

السادة / شركة بورصة الكويت المحترمين ،،،،

تحية طيبة وبعد ،،

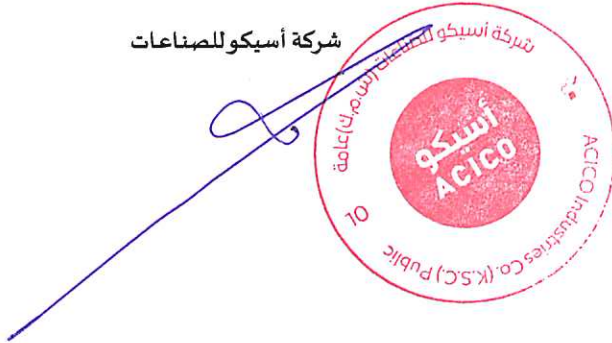
الموضوع: موعد اجتماع الجمعية العامة العادية

بالإشارة إلى الموضوع أعلاه، وعطفاً على اللائحة التنفيذية لقانون هيئة أسواق المال 7/2010 الكتاب العاشر الإفصاح والشفافية والكتاب الثاني العشر قواعد الإدراج، نود إخطاركم بأنه قد تم تحديد موعد إجتماع الجمعية العامة العادية للشركة المقرر إنعقادها يوم الأحد الموافق 2025/12/ 14 الساعة 11:00 صباحاً ،ح في مقر مصنع إحدى الشركات التابعة لشركة أسيكو الصناعية للمباني الجاهزة والإنشاءات (منطقة الصليبية الصناعية قطعة 1 قسيمة 18، 8ب)، وفي حال عدم اكتمال النصاب القانوني لاجتماع الجمعية العمومية العادية سيتم تأجيل الاجتماع الى يوم الأحد الموافق 2025/12/21 في تمام الساعة 11:00 صباحاً وذلك للتنظر في جدول الأعمال المرفق المرفقات:-

- ملحق رقم 14 نموذج الاعلان عن اجتماع الجمعية العامة.
- جدول أعمال الجمعية العامة العادية+ قائمة المرشحين .
- صورة عن كتاب إخطار موعد الجمعية العامة العادية الصادر إلى وزارة التجارة والصناعة.
- كتاب الاحاطة الصادر من وزارة التجارة

وتفضلوا بقبول فائق الاحترام والتقدير،،،

شركة أسيكو للصناعات



نموذج الاعلان عن معلومات الجمعية العامة	
2025/11/19	التاريخ
شركة أسيكو للصناعات	اسم الشركة المدرجة
عادية	نوع الجمعية
2025/ 12/14	تاريخ وموعد الجمعية العامة
2025/12/01	التاريخ النهائي لشراء اسهم الشركة للقيد في سجل حق حضور الجمعية العامة*
2025/12/04	تاريخ حق حضور الجمعية العامة**
2025/12/04	فترة الاتاحة***
مرفق جدول اعمال الجمعية العادية+ مرفق قائمة المرشحين	بنود جدول الاعمال
⊗حضورى (شخصي أو من خلال توكيلات) ⊗حضورى + إلكتروني	طرق المشاركة في الجمعية
في مقر مصنع إحدى الشركات التابعة لشركة أسيكو الصناعية للمباني الجاهزة والإنشاءات (منطقة الصليبية الصناعية قطعة 1 قسيمة 18, 8ب)	مكان انعقاد الجمعية العامة
2025/12/21	التاريخ الموجل للجمعية في حال عدم اكتمال النصاب

يتم التقدم بالإفصاح على هذا النموذج قبل افتتاح جلسة التداول في آخر موعد للإفصاح (يوم العمل الخامس الذي يسبق تاريخ حق الحضور).
يوم العمل الثالث الذي يسبق تاريخ حق حضور الجمعية العامة وفقاً لدورة التسوية الحالية.
من حق كل مساهم مقيد في سجلات الشركة في هذا اليوم حضور الجمعية العامة حتى في حالة بيع السهم قبل تاريخ انعقاد الجمعية العامة .
هي المدة التي تبدأ من تاريخ حق حضور الجمعية العامة وتبلغ عشرة أيام قبل التاريخ المحدد لانعقاد الاجتماع، وتكون حتى إغلاق المشاركة لكل بند من بنود الاجتماع من قبل مدير النظام .

يتحمل من أصدر هذا الإفصاح كامل المسؤولية عن صحة المعلومات الواردة فيه ودقتها واكتمالها، ويقربانه بذل عناية الشخص الحريص في تجنب اية معلومات مضللة أو خاطئة أو ناقصة. وذلك دون ادنى مسؤولية على كل من هيئة اسواق المال وبورصة الكويت للأوراق المالية بشأن محتويات هذا الإفصاح، وبما ينفي عنهما المسؤولية عن أي أضرار قد تلحق بأي شخص جراء نشر هذا الإفصاح أو السماح بنشره عن طريق انظمتها الالكترونية أو موقعها الالكتروني. أو نتيجة استخدام هذا الإفصاح بأي طريقة أخرى.



جدول أعمال الجمعية العمومية العادية

لشركة أسيكو للصناعات

أولاً: استقالة اعضاء مجلس الادارة.

ثانياً: إنتخاب اعضاء مجلس إدارة جديد للشركة للثلاث سنوات القادمة.

شركة أسيكو للصناعات

رئيس مجلس الإدارة



المرشحين لعضوية مجلس الإدارة للثلاث سنوات القادمة

م	اسم المرشح	صفة الترشح	المؤهل العلمي والخبرة العملية
1.	أحمد غسان الخالد	تنفيذي	1. Master's in Business Administration, Thunderbird University – Arizona, 2011 2. Master of Science, Engineering Management – Economics, Finance, and Cost Engineering, The George Washington University – Washington, DC 2005. 3. Bachelor of Science, Civil Engineering, The George Washington University – Washington, 2003. 4. Chief Operating Officer and Managing Director- Director – Industrial Division ACICO Construction Co. 2009 -Present. 5. Responsible for the running and sales of the company's Cement and Ready-mix division ACICO Construction Co.2006 – 2009. 6. Civil Engineer / Design Engineer Ahmadiyah Contracting Co. 2005 – 2006
2.	أحمد فيصل الرفاعي	غير تنفيذي	1. Bachelor of Arts (B.A.) in Quantitative Economics, California State University, Dominguez Hills, CA - Minor in Business Administration. 2. Board membership: ACICO Industries, Contracting and Marine Co., Gulf Holdings, Amwaj International Real Estate Co. 3. Director, Investment Department, Kuwait Cement Company, Kuwait, 2003 to present. 4. Partner, Product Advisory Group - The International Investor, Kuwait, 1998 to 2002. 5. Senior Portfolio Manager -The United Bank of Kuwait, London, 1991 to 1998.
3.	باسل عبدالله مشاري النفيسي	مستقل	1. Bachelor's in Business Administration, American University of Washington, D.C, U.S.A- 2001 – 2003. 2. School of Business and Public Management, The George Washington University, Washington, D.C, U.S.A - 1998 – 2000. 3. Over 18 years of work experience with managerial, leadership, and strategic executional roles through my contribution to the

المرشحين لعضوية مجلس الإدارة للثلاث سنوات القادمة

investment, banking, and real estate development sectors in the Middle East and European region. 4. ACICO Group Board Member, MAY 2016 – Present. 5. Ministry of Justice International Relations and Negotiations Department - Prepare and conduct legal agreements with foreign countries, negotiate the progress and terms between both parties, and the ratification of those agreements. September 2017 – Present.			
1. B.Sc. in Mechanical Engineering. January 1997 -June 2022, collage of engineering and Petroleum, Kuwait University, 1997- 2022. 2. Master's in business administration, 2016-2018, TRUIM Executive Global MBA, NYU Stern, LSE, HEC. 3. Operation Manager, Paper & Equipment Division, Kinko's, October 2022- January 2004, Mohamed Abdul Mohsen Al-Kharafi & Sons, Kuwait. 4. Deputy Factory Manager, Engineer, June 2004 – March 2005, Al Babtain Body Manufacturing Company, Kuwait. 5. Assistant Manager, Assets Management, First Investment Company, May 2005 Nov 2009 6. Chief Executive Investment, Investment Department, Gulf Cable & Electrical Industries Company, Kuwait, Dec 2009 – Dec 2018. 7. Chief Executive Officer – Shaiba Industrial Company, Kuwait- 2019 Till date. 8. Member of the Kuwait Financial Market Association 9. Member of the Kuwait Society of Engineering 10. Board member in MARSA Alam Holding Company, Kuwait, 2009 – 2012. 11. Vice Chairman in Cost Investment Company, Kuwait, 2010 – 2019. 12. Board Member in Port Ghalib Resort Company, Egypt, 2011 – 2013.	غير تنفيذي	بدر محمد القطان	4.

المرشحين لعضوية مجلس الإدارة للثلاث سنوات القادمة

13. Chairman of First Investment Company, Kuwait, 2012 – Till date 14. Vice Chairman in Dana AlSafat Foodstuff Company, Kuwait, 2014 – 2018. 15. Vice Chairman in Shuaiba Paper Industries, Kuwait, 2014 – Till Date. 16. Board Member in Al Waseet Financial Business Company, Kuwait, April 2019 – Till date. 17. Board Member at Kuwait Clearing Company, Kuwait, May 2019 – Present. 18. Member in the Kuwait Economic Society			
1. Bachelor's degree in business administration, California State University 2. Founder & CEO Al Fouz International Company 3. CEO, Kuwait Cotton Products Company 4. Managing Director Al Jarallah Transportation Group 5. Board Member IFA Hotels & Resorts 6. Board Member First Takaful Insurance Company	مستقل	بندر سليمان الجارالله	5.
1. Bachelor of Science: Petroleum Engineering -Kuwait University 2. Over 19 years of diversified experience across construction, oil and gas, digital transformation, research and technology, innovation, and project management— specializing in performance management within the private sector and Kuwait Oil Company (KOC). 3. Kuwait Oil Tanker Company – Operation Head 2007 – 2012 4. Kuwait Oil Company – Digital Transformation Leader 2012-2023 5. Kuwait Oil Company – Team Leader of Integration Excellence 2023-2025 6. Kuwait Oil Company – Team Leader NK FD 2025-Present 7. CEO Baiti Senergy 2011-2023	مستقل	حمد سالم الرشيدى	6.
1. Bachelors of science (BS) in industrial Engineering – Kuwait University, 1999.	مستقل	حنين أحمد الرميحي	7.

