



### Curriculum Vitae

#### **Salih Gibriel Hamid**

Enable Youth Program, funded by The African Development Bank (AfDB)

#### **Credit Specialist**

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❖ **Place of Brith** : Khordofan-El Khway

❖ **Academic Profile**

- Ph.D. in Development Planning, Institute of Research & Development Studies, University of Khartoum, Jan. 2006. Thesis, Microfinance as Mechanism for Poverty Alleviation from Banking perspective, Example Savings & Social Developmnt Bank.
- Awarded the Degree of Chatered Islamic Finance Professional (CIFP), From Malaysian Global University of Islamic Finance, 2018.
- M.Sc. in Environmental Studies, Institute of Environmental Studies, University of Khartoum, 1998.
- B.Sc. (Hnors) in Economics and Rural Development, University of Gezira, Faculty of Economics and Rural Development, 1987.
- Certified English Certificate from British Council, 1992.

❖ **Non-Degree Taining Courses:**

- Practical training in Islamic finance both micr and macrofinance.
- Participated in a number of National and International training Programs such as Leadership, projects Management, General Administration, Strategic Planning,

SMEs & Entrepreneurship development, Risk management, Marketing practices, Islamic Finance and Islamic Microfinance courses....etc in Sudan and several countries such as Netherlands, Egypt, Kenya, Malaysia, USA , UK, Tunisia and Morco.

- Topics of these programs include: Islamic Financing, Business Planning & development, Leadership, Strategic Planning, Microfinance, Finance and development of small and medium scale industries, development of Micro and medium projects, appropriate strategies for poverty alleviation and sustainable Development, management of training, training and development, credit analysis Based on key performance Indicators including Shariah principles, Risk management..etc.

❖ **Career Summary:**

- Banking and Finance Expert.
- Islamic microfinance expert.
- Entrepreneurship and incubators expert.
- Development planning and rural development expert.

**1. Savings and Social Development Experience(1997-Sep.2019).**

Banker for more than twenty three years. SSDB employee since 1997 up-to Sep. 2019. I had extending practical experience in Managemnt, Islamic finance whether Macro or microfinance, SMEs , Islamic Commercial Inversement, International consultant in Islamic Microfinance, Micoenterprises, development of entrepreneurship and incubators with emphasis on social resonsibility and financial inclusion. Good experience in Training and needs assessment, Entrepreneurship development, strategic planning, marketing, risk management and development planning. Associate professor, part time lecturer in a number of univesities in Sudan. Worked as international consultant specialized in Microfinance/ Microcredit with a number of International Organisations, such as UNDP, World Bank, IFAD and Islamic Development Bank (IDB), Jiddah in Uganda.

**2. Enable Youth Program Experience(1st October 2019 up to now)**

In the 1st of October 2019 joined the Enable Youth, Sudan Program, funded by the African Development Bank (AfDB) as Credit Specialist. The Program for the time

being covered five States and the Government of Sudan and the AfDB had decided to up scale it to cover the whole States in Sudan. The main responsibilities are undertaking technical and professional job regarding facilitation of Youth projects access to finance. Represents the Youth Program in the Risk Sharing and Finance Mechanism (RSFM) establishment and management, Portfolio management, capacity building, and any technical aspects concerning the financial institutions participating in financing Youth projects. Assessing the Youth projects finance portfolio in terms of disbursement, repayment, default rate and socio-economic impact with regular reports to the African Development Bank and any information required regarding the progress of the program with respect to Youth projects.

➤ **Professional Experiences:-**

❖ **Credit Specialist**, working at Youth Enable Program, Sudan funded by African Development Bank, Joined the program on the 1st of October, 2019.

