

SPEAKER BIOGRAPHIES

In order of appearance:

Day One: Tuesday 23rd February 2010

Dr Mohamad Nedal Al Chaar - AAOIFI

Dr. Mohamad Nedal Alchaar is the Secretary – General of the Accounting and Auditing Organization for Islamic Financial Institutions which is an international organization consisting of over 200 members from over 45 countries.

Dr Alchaar has a vast working experience in financial markets and institutions in addition to his central banking experience in developing countries. He was Director of Market Performance Analysis at Fannie Mae, and previously Vice President at Johnson & Higgins in Washington D.C.

Dr. Alchaar also taught for several years at The George Washington University, where he received his Ph.D. Degree in Monetary Economics. He has also published several well-recognized books in the field of banking and financial markets, such as “Financial Markets”, “Economic Inquiries” and “Fundamentals of Banking Operations”, in addition to other scientific articles in the field of monetary policy and exchange rates analysis.

Dr. Alchaar has been included in The 500 Most Influential Muslims 2009, a publication by The Royal Islamic Strategic Studies Centre, Jordan and The Prince Alwaleed Bin Talal Center for Muslim-Christian Understanding, Edmund A. Walsh School of Foreign Service, Georgetown University, USA. He has also been listed earlier in The World’s 100 Most Powerful Arabs and The Bahrain Power List by the Arabian Business magazine.

Hussein A Hassan - Deutsche Bank

Dr Hussein Hassan is Head of Structuring MENA and Global Head of Islamic Finance. He has been actively engaged in MENA structuring and the Islamic Finance industry for a number of years.

Dr Hassan is an expert in both English Commercial law and Shari'a having completed postgraduate studies in both. He has practised commercial law and taught both commercial law and Shari'a at Oxford University.



SPEAKER BIOGRAPHIES

Razi Fakh - HSBC Amanah

Razi Fakh is Deputy Chief Executive of HSBC Amanah. He is based in Dubai and is responsible for the performance of HSBC Amanah globally.

Prior to his current post Mr Fakh held the role of Deputy CEO at Bank AlBilad, in Saudi Arabia.

Before his time at Bank AlBilad Mr Fakh was with HSBC Amanah for over ten years, between 1999 and 200.

During this period Mr Fakh launched HSBC's Islamic banking franchise in Saudi Arabia as General Manager of SABB Amanah, established HSBC Amanah in a number of core geographies as Head of Onshore, and held the position of acting CEO, HSBC Amanah between June 2006 and June 2007.

Bertie Lombard - Al Rajhi Capital

Bertie Lombard is Managing Director –Investment Banking at Al Rajhi Capital. He has 19 years experience in relationship management in corporate banks across emerging markets in Africa and KSA.

He has developed years of relationship and origination experience having held senior positions in Standard Bank of South Africa, Citibank and Barclays Bank across Africa. Bertie was part of the leadership team that built the Barclays wholesale franchise in South Africa and led the integration of Barclays Bank into ABSA Bank, upon the acquisition of a controlling stake in ABSA Bank by Barclays Bank Plc, the largest foreign direct investment in South Africa at the time.

Bertie holds a Bachelors degree in Agricultural Management from the University of Natal, South Africa

SPEAKER BIOGRAPHIES

Badlisyah Abdul Ghani - CIMB Islamic

Badlisyah Abdul Ghani, age 36 joined CIMB Group, Southeast Asia's most valued universal bank in 2002 as a Corporate Finance Manager before being promoted as the Group Head of Islamic Banking Division at the age of 29, a position he holds until now.

He is a Group Management Committee member and is responsible for the Group's overall Islamic banking and finance businesses globally. He was appointed Executive Director and Chief Executive Officer of CIMB Islamic Bank Berhad, the Group's anchor Islamic operating entity in 2006.

He is also the Chairman of CIMB Standard Islamic Infrastructure Fund (General Partner) Limited and sits on the Board of various subsidiaries of the Group. He is a member of the Exchange Committee of the Labuan International Financial Exchange and the Islamic Capital Market Consultative Panel, Bursa Malaysia. He chairs the Islamic Capital Market Committee of the Malaysian Investment Bank Association.

Badlisyah is recognised as a leader in Islamic finance globally. Euromoney named him one of 'Global Top 20 Pioneers in Islamic Finance'. He was voted 'Islamic Banker of the Year' in 2007 and 2008 by various international publications. He is also the sole recipient of 'The Asian Banker Promising Young Banker Award (Malaysia) 2007'.

Harris Irfan - Barclays Capital and Barclays Wealth

Harris Irfan is global head of Islamic Products at Barclays Capital and Barclays Wealth. Based in Dubai, he is responsible for developing and running the firm's Islamic finance business globally across all asset classes including capital markets, leveraged finance, strategic equity, structured investment products, hedging and liquidity management products, and alternative investments.

He joined Barclays Capital in 2009 after running his own Islamic finance advisory firm. Prior to that, he spent 11 years at Deutsche Bank where he was responsible for co-founding and developing the Islamic structuring team.

He holds a BA and MA in Physics from Oxford University.



SPEAKER BIOGRAPHIES

Jean Marc Riegel - Qatar Islamic Bank

Jean-Marc RIEGEL is the General Manager of the Investment Banking & Development Group at QIB, the leading and Islamic bank in Qatar. His group includes Structuring & Product Development, International Investments, International & Qatar Large Cap, Corporate & Investment Banking, Treasury, Financial Institutions, and Capital Markets.

Prior to joining QIB, Jean Marc was the Head of the Islamic banking unit (IBU) of BNP Paribas that he has established in Bahrain. He was also responsible for the development of Islamic banking activities for the BNP Paribas group mainly in Corporate & Investment banking, financial services, private banking and asset management. Within the BNP Paribas group he held various senior positions of which, head of Middle East financial institutions, senior banker of Middle East and group auditor of BNP head office while based in Paris. He was also senior corporate banker of BNP Canada.

With his 21 years of banking and 13 years of experience in Middle East banking in particular, Jean Marc is considered as a prominent expert in the banking industry. He is an associate Professor at ESA, Beirut (French-Lebanese University) developing and teaching the Islamic Finance Master course since 2005 and at Université Robert Schuman in Strasbourg (leading French University) since 2009 .

Jean Marc Riegel is board member of

- QINVEST, an Islamic Investment Bank licensed by the Qatar Financial Centre
- European Finance House (EFH) an Islamic Bank based in London – UK
- Asian Finance Bank, an Islamic bank based in Malaysia, Kuala Lumpur

Jean Marc has a business degree from the CERAM-ESC in France (French Business School) and holds a Masters Degree in Business Administration (MBA) from HEC-Montreal in Canada.

Qudeer Latif - Clifford Chance

Qudeer Latif is Head of Islamic Finance for Clifford Chance. He has worked in London, Dubai and Riyadh with Clifford Chance and his practice covers structuring and implementing Islamic instruments across a number of asset classes including the capital markets, project finance, acquisition finance, structured finance and asset finance fields.

Clifford Chance has advised on more than US\$42 billion worth of Islamic finance transactions in the last year across a number of asset classes including a number of deals in which Qudeer has been actively involved including the US\$1.5 billion sukuk-al-isthismar for Islamic Development Bank, the AED2 billion Islamic Tier I sukuk-al-mudaraba for Abu Dhabi Islamic Bank, the US\$2 billion Islamic facilities for the Ma'aden Phosco project financing and the US\$500 million sukuk-al-ijara for GE Capital.

Qudeer was also instrumental in the finalisation of the first standardised Islamic finance contract, the master agreement for treasury placement last year. Qudeer is recognised as a leading global Islamic finance lawyer by a number of independent journals and directories.



SPEAKER BIOGRAPHIES

Mukhtar Hussain - HSBC Amanah

Age 49. Mr. Mukhtar Hussain graduated from University of Wales with a BSc Economics. He first joined the HSBC Group in 1982 as a Graduate Trainee in Midland Bank International.

In 1985, he was an Investment Analyst and after a year's secondment to a General Manager responsible for Latin America business, he was appointed Manager Export and Project Finance in 1989 with a focus on project transactions in Emerging Markets. In 1991, he was appointed Assistant Director Samuel Montagu now known as HSBC Republic Bank (UK) Limited, a private banking arm of the Group.

After close to 11 years of working in the Group's London offices, Mukhtar was appointed as Managing Director, Wardley Middle East Limited, Dubai in 1993. In 1995 he was appointed as CEO, HSBC Financial Services (Middle East) Limited where he was responsible for building one of the first integrated investment banking business in the Middle East and North Africa. He also established the initiative to create the first foreign investment bank in Saudi Arabia for HSBC. He was then appointed as CEO, Corporate and Investment Banking in 2003 and Co-Head of Global Banking in 2005.