المرشحين لعضوية مجلس الإدارة للثلاث سنوات القادمة

2. Master of Business Administration (MBA) in Strategic Management – Maastricht School of Management, Kuwait, 2005. 3. Doctor of Business Administration (DBA) – University of Bradford, United Kingdom, 2015. 4. Experience in the banking and financial sector. 5. Assistant General Manager - Retail Banking Ahli Bank of Kuwait 05/2021 – present 6. Assistant General Manager - Marketing, Product, and Business Development -Burgan Bank 2007- 2021 7. KGL Ports International, Corporate Commercial Manager- National Industries Company for Building Material, Head of Market Research; Head of Sales Planning and Projects; Senior Marketing Researcher			
1. holds an undergraduate degree from the University of Florida. 2. He began his career in Kuwait's construction and real estate sector, later advancing into leadership positions across investment, hospitality, and development companies 3. Chairman of IFA Hotels & Resorts KPSC — appointed in April 2023, guiding the group's regional and international hospitality strategy. 4. Board Member of Kuwait Real Estate Company 5. Vice Chairman & CEO at Al-Mazaya Holding Co. SAKC, a prominent real estate group – Past role 6. Chairman at Petrochemical Industries Co. KSC, overseeing petrochemical operations – Past role 7. Vice Chairman at First Dubai Real Estate Development Co. KSCC – Past role 8. Director / Board Member at National International Holding Co. KSC- Past role 9. Active member of Young Arab Leaders and the American Institute of Engineers, highlighting his involvement in professional and leadership networks.	مستقل	خالد سعيد اسبيته	8.

المرشحين لعضوية مجلس الإدارة للثلاث سنوات القادمة

1. بكالوريوس في المالية والمصرفية جامعة الكويت ، 1987 2. ماجستير في العلوم المالية والمصرفية جامعة الخليج ، البحرين 2007. 3. الرئيس التنفيذي ونائب رئيس مجلس الإدارة في "المساكن الدولية للتطوير العقاري- 2025. 4. مدير التسويق وتطوير الأعمال قسم الشركات - في بيت التمويل الكويتي من 2010 إلى 2015 5. مساعد المدير التنفيذي في شركة الدار الوطنية العقارية من 2008 إلى 2010 ، شركة تابعة لشركة الدار للاستثمار. 6. المدير التنفيذي في "شركة العقارات الدولية المشتركة" شركة تابعة لشركة المجموعة المشتركة للمقاولات 2015 حتى الآن 7. مدير التسويق وتطوير الأعمال - قسم الشركات في بيت التمويل الكويتي، 2010 إلى 2015 8. مساعد المدير التنفيذي في "شركة الدار الوطنية العقارية" (ADNC) من 2008 إلى 2010 شركة تابعة لشركة الدار للاستثمار 9. مساعد مدير عام شركة وارد للإجارة والتمويل من 2007 إلى 2008 (شركة تابعة لشركة الدار للاستثمار)	غير تنفيذي او مستقل	عادل حمد الرومي	9.
1. Bachelor of Architecture, Kuwait University 2. Real Estate Development Manager with 20 years' experience in property development, project planning, and construction supervision 3. Kuwait Real Estate Co. (AQARAT) VP - Real Estate Development Dept. 4. Aqar Real Estate Investment Co. Kuwait Real Estate Development Manager 5. NAB Architecture + Engineering + Planning	مستقل	عبدالعزیز عبدالرزاق المعجل	10.
1. B.Sc. in Business Administration (Finance Minor) – California State Polytechnic University - USA, 1985 2. Participated in various areas of membership and management across different sectors, including the investment, real estate, and hospitality sectors. 3. Chairman, ACICO Industries Company, May 2021 – Present. 4. Chief Executive Officer (CEO), Kuwait Real Estate Company, June 2009 – December 2017.	مستقل	عماد عبدالله العيسى	11.

المرشحين لعضوية مجلس الإدارة للثلاث سنوات القادمة

5. General Manager, Aqar Real Estate Investments, April 2004 – May 2009. 6. Head of Asset Management, Gulf Monetary Group Co., February 2001 – February 2003. 7. Investment Manager, Kuwait Real Estate Company, March 1998 – February 2001. 8. Investment Analyst Manager, Pearl of Kuwait Real Estate Company, April 1989 – February 1998. 9. Chairman – National Slaughter House (1999–Present) 10. Board Member – Arzan Financial Group (2012–Present) 11. Board Member – IFA Hotels & Resorts (2015–Present) 12. Board Member – Hamburg Airport Hotel (2017–Present)			
1. Master of Business Administration (MBA), International Business Thunderbird School of Global Management, Arizona, USA 2. Bachelor of Science, Civil Engineering Kuwait University – Graduated with Honors 3. Strategic and results-driven Chief Executive Officer with over 20 years of experience in real estate development, construction, and hospitality management across the GCC. 4. Chief Executive Officer ACICO Gulf Real Estate (a subsidiary of ACICO Group), Dubai, UAE 2020 – Present 5. Chief Operating Officer ACICO Construction W.L.L., Kuwait 2004 – 2016 6. Engineering & Project Control Leadership Roles ACICO Group Kuwait 2000 – 2004 7. Project Analysis & Control Systems Co. W.L.L. Time & Cost Engineer Kuwait 1998 – 2000	تنفيذي	غيداء غسان الخالد	12.

المرشحين لعضوية مجلس الإدارة للثلاث سنوات القادمة

1. Bachelor's Degree in Finance, University of Central Florida (UCF), 1996. 2. Accomplished business leader with over 25 years of experience spanning real estate, education, and international investments 3. Chief Executive Officer, Kuwait Swedish General Trading & Contracting (Kuwait Swedish GTCC) -2005Present. 4. Chairman, MAS Grand Real Estate 2008 -Present. 5. Vice Chairman Al Jeel Al Jadeed Education (AAG) 2021-Present. 6. Director Albion Gate Management Ltd (UK) 2025 -Present. 7. Deputy General Manager, Kuwait Swedish Cleaning Company 2001-2005. 8. Global Portfolio Manager, Kuwait Investment Projects Company (KIPCO) 1996-2000. 9. Analyst (Early Career) Merrill Lynch, Florida, USA 1995-1996.	مستقل	فواز سالم المضيف	13.
1. حاصل على بكالوريوس قانون – جامعة عجمان للعلوم والتكنولوجيا، الإمارات العربية المتحدة (2006-2011). 2. حاصل على ماجستير في القانون – جامعة بالتييمور، الولايات المتحدة الأمريكية (2014-2015). 3. نائب رئيس جمعية الشامية والشويخ التعاونية (يوليو 2021 – مايو 2022). 4. أستاذ منتدب في كلية القانون بالمعهد التجاري (2019-2020). 5. محاضر في مدرسة متوسطة عن القانون الدستوري، ديسمبر 2011. 6. محاضر في مؤتمر تعريف للطلبة المبتعثين بالكويت، أغسطس 2011.	مستقل	محمد جاسم الخرافي	14.
1. خريج كلية الهندسة - جامعة الكويت بكالوريوس هندسة كهرباء سنة 1985 2. التحق بشركة الإتصالات المتنقلة سنة 1985 و شارك في تخطيط وتركيب وتشغيل أول نظام هواتف خلوية في الشرق الأوسط سنة 1986 ومن ثم قاد فريق إدارة المشاريع في الشركة ابتداءً من سنة 1993. 3. شارك كعضو أساسي في الفريق الذي نقل شركة زين من المحلية بشبكة واحدة وعدد 200,000 مشترك فقط وقيم سوقية لا تتجاوز مليار دولار سنة 2002 إلى شركة عالمية بعدد مشتركين تجاوز 70 مليون مشترك	غير تنفيذي	هيثم سليمان الخالد	15.

المرشحين لعضوية مجلس الادارة للثلاث سنوات القادمة

وقيمة سوقية تتجاوز 20 مليار دولار في 24 دولة في الشرق الأوسط وأفريقيا أواخر سنة 2009. 4. أدار، بصفته الرئيس التنفيذي لتطوير الأعمال، عمليات الحصول على رخص التشغيل في البحرين والعراق وعمليات الإستحواذ على شركات قائمة في الأردن والعراق ونيجيريا بالإضافة الى 16 دولة افريقية أخرى بقيمة إجمالية تجاوزت 6 مليارات دولار. 5. وبصفته الرئيس التنفيذي لعمليات الشرق الأوسط ، أدار شركات زين في كل من العراق والسودان والبحرين ولبنان والأردن والتي تجاوزت إيراداتها مليار دولار سنة 2008. 6. شارك في عملية التخارج من شركة زين افريقيا بقيمة إجمالية قدرها 10.7 مليار دولار محققة ربحاً بلغ 2.75 مليارات دولار للمساهمين. 7. عمل مستشاراً للجهاز الفني لدراسة المشروعات التنموية والمبادرات في مشروع خصخصة شبكة وزارة المواصلات سنة (2012-2013)			
1. Bachelor of Science Business Administration, University of Arizona, 1992. 2. Over 30 years of experience in extremely competitive global and local financial institutions culminating in C-suite roles 3. Acting Chief Executive Officer Gulf Bank Kuwait (2021-2025) 4. Chief Private Banking Officer & Chief Kuwait Finance House (KFH), Kuwait, (2015 - 2021) Retail Officer 5. Chief Executive Officer, Wealth Management BNP Paribas, Kuwait (2005 - 2015) 6. Senior Manager, Private Banking & Institutions Ahli United Bank (previously UBK), Kuwait (2001 – 2005) 7. Head of Corporate & Investment Capital Markets, National Investments Co., Kuwait (1998-2001) 8. Local Portfolio Manager Sons of A. Rahman M. Hussein Co., Kuwait, (1997 – 1998) 9. Treasury Corporate Officer, Dealing Room National Bank of Kuwait, Kuwait, 1993-1997	غير تنفيذي	وليد خالد يعقوب مئدني	16.

AHMAD GHASSAN AL-KHALED

Qortuba, Block 3, Street 1, Avenue 3, House 55, Kuwait

ahmad@acico.com.kw

SUMMARY OF QUALIFICATIONS

- Highly fluent in English and Arabic (verbal and written)
- Dynamic Ability to solve problems and deal with varying challenges in industry
- Capable leader, and a great team player able to constructively work with people of widely varying backgrounds and experience
- Have participated in creating new departments improving workability and efficiency of the Organization
- Natural problem-solving skills that create both practical and agreeable solutions
- Member of the Kuwait society of Engineering

PROFESSIONAL EXPERIENCE

2009 – Present ACICO Construction Co.

Chief Operating Officer and Managing Director – Industrial Division

2006 – 2009 ACICO Construction Co.

Responsible for the running and sales of the company's Cement and Ready-mix division

2005 – 2006 Ahmadiyah Contracting Co.

Civil Engineer / Design Engineer

Worked directly under the project manager during the construction of a shopping mall connected to a 15 story hotel building. Responsibilities mainly included following flow sheet, meeting milestones/deadlines, coordinating with approximately 130 subcontractors.

2003 – 2004 Ghassan Ahmad Al-Khaled & Co., W.L.L.
ranked #1 by the Central Tendering Committee
(Subsidiary of Aerated Concrete Industries Company ACICO)

TRAINEE ENGINEER / ON-SITE ENGINEER

Involved in several projects - primarily on-site work dealing with designers, on-site engineers, subcontractors, and owners

PROJECTS INVOLVED IN DURING TRAINING

- Salmiya residential building: Studied and reviewed the design of the first high-rise residential building in Salmiya that was fully constructed using prefabricated aerated concrete (HEBEL system). Solved logistical problems at the project, driven from the determination to deliver an on-time, within-budget project.
- The Palms Beach Resort: Handled the progress of several buildings during the construction of resort - a \$15m project that was constructed and delivered in 9 months.
- Al-Masaken: Oversaw the construction of several Al-Masaken housing projects.