❖ **The main role:**

1. Represent the Youth Program in the Risk Sharing and Finance Mechanism (RSFM) establishment and management, Portfolio management, capacity building, facilitate access to finance, and coordination with all relevant stakeholders.
2. Supervises the entrepreneurs in the issues of feasibility studies, design of business plans and business management and credit management and analysis.
3. Introduce the entrepreneurs to the financing institutions to finance them and manage the financing portfolio via standard reporting format on monthly bases. The reporting format composed of specific indicators with the objective to measure the performance and effectiveness of the entrepreneurs businesses.
4. Support YABIC management teams to organize groups formation (legal entities) among youth that will ensure access to finance, marketing, contractual farming, insurance to guarantee professional performance and provide credibility to entrepreneurs among financiers.
5. Provide the technical backstopping and guidance to financial institutions' officers to develop, implement, and monitor their annual work plan and budget that facilitates youth access to finance and effective establishment of their businesses along the value chain.

- ❖ **Manager of Khartoum sector (2018-2019)**, as General Manager Assistant. Managing and supervising branches' operations. The Sector composed of 10 Branches and 4 sub-branches.
- ❖ **Manager of the Western sector (2014-218)**, including White Nile, Kordofan & Darfur which is composed of 15 branches, as General Manager assistant. Supervising the branches' operations, financial performance and lead the human resource development in terms of training and capacity building.
- ❖ **Manager of Microfinance Administration 2014**
  - Design the policies and regulations for the Microfinance based on the directives of the board of directors of the bank and the Microfinance Unit at Central Bank of Sudan.
  - Preparation of the annual work plan of the Administration with the participation of the Staff and the evaluation of the performance of the Bank in microfinance.
  - Designs the key performance indicators for the performance of the administration. And the microfinance in the Bank.
  - Monitors and evaluates the performance of the Bank in microfinance.
  - Designs training programs for credit officers with emphasis on the implementation of Islamic Modes of Finance.
  - Supervise all the activities of the Administration.
- ❖ **Manger of Risk Management Administration, SSDB, September 2012 – April 2014.**
  - Study the commercial investment applications of the bank clients' and make recommendations to the central investment committee of the bank with respect to the concept of risk management based on the directives of the Central Bank of Sudan circulars which are basically deal with shariah Rules.
  - Complete commitment to Basel committee and Islamic Financial Services Board (IFSB) for risk management.
  - Complete commitment to the principles of Islamic banking rules of operation.
  - Make the necessary notifications to executive administration of the bank, whenever risks supposed to be with justifications.
- ❖ **Manger of Planning & Researches Administration, SSDB, 2005 – to Aug. 2012.**
  - Supervised a study on the economic potentials in North Kordofan as joint program with IFAD and then conducted the business plan for microfinance implementation based on the collected data and the result of the study.

- Supervised a study on how to develop the skills of artisans and handicrafts with the establishment of a joint projects of incubators with the University of Science and Technology.
  - Supervised a study on credit analysis from financial, economic and social perspectives.
  - Prepared the annual and five years strategic plan of the Bank.
  - Prepared the evaluation report of the annual performance of the Bank.
  - Supervised the preparation of the monthly financial analysis report of the Bank performance Indicators.
  - Supervised my staffs according to the leadership process, directing, supporting, reflecting and coaching.
- ❖ **Manager of Microfinance Administration, SSDB, 2010**
- Prepared the annual plan and budget for the Administration.
  - Designs the key performance indicators for the performance of the administration in the microfinance operations in the Bank.
  - Monitors and evaluates the performance of the Bank microfinance portfolio.
  - Designs training programs for credit officers with emphasis on implementation of Islamic Modes of Finance.
- ❖ **Manager of Investment and Social Development Administration, Aug.2003-2005, Khartoum.**
- Executed the investment plan of the Bank according to the financial and monetary policy of the Central Bank of Sudan based on Islamic Shariah rules for both local and foreign investments.
  - Reviewed the feasibility studies, make comments on them and submit them to the investment committee for approval.
  - Executed the annual budget and operational plan of the administration with respect to the annual plan of the Bank.
  - Reviewed the annual performance of the administration with respect to the annual plan.
  - Supervised the Staff of the administration.
  - Supervised the execution of the circulars issued by the Central Bank of Sudan.
  - Participated in the preparation of the annual plan and the five years strategic plan of the Bank.
- ❖ **Manager of Micro-finance Investment Department, Madani, 2001 - Aug.2003**