He then headed back to London in 2006 as Global Head of Principal Investments, the proprietorial and fund investment arm of HSBC. He moved back to Dubai in 2008 as Deputy Chairman, HSBC Bank Middle East Limited, Global CEO of HSBC Amanah and CEO Global Banking and Markets, Middle East & North Africa. In May 2009, he was appointed Deputy Chairman, HSBC Bank Middle East Limited and Global CEO of HSBC Amanah.

Mr. Hussain was appointed as Deputy Chairman and Chief Executive Officer for HSBC Bank Malaysia Berhad on 15 December 2009. He will also continue in his role as Global CEO of HSBC Amanah.

Memberships:

- Chairman of HSBC Amanah Malaysia Berhad
- Chairman of HSBC Amanah Takaful (Malaysia) Sdn Bhd
- Council Member of the Association of Banks in Malaysia (ABM)



SPEAKER BIOGRAPHIES

Raed H. Charafeddine - Banque du Liban

Raed H. Charafeddine is the First Vice-Governor of the Banque du Liban, Lebanon's Central Bank, since April 2009. He is the Alternate Governor at the International Monetary Fund as well as the Arab Monetary Fund for Lebanon. Mr. Charafeddine chairs the Islamic Banking Regulatory Committee and is a member of the Bank's Board, the Open Market and the Investment Committees. He also oversees several departments, namely:

- Information Technology
- Statistics and Economic Research
- Emissions and Cash Management
- BDL Branch Network

Mr. Charafeddine is a member in the Steering Committee of the Islamic Financial Risk Management program. He is also the Chairman of the Advisory Council for the Islamic Finance Qualification and a Jury panelist in the "Lebanese Excellence Award."

Prior to assuming his current responsibility, Mr. Charafeddine had an extensive banking experience of almost 20 years in leading commercial banks in Lebanon and the U.A.E.

He served as a Board Member in several NGOs dealing with the Social Justice, Local Community Development as well as Organizational and Human Development.

Mr. Charafeddine was a visiting lecturer at several universities in Lebanon where he taught courses in Strategic Management, Leadership, Quality and Leading Change.

Mr. Charafeddine holds Masters and Bachelor degrees in Business Administration from the University of North Carolina, Charlotte - USA.

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Sarah Gooden - Trowers & Hamlins

Sarah is joint Head of Islamic Finance and a partner in the Banking and Finance department based in London. She is a banking and finance specialist and has been advising on a wide variety of Islamic investments and structures for well over ten years. She has been lead adviser on the structuring and financing of a number of Shari'ah compliant leveraged funds investing in UK and European Real Estate, for clients including Gulf Finance House (Gulf Atlantic Real Estate Fund) and Kuwait Finance House (Ethmaar UK Property Fund and KFH's Swedish Post Portfolio). More recently she has advised Gatehouse Bank on the financing of the purchase of the P&G Headquarters from Helaba. She was a member of Financial Markets Law Committee's working party on Islamic finance. Sarah speaks regularly at Islamic finance conferences and has acted as course adviser and written two modules for an Informa self-study course on Islamic finance.

Mohammed Lawal - Deutsche Bank

Mohammed Lawal is a vice-president in Deutsche Bank's Emerging Markets (Middle East and North Africa) Structuring team, primarily specialising in structured products and derivatives.

He was previously a member of Deutsche Bank's commodities structuring team in London, and has industry experience totalling more than 6 years.

Mohammed Lawal is a holder of a MEng Degree in Chemical Engineering from Imperial College London.

Charles Peal - The Bank of London and the Middle East

Charles Peal is chairman of the BLME Umbrella Fund SICAV-SIF, the first Sharia'a compliant fund based in Luxembourg specifically designed to satisfy institutional investors' core asset allocations. The BLME Umbrella Fund was incorporated in October 2008.

Charles has a long history in investment management and private equity, during which he has served as a director of a large number of listed and unlisted companies.

From 1988 to 2000 he was chief executive of Legal & General Ventures Limited and a director of Legal & General Investment Management Limited. From 1997 to 2000 he was a director of Legal and General Assurance Society Limited.



SPEAKER BIOGRAPHIES

Raja Teh Maimunah - Bursa Malaysia

Raja Teh has over 18 years of banking experience focusing on Investment Banking and Islamic finance. Prior to joining Bursa Malaysia, she was the Chief Corporate Officer and Head of International Business of Kuwait Finance House (Malaysia) where she was responsible for the bank's regional expansion and establishment of its Singapore and Australia offices. Prior to that, she was CEO of UIB Capital Sdn Bhd (a wholly owned subsidiary of Unicorn Investment Bank, Bahrain).

She also served at RHB Sakura Merchant Bankers Berhad (now known as RHB Investment Bank) where she was responsible for the establishment of the Investment Banking division. Prior to that, she was with Commerce International Merchant Bank (now known as CIMB Investment Bank) for some 9 years covering debt and equity origination and equity sales.

She also served at Pengurusan Danaharta Berhad (Malaysia's national asset management agency tasked to restructure the banking sector following the Asian financial crisis) and at KPMG Peat Marwick Consultants.

She holds an LLB (Hons) degree from University of East London.

SPEAKER BIOGRAPHIES

STREAM A: SUKUK

Nicholas Edmondson - Trowers & Hamlin

Nicholas Edmondson is a partner in Trowers & Hamlin's International department which operates out of London and five offices in the Middle East. His experience includes project development and finance in the Middle East and the UK, privatisation and corporate structuring as well as inward investment into the UK and Europe, particularly for Islamic Banks.

Nick has previously lived and worked in the Middle East as resident managing partner of the firm's Oman office between 1994 and 2000. He is now based in the firm's head office in London and travels regularly to the region.

Nick is client partner in the UK to a number of Gulf based institutions (particularly Islamic Banks), companies in respect of their European and UK investments and activities. He is a regular speaker on project development, project finance and aspects of Islamic Finance transactions.

He is acknowledged as a legal expert in the field of Project Finance/PFI in Legal Experts 2008.

Nick is Special Representative for the Sultanate of Oman on UKTI's Financial Services Sector Advisory Board (FSSAB) and is a member of the FSSAB sub-committees for Islamic Finance and the GCC.

Hussein A Hassan - Deutsche Bank

Dr Hussein Hassan is Head of Structuring MENA and Global Head of Islamic Finance. He has been actively engaged in MENA structuring and the Islamic Finance industry for a number of years.

Dr Hassan is an expert in both English Commercial law and Shari'a having completed postgraduate studies in both. He has practised commercial law and taught both commercial law and Shari'a at Oxford University.

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Shamsun Anwar Hussan - CIMB Islamic

Shamsun holds a Bachelor of Science in Business Administration Degree (Finance) from Boston University in the United States of America. He has garnered over 19 years of banking experience throughout 3 jurisdictions, being the United States of America, Malaysia and Offshore. Notably, the extent of his application of Islamic Finance has spanned over the course of 15 years.

He has successfully structured and closed the first Sukuk Al Ijarah in the international fixed income market for Kumpulan Guthrie Berhad, which effectuated the initiation of the global Islamic capital market. Additionally, he has handled various Islamic financing deals (onshore, offshore and cross border) which holds a total worth of more than RM20 billion. This would include the landmark RM4.4 billion Serial Bai Bithaman Ajil Islamic Debt Securities (BaIDS) for Kuala Lumpur International Airport Berhad in 1996-97, the transaction that is recognized as single-handedly realizing the exponential growth of the Malaysian Islamic capital market.

Nida Raza – Unicorn Investment

Nida has over 12 years of Capital Markets experience. Prior to Unicorn, she has worked in the UAE, US and UK for various International banks. During her time at KeyCorp, she has successfully lead managed over 60 transactions raising over \$100bn. She has the entire transaction cycle experience ranging from inception through to execution and pricing of debt securities. She has dealt with the whole range of debt products from plain vanilla bonds, private placements, and structured bonds to preferred securities.

Nida started her career at JPMorgan in London where she was in the Origination team. Whilst at JPMorgan, Nida worked on more than 30 transactions raising \$25bn for the UK origination team. She also spent a year on the syndicate desk working on Financial Institution & Corporate bond transactions. Nida holds an MSc in International Securities, Investments & Banking (ISIB) from ISMA Center in London, and BSc (Hons) First Class degree in Physics with Space Science with University College London. She also holds Series 7 & 63 US banking licenses, IFQ as well as being a fully registered General, Derivatives & Commodities representative of the FSA.

Harris Irfan - Barclays Capital and Barclays Wealth

Harris Irfan is global head of Islamic Products at Barclays Capital and Barclays Wealth. Based in Dubai, he is responsible for developing and running the firm's Islamic finance business globally across all asset classes including capital markets, leveraged finance, strategic equity, structured investment products, hedging and liquidity management products, and alternative investments.

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Nick is Special Representative for the Sultanate of Oman on UKTI's Financial Services Sector Advisory Board (FSSAB) and is a member of the FSSAB sub-committees for Islamic Finance and the GCC.

