

مصطفى خريبا:

هو الرئيس التنفيذي للعمليات في مجموعة أبو ظبي المالية (ذ.م.م)، والمدير التنفيذي في شركة ADCM Ltd.

يدير مصطفى الأنشطة الاستثمارية، وتطوير الأعمال في مجموعة أبو ظبي المالية والشركات التابعة لها. كما يشرف على إنشاء الصفقات وأنشطة جمع الأموال وإدارة الاستثمارات الرئيسية للمجموعة بشكل مباشر. كما يعمل حاليًا كمدير تنفيذي في شركة Integrated Alternative Finance Ltd، وشركة Spadille Ltd، وNorthacre Plc، وريم للتمويل (ش.م.خ)، والمتكاملة للأوراق المالية (ذ.م.م)، بالإضافة إلى كونه مديرًا غير تنفيذي في شركة Qannas Investments Limited. كما يشغل مصطفى حاليًا منصب عضو مجلس الإدارة والعضو المنتدب لشركة الخليج للتمويل (ش.م.خ) في الإمارات العربية المتحدة والمملكة العربية السعودية. علاوة على ذلك، فهو عضو في مجلس إدارة شعاع كابيتال (ش.م.ع)، والمصرف الخليجي التجاري (ش.م.ب)، وبيت التمويل الخليجي (ش.م.ب)، إضافة إلى ADCorp Ltd.

شغل مصطفى سابقًا مناصب عليا في شركات الخدمات المالية والاستثمارية في دول مجلس التعاون الخليجي والولايات المتحدة الأمريكية وكندا. وقد تم اختياره من بين أفضل 50 مدراء صناديق في منطقة الشرق الأوسط وشمال أفريقيا في استطلاعي عامي 2015 و2016 الذين أجرتهما مجلة MENA FM.

يحمل مصطفى شهادة البكالوريوس من جامعة تورنتو، وماجستير في إدارة الأعمال من جامعة أوهايو دومينيكان، بدرجة امتياز مع مرتبة الشرف.

Mustafa Kheriba Bio:

Mustafa Kheriba is the Group Chief Operating Officer of Abu Dhabi Financial Group (L.L.C), and Executive Director of the Company's Investment Manager, ADCM Ltd.

Mustafa manages the investment activities, business development and control aspects of ADFG and its subsidiary companies. He also oversees deal origination, fund raising activities and directly manages key investments for the group. He also currently serves as Executive Director of Integrated Alternative Finance Ltd, Spadille Ltd, Northacre Plc, Reem Finance (PrJSC), and Integrated Securities (L.L.C), in addition to being Non-Executive Director at Qannas Investments Limited. Mustafa is also currently a board member and Managing Director of Gulf Finance Company (PrJSC) in the UAE and KSA. Furthermore, he serves on the board of Shuaa Capital (PJSC), Khaleeji Commercial Bank (B.S.C), Gulf Finance House (B.S.C) as well as ADCorp Ltd.

Mustafa previously held senior posts in financial services and investment companies in the GCC, USA and Canada. He has been named among the top 50 MENA Fund Managers in the 2015 and in 2016 annual survey conducted by MENA FM Magazine. Mustafa holds a BA from the University of Toronto, and an MBA from Ohio Dominican University with Magna Cum Laude honors.

Mustafa G. Kheriba, MBA

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A qualified investment management executive offering more than nineteen years of strategic leadership, operational management, and corporate strategizing experience. A results-focused exceedingly motivated, and effectual leader with proven ability to proactively identify potential investment opportunities, resolve operational issues, develop corporate strategies for growth and sustained profitability, and possess a solid understanding of corporate restructuring with a client driven perspective.

EDUCATION:

Bachelor of Arts (BA) **UNIVERSITY OF TORONTO**, Economics & Business Communication

Masters of Business Administration (MBA) **OHIO DOMINICAN UNIVERSITY**, Corporate Strategy
Class President, *Magna Cum Laude Honors*

PROFESSIONAL EXPERIENCE:

