

# Mohammad AlRasheed

- University Graduate with 18 years' experience and entrenched relationships in Banking, Strategy development, Credit Scoring and reviews, Company restructuring and raising of capital, Leadership and team management, Sales Performance Management, Marketing & SMEs.
- Established the Business Banking department in National Bank of Kuwait (NBK).
- Established and managed multiple own small businesses.
- Conceptualizing and leading the firm's efforts in creating an online investment opportunity in trading of shares in unlisted companies ([almowazi.com](http://almowazi.com)).

## Contact details

### Mobile:

[+965 99892888](tel:+96599892888)

### E-mail:

[mma.alrasheed@gmail.com](mailto:mma.alrasheed@gmail.com)

### LinkedIn profile:

<http://linkedin.com/in/mohammad-alrasheed-b6610260>

### Education:

Bachelor Degree in  
Business Administration  
State of Kuwait - Kuwait  
University (KU)  
College of Business  
Administration  
Major (Marketing)

## Work History

### 2017- Present: Deputy General Manager ([almowazi.com](http://almowazi.com))

- Provide strategic roadmaps, company restructuring options and/or product recommendations to unlisted companies based on a review of company's objectives, financial performance etc.
- Target setting and performance management for the company
- Responsible for set up and management of governance procedures and processes for the company
- Client liaison
- Manage, maintain and entrench relationships with brokerage and investment firms
- Set up and manage deals for private investors
- Team management
- Monitor and review staff performance; resolving staff performance issues.
- Manage and develop client referral and incentives management strategies and approaches.
- Prioritizing and reviewing staff capacity to ensure efficiencies
- Implement processes and procedures to manage new client onboarding, client retention and overall customer services.
- Sales strategy development and implementation
- Operational management including processes to ensure accurate data are sourced and provided to clients
- Established the Research and Analysis function with its team members

<p>Degree Granted (2004/2005)</p> <p><b>Achievements:</b></p> <ul style="list-style-type: none"> <li>● Established Business Banking department in NBK</li> <li>● Co-founder of almowazi.com</li> <li>● Recognized by NBK for Sales performance in various roles</li> </ul> <p><b>Languages</b></p> <p>Arabic</p> <p>English</p> <p><b>Key Skills</b></p> <ul style="list-style-type: none"> <li>● Credit Scoring and assessment</li> <li>● Company restructuring</li> <li>● Leadership &amp; team management</li> <li>● Mergers &amp; Acquisitions (M&amp;A)</li> <li>● Business Strategy &amp; Development</li> <li>● P&amp;L Management</li> <li>● Financial Analysis</li> <li>● Customer Satisfaction</li> <li>● Due Diligence Studies</li> <li>● Retail Banking</li> <li>● Entrepreneurship</li> <li>● Corporate Finance</li> <li>● Private Equity</li> <li>● Investment Banking</li> <li>● Marketing Strategy</li> <li>● Sales Performance</li> </ul>	<p><b>2012 - 2017: SMEs Senior Sales &amp; Acquisition Manager, National Bank of Kuwait (NBK)</b></p> <ul style="list-style-type: none"> <li>● Responsible for managing and achieving overall client acquisition targets by managing client targeting, client retention, contacts and acquisition, and new client on-boarding.</li> <li>● Define and implement strategies to target client identification and prioritization approach.</li> <li>● Member of the SME Credit Committee (reviewing of credit applications, assessing the risk involved and decision making on whether to provide credit or not)</li> <li>● Member of the Credit Scoring Model development project team</li> <li>● Develop a thorough understanding of the SME banking market in Kuwait, identifying key trends, regulations, client needs and the competitor activities and offerings;</li> <li>● Use market knowledge to formulate and/ or update strategy and react quickly to changes in the market.</li> <li>● Proactively transfer market knowledge to staff and other SME Unit teams to feed into service and product development.</li> <li>● Oversee Client Targeting team in developing and ongoing updates of target client lists using internal and external sources.</li> <li>● Develop marketing plans and oversee marketing campaigns in liaison with the Marketing team.</li> <li>● Develop and implement a performance management framework with SMART targets and KPIs/ key metrics for team and individual staff within the team.</li> <li>● Monitor staff and provide sufficient training and career opportunities to support their growth and maximize their productivity.</li> <li>● Develop and update succession planning for the team.</li> </ul> <p><b>2010 - 2011: Sales Manager, National Bank Of Kuwait (NBK)</b></p> <ul style="list-style-type: none"> <li>● Provides ongoing coaching support and assists staff to develop problem solving skills for Sales Staff.</li> <li>● Conducts daily branch visits in order to monitor and observe sales' staff customer interaction and sales activities.</li> <li>● Consolidates performance charts and tracks improvement and reports progress.</li> </ul>
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<p><b>Strengths:</b></p> <ul style="list-style-type: none"> <li>• Decision making skills</li> <li>• Taking accountability and responsibility</li> <li>• Excellent presentation skills and ability to read an audience</li> <li>• Strong work ethic</li> <li>• Networking, Relationship building</li> <li>• Strong organizational skills</li> </ul>	<ul style="list-style-type: none"> <li>• Assist in identifying poor performers and provide necessary support and training.</li> </ul> <p><b>2007-2010: Personal Banker, National Bank Of Kuwait (NBK)</b></p> <ul style="list-style-type: none"> <li>• Manage a portfolio of high net worth clients' accounts.</li> <li>• Manage investment portfolios and attend to clients' day to day financial needs.</li> <li>• Acquiring new clients and cross selling to existing and potential clients.</li> </ul> <p><b>2006 - 2007: Relationship Officer, National Bank Of Kuwait (NBK)</b></p> <ul style="list-style-type: none"> <li>• Managing, opening, categorizing and maintaining customers accounts.</li> <li>• Marketing and selling loans.</li> <li>• Credit cards and supervision follow up.</li> </ul> <p><b>2005 - 2006: Customer Service representative, National Bank Of Kuwait (NBK)</b></p> <ul style="list-style-type: none"> <li>• Handle direct customers accounts</li> <li>• Selling and cross-selling bank products.</li> </ul> <p><b>2004-2005 Telemarketing representative-National Bank Of Kuwait (NBK) - part time role</b></p>
<p><b>References:</b></p> <p>Available upon request</p>	<p><b>Training Courses:</b></p> <ul style="list-style-type: none"> <li>• Mind the Bridge (San Francisco, USA: 1 month course), awarded in recognition of almowazi's Innovation in the digital space</li> <li>• Executive Leadership (Harvard Business School)</li> <li>• Analysis, Finance, Accounting (Moody's)</li> <li>• Emotional Intelligence</li> <li>• Time Management</li> <li>• Market Leader</li> <li>• Relationship Building</li> <li>• Selling Skills</li> <li>• Performance Management</li> </ul>