SPEAKER BIOGRAPHIES

STREAM B: RESTRUCTURING AND REFINANCING

Debashis Dey - Clifford Chance

Debashis Dey is a Partner in the International capital markets practice of Clifford Chance. He is currently based in the firm's offices in the United Arab Emirates. Debashis specialises in complex financings that access the domestic and international capital markets, including Islamic finance sukuk issues, conventional bond issues and securitisation.

Debashis' recent high-profile work includes some of the largest, most complex and innovative sukuk structures done in the MENA region. These include sukuk issues by GECC, Sorouh Real Estate, TDIC and others.

Debashis also led the capital markets team responsible for structuring the aircraft sukuk sponsored by GE, the largest international sukuk ever issued by a US corporate. The UAE offices of Clifford Chance have the largest dedicated Islamic and conventional capital markets practise in the GCC with 14 full time capital markets lawyers led by Debashis Dey.

Clifford Chance's global capital markets practice comprises over 422 lawyers and partners who concentrate on securities transactions and other products sold into the capital markets.

The practice is founded on a full-service US and UK securities law capability, complemented by local securities law expertise in key financial centres such as Dubai. The combination of local knowledge with an international perspective enables Clifford Chance to provide practical, integrated legal advice covering the full spectrum of global capital raising activities including public and private domestic and international offerings of traditional debt and equity securities as well as convertible and other derivative and structured securities.

Clifford Chance's clients include issuers, originators, arrangers, managers, investors and other finance providers, trustees, rating agencies, monoline insurers and swap counter parties from a variety of industries including energy, transport, infrastructure projects, and real estate.

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Dr Muhammad Imran Ashraf Usmani

Muhammad Imran Usmani, Son of justice (Retd) Mufti Muhammad Taqi Usmani, holds LLB, M. Phil, and Ph. D. in Islamic Finance and graduated as a scholar (Alimiyyah degree) and Takhassus (Specialization) in Islamic Fiqh and fatwa from Jamia Darul-Uloom, Karachi. From the inception of Meezan Bank he is the In-house Shariah Advisor and Head of Product Development and Shariah Compliance department of Meezan Bank, where he supervises in-house training for the different Courses, Audit & compliance, R&D and advisory for Shariah based Banking.

Dr. Usmani has been serving as lecturer/teacher of different subjects of Shariah and as administrator of some divisions of Jamia Darul-Uloom, Karachi since 1990 and is visiting Faculty member of MBA/ PhD students of Karachi University and IBA. He has also been leading Friday khuthbah and prayer at a Jamia Mosque for 19 years.

Dr. Usmani also serves as an advisor/ member of Shariah Boards of the State Bank of Pakistan, HSBC Amanah Finance, Guidance Financial Group USA, Lloyds TSB Bank UK, Japan Bank for International Cooperation (JABIC), Credit Suisse Switzerland, RBS Global, Future Growth Albarakah Equity Fund South Africa, AIG Takaful, ACR Retakaful Malaysia, Capitas Group USA, Bank of London And Middle East Kuwait, BMI Bank Bahrain, Al Khaliji Bank Qatar, Sarasin Bank Switzerland, DCD group Dubai and other Mutual and Property funds and international Sukuk.

He is also an advisor of International Islamic Financial Market(IIFM) Bahrain and International Center for Education in Islamic Finance (INCEIF) Malaysia. Dr Usmani is author of many books related with Islamic Finance and other subjects of Shariah.

He has been presenting papers in many national and international seminars and has delivered lectures in various academic institutions such as Harvard, LSE, IBA, LUMS and others.

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Day Two: Wednesday 24th February 2010

Mufti Abdul Kadir Barkatulla

Currently Lecturer at Ebrahim College and maintainer of Freefone Islamic Helpline 0800 328 1408, Mufti Barkatulla initially graduated in Islamic Studies at famous Darul Uloom, Deoband, India where he was also trained as Mufti (issuing Islamic authoritative edict) in 1974.

Moving to London in 1979, he pursued his studies at 'O' and 'A' levels accomplishing B. Sc. (1985) and M Phil (1992).

As a director of Islamic Computing Centre, Mufti published (1986) electronic databases of Qur'an, Hadith, seerah and Islamic Law on CD-ROMs.

As one of Shari'ah Judges at the Islamic Shari'ah Council, Mufti has wide experience of dealing with socio-cultural issues of Muslims living in the UK and Europe.

Mufti Barkatulla hosted (2004) a daily live Phone-in Talk show "Deen-e-Islam" (Religion of Islam) on a community digital channel, VECTONE Urdu TV.

Mufti is a member of the Sharia supervisory panels for several Islamic financial institutions, including United National Bank, Alburaq of Arab Banking Corporation London, and Lloyds TSB, and Islamic Bank of Britain.

Mr. Mufti Barkatulla - personal summary:

Mufti is a Lecturer on Islamic Finance at a ebrahim College, London. He is a prominent Islamic Sharia law scholar with a strong background in economics and finance. Trained extensively both in traditional Islamic and modern Western educational traditions, Mufti has served UK Muslims as a community worker and Sharia Judge at Islamic Sharia Council, London. Previously Mufti had developed Islamic Sharia information databases on CD-Rom and recently hosted live phone-in shows on community TV channels.

Mufti Barkatulla is member of the Sharia supervisory boards for several Islamic financial institutions and Banks, including Islamic Bank of Britain and Lloyds TSB. As a respected Scholar, and maintainer of the Islamic Helpline, he has a wealth of experience in Islamic community and financial issues in Europe.

SPEAKER BIOGRAPHIES

Dr Mohammed Daud Bakar

Dr. Mohd Daud Bakar is the Managing Director of Amanie Islamic Finance Consultancy and Education LLC (DIFC, Dubai) and the President/CEO of Amanie Business Solutions Sdn. Bhd (Kuala Lumpur) and International Institute of Islamic Finance (IIIF) Inc. (BVI). Prior to this, he was the Deputy Vice-Chancellor at the International Islamic University Malaysia.

He received his first degree in Shari'ah from University of Kuwait in 1988 and obtained his PhD from University of St. Andrews, United Kingdom in 1993. In 2002, he completed his external Bachelor of Jurisprudence at University of Malaya, Malaysia. He has published a number of articles in various academic journals and books and presented many papers in various conferences both local and abroad.

Dr Mohd Daud is the authority in Islamic Legal theory and Islamic Finance in Malaysia. He is currently the Chairman of the Central Shari'ah Advisory Council of the Central Bank of Malaysia and a member of Shariah Advisory Council of Securities Commission of Malaysia.

He is also a member of Shari'ah board of the Accounting and Auditing Organization for Islamic Financial Institutions (AAOIFI) (Bahrain), International Islamic Financial Market (IIFM) (Bahrain), Dow Jones Islamic Market Index (New York), Oasis Asset Management (Cape Town, South Africa), Unicorn Investment Bank (Bahrain), Financial Guidance (USA), BNP Paribas (Bahrain), Morgan Stanley (Dubai), Jadwa-Russell Islamic Fund (Kingdom of Saudi Arabia), Bank of London and Middle East (London), Noor Islamic Bank (Dubai), Islamic Bank of Asia (Singapore) and in other financial institutions both local and abroad.

Apart from that, Dr Mohd Daud is also actively advising in capital market product structuring such as Sukuks both local and abroad.

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Sheikh Esam M. Ishaq

Sheikh Esam Ishaq holds the position of Shari'ah Advisor at Discover Islam, Bahrain, and is a member of the Shari'ah Supervisory Board in a number of Business, Educational and Financial institutions.

A member of the Auditing and Accounting Board of The Auditing and Accounting Organization for Islamic Financial Institutions (AAOIFI) - Bahrain, he is also a member of the Shariah Supervisory Boards of ArCapita Investmnet Bank, Bahrain; MunichRe ReTakaful, Malaysia; Capitas Group, USA; Ritaj Investment Company, Kuwait; Eco Bank, Kyrgyz Republic; Meezan Bank, Pakistan ; Al Baraka Islamic Bank, Bahrain and a number of others. He is a prominent speaker on various topics on Islamic finance in major Islamic finance conferences/forums around the world.

Sheikh Esam M. Ishaq graduated from McGill University, Montreal, Canada. He studied Shariah in various study circles in the traditional manner in various Masjids with a number of Shaikhs and scholars.

He currently teaches Fiqh (Islamic Jurisprudence) and Aqeeda (Islamic Doctrines of Faith) courses in a number of Islamic Studies Centres affiliated with the Ministry of Islamic Affairs in the Kingdom of Bahrain.

Sheikh Nizam Yaquby

Shaikh Nizam Yaquby. Sharia Scholar from Bahrain. Has a background in both Traditional Islamic sciences with senior scholars from different parts of Muslim World and also a degree from McGill University in Canada. Sh Nizam has taught Islamic Subjects in Bahrain and lectured all over the world.

He is a member of many International Boards: AAIOFI Sharia Council, Dow Jones Islamic Index, Central bank of Bahrain Sharia Committee, IIFM Sharia Council.

