

Mohamed Mazen DAKHLI

A dynamic mid-level professional with diverse academic qualifications and field experience in the areas of risk management, project management, Islamic finance and economic empowerment along with strong inter-personal & linguistic skills.

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Work experience

4US Consulting, Morocco

Jumada al-Akher 1435 / April 2014 - Present

(Formerly IBF Group Consulting, a well-established name in Islamic Finance & Economic Empowerment consultancy in MENA and Western Africa)

Consultant in Economic Empowerment through Islamic Social Finance / Group's Country Representative - TUNISIA

- **“Islamic Social Finance Report”** project for the **“Islamic Research & Training Institute (IsDBG)”**:
 - The assignment consists in the **elaboration of the ISF Report’s draft (in English)**, which provides **field and regulatory framework analysis of the Islamic Social Finance sector** (Zakah, Awqaf, Islamic Microfinance & Cooperatives) in Maghreb region. The report also included **recommendations and directives** to promote Islamic Social Finance in the region. As the **Project Manager**, I had the responsibility to **plan, coordinate, monitor, execute and deliver the project**, which involved the following actions:
 - Preparing and organizing the project kickoff workshop that brought together the main experts in Islamic Social Finance sector in the Maghreb region.
 - Building a regional team of 9 researchers/consultants;
 - Preparing the Project schedule with the relevant milestones.
 - Conducting regular team meetings to monitor project execution and discuss overall status;
 - Initiating timely corrective actions to curtail potential issues and make sure baselines are respected.
 - Acting as a focal contact person for regular client communications;
 - Interacting with local & regional institutions to facilitate research work;
 - Reviewing every researcher’s deliverable & recommending amendment when necessary.
- **“Economic Empowerment Fund for the Palestinian People”** project for the **“IsDB”**:
 - The assignment consists in the elaboration of the **“Concept Note (CN)”**, **“Project Concept Document (PCD)”**, **“Project Appraisal Document (PAD)”** and **“Report and Recommendation of the President (RRP)”** reports in Arabic & English. My duties included the following:
 - Reviewing the format and content of the drafted reports;
 - Following-up the translation process and performing the final review before the client delivery.
- **“Refugees Trust Fund”** project for the **“IsDB, OIC and UNRWA”**:
 - Establishing the fund’s economic, financial and social feasibility study;
 - Drawing up the fund’s main characteristics (Strategic orientation, investment fields, organizational structure, etc.).
- **“Waqf for Development International Institution”** project for **“UNDP and the Palestinian State”**:
 - Involved in preparing the Terms of Reference for the creation of the institution and its affiliates entities;
 - Drafted the **“Investment Approach Manual”** for the institution’s investment fund.
- **“Zitouna Tamkeen MFI”** projects for **“Zitouna Bank & Zitouna Tamkeen”** in Tunisia:
 - *Involved in:*
 - Design of the startup **economic empowerment project** of the institution and elaboration of its socio-economic study in collaboration with Delice Holding team (1st dairy holding in Tunisia);
 - Preparing the **Islamic Development Bank's** capital participation application and responding to various requests for clarification/additional information of IsDB's team;

- Preparing a detailed application for a grant from "**Qatar Friendship Fund**" and responding to various requests for clarification/additional information of the Fund manager team (**Ernst & Young**);
 - Elaboration of the institution's startup support program (objectives, activities, man/days, etc.);
 - Project of creation of the 1st Islamic Crowdfunding platform in the country;
 - Preparation of ALM Committee charter.
 - Documentary market study, financial products structuring, preparation of partnerships with national and international actors, setting strategic choices, guidelines and objectives, etc.;
 - Elaboration of the institution's manual of procedures;
 - Interaction with the Microfinance authority about the license application (meeting & phone calls);
- "**Waqf for Empowerment**" project for the "**Islamic Development Bank**" in **Saudi Arabia**:
 - Established a study on the distinguished international experiences in the field of development (Awqaf, Foundations, Private Equity funds, Microfinance institutions, etc...).
 - Assisted in preparing and conducting interviews with the IsDB's Top Management.
- **Miscellaneous achievements:**
 - Successfully arranged a **strategic partnership** with one of the Islamic finance consultancy leaders (**IFAAS**);
 - Presented "**Waqf for Development**" concept during "**4th Waqf Cadre Training Workshop**" in **South Africa**;
 - Reviewed the French translation of the **AAOIFI's Zakat Standard** on behalf of **Imtithal Co**;

[AL HIKMA Consulting, Tunisia](#)