EDUCATION

2011	Master's in Business Administration, Thunderbird University – Arizona
2005	Master of Science, Engineering Management – Economics, Finance, and Cost Engineering, The George Washington University – Washington, DC
2003	Bachelor of Science, Civil Engineering, The George Washington University – Washington, DC

COMPUTER SKILLS

Highly experienced in computer use, various applications, and internet use. MS Word, Excel (using advanced features), PowerPoint, MS Project, AutoCAD, ArcGIS. Quick learner in use of new computer applications.

AHMED FAISAL AL REFAE

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fax: +965-23846660
CIV ID#267030701193
alrifae@gmail.com



PROFESSIONAL SUMMARY

Vision-driven change agent with career-long record of investment, strategic planning, and business management success for leading organizations

A dynamic, motivated, bilingual professional with the educational background and proven work ethic to guide and support business development, asset allocation, investment strategy, and more within the cement and finance industries. Known for delivering excellent service in fast-paced environments, with the skillset to analyze complex information, manage key projects, facilitate global business, and lead diverse individuals. Out-of-the-box thinker who is comfortable working in teams or independently to ensure solutions consistently meet or exceed business goals.

CORE COMPETENCIES

- | | | |
|-----------------------|-----------------------------|----------------------|
| • Investment Strategy | • Organizational Leadership | • Strategic Planning |
| • Budget Management | • Performance Evaluation | • Asset Allocation |
| • Financial Analysis | • Business Development | • Revenue Growth |

PROFESSIONAL EXPERIENCE

KUWAIT CEMENT COMPANY, KUWAIT, 2003 TO PRESENT

DIRECTOR, INVESTMENT DEPARTMENT

- Direct cross-functional operations such as setting investment strategies and targets, planning budgets, setting asset allocation models, evaluating staff performances, and deciding on staff appointments.
- Serve as an active member of the company's top management committees including the board-level Investment Committee, Product Development Committee, and Corporate Image Committee.
- Conduct thorough market research and analysis in order to make informed, data-driven decisions on key business strategies as well as operational guidelines affecting company growth and efficiency.
- Spearhead the development and implementation of investment objectives by effectively evaluating potential investment opportunities and monitoring current ones on an ongoing basis.
- Act as a board member of several listed and unlisted companies, member in risk and audit committees, in addition to serving as chairman and managing director of an unlisted real-estate company.
- Bridge communications across multiple departments and divisions in order to align objectives on key business strategies and drive sustainable, long-term growth.

THE INTERNATIONAL INVESTOR, KUWAIT, 1998 TO 2002

PARTNER, PRODUCT ADVISORY GROUP

- Engaged as a senior member of the product advisory team with over USD 300M under management.
- Took ownership of business strategies and targets, investment products reviews, and asset allocation.
- Oversaw the strategic development new Islamic products in collaboration with international asset managers, while directing all marketing the advisory services to asset managers based in Europe.
- Cultivated strong, lasting professional relationships with several banks and financial institutions within the GCC in order to distribute investment products and reach a wide client base.
- Participated as a member of the Investment Committee handling the company's capital, as well as on the Coordination and Policy Committee that reviews company-wide policies and procedures.
- Supported the management of several successful international investment funds as a Board Member.
- Maintained thorough and up-to-date knowledge of market and industry trends and developments in order to identify new opportunities for expanded business and revenue growth.

THE UNITED BANK OF KUWAIT, LONDON, 1991 TO 1998

SENIOR PORTFOLIO MANAGER

- Earned multiple promotions for exceptional performance over the course of 7 years with the bank.
- Contributed daily investment analysis to the team of Senior Portfolio Managers, as well as regular risk monitoring of portfolios in order to verify that the asset allocation strategy was properly implemented.
- Coordinated management of an extensive portfolio of international fixed income securities and equities for large institutional and private clients valued at over USD 900M.
- Headed operations of the European fixed income department, including overseeing the design and implementation of targeted investment strategies in Europe for the entire Asset Management Division.
- Outlined hedging strategies to protect portfolios and mitigate risk by using options, futures, and swaps.
- Coordinate marketing of the asset management department in the GCC, and serve on the Investment Committee responsible for overall asset allocation decisions affecting the Asset Management Division.
- Demonstrated a strong ability to effectively manage a high volume of clients and priorities at one time.

EDUCATION AND CREDENTIALS

BACHELOR OF ARTS (B.A.) IN QUANTITATIVE ECONOMICS

*California State University, Dominguez Hills, CA
Minor in Business Administration*

ADDITIONAL INFORMATION

Languages: English, Arabic

Birth Date: March 7th, 1967, New York, NY

Marital Status: Married with three sons.

Technical Proficiencies: Windows, Microsoft Office Suite.

Interests: Swimming, fitness, travel, fishing.

Board membership: ACICO Industries (Listed), Contracting and Marine Co., Gulf Holdings, Amwaj International Real Estate Co.

BASEL AL NAFEESI

Kuwait 🏠
(+965) 97666176 📞
nafeesi@hotmail.com ✉️



SUMMARY

My professional career has over 18 years of work experience with managerial, leadership and strategic executional roles through my contribution with the investment, banking and real estate development sectors in the Middle East and European region.

The majority of my work scope includes management, banking, project management and consultancy, international relations, coordination and business development. I am also currently appointed in the board committee by ACICO Group and was a Former board member in Al Mudon International Real Estate Company.

Completed several intensive and certified programs where I achieved certificates from the “Institute of Banking Studies”, and “Harvard Business School” in leadership, corporate finance, risk management and money laundering.

Before joining the work force, I received a Bachelor’s degree in Business Administration, specializing in Management of Information Technology & E-Commerce from the American University of Washington D.C.



EDUCATION

American University of Washington D.C, U.S.A |

Bachelors in Business Administration

KOGOD School of Business

Major: Business Administration

Specialization Major: Management of Information Technology & E-Commerce

2001 – 2003

The George Washington University of Washington D.C, U.S.A |

School of Business and Public Management

Major: Business Management

1998 – 2000



PROFESSIONAL EXPERIENCE

ACICO Group | Board Member

MAY 2016 – PRESENT

Ministry of Justice | International Relations and Negotiations Department

SEPTEMBER 2017 – PRESENT

Prepare and conduct legal agreements with foreign countries, negotiate the progress and terms between both parties and the ratification of those agreements.

Al Mudon International Real Estate Company | Board Member

MAY 2013 – JANUARY 2015

Helped in establishing the mission of the organization and its goals, crucial to the effectiveness and longevity of that organization.

Kuwait European Holding Company | Head of Real Estate Department

SEPTEMBER 2012 – JANUARY 2015

Leading a seven-man team and overseeing all aspects of developing properties according to designs as well as the following tasks:

- Monitoring construction progress and the performance of contractors.
- Updating upper management on the status of properties, including completion of construction, occupancy rates, monthly income and other issues.
- Managing the sales team and the process of selling units to tenants.
- Reviewing all relevant legal documentation and contracts before they are presented to the CEO.
- Assists Investment Department with sales of real estate investment funds to clients.

Livestock Transport & Trading Company | Senior Officer, Training & Development Department

JANUARY 2011 – SEPTEMBER 2012

- Responsible for Analyzing and identifying training and development needs in conjunction with department managers through job analysis and appraisal schemes.
- Prepared annual training calendar including the budget for each department.
- Coordinated with training companies/institutes to get the best deal for setting a training program for different departments.
- Evaluating training effectiveness by monitoring and reviewing the progress of trainees through questionnaires and discussions with managers.
- Conducted accurate training records that are comprehensive and up to date.
- Handled enquiries related to training and development.

National Bank of Kuwait, Headquarters Office | Corporate Banking Relationship Officer

FEBRUARY 2004 – JUNE 2009

- Provided highly sophisticated and professional banking services to clients of small, medium and large corporations, including governmental entities and private companies and institutions.
- In charge of all Secured Facilities. Ensured that all loan decisions are based on accurate and thorough understanding of each customers financial needs and conditions.
- Conveyed thorough analysis to clients financial position to determine documentation completeness and if the loan criteria established by NBK Loan Policy are met.
- Provided appropriate line of credit for import letter of credit, letter of guarantees and foreign exchange.
- Provided development strategies and reports for the senior management and Board of Directors using results of analysis.
- Participated in numerous Corporate Executive meetings.
- Performed additional duties and responsibilities as directed, such as marketing bank products and services e.g. credit cards, loan funds, fixed deposits and different account benefits.

Bank Service Officer and Head Teller

FEBRUARY 2004 – JANUARY 2005

- Participated and completed New Recruit Development Program (NRDP), awarded with a certificate of completion.
- Provided superior customer service and offered products and services that met each individual's unique need.
- Delegated as Head Teller.
- Handled customer service-related issues and dealt with demanding customers.
- Ensured proper procedures are followed and implemented, and acted as a mentor to new tellers.
- Opening new bank accounts, overseeing large cash transactions, processes and withdrawals.
- Handled numerous kinds of transactions such as deposits, loan payments, cash cheques, foreign currency, balances currency, checks and daily banking records.
- Recorded all transactions into the computer system.
- Handled drafts and cashiers orders.
- Promoted and sold various financial products and services offered by the bank.



SKILLS

- Fluent in Arabic and English (reading, writing, speaking)
- Excellent communication, negotiation and interpersonal skills
- High organizational, planning and leadership skills
- Advanced knowledge and experience in Microsoft Office Applications



TRAINING & CERTIFICATES ACHIEVED

Credit Review / Risk Management Department |

National Bank of Kuwait

FEBRUARY 2009 – MARCH 2009

Building Regional Businesses Beyond National Success |

National Bank of Kuwait

MAY 2006

Harvard Business School, Professor Tarun Khanna and Professor Jorge Paulo Lehmann

Credit Management |

Institute of Banking Studies (IBS), Kuwait

MARCH 2006

Corporate Finance Certification Program |

Institute of Banking Studies (IBS)

NOVEMBER 2005

Leadership as a Force for Change |

National Bank of Kuwait

SEPTEMBER 2005

Harvard Business School, Professor Richard P. Champan

Presentation Skills |

Meirc Training and Consulting

JUNE 2005

National Recruit Development Program (NRDP) |

National Bank of Kuwait

FEBRUARY 2004



CONFERENCES ATTENDED

United Nations Office on Drugs and Crime Negotiation Conference |

Member of the delegation representing the Ministry of Justice in Kuwait

Vienna, Austria

OCTOBER 17 - 21, 2022

The permanent mission of the State of Kuwait to the United Nations and other international organizations negotiating the eleventh session of the conference of the parties to the United Nations Convention against Transnational Organized Crime (UNTOC).