- Conducted studies on microfinance implementation with plan Sudan International in Kassala state at Algash River area.
- Supervised a study tour of German students to White Nile State to stop at the experience of microfinance in sheep rearing executed jointly with Plan Sudan International.
- Conducted a study of textile factory as a model for small-scale industry for textile graduates.
- Prepared a plan for microfinance implementation in Gazera Sector.
- ❖ **Branch Manager,2001.**
  - Supervised the branch in both administrative and financial operations to maximize revenues.
  - Dealt with Microfinance clients in accordance to the best practice.
  - Managed the budget and attract more clients to deposits and open new accounts based on accessible and easy procedures.
- ❖ **Manger of Development Planning Administration, 1998 – 2000.**
  - The administration composed of six departments. Women development, Monitoring and Evaluation, Small-Scale Industries, Training of Beneficiaries, NGOs, and Projects Studies Department.
  - Supervised the activities of all departments within the objectives of the administration and the goals of the Bank in order to strengthen the sustainability of the activities of the beneficiaries in multi- disciplinary team work.
  - Executed jointly integrated development programs with Plan Sudan International, WHO and Intermediate Technology Group. The main objectives of the programs are the provision of micro-finance for production activities and training of beneficiaries.
  - Assess the needs and the annual budgets of the administration and also the annual plan for micro-finance investments as a mandate of SSDB.
  - Supervised staffs of the administration.
- ❖ **Head of Monitoring and Evaluation Department, SSDB 1997 – 98.**
  - Head of monitoring and evaluation department, within this period taking over the responsibility of reporting and evaluation of the projects executed by the Development Planning Administration with respect to progress and leakages of the programs and stated the remedial required.

- Prepared the plan of the department with respect to the Bank's macro and microfinance annual plan.
- Designed the data collection formats for assessing the needs of the Beneficiaries.

❖ **Training and development Officer Western Savannah Corporation (WSDC)**

**1988 – 1995.**

- Conducted staff training needs assessment for local training and abroad training based on System Approach to Training (SAT) within the WSDC objectives.
- WSDC is an integrated rural development project which is established in South Darfur, 1978. It is occupied an area of 1300 km<sup>2</sup>, funded jointly by IDA, IFAD and The Government of Sudan. The main objective of the project is the development of activities e.g. Agric., Livestock, water resources ...etc. So training represented one of the main components of WSDC to upgrade the performance of the staffs.

❖ **Teaching Experience:**

- Part time Associate Professor at the Academy of Banking and Financial Studies, 2001 to present in the area of Islamic Microfinance Studies as Professional Trainer.
- Part time Associate Professor at the Security High Academy, 2006 to present.
- Part time Associate Professor at Sudan Academy for administrative sciences, conducted a course in the role of Islamic finance in poverty alleviation and sustainable development, 2004.
- Part time Associate Professor at Institute of disaster and Refugees management. Provided a course in Development and Environment, 2000.
- Part time Associate Professor at the college of community Development, University of Juba, 2001.
- Microfinance trainer at Research and Development Studies Institute, University of Khartoum, Jan. 2006.
- Part time Associate Professor at Ahfad University for Women, teaching Islamic Microfinance.
- Lecturer and Supervisor for a number of post graduate students for masters degrees, at Ahfad University for Women, High Academy for Security and Sudan Academy for banking and financial studies.
- External examiner for post graduate students for masters degrees in Sudan Academy for banking and financial studies.