He is also a member of several local and International Sharia Boards. Sh. Nizam has edited several Arabic manuscripts and has more the 500 audio-visual lectures and lessons in both Arabic and English.

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Dr Hussein Hassan

Dr. Hussain Hamid Hassan roles vary from being as a chairman for numerous Banks and Islamic entities to being a member of so many Islamic bodies and Organization and being an expert in some unions. Dr. Hussain works as a chairman of Dubai Islamic Bank Sharia Supervisory Board, Liquidity Management Center - Bahrain (LMC), National Bank of Sharjah, Dubai Islamic Insurance and reinsurance Company (AMAN), Emirates Finance Company, Islamic Development Bank (Jeddah), and Chairman of the Assembly of Muslim Jurists in America.

Moreover, Dr. Hussain is an active member of Accounting and Auditing Organization for Islamic financial Institutions (Bahrain), member of European Islamic Board for Research and Consultation, member of Sharia Supervision Board for Islamic Development bank (Jeddah).

Dr. has a vital role in the Union of Islamic Banks (Jeddah) and transforming conventional banks into Islamic banks (National Bank of Sharja).

Dr Muhammad Imran Ashraf Usmani

Muhammad Imran Usmani, Son of justice (Retd) Mufti Muhammad Taqi Usmani, holds LLB, M. Phil, and Ph. D. in Islamic Finance and graduated as a scholar (Alimiyyah degree) and Takhassus (Specialization) in Islamic Fiqh and fatwa from Jamia Darul-Uloom, Karachi. From the inception of Meezan Bank he is the In-house Shariah Advisor and Head of Product Development and Shariah Compliance department of Meezan Bank, where he supervises in-house training for the different Courses, Audit & compliance, R&D and advisory for Shariah based Banking.

Dr. Usmani has been serving as lecturer/teacher of different subjects of Shariah and as administrator of some divisions of Jamia Darul-Uloom, Karachi since 1990 and is visiting Faculty member of MBA/ PhD students of Karachi University and IBA. He has also been leading Friday khuthbah and prayer at a Jamia Mosque for 19 years.

Dr. Usmani also serves as an advisor/ member of Shariah Boards of the State Bank of Pakistan, HSBC Amanah Finance, Guidance Financial Group USA, Lloyds TSB Bank UK, Japan Bank for International Cooperation (JABIC), Credit Suisse Switzerland, RBS Global, Future Growth Albarakah Equity Fund South Africa, AIG Takaful, ACR Retakaful Malaysia, Capitas Group USA, Bank of London And Middle East Kuwait, BMI Bank Bahrain, Al Khaliji Bank Qatar, Sarasin Bank Switzerland, DCD group Dubai and other Mutual and Property funds and international Sukuk.

He is also an advisor of International Islamic Financial Market(IIFM) Bahrain and International Center for Education in Islamic Finance (INCEIF) Malaysia.

Dr Usmani is author of many books related with Islamic Finance and other subjects of Shariah. He has been presenting papers in many national and international seminars and has delivered lectures in various academic institutions such as Harvard, LSE, IBA, LUMS and others.



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Dr Aznan Hasan

Dr. Aznan Hasan is an Assistant Professor in Islamic law and the former head of Islamic law Department, Ahmad Ibrahim Kulliyah of Laws, International Islamic University Malaysia. He taught subjects such as Islamic Legal Theory, Islamic Commercial Law and Islamic Banking and Finance at both undergraduate and postgraduate levels.

He has served as a Shariah advisor to various financial Institutions and corporate bodies. He was as a member of Shariah Advisory Council of Bank Negara Malaysia. He has later become the Chairman, Shariah Advisory Board, ACR Retakaful Bahrain, Shariah Advisor, Barclays Capital, London, Kane Takaful Solution (Bahrain) ABSA Islamic Bank, South Africa, UM Financial (Canada), Amanahraya Berhad, RHB Islamic Bank, Amanah raya Investment Bank Labuan, Shariah Consultant to Barclays Capital, London and some other financial institutions at both local and international level.

He is also a registered Shariah Advisor for the Islamic Unit Trust Schemes and Islamic securities, Securities Commission of Malaysia. He is also a Member, National International Zakat Organisation (IZO) Coordination Committee, an advisory body established under the Prime Minister Department.

Dr. Aznan Hasan received his first Degree in Shariah from University of al-Azhar. He then successfully completed his Master degree in Shariah from Cairo University with distinction (mumtaz). He then obtained his Ph. D from University of Wales, Lampeter, United Kingdom. He is currently pursuing his Bachelor of Jurisprudence (External) at University of Malaya.

SPEAKER BIOGRAPHIES

Dr Mohamad Akram Laldin - ISRA

Dr. Mohamad Akram is currently the Executive Director of International Shari'ah Research Academy for Islamic Finance (ISRA). Prior to joining ISRA he was an Assistant Professor at the Kulliyah of Islamic Revealed Knowledge and Human Sciences, International Islamic University, Malaysia (IIUM).

In the period 2002-2004, he was a Visiting Assistant Professor at the University of Sharjah, Sharjah, United Arab Emirates. At present, he is the Member of Bank Negara Malaysia Shari'ah Advisory Council, Member of HSBC Amanah Global Shari'ah Advisory Board, Member of Yassar Limited (Dubai) Shari'ah Advisory Board, Member of EAB (London) Shari'ah Advisory Board, Member of Islamic Advisory Board of HSBC Insurance Singapore, and Shari'ah advisor to ZI Syariah Advisory Malaysia, member of Shari'ah Advisory Council International Islamic Financial Market (IIFM), Bahrain and other Boards locally and internationally.

In addition, he is also the Member of the Board of Studies of the Institute of Islamic Banking and Finance, International Islamic University Malaysia.

Dr. Akram holds a B.A. Honours degree in Islamic Jurisprudence and Legislation from the University of Jordan, Amman, Jordan and a Ph.D. in Principles of Islamic Jurisprudence (Usul al-Fiqh) from the University of Edinburgh, Scotland, United Kingdom. He has presented many papers related to Islamic Banking and Finance and other Fiqh topics at national and International level and has conducted many training sessions particularly on Islamic Banking and Finance for different sectors since 1999.

He is a registered Shariah Advisor for Islamic Securities with the Securities Commission of Malaysia and has acted as Shariah advisor in the issuance of several sukuks. In addition he is also prolific author of academic works specifically in the areas of Islamic Banking and Finance.

SPEAKER BIOGRAPHIES

Shaikh Muddassir Siddiqui - Denton Wilde Sapte

Shaikh Muddassir Siddiqui is uniquely qualified both as a Shari'ah expert and as a US-trained attorney. Shaikh Siddiqui is a partner in the Dubai office of Denton Wilde Sapte. He is a former member of the prestigious AAOIFI Shari'ah board and is now a member of the New York Bar and also the Fiqh Council of North America. He was also previously the Internal Shari'ah Supervisor at the Islamic Development Bank in Jeddah.

Shaikh Siddiqui has extensive experience in advising on transactions involving Shari'ah-compliant financing and Saudi laws, including:

- Islamic Development Bank: participating in the deliberations of the Shari'ah Board of IDB as well as the Shari'ah review of the Islamic Financial Service Board's (IFSB) Standards. Auditing, for Shari'ah compliance purposes, financial activities of IDB.
- Central Banks: advising on practical steps for facilitating the implementation of Islamic Finance within their jurisdictions.
- Fannie Mae: Acting as a Shari'ah advisor to Fannie Mae. Drafting core Shari'ah-compliant contracts (sale contracts, notes and mortgages) for use by US home buyers utilising murabaha and ijara methods.
- Afghanistan Transitional Commercial Law Project: Acting as a Shari'ah law expert on Afghanistan Transitional Commercial Law Project involving codification of laws for Afghanistan.
- Various clients: Advising on matters of the Shari'ah law, Saudi regulations and US law affecting foreign trade and also advising on various issues relating to defaulting Islamic finance facilities.

Simon Gray - Dubai Financial Services Authority (DFSA)

Simon joined the DFSA in 2006 as Director, Supervision covering asset management, banking and insurance and his remit includes the supervision of Islamic Financial Institutions as well as conventional Firms offering Islamic Windows. Simon has spent much of his working life in the private sector with senior roles including Baring Asset Management, New Star Asset Management and, most recently, as Head of Asset Management Compliance at Barclays Wealth.

He has previously worked at IMRO, a predecessor organisation of the UK FSA and on the successful BCCI investigation for the Serious Fraud Office.

Simon is a Fellow of the Securities and Investments Institute, as well as a Fellow of the Institute of Financial Services.



SPEAKER BIOGRAPHIES

Khairul Nizam - AAOIFI

Khairul Nizam is the Assistant Secretary – General of Accounting and Auditing Organization for Islamic Financial Institutions (AAOIFI) based in Manama, Bahrain.

His responsibilities include carrying out AAOIFI's activities in relation to development and adoption of its international Islamic finance standards, and offering of its professional development programs. He also delivers training on application of AAOIFI standards, and on Islamic banking and finance.