Chief Operating Officer	ABU DHABI FINANCIAL GROUP July 2011 – Present
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- Managing the day to day activities of the group.
- Overseas operations, portfolio management, business development, and investment platforms of the group.
- Responsible for sourcing new investment and finance opportunities globally.
- Directly responsible for the entire group companies operational and financial control.
- Responsible for origination, deal sourcing, fund raising, due diligence and over all corporate compliance for all group companies
- Primary contact person for all group related matters including investment, divestment, M&A activities.
- I hold board memberships across several group entities. I currently serve as Executive Director of Integrated Alternative Finance, Spadille Ltd., Integrated Capital, Northacre Plc, Reem Finance, Integrated Securities and Integrated Eastern European Fund, in addition to being Non-Executive Director at Qannas Investments Limited. He has several other directorships across the investment vehicles managed by the group. I serve as the Senior Executive Officer of Integrated Alternative Finance based out of DIFC.
- I am an authorized and registered director at UAE Central Bank, UAE SCA, DFSA and AIM LSE.

Vice President Operations & Investment Management; CEO Iraq & MENA	BRAINNOX INVESTMENT GROUP May 2009 – July 2011
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- Directly responsible for operational and financial control, ensured strong and sustained bottom line profitability and increased shareholder value and IRR, in parent and portfolio companies located in Europe, MENA and GCC.
- Responsible for origination, MOU Negotiation, due diligence, and contract negotiations.
- Reported directly to group Chairman and shareholders. Investment scope is \$2-150 million investment opportunities, with \$2 Billion in total group annual turnover.

- Executed three real estate and hospitality development projects in the last 4 months at \$64 million in capex. First stage negotiations for 500 Megawatt power plant at a cost of \$350 million as a joint venture. Signed MOU for JV to build a stainless steel can manufacturing facility, estimated investment at \$85 million. Final stage contract signing on a \$22M 5 Star Hotel development, a \$15M Inflight catering services and \$20M waste management contract.
- Spear headed opening and expansion of business operations and branch in Iraq from ground zero. Established an extensive network of government relations and high networth families and institutions.
- Accountable for post acquisition management, overall P&L, and setting up KPIs for each portfolio company. Applied effective operational management processes such as pipelines, budget, governance practices and reporting structures.
- Created measurement criteria for each company uniquely based on the KPIs to be quantified and monitored.
- Performed pre-acquisition and post acquisition management structure analysis to identify potential deal breakers and areas for improvement; identified business synergy and cultural compatibility.
- Oversaw complete structuring of portfolio companies inclusive of human resources, branch operations, business development, compliance, and corporate strategy.
- Performed pre-qualification, screening and due diligence of all potential deals; as well as integrated market analysis research on both sector and firm.
- Created 3 year business plans and annual budgets in direct collaboration with group CFO for each portfolio company, to ensure future viability and bottom line profitability.
- Analysed the existing business plan and strategy of the portfolio companies, and recommended to the board either further capital expenditure, divestiture or acquisitions in accordance with group's long term investment strategy.
- Worked closely with portfolio company leadership and assisted them with all financial matters, leverage requirements, expansions and cash flow management.
- Created and implemented business development strategies that guarantee business' operational prowess that set a path to profitability and increased shareholder value.
- Sat on all boards of the portfolio companies, and was appointed Interim CEO in the absence of proper leadership, and headed recruitment efforts to identify the proper replacement candidates. Managed a €75m startup portfolio of companies ranging from hospitality services, contracting, F&B to manufacturing. €20m first round MoU expansion capital for Eastern European Charter Airline; €5m capital infusion for German film production company; €6m expansion capital for textile manufacturing business; €2 million seed capital for Interim Management business in MENA/GCC; €15m first stage investment negotiations for resort facility in RAK; €98m Residential Island project in the UAE; €4m Denim Manufacturing facility acquisition in Europe; €3m Start up of Tour Operator; €30m Tourism and Hospitality sector in Iraq.

***Vice President
Of Operations***

GLOBAL INVESTMENT COUNCIL
July 2005 – May 2009

- Directly responsible for operational and financial control, leading company from losses to strong and sustained bottom line profitability and increased shareholder wealth.
- Developed and implemented divisional strategy and re-organization to help ensure accurate reporting structure within the accounting and project management divisions.
- Developed, monitored, and reported key performance indicators facilitating a transparent evaluation of operations that led to an enhanced client satisfaction, internal personnel development, and efficient service turnaround time.
- Performed detailed analysis of operations within the portfolio and identified specific KPIs and methodology of measuring them against pre-set goals and standards.

