding all financial functions.
- Represented the bank to financial partners, including financial institutions, investors, central bank, auditors and others. Maintained updated knowledge of international accounting standards, central bank's regulations and tax laws.
- Participated in corporate policy development as a member of the senior management team. Interacted with board of directors to develop short, medium and long-term financial plans and projections.
- Prepared and presented various status reports for the senior management and other stakeholders (central bank, board of directors and shareholders as well as Capital Group (Capital Bank of Jordan, Capital Investments and National Bank of Iraq) to enable effective decision making.

PREVIOUS WORK EXPERIENCE

- **Accounting Clerk**, HSBC Bank– Jordan (Sep 1995 – Mar 1999)

EDUCATION

- **MBA (Banking and Finance)**, University of Jordan and Institute of banking studies (2005)
- **BA (Accounting and Public Administration)**, University of Jordan (1994 / 1995)

PROFESSIONAL DEVELOPMENT

- International accounting Standards update (London)
- Balanced scorecard (Egypt)
- Bank's strategy and Managerial decisions Egypt (50 hours)
- Bank's Budgets Preparation and Analyzing-Egypt (50 hours)
- Financial Instruments (Options, swaps, derivatives)
- Analyzing Banks' financial Statements
- Securities Forward deals
- IAS 39
- Banks' Cost Accounting Systems

- Financial Analysis and Cash Budgeting
- Tax for employees - Jordanian Accounting Association
- Dealing Operations and Investments in Foreign Currencies Markets (Institute of banking studies
- Financial analyzing using Excel 97 at (KCSC)
- Banking Induction Course in BANKING PROCEDURES at British Bank of the Middle East.
- Swift Course at the Institute of Banking Studies.
- Accounting and analysis Balance sheets, attachment at Accounting Dept. at British Bank of the Middle East - Dubai.
- Onsite training at The British Bank (HSBC) training center: Hexagon (Electronic Banking), Financial Reporting, Credit facilities analyzing for preparing Bad & Doubtful provisions, Securities, Treasury, Corporate Banking, Personal Banking and Trade Services

PERSONAL DETAILS

- **Nationality** : Jordanian
- **Date of Birth** : 10 July 1973
- **Language** : English and Arabic

~ REFERENCES AVAILABLE UPON REQUEST ~