P.O.Box: 16689
Postal Code: 35857
Qadsiya, Kuwait

Phone (+965) 94911111
E-mail alqattan@bnk.com

Bader Mohammed AL-Qattan

Personal Information

- Marital status: Married
- Nationality: Kuwaiti
- Date of Birth: 4th July 1979
- Place of Birth: Kuwait

Education

- January 1997 – June 2002, College of Engineering and Petroleum, Kuwait University

B.Sc. in Mechanical Engineering

- September 2016 – February 2018, TRUIM Executive Global MBA, NYU Stern, LSE, HEC

Master's in Business Administration

Professional experience

- October 2002 – January 2004: Mohammed Abdulmohsen Al-kharafi & Sons, Kuwait

Operation Manager, Paper & Equipment Division, Kinko's

- June 2004 – March 2005: Al-Babtain Body manufacturing Company, Kuwait

Deputy Factory Manager Engineer

- May 2005 – Nov 2009: First Investment Company, Kuwait

Assistant Manager, Asset Management

- Dec 2009 – Dec 2018: Gulf Cable & Electrical Industries Company, Kuwait

Chief Executive Investment, Investment Department

- Jan 2019 – Till date: Shaiba Industrial Company, Kuwait

Chief Executive Officer

Professional memberships

- Member in Kuwait Financial Market Association

Kuwait Financial Markets Association is a professional association representing the Treasury, Financial and Capital Markets Industries together with their members. KFMA was founded in 1977, under the name of Forex Club Kuwait, and now has 200 national members.

- Member in Kuwait Society of Engineering

Kuwait Society of Engineers is an association of public interest independent professional representing engineers in Kuwait. The society offers services that support the profession, the engineer and the community. It agitates human energies, invests professional experiences, adopts scientific research and the movement and use of modern technology. It also creates a healthy and safe environment that encourages innovation and the spirit of sharing and volunteering. Relies transparency and flexibility in performance through an integrated system based on the ethics of the profession and to support the nation, encourages the loyalty to the homeland and compassion for humanity to achieve comprehensive and sustainable development for a better life.

- Board Member in Marsa Alam Holding Company, Kuwait, 2009 – 2012

Marsa Alam Holding is a private company operating within the diversified financial sector focusing on multi-sector holdings. The capital is 15 million Kuwaiti Dinars (50 million USD) and assets under management are around 30 million Kuwaiti Dinars (100 million USD). The main investments are Port Ghalib Resort located in Egypt on the Red Sea side and Marsa Alam International Airport in Egypt.

- Vice Chairman in Coast Investment Company, Kuwait, 2010 – 2019

Coast Investment and Development Company is one of the leading financial institutions in Kuwait and the region. Coast was established in 1975 and listed on the Kuwait Stock Exchange in 1989. Its current paid-up capital is 63 million Kuwaiti Dinars (210 million USD) and assets under management are around 110 million Kuwaiti Dinars (366 million USD). Coast is engaged in a variety of investment management activities such as private equity, asset management and real estate investments both locally and internationally. Coast is also an active player in the local, GCC and international markets offering a wide array of investment services including portfolio and fund management, advisory services, corporate finance and investment banking services.

- Board Member in Port Ghalib Resort Company, Egypt, 2011 – 2013

Port Ghalib is a waterfront premier integrated resort community situated on 18 kms of virgin shoreline. Located in the rising city of Marsa Allam, Port Ghalib is a 2 Billion USD investment that is set to redefine the Red Sea Riviera. The dazzling 32 million square meters Master plan contains a plethora of investment opportunities ranging from luxury beach front villas, elite golf estates, and superior Marina apartments to internationally renowned hospitals, schools, water parks and hotel chains.

- Chairman in First Investment Company, Kuwait, 2012 - Till date

First Investment Company (FIC) was established in 1997. Its current paid-up capital is 64 million Kuwaiti Dinars (215 million USD). It is one of Kuwait's leading investment firms with approximately 390 million Kuwaiti Dinars (1.3 billion USD) in assets under management. FIC operates according to the Islamic Shari'a. FIC's family of investments includes private equity, venture capital, public equity and asset management. FIC has registered impressive financial performances and is an important link in a Network of Organizations who have formed strategic alliances for mutual benefit. FIC is Listed in Kuwait Stock Exchange and has ambitious plans to expand geographically.

- Vice Chairman in Danah AlSafat Foodstuff Company, Kuwait, 2014 - 2018

Danah Al-Safat Foodstuff Company was established in 1972. It's paid up capital 29 million Kuwaiti Dinars (97 million USD) and runs total assets of 53 million Kuwaiti Dinars (177 million USD). It is listed on the Kuwait Stock Exchange. It owns large interests within a diversified portfolio of operating companies in the foodstuff sector within the framework of a strategic and balanced approach to diversify activities with a view to diversify the sources of revenues and achieve steady growth rates. The company enjoys all the pre-requisites for success and continuity in its leading role.

- Vice Chairman in Shuaiba Paper Industries, Kuwait, 2014 - Till date

Shuaiba Industrial Company (SIC) is a leading paper packaging manufacturer in the Middle East and MENA region. With a base in Kuwait, SIC operates its paper sack plant in JAFZA, Dubai UAE and through a Joint Venture with a cement company in GCC. It is listed in the Kuwait Stock Exchange and has a paid-up capital 6 million Kuwaiti Dinars (20 million USD) and total sales of 15 million Kuwaiti Dinars (50 million USD). SIC has been going strong in the paper bags/sacks business for the past decades and is rated as one of the largest paper bags/sacks producer in the Middle East and North Africa (MENA) region. At present, the customer base is spread over more than 26 countries, with exports accounting for almost 50% of total sales, which is in line with the management's objectives to maintain SIC's share in the global markets in spite of tough competition.

- Board Member in Alwaseet Financial Business Company, Kuwait, Apr 2019 – Till date

Al-Waseet Financial Business Co. (K.S.C) Closed., was established on February 13, 1985 under name Al-Seef Financial Brokerage Company (K.S.C.C) with a capital 100,000 K.D. with a purpose of providing specialized brokerage services that enable local and international investors of different types to trade on the Boursa Kuwait, in 2017 the company's name has been changed to Al-Waseet Financial Business Company. (K.S.C) Closed. Al-Waseet Financial Business Company works in the securities brokerage activity, within the companies registered and authorized to work in the activity of financial brokerage in the Stock Exchange

- Board Member in Kuwait Clearing Company, Kuwait, May 2019 – Till date

Kuwait Clearing Company (KCC) S.A.K. was established in 1982 by the authorities, to manage and resolve issues related to the collapse of the unofficial stock market, commonly known as the 1982 Souk Al-Manakh crisis. On August 14, 1983, an Amiri Decree was issued to officially establish the Kuwait Stock Exchange (KSE) as an independent financial institution, supervised by an executive committee. This was a significant milestone for the Kuwaiti market and played an important role in the organization of the Kuwaiti stock market. It provided the foundation for market regulations and the legal structure of clearing and settlement. In 1986, the KSE authorities appointed KCC to act as the clearing, and settlement agent for all security transactions at the KSE. In the same year, in consultation with the KSE, KCC formulated and implemented the necessary mechanisms and procedures for clearing and settlement processes.

- Member in Kuwait Economic Society

Kuwait Economic Society (KES) is an independent non-governmental organization, founded in Kuwait in 1970. KES focuses on promoting economic growth and reform within Kuwait economy, promoting small businesses, lobbying for legislation reform and improving transparency. KES Vision is to play an integral role in economic policy decision making to improve citizens' wellbeing. KES Mission is to advocate competitive and transparent economic reform policies, empower a generation of professionals and entrepreneurs, and build informed knowledgeable community

Courses

- Kinko's Operation Manager Training: 28 April – 15 May 2003, Dubai.
- Kinko's Kick-off Meeting for Operation Managers: 16-21 February, San Diego, USA.
- Introduction to Islamic Finance: 9-10 July 2005, Kuwait.
- Stock Technical Analysis: 24-28 September 2005, Kuwait.
- Financial Analysis- intermediate: 19-22 March 2006, Kuwait.
- Financial Statement Analysis: 14-16 May 2006, Kuwait.
- Certified Financial Statements Analysis Program: 22 January-25 March 2007, Kuwait.
- Certified Portfolio Manager: 21- 25 October 2007, Dubai, UAE.

Languages

English Language: Very Good writing and Speaking.

Curriculum Vitae

Bander S. Al-Jarallah

Personal Information:

- **Name:** Bander S. Al-Jarallah
 - **Education:** Bachelor's Degree in Business Administration
 - **University:** California State University
-

Professional Experience:

- **Founder & CEO**
Al Fouz International Company
 - Established and led the company to success in international markets.
 - Developed strategic business plans and expanded operations.
 - **CEO**
Kuwait Cotton Products Company
 - Oversaw company operations, including production and distribution.
 - Managed corporate strategies and market expansion.
 - **Managing Director**
Al Jarallah Transportation Group
 - Supervised large-scale transportation projects.
 - Implemented innovative logistics solutions.
-

Board Memberships:

- **Board Member**
IFA Hotels & Resorts
 - Provided strategic insights for the hospitality and real estate sector.
 - **Board Member**
First Takaful Insurance Company
 - Contributed to corporate governance and insurance sector growth.
-

Skills & Expertise:

- Strategic Business Development
 - Corporate Leadership
 - Market Expansion & Growth Strategies
 - Financial & Operational Management
 - Logistics & Transportation
-

Languages:

- English
 - Arabic
-

Contact Information:

bander@aljarallahgroup.com



CONTACT

Kuwait 00000
0096566480022
hrashedi1983@icloud.com

SKILLS

- 1- Project Cost Benefits Analysis
- 2- Project Managment
- 3- Contract Life Cycle Managment
- 4- Asset Action Plan
- 5- Short Term Forecasting
- 6- Innovation and Technology Domain
- 7- Digital Transformation Implementation
- 8- Energy Managment

LANGUAGES

English

Fluent

Arabic

Fluent

Hamad AL-Rashidi

PROFESSIONAL SUMMARY

Experienced professional with a strong background in project management, cost benefits analysis, and contract life cycle management. Demonstrated expertise in asset action planning, short-term forecasting, and energy management. Proven track record in driving digital transformation implementation and innovation within the technology domain. Committed to leveraging skills to achieve organisational goals and enhance operational efficiency.

WORK HISTORY

Integration Excellence Leader
Kuwait Oil Company - Kuwait , Kuwait

With over 18 years of extensive experience in the oil and gas industry, I have successfully managed the development of multimillion-dollar projects in the State of Kuwait, contributing to an impressive annual revenue exceeding \$12 billion. My career has been marked by a commitment to innovation, particularly in the areas of energy transition and digital transformation, where I have spearheaded initiatives that integrate cutting-edge technologies and sustainable practices. In addition to my corporate experience, I founded and operated a private business specializing in building management focused on energy best practices. Through this venture, I have had the privilege of collaborating on more than 20 significant projects with esteemed organizations such as Tijariah, Aqarat Alkuwait, the Ministry of Electricity and Water (MEW), the Kuwait Foundation for Advancement of Sciences (KFAS), and the Kuwait Institute for Scientific Research (KISR). This work has not only enhanced operational efficiency but also promoted sustainable energy solutions across various sectors.