❖ **Activities and Studies:**

- Islamic Microfinance and retail financing, Trainer in Sudan Academy for banking and financial Sciences based on Shariah Rules, 2008 to now.
- Recently completed consultancy with Mamoun Behairi Centre,2019, assessing socio-economic impact of Microfiance in accordance to the Strategic plans of the Central Bank of Sudan.
- Prepared a Study financed by IFAD assessing the impact of microfinance initiative established by the Sudanese Agricultural Bank,2017.
- Consultant in Islamic microfinance & SMEs development for Uganda MSC,June 2016, financed by IDB, Jiddah.
- One of the recognized conslutants in Microfinance, listed by the Central Bank of Sudan.
- Participated in the preparation of the second Strategy for Microfinance in Sudan for Microfinance Unit, Central Bank of Sudan.
- World Bank Consultant as Microfinance specialist,2014,prepared a study in Credit instruments for rural communities for Sustainable livelihoods for displaced and vulnerable communities in Eastern Sudan
- UNDP Consultant, April 2013- Review of Macroeconomic and Microeconomic Policies with respect to Women's Access to Microfinance from a Gender Perspective-Sudan.
- Experience in Training needs assessment based on System Approach to Training (SAT). U.K.
- Head of the committee that prepared the study of the Student credit fund project in Sudan ( Al Qard AL Hassan).
- Initiator & developer of the Islamic Microfinance operations in Savings & Social Development bank since 1997.
- Islamic Microfinance Training Facilitator for Frankfurt School Microfinance Trainers in Sudan,2007.
- Prepared a number of feasibility studies for establishment of Islamic Microfinance Institutions in Sudan, such as South Darfur Microfinance Foundation,Western Kordofan Microfinance Foundation and Sudapost Company for Microfinance.
- Participated in the revision of the Syllabus of MBA in Islamic Microfinance executed by Sudan Academy for banking and financial Sciences,2013.



- Produced a new initiative for Islamic Microfinance savings based on Shariah principles.
- Prepared a paper in Islamic Microfinance Challenges, 2013: Beyond Murabahah Finance

❖ **Publications**

- Hamid, Salih Gibriel; "The elements of Sustainability" Local Government Journal, Issue No. 12, December 2000.
- Hamid, Salih G; " Islamic Microfinance as Mechanism for Poverty Alleviation in Sudan: Savings and Social development Bank as an Example" Harvard University Eighth Forum in Islamic finance (18-20 April 2008) Boston, USA. (submitted).
- A Book in Islamic Microfinance in Sudan (Concept, Examples and Implementations)-Part One,2010.

❖ **Unpublished Papers**

- A Book in Islamic Microfinance in Sudan (Concept, Examples and Implementations)-Part Two in progress.
- Challenge Beyond Murabah, a paper submitted to the World Bank on this issue, 2014.
- Islamic Micro-finance as a Mechanism for poverty Alleviation in the Sudan, Experience of Savings and Social Development Bank, Ph.D. thesis , 2006.
- Study on Makali Canal Project Rehabilitation in EL Gash River, Kassala State, 1997.
- Integrated study of AL Tora AL Khadra "socio- economic and environmental studies " submitted to UNDP, 1996.
- The Role of NGOs in Sustainable Development presented in the preparatory conference for Habitat (2), Cairo, 1995.
- Management of Training and its Implementation, 1989.
- Shail system in rural Sudan, 1989.
- The Effect of Agric. Planning in Sudan on the Traditional Sector with Illuminating Examples from Kordfan, 1987.
- Drought and Desertification and its Impact on EL Nhoud Province, 1992.

- Prepared many studies for development projects. Wrote many papers in poverty issues.
- Prepared a paper on the Mobile Unit Project for Tea Vendors, submitted to the African Development Bank, 2004.
- Designed Technical proposal for implementing Islamic micro-finance in Gash Sustainable livelihoods Regeneration Project, submitted to IFAD, 2004.

❖ **Conferences and Participation:**

- Harvard University Eighth Forum in Islamic finance(18-20 April 2008) Boston, USA.
- preparatory conference for Habitat(2), Presented a paper, Cairo, 1995.
- EL Nahoud Development Conference Presented a paper, 1992.
- Member of the team that prepared Sudan First National Human Development,draft report funded by UNDP and Government of Sudan, 1998.
- Participated in most of the workshops and conferences concerned with microfinance development and its sustainability and similar issues.

❖ **Computer Skills:**

Advanced skills in word processing, spreadsheets, power point, excel.

❖ **languages**

Multi-cultural and Bilingual: Fluent in Arabic and English.

❖ **References:**

- 1- Izz Edin Sudeg Mohammoud,Moile:0123006350,091239912.
- 2- Dr.Salih Khair Allah Hussien, Enable Youth National Coordinator,Mobile: 092399209.