Prior to joining AAOIFI in 2005, Khairul Nizam was with Malaysia's largest financial services group for over 10 years, and was Head of Islamic Banking in the group's offshore banking arm. He also served in various areas of the group's operations, including corporate banking, auditing, and international banking. Khairul Nizam graduated from the University of Nottingham, United Kingdom.

Accounting and Auditing Organization for Islamic Financial Institutions (AAOIFI)
AAOIFI is the leading autonomous international organization responsible for the formulation and issuance of accounting, auditing, governance, ethics, and Shari'a standards for the international Islamic finance industry. It has issued 26 accounting standards, 5 auditing standards, 7 governance standards, 2 codes of ethics, and 41 Shari'a standards. The standards have been followed by leading Islamic financial institutions in, amongst others, Bahrain, Brunei, Dubai International Financial Centre, France, Indonesia, Jordan, Kuwait, Lebanon, Malaysia, Pakistan, Saudi Arabia, Qatar, Qatar Financial Centre, South Africa, Sudan, Syria, United Arab Emirates and United Kingdom as well as in Africa, Central Asia and North America.

In addition, AAOIFI is also involved in consultancy services for the international Islamic finance industry, professional development programs such as Certified Shari'a Adviser and Auditor (CSAA) and Certified Islamic Professional Accountant (CIPA), and contract certification program – to support technical understanding and adoption of its standards.

AAOIFI is supported by over 200 members from over 45 countries. Members consist of central banks and monetary authorities, financial institutions, accounting and auditing firms, and other institutions that support the international Islamic finance industry.

Habib Motani - Clifford Chance

Habib Motani is a partner and heads the Financial Markets and Structured Products group in Clifford Chance's London office. He focuses on advising securities firms, banks and other financial markets participants on derivatives, structured products, structured capital markets work, Islamic Finance, particularly Islamic hedging and risk management, as well as risk management more broadly such as netting and collateral as well as market infrastructure projects in the clearing and settlement field.

He has participated in many financial markets industry documentation, risk management and regulatory initiatives.



SPEAKER BIOGRAPHIES

Priya Uberoi - Clifford Chance

Priya is the director of Islamic derivatives and structured products at Clifford Chance. Over the past twelve years, Priya has advised on a number of complex structured finance transactions mainly in Emerging Markets (Middle East, Russia, Kazakhstan and North Africa) that blend conventional debt and derivative instruments with local law particularities.

She focuses heavily in developing OTC derivatives technology in the world of Islamic Finance, e.g. converting conventional cash flows into Shari'a-compliant cash flows and using halal Islamic products (e.g. murabaha, wa'ad, salam and arbun) to generate similar economic profiles to conventional derivatives, but in a Shari'a-compliant manner.

Priya has advised a number of major banks on OTC Shari'a-compliant derivative transactions including cross-currency swaps, profit rate swaps, wa'ad based products under structured securities programmes, and has worked extensively in helping to develop the ISDA/IIFM Ta'hawatt Master Agreement.

Priya has also been involved in a number of discussion fora with respect to the establishment of Shari'a-compliant long funds and Shari'a-compliant hedge funds with emphasis being placed on Shari'a-compliant shorting techniques, repos, custodian arrangements and issues relating to rehypothecation and synthetic CLO structures.

She is the author of a number of publications.

- Oxford University 1992-1995 (BA Hons, MA Oxon in Jurisprudence)
- Store Street Law School PLC
- Admitted as Solicitor in England & Wales March 1999
- Clifford Chance London 1997-1999
- Clifford Chance Moscow 1999-2001
- BNP Paribas (Senior Counsel) 2002-2005
- Allen & Overy (Senior Associate in Derivatives & Structured Finance) 2006-2009
- Clifford Chance (Director of Islamic Derivatives & Structured Products) from January 2010

SPEAKER BIOGRAPHIES

Ijlal Ahmed Alvi – IIFM

Ijlal Alvi has over twenty years experience in the financial services industry; specifically in the areas of Foreign Exchange, Money Market, Fixed Income Securities and Asset Management. He has extensive hands on experience in setting up new Treasury functions, Mutual & Special purpose funds, banks restructuring/formation and strategic planning/policy making. Prior to moving to the Gulf, he spent 10 years with international and regional financial institutions. Since 1997, he has served at senior positions in the areas of Treasury & Capital Markets with a number of Middle East based financial institutions.

Mr. Alvi is the Chief Executive of IIFM since mid 2005 where he has been instrumental in initiating standardization of documentation, products and processes in Islamic Capital & Money Market (ICMM).

Mr. Alvi has been involved in several working committees at international level such as the Islamic Financial Services Industry (IFSI) 10 year Framework, Islamic Money Market Task Force and Islamic Financial Sector Development Working Group. He currently manages a number of IIFM's Global Working Groups focused towards developing unified approach in documentation and products covering liquidity management, hedging and other ICMM related issues.

In 2008, he oversaw the launch of IFSI's first universally standardized documentation in the form of IIFM Master Agreements for Treasury Placement (MATP).

Robert Pickel - International Swaps and Derivatives Association

Robert G. Pickel is Executive Vice Chairman of the International Swaps and Derivatives Association, Inc. Mr. Pickel served as Executive Director and Chief Executive Officer of ISDA from January 2001 to November 2009. From 1997 to 2001 he held the position of General Counsel of ISDA.

Prior to joining ISDA, Mr. Pickel was Assistant General Counsel in the Legal Department of Amerada Hess Corporation, an international oil and gas company, from 1991 to 1997. He has also worked at the law firm of Cravath, Swaine & Moore in New York and London, where he represented ISDA in a variety of matters.

Mr. Pickel serves as a member of the Board of Directors for The Institute for Financial Markets, a member of The Bretton Woods Committee and a member of the Board of the Capital Markets Law Journal. Mr. Pickel graduated from Williams College and received his law degree from New York University.



SPEAKER BIOGRAPHIES

Debashis Dey - Clifford Chance

Debashis Dey is a Partner in the International capital markets practice of Clifford Chance. He is currently based in the firm's offices in the United Arab Emirates.

Debashis specialises in complex financings that access the domestic and international capital markets, including Islamic finance sukuk issues, conventional bond issues and securitisation.

Debashis' recent high-profile work includes some of the largest, most complex and innovative sukuk structures done in the MENA region. These include sukuk issues by GECC, Sorouh Real Estate, TDIC and others.

Debashis also led the capital markets team responsible for structuring the aircraft sukuk sponsored by GE, the largest international sukuk ever issued by a US corporate.

The UAE offices of Clifford Chance have the largest dedicated Islamic and conventional capital markets practise in the GCC with 14 full time capital markets lawyers led by Debashis Dey.

Clifford Chance's global capital markets practice comprises over 422 lawyers and partners who concentrate on securities transactions and other products sold into the capital markets.

The practice is founded on a full-service US and UK securities law capability, complemented by local securities law expertise in key financial centres such as Dubai. The combination of local knowledge with an international perspective enables Clifford Chance to provide practical, integrated legal advice covering the full spectrum of global capital raising activities including public and private domestic and international offerings of traditional debt and equity securities as well as convertible and other derivative and structured securities.

Clifford Chance's clients include issuers, originators, arrangers, managers, investors and other finance providers, trustees, rating agencies, monoline insurers and swap counter parties from a variety of industries including energy, transport, infrastructure projects, and real estate.

SPEAKER BIOGRAPHIES

STREAM C: Project and Infrastructure Finance

Elena Palei - MIGA

Elena Palei, a Russian national, is a senior underwriter at the Multilateral Investment Guarantee Agency (MIGA), the political risk insurance arm of the World Bank Group. Since joining MIGA in 2000, Ms. Palei has worked on a broad range of infrastructure projects worldwide and built significant experience in handling complex projects and advising clients on mitigating political risks for their planned investments in emerging markets.

Ms. Palei underwrote MIGA's first-ever support for a project that is selling carbon credits gained by reducing greenhouse gas emissions. She also led MIGA's team for a number of award-winning project finance transactions including the Nam Theun 2 hydropower dam in Lao PDR and Thailand, the Shariah-friendly Doraleh Container Terminal project in Djibouti, Autopistas del Sol S.A. in toll road in Costa Rica, and VMobile in Nigeria.

Prior to joining MIGA, Ms. Palei worked for PFC Energy, an advisory firm specializing in customized financial and managerial services to leading energy companies. At PFC Energy, she counseled energy companies on acquisitions, restructuring, selection of new business partners, and pursuing opportunities in the emerging markets. Ms. Palei holds a Masters Degree in Economics from Moscow State University and a Masters Degree in Economics and Finance from the University of Nebraska-Lincoln.

Ramzi Al Sewaidi - First Energy Bank

Mr. Ramzi Al-Sewaidi has almost 19 years of experience in the banking sector, with an excellent management background obtained through his extensive international, regional and local experience in the corporate and investment banking sectors.