- Advised the board on key corporate planning issues, as well as strategic business developments initiatives that would impact the operations of the firm, and how to manage operational and investment risks and compare them against performance.
- Performed SWOT and IFE/EFE analysis of investment opportunities in order to ensure the validity of the venture and expected ROI.
- Operationally managed ~ \$148 million portfolio of investments including Credit Unions, Consumer Goods, Restaurant Chains, Building Services, Telecommunications, Real Estate Developers, Hair Salons, and Manufacturing and Service Providers; by supporting corporate strategies, balancing, and maximizing the profitability of the portfolio.
- Managed operations of Group and portfolio companies in NA, MENA, and CEE.
- Applied quantitative analysis, probability concepts, and forecasting management tools.
- Grew revenues consistently at a rate of 12%+ to revenues in excess of \$14 million dollars by executing business development initiatives and expanding revenue channels.
- Implemented statistical analysis of investments and used management economics to help expand the investments and build a viable and sustainable revenue stream.
- Decreased operational costs by \$2 million dollars through the development and implementation of workflow automated systems, and increased productivity of our 31 staff members by 20% through the adaptation of real-time transactional reporting interface.
- Oversaw corporate compliance of corporate policies and standards and applied corporate governance to our accounting, execution, human resources and legal departments to ensure accountability and transparency of our operations to all stakeholders.

**Director of
Operations**

GLOBAL INVESTMENT COUNCIL
September 2001 – June 2005

- Strategically managed all aspects of operations reporting directly to the COO.
- Performed performance evaluations of all departments, ensuring a streamlined operation and imposing accountability.
- Conducted review of cost behaviours and cost-volume-profit analysis within the accounting and estimation department, and implemented changes that resulted in a 6% reduction of operational expenditure.
- Implemented an incentive program for all 23 direct employees, and over 300 indirect workers, designed to minimize turnover costs, and enhance efficiency company wide. Implemented competency based bonus structure that resulted in increased employee morale and productivity.
- Built an organizational culture where the desire for continuous improvement is innate, and personal development is encouraged.
- Developed, aggressive yet attainable, operational goals for each department with direct correlation to the company's long-term goals. Imposed a year over year increase of 8%.
- Ensured cash awareness throughout the company in order to enhance cash management in collaboration with the treasury department.
- Led managers to take actions, and evaluate results, and ensure consistency with company's strategy.
- Introduced value-based management systems and corporate governance.
- Applied business development techniques in order to properly service existing clients and entice potential clients.
- Established excellent rapport with the community through the community outreach programs sponsorships, such as CAIR, LINC, and MADD.
- Explored opportunities for improvement within the company by performing Cost Benefit Analysis and feasibility studies on new proposed projects with recommendations presented to the COO and board members.

Direct Manager Private Banking	MBANX December 1999 – June 2001
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- Part of team that managed UHNWI (top 3%) of bank's Wealth Management clients.
- Increased assets under management portfolio by 18%. The division of Mbanx had \$50 million in total revenue. Bank of Montreal has \$16 billion in total revenue.
- Restructured client investment portfolios, and made recommendation of diversity and alternate investment to ensure client's risk averseness and investment goals are in line.
- Supervised a team of eight private bankers and investment representatives. Was responsible for training and development of the entire team.
- Developed training and career planning programs and set aggressive sales targets, and outlined strategies of achieving those goals.
- Conducted orientation, training and coaching of bankers and staff in execution of daily transactions, developing long term goals, and ensuring maximization of sales and consistant growth.
- Conducted numerous investment strategies seminars for external and internal clients, on asset allocation, leverageing, risk and return, and balanced investing.
- Applied Total Quality Management approach to improve process operations and meet the clients specific needs.
- Applied investment and borrowing strategies such as riding the yield curve; indifference analysis; and arbitrage.
- Managed full-service banking relationships with UHNW private and commercial clients.
- Consulted with clients regarding financial needs, recommended products and services including credit structures, prepared loan facilities and investment analysis.
- Reviewed risk, return, and time value of money through investment seminars for external, internal and potential clients.

