

KHALED YOUSSEF GUSHTI

Tripoli, Libya

+218 91 5999596 | KGushti@gmail.com

LinkedIn: <https://www.linkedin.com/in/KGushti>

Professional Summary:

Islamic banking professional with 8+ years of experience in Sharia-compliant finance, auditing, and governance. Certified Shariah Advisor and Auditor (CSAA) by AAOIFI, with a Bachelor's degree in Islamic Economics and Banking from Yarmouk University. Proven expertise in Sharia audits, Islamic product structuring, and compliance frameworks within financial institutions.

AAOIFI fellow, (fellow id: CSAA1904492)

Core Competencies:

- Shariah Compliance & Auditing
 - Islamic Banking & Finance
 - Financial Product Development
 - Governance & Internal Control
 - Core Banking Systems (Temenos T24)
 - Risk & Compliance (AML, ERM)
 - Business Development & Reporting
 - Strong Communication & Collaboration
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Education:

Bachelor of Islamic Banking and Economics

Yarmouk University, Irbid, Jordan — 2012–2016

Relevant Coursework: Islamic Finance, Money Markets, Fiqh Al-Muamalat, Economics of Zakat and Waqf, Macroeconomics, Microeconomics, Mathematical Economics.

Secondary Education

Jamal Abdalnasser Engineering School, Libya — 2006–2009

Languages:

- Arabic: Native
 - English: Intermediate (Business-Level)
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Certifications & Training:

- Certified Shariah Advisor and Auditor (CSAA), AAOIFI — 2023
 - Enterprise Risk Management (ERM), ALJhood Group — 2019
 - Compliance & AML Certificate, ALJhood Group — 2019
 - T24 BI Reporting, Libyan Islamic Bank — 2018
 - Islamic Products Design, Libyan Islamic Bank — 2018
 - FX Forex Exchange Training, Libyan Islamic Bank — 2019
 - IC3 Certification, Certiport — 2009
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Professional Experience:

Libyan Islamic Bank, Libya

Manager of Sharia Audit — Mar 2022 – Present

- Lead the Sharia audit function to ensure regulatory compliance. - Supervise audit teams and oversee risk-based audit planning.

Shariah Compliance Secretariat Officer — Sep 2023 – Present

- Maintain internal compliance records. - Interface with internal departments to align with Sharia standards.

Assistant Manager, Internal & Sharia Audit — Mar 2018 – Mar 2022

- Conducted internal and Sharia-compliant audits. - Supported development of internal audit policies.

Head, Sharia Audit Department — Jan 2018 – Mar 2018

- Directed strategic improvements in Sharia audit mechanisms.

Internal & Sharia Auditor — Jul 2017 – Jan 2018

- Performed full-scope Sharia audits across branches.

Almoashir Website - Economic publisher – 2021-2022

- Authored and published economic analyses and market insights to enhance public understanding of financial trends.

Al Mawja Tours Co, Libya

Head of Travel & Tourism Office — Jan 2017 – Jul 2017

- Managed daily operations and improved client satisfaction.

QasimAgha Building-Materials Trade, Libya

Area Sales Manager — Jul 2016 – Sep 2016

- Drove sales through structured client outreach.

Libyan Scouts Movement, Libya

Member & Leader — 1998 – Present

Professional Affiliations:

- Member, Head Financial Committee — Libyan Islamic Bank
 - Member, Takaful Committee — Libyan Islamic Bank
 - Member, Islamic Products Committee — Libyan Islamic Bank
 - Member, Governance Development Committee — 2024
 - Member, Treasury Policies Committee — 2023
 - Delegate, AAOIFI-World bank Annual Conference — 2018– 2023–2024
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References:

Available upon request.