Shorten it

CEO
Baitikw - Kuwait

With over 18 years of extensive experience in the oil and gas industry, I have successfully managed the development of multimillion-dollar projects in the State of Kuwait, contributing to an impressive annual revenue exceeding \$12 billion. My career has been marked by a commitment to innovation, particularly in the areas of energy transition and digital transformation, where I have spearheaded initiatives that integrate cutting-edge technologies and sustainable practices. In addition to my corporate experience, I founded and operated a private business specializing in building management focused on energy best practices. Through this venture, I have had the privilege of collaborating on more than 20 significant projects with esteemed organizations such as Tijariah, Aqarat Alkuwait, the Ministry of Electricity and Water (MEW), the Kuwait Foundation for Advancement of Sciences (KFAS), and the Kuwait Institute for Scientific Research (KISR). This work has not only enhanced operational efficiency but also promoted sustainable energy solutions across various sectors.

Shorten it

EDUCATION

Bachelor of Science: Engineering
Kuwait University – Kuwait

A-Levels: Engineering
Shell USA – Houston , USA

A-Levels: Engineering
JOGMEC – JAPAN

HOBBIES AND INTEREST

- I was Kuwait National Player for Handball for 15 years

AWARDS, ACCOMPLISHMENTS, AND HONOURS

Saving more than one billion KWD for Kuwait Oil Company through technology and contract management

I win more than 23 champions with Kuwait Handball National team and Qadsia Club

CERTIFICATIONS AND LICENSES

I have a lot of certification in engineering and project management

HANEEN AHMED AL-RUMAIHI

Kuwait | 97500400 | rumaihi_h@yahoo.com | [LinkedIn URL](#)

BANKING & FINANCIAL SERVICES EXECUTIVE

Impact-oriented executive with expertise in designing and implementing strategic business processes, products, and services to optimize offerings, facilitate an outstanding customer journey, and position the bank as a leader in the market. Success stories include launch of more than 15 products ranging from Assets, Liabilities, Cards and Digital Services at Ahli Bank of Kuwait, development of cutting-edge segments, implementing technology solutions valued up to \$1M USD, as well as collaborating with Big 4 consultants on impactful strategies. Collaborative, pragmatic leader and transparent communicator who involves team members throughout strategic planning processes. Mentors top talent, preparing future leaders for the Kuwaiti banking industry. Passionate about driving digitization within the banking sector. Holder of a Doctor degree in Business Administration.

Core Competencies:

Marketing Strategy | Digital Transformation | Microsoft CRM | Process Improvement | Budgeting & Forecasting
Business Intelligence | Product Development | Market Research | Customer Retention | Customer Insights and Analytics | Pricing |
Market Segmentation | Public Relations | Product Launches | Marketing Campaigns | Media Relations
Leadership | Coaching and Mentoring | Decision Making | Negotiation | Problem Solving | Collaboration & Partnerships

PROFESSIONAL EXPERIENCE

Ahli Bank of Kuwait

05/2021 – present

Assistant General Manager – Retail Banking

Heads marketing, products, and segments unit within retail banking, formulating marketing and sales strategies to boost performance, tap all segments in the local market, and increase share of customer wallet. Conducts market research and consumer behaviour analysis. Implements outreach events to strengthen awareness and brand position. Interfaces with major credit card and payment gateway companies. Ensures product and segmentation synergy between retail banking and private banking. Manages marketing budget, tracks expenditures and actuals vs. forecasts, and presents variance analyses and retail banking performance to upper management. Directs media relations and communications for ABK-UAE. Monitors regulatory compliance. Oversees a group of 17 employees, including 4 direct reports at the head/executive level.

Key achievements:

- Spearheaded development of 15+ innovative products that maximized profitability and improved customer retention.
- Launched ABK's first draw account in 2021; presented product concept, obtained approvals, and formulated communication strategy. Tripled market share and increased new-to-bank (NTB) customer acquisition 30% in a year.
- Played a critical role in the bank's digital transformation, which included mobile app introduction, digital customer onboarding, and creating a variety of e-saving plans.
- Formalised customer onboarding across multiple channels to ensure a smooth customer journey.
- Used customer behaviour and demographic insights to drive sales/customer loyalty and minimize attrition.
- Leveraged Microsoft Dynamics 365 (CRM) to create competitions among branches and encourage cross-selling. Rewarded best-sellers and increased cross-selling by 10%.
- Devised strategies and criteria for tailoring auto, medical, and educational loan offerings to customer needs.
- Enhanced banking literacy and encouraged early adoption of saving habits by conducting seminars, visiting schools, and creating marketing campaigns and materials to explain value-added benefits to target audiences.

Burgan Bank

12/2007 – 04/2021

Assistant General Manager – Marketing, Product, and Business Development

06/2014 – 04/2021

Directed 6 departments: product development, segments, management information systems, customer relationship management, social media, and business development. Managed marketing and sales budgets, optimizing spend across media, events, and digital campaigns. Set and followed up on sales targets. Interfaced with vendors and payment providers, including VISA, MasterCard, and Qatar Airways. Ensured compliance with Central Bank of Kuwait and Ministry of Commerce requirements. Developed internal processes and policies. Served as secretary for the Product and Pricing Committee (PPC). Supervised 5 direct reports and 9 indirect reports.

Key achievements:

- Designed and executed retail banking sales strategies. Recognized National Day by launching a limited-edition prepaid card and doubled incentive awards, driving increases in both sales and customer portfolio.
- Played a key role on the team that implemented co-branded cards with Qatar Airways and LULU Hypermarket. Drew on understanding of card pricing matrices, digital solution trends, and cultural differences to negotiate excellent deals.
- Piloted the first retention unit among Kuwait's retail banks, tasked with identifying customers in danger of attrition and dissuading them from leaving. Achieved the retention benchmark for contacted customers.

- Won Best Advertising Campaign of the Year Award from *Asian Banking and Finance* magazine (2015), which publicized Premier Banking's value proposition enhancement.
- Developed the bank's social media presence from scratch, set KPIs, and measured performance. Launched the Instagram page first and won Best Digital Banking Initiative of the Year in Kuwait from *Asian Banking and Finance* magazine (2016).
- Devised and presented comprehensive communication strategy to manage the crisis related to total lockdown during the first phase of COVID-19. Burgan Bank was the first bank available to customers via social media during that time.
- Implemented system to track initiatives and staff performance to ensure alignment with bank's vision and strategy. Provided retail banking staff with instant access to sales actuals against KPIs by creating an online dashboard.
- Introduced staff draw accounts and additional products and services benefiting employees.
- Partnered with agencies to offer customer incentives, such as discounts, cinema tickets, and valet parking.

Head of Marketing Management, Product, and Business Development

08/2010 – 06/2014

Oversaw product development and launch, business intelligence, and customer relations.

Key achievements:

- Introduced Kuwait's first multi-currency card, the X-Change card, to the market, protecting customers from currency fluctuation. Received recognition as Best Innovative Card.
- Increased customer retention by adding ladder deposit, which returned higher deposit rates every quarter.
- Gained management buy-in for investment in CRM. Introduced the new CRM and integrated additional functions, such as customer journey and complaint management, which resulted in greater customer satisfaction.
- Spearheaded business intelligence initiatives, including a mechanism that enabled customers to rate their service while inside the branch and immediately receive a follow-up message. Improved NPS by 15%.
- Introduced interactive digital screens, personalized messages in queuing systems, and e-newsletter for customers.

Retail Business Development Manager

12/2007 – 08/2010

- Built and sustained relationships with retail clients to identify strategic opportunities to generate new revenue streams. Interfaced with government, government-adjacent, and private sector entities.
- Increased revenue by creating a small branch geared toward university students' educational accounts, partnering with auto dealers to offer exclusive prices to customers, and cooperating with Customs Department to collect taxes and fees.

Earlier experience:

KGL Ports International, Corporate Commercial Manager

National Industries Company for Building Material, Head of Market Research; Head of Sales Planning and Projects; Senior Marketing Researcher

EDUCATION AND PROFESSIONAL DEVELOPMENT

University of Bradford, Bradford, UK

Advanced Degree: Doctor of Business Administration (DBA)

2015

Maastricht School of Management, Kuwait City, Kuwait

Master's Degree: Master of Business Administration (MBA) in Strategic Management

2005

Kuwait University, Kuwait City, Kuwait

Bachelor's Degree: Bachelor of Science (BS) in Industrial Engineering

1999

VISA, VISA Payment Forum CEMEA (Istanbul)

2024

Columbia Business School, The Strategic Leader (New York)

2023

Northwestern University - Kellogg School of Management, Strategies that Build Winning

2022

New Skills Academy, Retail Banking Diploma

2021

Google Digital Garage, The Fundamentals of Digital Marketing Certification

2020

Central Bank of Kuwait & Islamic Financial Services Board, Islamic Finance: A Universal Value Proposition (Kuwait)

2018

VRL Financial News & VISA, Prepaid Summit Middle East (Dubai)

2013

Allan Lloyds, 7th Annual Middle East Retail Banking Forum (Dubai)

2011

Terrapin, Smart Card Conference (Abu Dhabi)

Khaled Saeed Al-Abd Esbaitah – Real Estate & Hospitality Executive

Education & Early Career

- Esbaitah holds an undergraduate degree from the University of Florida.
- He began his career in Kuwait's construction and real estate sector, later advancing into leadership positions across investment, hospitality, and development companies.

Key Positions & Leadership Roles

- Chairman (Non-Executive) of IFA Hotels & Resorts KPSC — appointed in April 2023, guiding the group's regional and international hospitality strategy.
- Board Member of Kuwait Real Estate Company

Past Roles

- Vice Chairman & CEO at Al-Mazaya Holding Co. SAKC, a prominent real estate group
- Chairman at Petrochemical Industries Co. KSC, overseeing petrochemical operations
- Vice Chairman at First Dubai Real Estate Development Co. KSCC
- Director / Board Member at National International Holding Co. KSC

Memberships & Affiliations

- Active member of Young Arab Leaders and the American Institute of Engineers, highlighting his involvement in professional and leadership networks.

السيرة الذاتية

عادل حمد أحمد الرومي

البيانات الشخصية:

الاسم: عادل حمد أحمد الرومي

الجنسية: كويتي

جهة الميلاد: دولة الكويت

الهاتف: 9944460

الجنس: ذكر

تاريخ الميلاد: 1963/11/18

البريد الإلكتروني: Ahr631@gmail.com

الهدف الوظيفي:

متقاعد ، ويتطلع لشغل منصب مستشار / تنفيذي / إشرافي في عدة مجالات منها الإدارة والمالية والمحاسبة والعقارات والمصارف بخبرات 35 عاماً ، بالإضافة إلى القدرة على وضع الخطط و الإستراتيجيات المستقبلية، وتحليل الشؤون المالية والاقتصادية وإدارة الأزمات.

المؤهل العلمي:

• ماجستير في العلوم المالية والمصرفية. جامعة الخليج ، البحرين 2007.

• بكالوريوس في المالية والمصرفية. جامعة الكويت ، الكويت 1987.

ملخص المهام الوظيفية:

- الإدارة والقيادة والإشراف.
- إعداد الميزانيات وحسابات الدخل والميزانيات المالية والتدفقات النقدية.
- فريق العمل القيادي.
- التخطيط والتنظيم والإشراف.
- القدرة على تنفيذ سياسات وأهداف مجلس الإدارة.