As the Head of Investment Banking for First Energy Bank (FEB), his responsibilities include overseeing the Project Development, Private Equity and Project Management units in addition to the Corporate Finance Advisory business.

Prior to joining FEB, Mr. Al-Sewaidi held a number of senior positions, beginning his career at The Baldwin Agency in local and international marketing and then as the director of finance, based in Toronto, Canada. He then moved to HSBC Canada as commercial banking account manager, followed by Gulf International Bank (GIB) as Vice President - Saudi Corporate Division. He has also held the position of First Vice President at Arab Banking Corporation (ABC) where he gained experience in portfolio management, project and corporate finance.

Mr. Al Sewaidi is also a member of several international societies, including the Beta Gamma Sigma national honour society for business, Delta Mu Delta Management Honour Society and the Financial Management Association Honour Society.

Mr. Al-Sewaidi holds a Masters of Business Administration Degree (MBA) and a Bachelors of Science degree (BSc) in Business Administration from Suffolk University, Boston, USA.



SPEAKER BIOGRAPHIES

Irfan Said - Samba Financial Group

Irfan joined Samba Financial Group in 2001. From 1996 until joining Samba, Irfan worked in the Project and Structured Finance team at ANZ Investment Bank, Mumbai. Prior to joining ANZ, Irfan gained specialization in the Energy Sector while working in ICF Kaiser International (ICFKI), Washington D.C.

Irfan has extensive and broad ranging experience in corporate finance, acquisition finance, debt underwriting and syndication, structured solutions, financial advisory and structured finance.

He has been involved in numerous advisory and debt arranging assignments relating to petrochemicals, power, oil and gas, infrastructure (including real estate) and petrochemicals. Some of the recent deals closed include the SEC Rabigh IPP, Maaden Phosphate project and advising Sabic on raising debt for its US\$ 10 billion Saudi Kayan petrochemical project.

Irfan graduated from Wesleyan University, Connecticut in 1993 with a BA in Economics and Mathematics. In 1996 he received his MA in Economics from Georgetown University, Washington D.C.

Rajit Nanda - Acwa Power

Rajit NANDA is currently the CFO of ACWA Power International with an overall responsibility for Acquisitions, Project Finance, Corporate Finance, Risk, Treasury & Accounting.

ACWA Power International is a developer, owner and operator of power generation and desalinated water production plants structured on a concession or utility outsourcing contract model, co-funded with limited recourse, project finance framework.

To date, this strategy has translated into six mega projects: Rabigh IWSPP, Shuaibah IWPP, Shuaibah Expansion IWP, Marafiq Jubail IWPP, Shuqaiq IWPP and Rabigh IPP.

Additionally, ACWA Power International has also constructed two, barge mounted, self contained desalination plants each capable of producing 25 000 cum of water per day, a world first. While some of these projects are already in production and the others in construction once all are fully operational, they will produce a total output of approx 6000 MW of power and 2.24 million cum per day of desalinated water.

Prior to joining ACWA Power, he was the CFO for GDF Suez Energy International's Middle East, Asia & Africa region till Dec 2008 and was a key member of the regional management charting the success story of GDF Suez Energy in the Asia and Middle East region.

Mr Nanda has successfully led and supervised the structuring and financing of several I(W)PPs in countries like Oman, Saudi Arabia, Bahrain, Abu Dhabi, Qatar, Thailand, Singapore, South Africa and further involved in the financing of I(W)PPs in countries like India, Jordan, Yemen and Turkey.



SPEAKER BIOGRAPHIES

Abbas Hussein - Standard Chartered Bank

Abbas is a Managing Director in Standard Chartered Bank's regional Project & Export Finance team in Dubai. His responsibilities include originating and executing project finance transactions located in the Middle East, North Africa, and Pakistan. Abbas has extensive experience in credit analysis, structuring and documentation. Before joining SCB, he worked for Bank of America and Citibank, managing a diverse portfolio of MNC's and local corporates.

Abbas has worked on several deals in the Power, Oil and Gas sectors in the region and was the deal team leader on Tihama Power Generation, Sohar Refinery Company, Egypt LNG, Dolphin Energy, Qatar Gas II, Qatargas III, Qatargas IV, Qalhat LNG, Q-Power, Shuaibah IWPP, Qatofin, Q-Chem II, Ras Gas, Qatar Steel, Fatima Fertilisers, Taweelah A-1, Fujairah I IWPP, Shuqaiq IWPP, Ras Laffan IWPP, Port Said IPP, and Suez Gulf IPP.

Abbas has worked extensively in pre-bid financial structuring/advisories in the power sector and was the deal team leader for Sohar Power, Hidd Power, Marafiq IWPP, Mesaieed IWPP, Barka II IWPP/ Rusail Power Company, Fujairah II IWPP, Ras Azzour IWPP, Salalah IWPP, Shuweihat II IWPP, Sohar Power re-financing, Al Dur IWPP, Rabigh IPP and Shuweihat 2 IWPP.

Abbas holds a Bachelor of Arts degree from Northwestern University and an MBA from Cornell University.

Nina Shapiro - IFC

Ms. Nina Shapiro is Vice President Finance and Treasurer of the International Finance Corporation (IFC). She was appointed Treasurer in 2000 and Vice President Finance in 2003. Ms. Shapiro manages IFC's Treasury including funding, liquid asset investments, asset liability management, and the Corporation's initiatives in structured finance and in local currency and risk hedging instruments. She also manages the Corporation's equity strategy and sales, and its bank syndication (B-Loan) program.

After joining the World Bank as a Young Professional in 1978, Ms. Shapiro held a variety of positions in both the World Bank and IFC. She was Director of Project Finance and Guarantees at the World Bank where she developed the Bank's partial risk guarantee instruments for public-private partnerships in project finance and the partial credit guarantee for capital market transactions.

Ms. Shapiro received a BA from Smith College, an MBA from Harvard Business School, where she received a Sheldon Fellowship, and a Masters in Planning from Harvard Graduate School of Design.



SPEAKER BIOGRAPHIES

STREAM D: Wealth and asset management

Brian Ingram - Russell Investments

Brian Ingram is a senior research analyst for Russell Investments, responsible for researching global fixed income and active currency managers.

Brian also takes an active role in the design, development, and marketing of Russell's Shariah compliant product range—including investment funds and index products. His contribution involved supervision of investment-related issues, including interpretation of Shariah guidelines, benchmarking, compliance and monitoring. He retains responsibilities for ongoing investment analysis and product development.

Prior to his employment at Russell, Brian served as Secretary to the Trust for the Amana Mutual Funds investment company, a US-based family of Shariah compliant products. He had an influential role in the articulation of the Shariah principles applied to the product.

Brian is also the co-author of the 'Guide to Understanding Islamic Investing', published by Lightbulb Press. He is a frequent public speaker on Islamic investing, and regularly represents Russell Shariah product offerings for a variety of Middle Eastern and global clients

Raul Biancardi - NCB Capital

Raul started his banking career at the beginning of the 1990s as the founder of Morgan Stanley's Emerging Markets Equities business in Europe, launching initially the Latin American equities effort. Under his leadership, the team expanded to include coverage of Turkey, Greece, South Africa, Central Europe and Russia.

In 1997, Raul joined Lehman Brothers to manage the European Equity Research team. During his years in the role, Raul grew the department rapidly, moving the firm's ranking in the Institutional Investor polls from 12th place to 4th.

In 2001, Raul was asked take on a broader role, that of Director of Lehman Brothers' European Wealth and Asset Management Division. In his new position, Raul developed several new revenue lines including a mid-sized institutional equities business, a fixed income sales effort, a fund of hedge funds business, and a hedge-fund seeding program.

Raul joined NCB Capital in January of 2008 as the firm's Chief Operating Officer, where he helps to manage the Firm's three divisions: Wealth and Asset Management, Brokerage, and Investment Banking.

He holds a BA from Tulane University in New Orleans and an MBA from Westminster University in London.



SPEAKER BIOGRAPHIES

Bindesh P. Shah - Amiri Capital

Bindesh P. Shah is a co-founder of Amiri Capital.

Amiri Capital was founded four years with the aim of developing high quality and rigorously Shariah compliant investment solutions for Islamic investors. To date it has developed equity alternative investment funds with in partnership with Coronation, real estate funds in partnership with ING Real Estate and its own equity screening system, Amiri S³, which has been given a fatwa.

Bindesh was the former head of Islamic finance at Lloyds TSB where he successfully launched the Scottish Widows Shariah compliant mutual fund. At Lloyds TSB he also led the development of a partnership with ICICI Bank, one of India's leading banks.

Bindesh began his career as a strategic management consultant at LEK consulting and worked as a consultant at McKinsey & Company.

He is an Economics graduate of the University of Cambridge and earned an MBA from Wharton.

Dr. Aleksandar Devic - European Finance House

Aleksandar is a senior member of the Asset Management Team with the main responsibility for managing the Global Sukuk Plus Fund and conducting credit and exposure analysis on the counterparties.

