PROFILE

**Personal data**

Name Mr. Momodou M. Joof

Date of Birth – Place 25th July 1963, Farafenni (The Gambia)

Marital Status Married

Nationality Gambian

Previous Position Managing Director/CEO – Founder, Takaful Gambia Limited

Current Position Chief Operations Officer – Takaful Division Phoenix Assurance of Zambia

Mr.Joof Joined the Insurance Industry in 1989 as a qualified secondary school teacher. He was appointed as an Accounts Clerk.

* Transferred to the Technical Underwriting Department of Senegambia as a clerk in 1990.
* Sent to the West African Insurance Institute in Liberia for a Diploma in Insurance Underwriting 1991
* Returned to Senegambia Insurance in 1992 to rise through various ranks to arrive at Senior Superintendent.
* Joined a start-up Company (Gamstar) from May 1992-1993 as Assistant Manager responsible for: Motors, Claims and Medical Insurance.
* In 1993 Mr.Joof joined another conventional Insurance Company called Great Alliance Insurance Company Limited as a Manager responsible for the establishment of the Life and Health Insurance department.

### TECHNICAL TRAINING:

African Information Technology – Nairobi, Kenya, 1998

Management Development Institute – The Gambia, 1998

American International Insurance Company – Nigeria, 1999

Leadway Assurance – Nigeria 1999

University of California, Riverside University Extension – United Sates of America, 2000.

Africa Reinsurance Corporation – Nigeria 1999

State Insurance Corporation of Ghana – 1993

POSITIONS HELD:

* Treasurer - Insurance Association of the Gambia
* Visiting Lecturer – West African Insurance Institute
* Board Member –British Education Agency (Gambia)
* Vice President - Ecowas Brown Card
* President - International Islamic University Alumni (Gambia Chapter)
* Chairman - Gambia Medical Underwriters Committee.
* From July 2003-March 2005 pursued a Masters program in Management at the International Islamic University in Malaysia.

While in Malaysia Mr. Joof attended the International Islamic University. Mr Joof was inspired by the System of Islamic Insurance (Takaful). He got his University to arrange for his attachment training at Takaful Malaysia at the time that Dato Mohd Fadzli was the CEO. He was sent to all technical departments to satisfy his inquisitive mind in comparing Takaful to his 14 years of conventional insurance practice.

Joof was became convinced about the virtues that Takaful had to offer especially to his country which had a 95% Muslim population. This created a desire in him to work harder towards the establishment of a Takaful company in The Gambia. Mr. Joof also went on attachment to the Central Bank of Malaysia to learn about the principles of regulating Takaful Insurance before embarking on his dissertation which he chose to write on “A PROPOSED MODEL FOR ISLAMIC INSURANCE (TAKAFUL) IN THE GAMBIA”.

His efforts were sustained when his young and dynamic president visited Kuala Lumpur to attend the last OIC summit. He was granted audience by His Excellency President Dr.Yahya Jammeh who promised to support him upon his return to The Gambia which he did by setting up a Task force committee to look into the laws and draft the law for Takaful to operate in The Gambia. The law was passed in 2006 and TGL was established in 2007.

Takaful Gambia limited started operations in January, 2008 on General Takaful. Since 2009, TGL has consistently maintained the payments of profit sharing annually despite its limited capital.

Mr. Joof continues to share his experiences and expertise within the Sub-region by traveling to attend workshops and seminars on Islamic Finance and granting attachment practical training to people from the West African region. He has also participated as a speaker on International Takaful forums including the World Takaful Conference (Dubai 2013) International Takaful Forum (London 2012). With his strong passion for the Development of Islamic Finance and in particular Takaful (Islamic Insurance) Mr. Joof took up a new challenge of establishing Takaful Operations for the Phoenix Assurance Group starting with Lusaka, Zambia from April, 2014.