الخبرة العملية:

• " شركة المساكن العقارية و " شركة المساكن الدولية للتطوير العقاري "من 2016/12/2 إلى 2019/7/20"

1-المدير العام ونائب رئيس مجلس الإدارة في شركة المساكن الدولية للتطوير العقاري

• إدارة محفظة عقارية في المملكة العربية السعودية والكويت.

• تطوير المشاريع العقارية في المملكة العربية السعودية.

• إدارة أصول الشركة.

• إعداد إستراتيجية عمل للشركة.

• إدارة ومراقبة الميزانية.

2- الرئيس التنفيذي ونائب رئيس مجلس الإدارة في " المساكن الدولية للتطوير العقاري "

الشركة العالمية للتنمية العقارية المدرجة في سوق الكويت للأوراق المالية.

• إدارة المشاريع المتعلقة بزيادة أرباح الشركة وتنميتها.

• إدارة العقارات في لندن والكويت.

• إعداد إستراتيجية عمل للشركة.

• إدارة ومراقبة الميزانية.

المدير التنفيذي في "شركة العقارات الدولية المشتركة"

(شركة تابعة لشركة المجموعة المشتركة للمقاولات) 2015 حتى الآن

• المشاركة في وضع الخطط والاستراتيجيات والرؤى الفنية وتشكيل المخططات التنظيمية المناسبة.

• اتخاذ القرارات الأساسية والمهمة لتحقيق أهداف الشركة.

• تقييم المخاطر المحتملة التي قد تؤثر على الشركة.

• المساهمة ومراجعة الميزانية السنوية للشركة.

• التواصل الفعال مع المساهمين والموظفين والحكومة

• المؤسسات والعملاء.

• تحقيق أعلى ربح مع أقل فرص المخاطرة.

• مدير التسويق وتطوير الأعمال - قسم الشركات. في بيت التمويل الكويتي ، 2010 إلى 2015

• تقديم المشورة والتوجيه والسلطة لفريق الإدارة التنفيذية لتنفيذ الخطط.

• تطوير النماذج التحليلية باستخدام المهارات لحل المشكلات الإحصائية.

• تحليل الأنشطة الاقتصادية الرئيسية والثانوية المحلية والعالمية.

- دراسة المشكلات المتعلقة بالنشاط الاقتصادي للشركات الفردية.
- الإشراف على إعداد التقارير التي يطلبها مجلس الإدارة.
- تحليل وتدفق أداء محفظة القروض التي فات موعد استحقاقها (الشركات).

مساعد المدير التنفيذي. في "شركة الدار الوطنية العقارية" (ADNC) من 2008 إلى 2010 (شركة تابعة لشركة الدار للاستثمار)

- إدارة والإشراف على المحافظ المالية والعقارية (شركة أدنك العقارية).
- رئيس مجلس إدارة شركة الدار للمقاولات
- الإشراف على مشروع برج العاصمة (مقاولات وتمويل).

مساعد مدير عام شركة وارد للإجارة والتمويل من 2007 إلى 2008 (شركة تابعة لشركة الدار للاستثمار)

- إدارة وتمويل المحفظة العقارية (التأجير والتمويل).
- عضو مجلس إدارة شركة الدار الطبية (أحد الفروع).
- رئيس مجلس إدارة شركة الدار للمقاولات.
- إدارة موظفي الشركة.

الوظائف التالية في بنك الكويت الدولي (بنك الكويتي العقاري) في الفترة من 1987 إلى 2007

- متدرب داخلي 1987 - 1990
- مساعد مدير فرع (التجزئة المصرفية) الفرع الرئيسي ، 1990-1993.
- نائب مدير دائرة القروض العقارية (التجزئة المصرفية) 1993-1997.
- مدير إدارة القروض العقارية (التجزئة المصرفية) 1997-2007 ، والمدير التنفيذي للبيع بالتجزئة بالإئابة، في حالة غيابه.
- الإشراف على أداء محفظة القروض مع فروع البنك.

وظائف خارجية:

- محاضر في جامعة البحرين الخليجية (2008-2010).
- محاضر في المعهد التجاري الكويتي (2010-2014).
- إصدار كتابين في "الصيرفة الإسلامية" و "أزمة تمويل الاقتصاد العالمي".
- كاتب عمود في جريدة الأنهار الكويتية اليومية من عام 2014 وحتى تاريخه.
- عضو جمعية الصحفيين الكويتية.
- عضو جمعية الاقتصاد الكويتية.
- مدرب محترف من بي أم جي اي، 2011.
- قاعدة العلاقات العامة.
- تقاعد منذ عام 2019.

ABDULAZIZ ALMEAJEL

ARCHITECT

Real Estate Development Manager with 20 years experience in property development, project planning, and construction supervision. Strong background in budgeting, tendering, contractor management, and quality assurance. Adept at driving strategic development initiatives and delivering projects aligned with corporate growth objectives.

WORK EXPERIENCE

Kuwait Real Estate Co. (AQARAT) | Kuwait
VP - Real Estate Development Dept.

Aqar Real Estate Investment Co. | Kuwait
Real Estate Development Manager

NAB Architecture + Engineering + Planning

SKILLS

- Lead full project lifecycle including feasibility studies, budgeting, tendering, and contractor selection
- Supervise onsite execution to ensure compliance with timelines, quality, and financial targets
- Manage communication with stakeholders, consultants, and government bodies
- Enhance project control processes to optimize cost and performance

EDUCATION

Bachelor of Architecture
Kuwait University

CORE COMPETENCIES

- Project & Development
- Contractor & Stakeholder
- Negotiation & Client
- Communication & Leadership
- Organizational Planning
- Skilled in feasibility assessment, cost estimation, and pricing strategies for BOT projects

97285444

A.ALMEAJEL@AQARAT.COM.KW

Emad A. A. Al Essa

☎ (+965) 9985 5552 | ✉ alessa.emad@yahoo.com

Executive Summary

Visionary executive and strategist with over three decades of leadership in real estate development, direct & Indirect investments, mergers & acquisitions, corporate and debt restructuring, including leading high-level negotiations with international and local banks.

Six years of experience in the industrial sector in strategic management, operational excellence, Risk Management & financial. Successfully led debt-restructuring initiatives with six local banks, strengthening organizational performance and ensuring long-term sustainability

Skilled in building global partnerships, strengthening governance, and creating long-term shareholder value.

Objective

Developed a career in the direct & Indirect investment fields:

- Mergers & Acquisitions, Takeovers, and Buy-Outs
 - Corporate Restructuring & Turnaround Solutions.
 - Debt restructuring
-

With Emphasis on:

- Identifying New Investment Opportunities
 - Financial Analysis & Corporate Restructuring
 - Negotiation & Execution of Investment Strategies
 - Marketing & Promotion of Investment Opportunities
 - Follow up & management of investment undertaken
-

Leadership & Professional Experience

ACICO Industries Company

Chairman | May 2021 – Present

Spearheaded a comprehensive turnaround and governance enhancement program across financial, operational, and risk domains.

- **Strategic Debt Restructuring:** Led the restructuring of a KD 286 million debt portfolio with an expected reduction of KD 216 million through a mix of debt forgiveness of KD 37 million, debt-to-asset swap of KD 136 million, and debt-to-equity swap of KD 33 million, by leading negotiations with banks and regulators, establishing a restructuring task force, and securing unprecedented CMA/Boursa Kuwait trading suspension of ACICO's share trading to safeguard the investors, while maintaining a creative thinking dealing with the government entity approvals all in line with their regulations.

- **Balance Sheet Management:** Resolved high leverage and legacy issues through responsible asset write-downs, strategic asset swaps, and strengthened audit oversight, restoring solvency and credibility.

- **Operational Transformation:** Implemented a new governance-driven structure, cost discipline, and process optimization—boosting operating profit from KWD 2.5 m (2022) to KWD 9.7 m (2024) and reducing accumulated losses from KWD 41 m (2022) to KWD 16 m (June 2025).
- **Enterprise Risk & Governance:** Established a Group-wide ERM function, authority matrix, and credit policy; enhanced internal controls, standardized contracts, and embedded a culture of compliance and risk awareness.

Kuwait Real Estate Company

Chief Executive Officer (CEO) | June 2009 – December 2017

- Led strategic transformation, positioning KREC as a leader in real estate investment and development.
- Increased revenues of a KD 320M portfolio through building upgrades and rental yield optimization.
- Expanded assets by developing commercial and recreational complexes on underutilized properties.
- Directed international real estate investments, building a USD 500M portfolio generating returns not less than 8% annually.
- Co-founded YOTEL, a globally recognized hospitality brand.
- Restructured debt, investments, and management structure to enhance efficiency.
- Fostered leadership development and improved operational performance.
- Acted as liaison with community and stakeholders to strengthen partnerships.

Aqar Real Estate Investments

General Manager | April 2004 – May 2009

- Built and managed a residential portfolio exceeding KD 55M.
- Developed a leasing model tailored to client requirements and applied it to one of the private schools in Kuwait.
- Established a UK portfolio and achieved a 13% ROI on exit.
- Built an extensive network for sourcing investment opportunities.

Gulf Monetary Group Co.

Head of Asset Management | February 2001 – February 2003

- Managed Islamic Murabahat portfolios and secured financing from local and international banks.
- Directed the merger of GMG and Investors Bank in collaboration with KPMG.
- Structured new Real Estate Fund in Australia with Credit Suisse.
- Exited legacy investments profitably (e.g., Piccadilly Estate, Pearl Holding Luxembourg).

Kuwait Real Estate Company

Investment Manager | March 1998 – February 2001

- Established the investment department and expanded foreign and local investment portfolios.
- Handling all foreign investments (Hotel Sector, Industrial Sector and Real Estate Sector) and all local investments in various companies.
- Instrumental in growing and diversifying the company's investment portfolio through investments in various sectors, including the food industry.

Pearl of Kuwait Real Estate Company

Investment Analyst Manager | April 1989 – February 1998

- Managed a KD 120M hotel investment portfolio (Rafael Hotels in Europe & U.S.).
- Conducted financial analysis, identified operational challenges, and developed restructuring solutions.