Aleksandar joined EFH from Lehman Brothers in London where he held the post of Director in the highly respected European Securitised Products Research Team.

Aleksandar holds a PHD from Cambridge University in Management Studies (Corporate Finance), a degree in Economics, and the Islamic Finance Qualification.

SPEAKER BIOGRAPHIES

Tariq Al-Rifai - Dow Jones Indexes

Tariq al-Rifai is director of Islamic Market Indexes of Dow Jones Indexes. His responsibilities include working closely with index support and development as well as sales, marketing and PR in driving the Islamic Index business, promoting and representing DJI as a speaker and educator at industry conferences and events, and maintaining relationships with financial institutions globally.

Tariq has been involved in Islamic fund research and advising institutions on Islamic funds and structures and other investment products for over a decade. In his previous roles, Tariq was a partner in the London office of The International Investor, a Kuwait-based investment bank, where he was responsible for building distribution relationships with financial institutions in Europe and the Middle East.

He was also vice president and manager of HSBC Bank's Islamic Finance Program in the United States and, most recently, a vice president of UIB Capital, a US-based private equity subsidiary of Bahrain's Unicorn Investment Bank that manages sizeable Shariah-compliant portfolio investments.

In 1996, Tariq founded Failaka Advisors, which was the first organization to monitor and publish research on Islamic funds and remains a leading provider of Islamic financial solutions to this growing market.

Tariq holds an MBA from DePaul University in Chicago and a BS in International Finance from St. Cloud State University in Minnesota.

A native of Kuwait, he has been living in Chicago with his family and relocated to Dubai in order to be close to the center of Islamic finance.

Abdul-Haq Mohammed – Trowers & Hamlins

Abdul-Haq is a partner based in Trowers & Hamlins' Bahrain office and the head of its Middle East Real Estate team. He specialises in all aspects of real estate work, and is currently advising developers and investors on major property projects in Bahrain, Saudi Arabia and Abu Dhabi.

Abdul-Haq has advised clients on Shari'ah-compliant real estate funds and Islamic finance structures for property development and financing. He recently led a team providing advice on the production of a suite of documents to facilitate the combined sale, development and Islamic financing of parcels at a major mixed-use project.

His clients include Arcapita, Kuwait Finance House Bahrain, Al Salam Bank Bahrain, Oasis Capital Bank, Venture Capital Bank and Inovent.

Chambers Global 2009 says:

"Considered the 'leading light in this area', Abdul-Haq Mohammed utilises his 'absolutely excellent understanding of local law to head the firm's Middle East real estate practice. Clients consider him to be 'diligent, composed and thoughtful'."



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SPEAKER BIOGRAPHIES

STREAM E: Innovations in Islamic finance and banking

Fadi Tabbara – Jadwa

- Fadi is currently the Head of Asset Management and Chief Investment Officer of Jadwa Investment. He oversees a portfolio of over SAR6 billion in 17 funds and 33 managed accounts.
- As Chief Investment Officer at Samba Financial Group, Fadi managed over \$12 billion in assets.
- Launched 18 international and local funds and over 170 discretionary portfolios at Samba in three major asset classes, including the:
 - First Saudi fund for international investors (SAIF, 1997)
 - First China Opportunities Fund (Izdihar, 2005)
 - First open-end Saudi Real Estate Fund (SREF, 2007)
- Listed in .Leaders of Saudi Arabia. (LPC Publication, 2007)
- Awarded best fund manager for 2003, 2004, 2005, 2006, 2008, and 2009.

Fadi graduated from the American University in Cairo in 1993 with a Bachelor of Arts in Business Administration. In 1996 he graduated from University of Reading with a Masters of Science in International Securities Investment & Banking.

He joined Jadwa Investment in April 2007 as the Head of Asset Management and Chief Investment Officer. Since then, Jadwa Asset Management has, under his leadership, launched 17 Jadwa Funds. Fadi played a key role in setting up Russell-Jadwa strategic partnership and set up Jadwa.s discretionary portfolio management service which now has 33 managed accounts. He has been instrumental in launching Jadwa.s most innovative funds viz. CIT-Jadwa UK Real Estate Fund, Jadwa Food and Beverage Fund, and Jadwa Co-Investment Fund (Saudi Lube Oil). Fadi supervises a portfolio of over SAR6 billion as of end of 2009.

Fadi has 17 years investment banking experience primarily in asset management (Saudi, Arab and International Equity Markets) as he earlier worked for Samba Financial Group; his last position in Samba was Asset Management Division Head and Chief Investment Officer from 2002 until April 2007. During his experience in Samba, Fadi assisted in the development and inception of the Saudi Arabia Investment Fund (SAIF), the first and only Saudi equities fund listed on the London Stock Exchange and he launched Al-Raed, one of the largest Shariah-compliant Saudi equity funds, Al-Fareed a dividend income and growth fund, Izdihar China Equity fund, the first of its kind in the Kingdom of Saudi Arabia, Al-Raed GCC Fund, Al-Musahem GCC Fund and, first of its kind and the only open-end Shariah Compliant Real Estate Fund, Samba Real Estate Fund.

During that period Fadi managed in excess of \$12 billion in mutual funds and discretionary portfolios. In Samba, Fadi launched 18 international and local funds in three major asset classes and was awarded best portfolio manager for 2003, 2004, 2005 and 2006.

Recently, his flagship fund, Jadwa Saudi Equity Fund was awarded as the Best Saudi Equity Fund for its 2009 performance.



SPEAKER BIOGRAPHIES

Khairul Nizam – AAOIFI

Khairul Nizam is the Assistant Secretary – General of Accounting and Auditing Organization for Islamic Financial Institutions (AAOIFI) based in Manama, Bahrain.

His responsibilities include carrying out AAOIFI's activities in relation to development and adoption of its international Islamic finance standards, and offering of its professional development programs. He also delivers training on application of AAOIFI standards, and on Islamic banking and finance.

Prior to joining AAOIFI in 2005, Khairul Nizam was with Malaysia's largest financial services group for over 10 years, and was Head of Islamic Banking in the group's offshore banking arm.

He also served in various areas of the group's operations, including corporate banking, auditing, and international banking.

Khairul Nizam graduated from the University of Nottingham, United Kingdom.

Accounting and Auditing Organization for Islamic Financial Institutions (AAOIFI)
AAOIFI is the leading autonomous international organization responsible for the formulation and issuance of accounting, auditing, governance, ethics, and Shari'a standards for the international Islamic finance industry. It has issued 26 accounting standards, 5 auditing standards, 7 governance standards, 2 codes of ethics, and 41 Shari'a standards. The standards have been followed by leading Islamic financial institutions in, amongst others, Bahrain, Brunei, Dubai International Financial Centre, France, Indonesia, Jordan, Kuwait, Lebanon, Malaysia, Pakistan, Saudi Arabia, Qatar, Qatar Financial Centre, South Africa, Sudan, Syria, United Arab Emirates and United Kingdom as well as in Africa, Central Asia and North America.

In addition, AAOIFI is also involved in consultancy services for the international Islamic finance industry, professional development programs such as Certified Shari'a Adviser and Auditor (CSAA) and Certified Islamic Professional Accountant (CIPA), and contract certification program – to support technical understanding and adoption of its standards.

AAOIFI is supported by over 200 members from over 45 countries. Members consist of central banks and monetary authorities, financial institutions, accounting and auditing firms, and other institutions that support the international Islamic finance industry.

SPEAKER BIOGRAPHIES

Dr Abdul Rahman Khalil Tolefat - Allianz Takaful

Dr. Abdulrahman Tolefat's inspiring career has spanned a decade of achievements in the financial sector. After nine creditable years with the Central Bank of Bahrain, as a Head of Strategic Planning, Dr. Tolefat took charge as the CEO of Allianz Takaful in Bahrain, the global hub for Islamic Insurance (Takaful) of Allianz Group, the international giant in insurance, banking and asset management.

Dr. Tolefat, a distinguished scholar in the field of Takaful and as a member of various committees and boards in the financial field, he has played an instrumental role in imparting international standards to Islamic banking and Takaful.

He was a member of the CBB Committee that developed the Insurance Rulebook in coordination with PriceWaterHouse Cooper and a member of the working group between International Association for Insurance Supervisors (IAIS) and Islamic Financial Services Board (IFSB) that had issued working paper named "Issues in Regulation and Supervision of Takaful".

Charles Yeterian - Novus

Charles F. Yeterian, is Vice President and Director at Novus Aviation Services SA in Geneva, Switzerland. Novus is a company involved in setting up investment funds, aircraft portfolio management and aircraft- and aviation-related trading, leasing and financing activities.

Prior to joining Novus, Mr. Yeterian was with UAS (United Aviation Services), where he was responsible for aircraft financing, structuring and cross-border leasing and setting-up joint venture transactions.

Besides aircraft leasing, Charles Yeterian has an extensive experience in banking with Irving Trust Company, (now Bank of New York Mellon) and First National Bank of Dallas, (now Bank of America), in the field of corporate lending, correspondent banking and project / asset-based financing.