Financial Services Professional	INVESTORS GROUP June 1998 – December 1999
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- Managed the financial services portfolio for existing clients including leverage, execution, diversification and asset allocation.
- Direct link to group treasury department and risk management to ensure all federal policies are fully complied with.
- Continually exceeded divisional sales targets and goals.
- Implemented strategic sales plan and leveraging as a tool for business enhancement.
- Actively recruited new clients and developed marketing and advertising strategies to market specific demographics.
- Conducted various investment seminars and local radio shows on investment strategies.
- Attained extensive knowledge in registered investment products; RRSP, RESP, LLP.
- Analysed client's financial planning needs, proposed long and short term solutions using forecasting and client investment income expectations.
- Ensured investment compliance and managed risk by limiting interest rate exposure by using interest rate hedging products.
- Provided complete financial planning strategies to be implemented in order to achieve maximum benefits for the client.
- Solicited and maintained long term relationships with new and existing clients.

Assistant Manager Personal Banking	ROYAL BANK FINANCIAL GROUP August 1996 – June 1998
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- Assisted the Manager with the lending & depository business development and profitability of the branch. Continuously attained target of \$100,000 weekly sales of liabilities and assets.
- Implement and guided telephone banking procedures and guidelines; set up clients and assisted them through the telephone banking system. Met and exceeded target of 10 new clients per week on a consistent basis.
- Identified potential sales opportunities and acted accordingly by either personally servicing the client's needs or by referring them to the responsible department.
- Negotiated and processed loans, credit cards, mortgages, credit lines, and conducted risk analysis. Had a discretionary lending limit of \$50,000 personal loans and credit lines, and \$250,000 in mortgage backed loans per client.
- Developed investment portfolios for client's financial needs and investment time frames, using diverse risk tolerance tools and identifying client's short and long investment needs.
- Collaborated with commercial lending and banking divisions in order to fully facilitate clients with both personal and business banking needs.
- Provided optimal customer service and support to clients of The Royal Bank, as well as ensuring the attainment of the personal bankers goals.

BOARD DIRECTORSHIPS

<i>Maisonette Holding Ltd (BVI)</i>	Director
<i>Reem Finance PJSC</i>	Director and Vice Chairman
<i>Goldilocks Investment Company Limited (ADGM)</i>	Director
<i>Integrated Securities L.L.C(UAE)</i>	Director
<i>Qannas Investments Ltd (Cayman Islands)</i>	Non-Executive Director
<i>ADCM LTD</i>	Director
<i>AD CORP</i>	Director
<i>Gulf Finance Company</i>	Managing Director
<i>Khaleej Comercail Bank BSC</i>	Director

PROFESSIONAL DEVELOPMENT:

<i>Leadership for Senior Executives (LSE)</i>	HARVARD UNIVERSITY Harvard Business School – Executive Education
<i>Private Equity & Venture Capital</i>	HARVARD UNIVERSITY Harvard Business School – Executive Education
<i>Business Management Diploma</i>	STRATFORD CAREER INSTITUTE. With Highest Honours.
<i>Project Management Specialized Certificate</i>	SHERIDAN COLLEGE
<i>Corporate Governance</i>	CANADIAN SECURITIES INSTITUTE
<i>Risk Management in Securities Industry</i>	CANADIAN SECURITIES INSTITUTE

Money Markets Certificate

TREASURY MANAGEMENT ASSOCIATION

Cash Management Certificate

TREASURY MANAGEMENT ASSOCIATION

SKILLS AND ACHIEVMENTS:

- Fluent spoken and written Arabic and English.
- Knowledge of UAE Corporate Governance Guidelines
- Knowledge of UAE Union Laws, The Monetary System and Banking
- Authorized Board Member by UAE Central Bank, ESCA, DFSA, LSE
- Proven business development and networking skills.
- Strong communication, negotiation, and interpersonal skills.
- Proficient in *Windows, MS Office, CA Project*.

MEMBERSHIPS & AFFILIATIONS:

- Member of *Young Arab Leaders*
- Member of the *Institute of Canadian Bankers*
- Member of the *Canadian Securities Institute*.
- Member of *Treasury Management Association of Canada*.
- Member of *Project Management Institute*.

AWARDS AND DISTINCTIONS:

- 2016 UAE Asset Manager Award FM MENA
- 2016 MENA Power 50 Fund Managers in MENA
- 2015 MENA Power 50 Fund Managers in MENA
- 2013, 2014, 2015 MENA FM Best Performance & Innovation
- 2014 Bankers Middle East
- Recipient of *Volunteer Service Award*, presented by the Honorable Minister of Citizenship, Ms. Mushinski, for 5 years of commitment to volunteerism.
- Awarded *Certificate of Achievement* by Honorable Minister Sergio Marchi, for my efforts in assisting new immigrants.