Jumada al-Awal 1435 / March 2014 - Present

Business Consultant

- Consulted about the creation of an incubator **SME Waqf fund** by Yunus Social Business Company (Founded by Muhammad Yunus, a Nobel Prize Laureate);
- Acted as a member of the "Strategic Orientation Council" of the "Institute of Citizenship" (IdeC), which is responsible of the design & implementation of a presidential project intending to create "Community Action Agencies" financed by an investment fund and Islamic Microfinance institutions;
- Worked on the international business development of ProFinance Company through building international partnerships to commercialize business IT solutions;
- Participating in the creation of an SME fund and "Namaa Microfinance" institution by contributing to the:
 - Development of the overall strategy;
 - Elaboration of the business plan (selection of areas / sectors of potential investment, the institution model, its product offer, etc.);
 - Organization of meetings with various stakeholders for fund-raising and creating partnerships;
- Advised " Winterveldt Madrassa" NGO in South Africa on fund-raising and establishing a Waqf project;
- Proposed/presented a project of creating a **Waqf fund** to support Islamic Microfinance institutions activities to the **Management staff of Zitouna Bank & Namaa Tunisia NGO**;
- Facilitated investment contact between Tunisian & Malaysians investors to invest in Car and Healthcare industries;
- Arranged a partnership agreement between international advisory and construction firms for establishing a feasibility study of a Waqf for the Islamic Development Bank Group.

[AMANAH Consulting, Tunisia](#)

Thu al-Kiida 1433 - Safar 1434

October 2012 - January 2013

Islamic Finance Consultant (Intern)

- Prepared the preliminary work for the creation of a **Sukuk Quotation Benchmark** on Bloomberg;
- Contributed significantly to the development of a guide to the implementation of an Islamic Finance activity;
- Prepared a Banking Murābahah description for test series on "iMAL" IT tool for **Popular Bank of Mauritania**.

[CREDIT AGRICOLE Bank, France](#)

Jumada al-Awal 1431- Muharram 1432

April 2010 - December 2010

Market Risk Controller (Intern)

- Monitored, analyzed and reported risks and results of trading and Asset & Liabilities Management activities:
 - Reconciled front-to-back securities positions (sale, purchase, repurchase);
 - Monitored and reported trading positions of indexes and equity derivatives (Futures, Options, Swaps);
 - Tracked Stop Losses by activity/trader and implemented of necessary correctional measures;
 - Analyzed and reported the activities P&L and risks (mainly by using VaR and Greeks ratios).

- Monitored the bank participation in a US based Private Equity fund and prepared an investment synthesis for the Top Management;
- Verified on daily basis the market data relating to derivatives valued for the group's regional banks;
- Calculated, monitored and validated on weekly basis the bank's margin calls on derivatives with its investment-banking subsidiary;
- Contributed to the setup of a daily currency positions monitoring tool.

Qualifications

- **Certified Islamic Banker (CIB)**, General Council of Islamic Banks & Financial Institutions (CIBAFI), Bahrain.
- **Awqaf Management Professional Training**, IRTI & Awqaf SA, South-Africa
- **Takaful Professional Training** delivered by Monzer Kahf (PhD), ASTECIS Training, Tunisia.

Education

[Executive Master in Islamic Finance](#)

Université Paris-Dauphine, France

Thu al-Kiida 1432 – Muharram 1435

October 2011 - December 2013

[Master of Science in Risk Management in Finance & Insurance](#)

Université Cergy-Pontoise, France

Shawaal 1430 – Thu al-Kiida 1431

October 2009 - November 2010

[Bachelor in High Commercial Studies, Major Finance](#)

Institut des Hautes Etudes Commerciales de Carthage (IHEC), Tunisia

Shaâbaane 1425 – Rajab 1430

September 2004 - July 2009

Language & IT Skills

- **Arabic:** Native
- **English:** Fluent (TOEFL 89/120)
- **French:** Bilingual
- **Word & Outlook:** Advanced
- **Excel, Power Point, Summit & 4US MIS:** Intermediate
- **Reuters, VBA, SQL, E-Views & Bloomberg:** Basic

Special mention

- **Published an academic article titled “Waqf for Microfinance: a poverty alleviation alternative for Tunisia”** during the 2nd edition of the **International Forum of Sfax on Islamic Finance** (Tunisia)
- Former member of the **“Tunisian Association for Islamic Finance (TAIF)”**, **“Tunisian Association for Islamic Economics (ASTECIS)”** and **“French Council of Islamic Finance (COFFIS)”**;
- Former member of the **world's largest student driven organization «AIESEC»** in Tunisia & France
- Former **leader** of the university's soccer team (Tunisia);
- Holder of **advanced degrees** in martial arts (Karate & Taekwondo).

References

All academic & professional references are available upon request.