In between banking positions, Mr. Yeterian was an Associate Consultant with Booz-Allen & Hamilton, New York and Paris, where he worked on a variety of assignments for corporate and governmental clients in the oil industry and consumer products sector.

Charles Yeterian holds a Bachelors of Arts degree in Economics from St. Joseph University, a Masters degree in Business Administration from University of Dallas, Texas and an Executive Banking Program Certificate from Harvard Business School. Charles is fluent in Arabic, English and French and has some language skills in Armenian and Italian. Mr. Yeterian is lecturer on International Trade and Development.

He is married and has four children.

He enjoys mountain climbing, cycling, swimming, reading, music and amateur theatre.



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SPEAKER BIOGRAPHIES

James Hume - Omega Consultants

James is a Partner in Omega Group, Chief Executive of Omega Consultants, and a Director of Omega Financial Management Limited.

Based in Dubai and with an office in London, Omega provides financially-oriented consulting, representation and marketing services to institutions wishing to develop or expand their business in the Middle East. Specialising in Shari'a-compliant structures, the company specialises in the healthcare, cleantec, and financial services sectors and provides access to capital markets and investment opportunities in Europe, MENA and Asia.

James is also Executive Chairman of Dubai Professional Trading Group DMCC, a proprietary trading venture initiated in conjunction with the Government of Dubai and Chief Financial Officer of Dove Energy Group Limited, incorporated in the DIFC, involved in the exploration and production of oil in Yemen and elsewhere in the Middle East

During his recent years in Dubai, James has served as Senior Executive Officer of the DIFC Branch of Jersey based Volaw Trust & Corporate Services Limited; Senior Executive Officer of IDS International Limited; a specialist investment fund administration company and as Executive Vice President, DIFC, responsible for all aspects of business development strategy implementation. Latterly, James was also Head of Islamic Banking for the DIFC.

Prior to joining the DIFC, James was Executive Director of Clayton Hume Associates Ltd., a management consultancy specialising in Islamic finance, providing a wide range of advisory services to banks and financial institutions in the Middle East, Eastern Europe, USA, Switzerland and the U.K.

His career includes 16 years at the Bank of America, in a number of international positions including Global Treasurer - The Private Bank; San Francisco and London; Director of Sales - BankAmerica International, New York; CEO – BankAmerica Trust and Banking Corporation, Cayman Islands; CFO - World Banking Group, Asia Division, based in Tokyo and Head of Liability Product Development, based in San Francisco. Previously he held a variety of trading roles with King & Shaxson, Amex Bank and American Express.

His academic qualifications include ACIB: (Chartered Institute of Bankers, London) and MBA - Business (San Francisco).



SPEAKER BIOGRAPHIES

Massoud Janekeh - The Bank of London and the Middle East

Massoud joined BLME in April 2007 with responsibility for Trade Finance and Business Finance.

Massoud has a diverse background having worked in different industries, advisory and financial service sectors. As a Chemical Engineer he spent 10 years managing investments for global products including Quron and Glyphosate at ICI/Zeneca, before moving to strategy consultancy with AT Kearney and to Integrum with a focus on M&A and post merger integration (Ford/Land Rover, France Telecom/ Orange and Halifax/ Bank of Scotland).

Massoud then moved to financial services when he joined BDIC as a corporate finance advisor and later on becoming involved in structured debt with European American Capital.

Shaykh Haytham Tamim - Utrujj Foundation and Shariah solutions

Shaykh Haytham Tamim is the chairman and founder of Utrujj foundation, a leading Islamic educational institution in the UK. He has provided a leading vision for Islamic learning which has influenced the way Islamic knowledge is disseminated in the UK. While responsible for orchestrating the design and delivery of over 200 different courses Shaykh Haytham Tamim's vast courses, Tamim's teaching experience has manifested in changing many lives.

He is the director of the "Shariah Solutions Limited" A consultancy firm in Islamic Finance and is on the Shari'ah supervisory board for Gatehouse Bank PLC (London), Gulf Finance House (UK), Europe Arab Bank (UK) and the chairman of "London school of Islamic finance"(UK). He has delivered numerous courses and lectures in Islamic finance including an annual conference with leading Islamic finance scholars.

Shaykh's responsibilities and achievements include:

- member of Harvard-LSE workshop, the Islamic Finance Project (since 2008)
- involved in the consultancy process of the UK government Sukuk
- supervised the first Islamic fund in Ukraine (October 2009)
- supervised the first Islamic fund in Gibraltar (November 2009)
- former senior lecturer in Islamic transactions and comparative Fiqh at the Islamic university of Beirut
- classical education from eminent scholars including comparative Fiqh and Islamic transactions
- studied Shari'ah for over 20 years
- verified around 20 books
- provides consultancy to public and private organisations
- training and consultancy within corporate companies



SPEAKER BIOGRAPHIES

Michael Clark - European Finance House

Michael Clark is the Chief Executive Officer of European Finance House. He has been with the Bank since its creation in 2007. He is responsible for driving forward product innovation and business development and oversees all four business lines in the Bank, namely Asset Management, Corporate Finance, Real Estate and Treasury.

Michael is a member of the Asset & Liability and Risk Management Committees, and chairs the Executive Committee at EFH.

Michael has held a number of senior management positions throughout his 30 year career in the Banking and Finance industry. From 1999 to 2006, he was the Head of Corporate and Institutional Banking at Arab Bank where his role focused on Business Development. In this position, he managed the bank's Asset Management, Corporate Finance, Project Finance, Real Estate, Syndications and trade Finance businesses. During this time he was a member of Arab Bank's Management, Asset and Liability and Credit committees.

Prior to this he spent 9 years working with Yamaichi Bank (U.K.) plc, initially as Head of Corporate and Institutional Banking and latterly as General Manager. He was again a member of the Bank's Management, Asset and Liability and Credit committees throughout this period. He worked formerly for Saudi International Bank and Midland Bank.

Michael holds a BSc. (Hons) degree in Banking and Finance, an A.C.I.B. professional qualification, an M.B.A. in Finance from City University London and the Islamic Finance Qualification.

SPEAKER BIOGRAPHIES

Dr Mohamad Akram Laldin - ISRA

Dr. Mohamad Akram is currently the Executive Director of International Shari'ah Research Academy for Islamic Finance (ISRA). Prior to joining ISRA he was an Assistant Professor at the Kulliyah of Islamic Revealed Knowledge and Human Sciences, International Islamic University, Malaysia (IIUM).

In the period 2002-2004, he was a Visiting Assistant Professor at the University of Sharjah, Sharjah, United Arab Emirates.

At present, he is the Member of Bank Negara Malaysia Shari'ah Advisory Council, Member of HSBC Amanah Global Shari'ah Advisory Board, Member of Yassar Limited (Dubai) Shari'ah Advisory Board, Member of EAB (London) Shari'ah Advisory Board, Member of Islamic Advisory Board of HSBC Insurance Singapore, and Shari'ah advisor to ZI Syariah Advisory Malaysia, member of Shari'ah Advisory Council International Islamic Financial Market (IIFM), Bahrain and other Boards locally and internationally.

In addition, he is also the Member of the Board of Studies of the Institute of Islamic Banking and Finance, International Islamic University Malaysia.

Dr. Akram holds a B.A. Honours degree in Islamic Jurisprudence and Legislation from the University of Jordan, Amman, Jordan and a Ph.D. in Principles of Islamic Jurisprudence (Usul al-Fiqh) from the University of Edinburgh, Scotland, United Kingdom.

He has presented many papers related to Islamic Banking and Finance and other Fiqh topics at national and International level and has conducted many training sessions particularly on Islamic Banking and Finance for different sectors since 1999.

He is a registered Shariah Advisor for Islamic Securities with the Securities Commission of Malaysia and has acted as Shariah advisor in the issuance of several sukuks. In addition he is also prolific author of academic works specifically in the areas of Islamic Banking and Finance.

SPEAKER BIOGRAPHIES

Shamsun Anwar Hussan - CIMB Islamic

Shamsun holds a Bachelor of Science in Business Administration Degree (Finance) from Boston University in the United States of America. He has garnered over 19 years of banking experience throughout 3 jurisdictions, being the United States of America, Malaysia and Offshore. Notably, the extent of his application of Islamic Finance has spanned over the course of 15 years.

He has successfully structured and closed the first Sukuk Al Ijarah in the international fixed income market for Kumpulan Guthrie Berhad, which effectuated the initiation of the global Islamic capital market.

Additionally, he has handled various Islamic financing deals (onshore, offshore and cross border) which holds a total worth of more than RM20 billion. This would include the landmark RM4.4 billion Serial Bai Bithaman Ajil Islamic Debt Securities (BaIDS) for Kuala Lumpur International Airport Berhad in 1996-97, the transaction that is recognized as single-handedly realizing the exponential growth of the Malaysian Islamic capital market.