- On March 1992 Expanded into the German market which covered the industrial and real estate sector, Research, financial analysis and structure of investments.
 - Promoted to Manager in 1994, overseeing European and U.S. investment operations.
-

Education & Credentials

- B.Sc. in Business Administration (Finance Minor) – California State Polytechnic University - USA, 1985
 - High School Diploma – Salahuddin Secondary School, Kuwait, 1979
 - Institute of Banking Studies – Professional Training: Foreign Exchange, U.S. Money Market, Yen Money Market, Emerging Market Investments
-

Board Memberships & Affiliations

Current:

- Chairman – National Slaughter House (1999–Present)
- Board Member – Arzan Financial Group (2012–Present)
- Board Member – IFA Hotels & Resorts (2015–Present)
- Board Member – Hamburg Airport Hotel (2017–Present)
- Chairman – ACICO Industries Company (2021–Present)
- Chairman – Al Masaken International Real Estate Co. (2022–Present)

Previous:

- Managing Director – Pearl Leisure Enterprises (1992–2001) - Holds 25% Shares of Rafael Group Limited which consists of 5 luxury Hotels in Europe and United State.
 - Board Member – Palux GmbH, Germany (1992–1998)
 - Board Member – Kuwait Real Estate Company (1994–1997)
 - Managing Director – Breidenbacher Hof Hotel, Düsseldorf (1998–2001)
 - Vice Chairman – Kuwait Slaughter House (1998–2005)
 - Board Member – Pearl of Kuwait Real Estate Co. (2001–2003)
 - Board Member – GMG Australia (2001–2004)
 - Board Member – Pearl Holding Luxembourg (2001–2007)
 - Board Member – Gulf North Africa Holding Company (2005–2009)
-

Personal Information

Date of Birth: 12 November 1959

Nationality: Kuwaiti

Languages: Arabic & English

Ghaida Alkhaled

Mobile: +965 50507222 | Email: ghaida.alkhaled@me.com

PROFILE SUMMARY

Strategic and results-driven Chief Executive Officer with over 20 years of experience in real estate development, construction, and hospitality management across the GCC. Proven record of leading complex portfolios, driving profitability, and optimizing performance across multi-asset operations. Recognized for consistently exceeding financial targets, enhancing asset value, and fostering sustainable growth.

Combines engineering and business acumen with a leadership style that cultivates accountability, innovation, and operational excellence. Currently leading ACICO Gulf Real Estate, a subsidiary of ACICO Group, overseeing a diversified real estate and hospitality portfolio in the UAE.

CORE COMPETENCIES

Strategic Leadership & Corporate Governance
Real Estate Investment & Asset Management
Hospitality Operations & Brand Management
Financial Planning & P&L; Accountability
Stakeholder Relations & Board Reporting
Organizational Development & Talent Leadership
Project Development & Capital Optimization
Market Performance & Competitive Benchmarking

PROFESSIONAL EXPERIENCE

Chief Executive Officer — ACICO Gulf Real Estate (a subsidiary of ACICO Group)

Dubai, UAE | 2020 – Present

Lead the company's real estate and hospitality portfolio comprising VOCO Hotel Dubai, Nassima Tower (residential and offices), ACICO Business Park, and Radisson Blu Fujairah Resort. Provide strategic direction, operational leadership, and financial oversight to maximize performance and portfolio value.

Consistently achieved and exceeded annual budgets, with assets performing at or above market benchmarks.

Oversee full P&L; asset performance, leasing, and capital projects, ensuring sustainable growth and profitability.

Drive strategic initiatives to improve operational efficiency, guest experience, and brand positioning.

Lead financial and operational reporting to the board, aligning business performance with long-term group strategy.

Build and mentor cross-functional teams, fostering a high-performance culture focused on excellence and accountability.

Strengthened collaboration with operators, investors, and key stakeholders to optimize returns and asset life cycles.

Chief Operating Officer — ACICO Construction W.L.L.

Kuwait | 2004 – 2016

Directed large-scale real estate and construction projects valued at over USD 350 million, including the development of a dual-tower mixed-use complex in Kuwait.

Successfully managed design, construction, and operations through recessionary market conditions.

Secured project financing and maintained steady cash flow to ensure on-time completion. Oversaw feasibility studies and business planning for expansion into UAE and Saudi Arabia. Consistently met project delivery, cost, and quality objectives.

Engineering & Project Control Leadership Roles — ACICO Group

Kuwait | 2000 – 2004

Established the Engineering Division and Project Control Department, creating efficient systems for design quality, cost control, and project delivery.

Introduced intranet-based workflow systems to streamline operations and enhance communication across sites.

Improved design and execution efficiency, reducing costs and delivery time for multiple developments.

Project Analysis & Control Systems Co. W.L.L. — Time & Cost Engineer

Kuwait | 1998 – 2000

Worked as a Time & Cost Engineer at Project Analysis & Control Systems Co. W.L.L., supporting the management of high-value developments including the Gulf Investment Cooperation Headquarters.

Led planning, scheduling, and cost control for major construction projects.

Prepared and evaluated FF&E; tenders, ensuring compliance with budget and quality standards.

Analyzed claims and provided recommendations to resolve construction disputes.

EDUCATION

Master of Business Administration (MBA), International Business — Thunderbird School of Global Management, Arizona, USA

Bachelor of Science, Civil Engineering — Kuwait University – Graduated with Honors (Ranked 3rd in Class)

AWARDS & RECOGNITION

Named among the 25 Most Influential and Powerful Women in the Arab World (2014) by CEOWorld Magazine and Forbes Middle East

Featured in “Ghaida on 2014 Powerful Arab Women” for leadership in real estate and construction

Certificate of Excellence, Ministry of Education – Outstanding Construction Work

ISO Certification – Auditor Training Completion

Permit from Kuwait Municipality to establish private engineering office

Multiple Academic and Professional Awards for Performance Excellence

TECHNICAL PROFICIENCIES

MS Office Suite | MS Project | Primavera | AutoCAD | Adobe Suite | Project Control Systems

Fawaz Al Mudhaf

Kuwait | falmudhaf@gmail.com | +965 9966 3552

PROFESSIONAL SUMMARY

Accomplished business leader with over 25 years of experience spanning real estate, education, and international investments. As a CEO of Kuwait Swedish GTC and Chairman of MAS Grand Real Estate and a Vice Chairman of Al Jeel Al Jadeed Education, Fawaz has successfully led multi-sector operations across Kuwait and the UK, overseeing complex property portfolios, strategic partnerships, and family governance structures. Known for his strategic foresight, cross-cultural leadership, and commitment to sustainable growth in both business and education sectors.

PROFESSIONAL EXPERIENCE

Chief Executive Officer

Kuwait Swedish General Trading & Contracting (Kuwait Swedish GTCC)
2005–Present

- Lead the company's strategic expansion across construction, contracting, and investment sectors.
- Manage operations and partnerships across Kuwait and the United Kingdom. Oversee financial performance, business development, and major project execution.

Chairman

MAS Grand Real Estate
2008–Present

- Oversee a diversified real estate investment portfolio across residential and commercial assets.
- Supervise acquisitions, refurbishments, and long-term asset management strategies.
- Ensure strong corporate governance and strategic growth planning.

Vice Chairman

Al Jeel Al Jadeed Education (AAG)
2021–Present

- Lead the organization's educational vision, strategic partnerships, and expansion initiatives.
- Oversee governance, policy, and financial management of the Al Jeel school network.
- Drive collaboration with regional and international education partners to enhance quality and reach.

Director

Albion Gate Management Ltd (UK)
2025–Present

- Represent family holdings in UK real estate interests.
- Oversee block management, compliance, and capital improvement projects.

Deputy General Manager

Kuwait Swedish Cleaning Company
2001–2005

- Directed operational and administrative divisions of the company.
- Managed large-scale service contracts and workforce deployment.
- Improved efficiency and profitability through restructuring and system modernization.

Global Portfolio Manager

Kuwait Investment Projects Company (KIPCO)
1996–2000

- Managed international investment portfolios across equities, fixed income, and real assets.
- Conducted risk analysis, performance reviews, and global market forecasting.
- Reported to the executive board on portfolio performance and asset diversification strategies.

Analyst (Early Career)

Merrill Lynch, Florida, USA
1995–1996

- Supported financial analysis and investment advisory functions within the wealth management division.

EDUCATION

Bachelor's Degree in Finance

University of Central Florida (UCF)
1996

CORE COMPETENCIES

- Strategic Leadership & Governance
- Real Estate Investment & Development
- Financial & Operational Management
- Family Business Strategy
- Education Sector Management

CROSS-CULTURAL NEGOTIATION

Languages

- Arabic – Native
- English – Fluent

السيرة الذاتية

الاسم : محمد جاسم محمد الخرافي

الجنس : ذكر

تاريخ الميلاد : 1987-9-17

العنوان : الشاميه قطعه 3 شارع 30 منزل 13

رقم الهاتف : 66211187

البريد الالكتروني : alkharafi.m@gmail.com

التعليم :

ماجستير في القانون من جامعه بالتيمور – الولايات المتحدة الامريكية (2015-2014)
بكالوريوس قانون من جامعه عجمان للعلوم و التكنولوجيا – دولة الامارات العربية المتحدة
(2011-2006)

تاريخ العمل:

- محامي دستورية و تمييز (2019-10 / الى الان)
- قانوني اول في الصندوق الكويتي للتنمية الاقتصادية العربية (2012-10 / 10-2019)
- محامي قيد (أ) (2011-3 / 2012-9)

الدورات:

- المشتريات العامة في دول الشرق الأوسط وشمال إفريقيا . 24-27 يونيو 2019
- معاهدة الاستثمار الدولية والتحكيم بين المستثمرين والدول 27 نوفمبر – 8 ديسمبر 2017
- تقنيات تمويل المشروع و التطبيقات الحديثة عليه. 13-17 نوفمبر 2017

- مشاريع الادارة وتقييم. 1-5 مايو 2016
- عقد الفيديك بين الأعداد الهندسي والصياغة القانونية. 25-27 يناير 2016
- الادارة المتكاملة للعقود و المطالبات والمفاوضات. 23-27 يونيو 2013
- مؤتمر الكويت لصياغة العقود المهنية. 13-15 مارس 2013
- المشتريات العامة والشراكة بين القطاع العام والخاص. 24-28 مارس 2013
- التطبيق العملي لقانون العمل الكويتي 1-3 يوليو 2012
- جرائم وعقوبات غسيل الأموال. 4-6 أكتوبر 2011
- التوافق بين التشريعات الوطنية ولوائح منظمة التجارة العالمية (الجات). 26-30 ابريل 2011

خبرات أخرى :

- نائب رئيس جمعية الشامية و الشويخ التعاونية (26 يوليو-2021) الى (8 مايو-2022)
- استاذ منتدب في كلية القانون في المعهد التجاري خلال الفصل الدراسي (2019-
- (2020
- استاذ منتدب في كلية القانون في المعهد التجاري خلال الفصل الدراسي (2018-
- (2019
- عضو في جمعية الشامية و الشويخ التعاونية (29 ابريل-2019) الى (26 يوليو-2021)
- امين سر في جمعيه الشامية و الشويخ التعاونية (9 مايو-2018) الى (29 ابريل-2019)
- محاضر في مدرسة متوسطة عن القانون الدستوري (21 ديسمبر-2011)
- محاضر في مؤتمر تعريف لطلبة الكويت المبتعثين للدراسة في دولة الامارات العربية المتحدة (اغسطس-2011)

مهارات الكمبيوتر:

Microsoft Office (Word, Excel, PowerPoint, and outlook)

اللغات :

- اللغة العربية - اللغة الإنجليزية

هيثم سليمان الخالد

مواليد سنة 1961

نبذة مختصرة

1. خريج كلية الهندسة - جامعة الكويت
بكالوريوس هندسة كهرباء سنة **1985**
2. التحق بشركة الاتصالات المتنقلة سنة **1985** و شارك في تخطيط وتركيب وتشغيل أول نظام هواتف خلوية في الشرق الأوسط سنة **1986** و من ثم قاد فريق ادارة المشاريع في الشركة ابتداءا من سنة ١٩٩٣
3. قاد إدارة تخطيط و تطوير الأنظمة ابتداءا من سنة ١٩٩٨ مسؤولاً عن عمليات تطوير شبكات الاتصالات و الخدمات المضافة
4. انتقل الى الجانب التجاري نائباً للمدير العام لقطاع تطوير الأعمال و عمل على تأسيس وحدتي تخطيط الأعمال و تطوير المنتجات وإعادة هيكلة وحدة التسويق سنة ٢٠٠٣
5. شارك كعضو أساسي في الفريق الذي نقل شركة زين من المحلية بشبكة واحدة وعدد **200,000** مشترك فقط وقيمة سوقية لا تتجاوز ملياري دولار سنة **2002** إلى شركة عالمية بعدد مشتركين تجاوز **70** مليون مشترك وقيمة سوقية تتجاوز **20** مليار دولار في **24** دولة في الشرق الأوسط وافريقيا أواخر سنة **2009**
6. وأدار، بصفته الرئيس التنفيذي لتطوير الأعمال، عمليات الحصول على رخص التشغيل في البحرين والعراق وعمليات الإستحواذ على شركات قائمة في الأردن والعراق ونيجيريا بالإضافة الى **16** دولة افريقية اخرى بقيمة إجمالية تجاوزت **6** مليارات دولار
7. وبصفته الرئيس التنفيذي لعمليات الشرق الأوسط ، أدار شركات زين في كل من العراق والسودان والبحرين ولبنان والأردن والتي قاربت إيراداتها مليار دولار سنة **2008**
8. شارك في عملية التخارج من شركة زين افريقيا بقيمة إجمالية قدرها ١٠,٧ مليار دولار محققة ربحاً بلغ ٢,٧٥ مليارات دولار للمساهمين

9. عمل مستشاراً للجهاز الفني لدراسة المشروعات التنموية والمبادرات في مشروع خصخصة شبكة وزارة المواصلات سنة 2012-2013

10. شارك في مجلس كلية الهندسة في جامعة الكويت ممثلاً عن القطاع الخاص

11. يشارك حالياً في مجالس الإدارات التالية:

- مجلس إدارة شركة الأرجان العالمية العقارية
- مجلس إدارة شركة اسيكو للصناعات
- مجلس إدارة بنك الكويت الوطني
- مجلس إدارة شركة الشال القابضة
- مجلس إدارة شركة رساميل للاستثمار
- مجلس إدارة شركة الكويت للتأمين

Waleed Mandani

Phone +965 974 333 03

wmandani@hotmail.com

Summary

Over 30 years of experience in extremely competitive global and local financial institutions culminating in C-suite roles leading executive teams and entire organizations during change, digital transformation, mergers and acquisitions, heightened compliance, optimized performance and enhanced shareholder value and profitability. Built stellar and aligned teams. Coached and mentored leaders in the banking industry keeping them motivated and aligned.

Experience

Gulf Bank Kuwait (2021-2025)
Acting Chief Executive Officer

Achievements

- Spearheaded overall operations of Gulf Bank (KD 7.5 billion assets) a local bank with 50 branches, overseeing strategic direction, enhancing profitability, compliance & governance, and market expansion.
- Built a 5-year business plan including capital planning, strategy, and risk management.
- Turned around GB's Operational Profit (before provisions & taxes) from a declining trend stretching back to 2012 to a positive growth in 2023 & 2024, by initiating an *Optimization project* that is operational to date.
- Enhanced the Legacy Corporate lending portfolio in 2024, bringing down the underperforming Stage2 loans to below 3% and Stage3 (NPL) to 1.3%, while maintaining an overall growth in new business by 5%.
- Launched a new Core system for Gulf Bank successfully in May 2024 after 3 years of planning and investments.
- Launched a new asset management company (*Invest GB*) as an Investment & Wealth Management advisor for GB customers under the supervision of CMA.
- Built a young leadership team within Gulf Bank promoted from within, while increasing the Kuwaitisation in the executive leadership team from 30% in 2021 to 80% in 2024.
- Leading the GB team on the potential M&A with ABK Kuwait back in 2022-2023 and Boubyan Bank 2024, while liaising with local regulators and global commercial, financial, and legal consultants.
- Preparing GB for a potential conversion to Sharia-compliant banking after completing the full feasibility study and obtaining the regulatory approvals necessary.
- Built a two-year plan for conversion to Sharia compliance

Committees & Board memberships:

- Chairman of **Invest GB** (Asset Management Co fully-owned Subsidiary of Gulf Bank)
- Board Member **KNET**, and Chairman of Board Audit Committee 2022 to 2025.
- Chairman of **GB** Executive Management Committee.
- Chairman of **GB** Executive Credit Committee.
- Chairman of **GB** Policy & Procedures Committee
- Chairman of **GB** Internal Control & Governance Committee
- Member of **GB** ALCO
- Chairman of GB Classification & Provisions Committee

Kuwait Finance House (KFH), Kuwait, (2015 – 2021)
Chief Private Banking Officer & Chief Retail Officer,

Achievements

- Facilitated the work of McKinsey & Co in conducting all assessment and planning works for the largest merger in the history of financial institutions at the regional level
- Substituted for the CEO on several occasions when out of office, including intervals exceeding several weeks, making decisions for the Group's holding office in Kuwait and subsidiaries in Germany, Turkey, Malaysia, Bahrain and Saudi Arabia)
- Member and regularly head of the Executive Management Credit Committee. Navigated critical and strategic proposals within this committee, ensuring alignment with the Board
- Managed the Consumer Financing Portfolio of three billion Kuwaiti Dinars and built a restructuring plan.
- Achieved two main milestones through the restructuring plan: decreased NPLs, and, stabilized the decreasing market-share of consumer financing assets at KFH.
- Enhanced the credit policy to reflect risk appetite of KFH, automated processes with robotic systems by streamlining the flow of credit applications
- Encouraged the marketing team to focus on booking new deals rather than refinancing existing clients or top-ups
- Restructured the Real-Estate Financing (lending) Portfolio, of One Billion Kuwaiti Dinars, decreasing past dues from around 600 million KD to below 100 million.
- Active member in KFH's Executive Committee, identified investment opportunities to assess and existing investments to drop
- Restructured the Private Banking Division's Work Processes Taskforce in a manner translating KFH's vision and strategy into operational targets and workable solutions
- Restructured the KFH's Retail Division
- Formed autonomous teams and steering committees to perform and oversee change programs including processual and onboarding new team members /newly acquired talent
- Provided support and empowerment for teams to continue autonomously
- Increased efficiency and profitability of divisions by multiple folds as a result of wiser processes and enthused teams
- Ensued a culture of customer service, operational excellence, collaboration, and transparency
- Represented KFH in international, regional and local conventions and conferences

Committees & Board memberships:

- Vice Chairman of Turkcapital Co.
- Board Member KFH Capital Co.
- Chaired the Retail Risk Committee
- Chaired the KFH Products & Services Committee
- Member of the KFH Executive Management Committee
- Member of the KFH Group Asset & Liability Committee
- Member of the KFH Succession & Talent Committee
- Member of the KFH Council for Higher Investigation Committee
- Member of the KFH Data Governance Committee
- Member of the KFH Group Provisions Committee
- Member of the KFH Digital Transformation Committee

BNP Paribas, Kuwait (2005 – 2015)

Chief Executive Officer, Wealth Management,

Achievements

- Established the Wealth Management Department and Private Banking in Kuwait.
- Formed teams of relationship and wealth management, empowered teams to become autonomous by mentoring and continued support stemming from
- Structured and restructured business lines (processes) to be in complete compliance with the regulations of the Central Bank of Kuwait
- Prepared and managed a credit portfolio of high net-worth customers (worth \$300 million), and ensured a smooth presentation and support in the Credit Committee
- Represented BNP Paribas Kuwait in international, regional & local conventions/conferences
- Built trusting relationships with high net worth corporate, families and individuals
- Led and empowered teams in wealth management, asset management, corporate, real-estate, energy, commodities, fixed income, treasury sales, and aviation financing
- Built a culture of excellence and competitiveness in sales and sales cycles
- Established internal procedures as per instructions of the local authorities and Central Bank to identify and avoid money laundering schemes among other illegal financial transactions

Early Posts

- **Ahli United Bank (previously UBK), Kuwait 2001 – 2005**
Senior Manager, Private Banking & Institutions
- **National Investments Co., Kuwait 1998 – 2001**
Head of Corporate & Investment Capital Markets
- **Sons of A.Rahman M. Hussein Co., Kuwait, 1997 – 1998**
Local Portfolio Manager
- **National Bank of Kuwait, Kuwait, 1993 – 1997**
Treasury Corporate Officer, Dealing Room

Training

- Moody's Executive Credit Program, by Adrian Grant. Allocating Growth Capital, Corporate Banking Capital Optimisation, Corporate RAROC Model, Moody's Rating System, Key Risk statements. Kuwait 2022.
- Certificate of Completion, Executive Project Management & Leadership Program, Cornell University, Ithaca NY, USA, 2011
- Certificate of Completion, Leading Change and Organizational Renewal, Harvard Business School, Cambridge, USA, 2018
- Certificate of Completion, Decision Making Strategies Under Risk and Uncertainty, Harvard University, Cambridge MA, USA, 2015
- Attended many workshops, seminars and courses locally, regionally and internationally

Education

- Bachelor of Science, Business Administration, University of Arizona, Tucson AZ, USA, 1992

الكويت في 18/ 11/ 2025

المحترمين،،

السادة/ وزارة التجارة والصناعة

المحترمين،،

السادة/ إدارة الجمعيات العمومية

تحية طيبة وبعد .

الموضوع/ إخطار موعد إجتماع الجمعية العامة العادية

لشركة أسيكو للصناعات

بالإشارة إلى الموضوع أعلاه، يرجى التكرم بالعلم بأن إجتماع الجمعية العمومية العادية سوف ينعقد يوم الأحد الموافق 2025/ 12/14 في تمام الساعة الحادية عشر صباحاً في مقر مصنع إحدى الشركات التابعة (شركة أسيكو الصناعية للمباني الجاهزة والانشاءات) - منطقة الصليبية الصناعية قطعة 1- قسيمة 8 أ، 8 ب .

شاكرين لكم حسن تعاونكم.

وتفضلو بقبول وافر الشكر والتقدير،،،

شركة أسيكو للصناعات

رئيس مجلس الإدارة



الاحاطة بالاعطار

السادة / شركه اسيكو للصناعات - قيد الرهن لصالح بنك الكويت الوطني - قيد الرهن لصالح بنك الكويت الوطني ش.م.ك

تحية طيبة و بعد

بالإشارة إلى إخطار جمعية عمومية عادية المقدم ، نفيديكم علما بأنه قد تمت الاحاطة بالموعد في / 2025/12/14

وبناء على الطلب فإن ممثل الحضور عن الوزارة السيد / زينب عبد الرضا حسن القلاف

و تفضلو بقبول خالص التحية

وزارة التجارة والصناعة

MINISTRY OF COMMERCE AND INDUSTRY



مستند الكتروني لايحتاج الى ختم أو توقيع