

ABDULLA YOUSEF AL RADWAN

P.O.Box. 1310 Safat 13014 Kuwait

E-mail Address: a_alradwan@hotmail.com

Res. Tel .No. (965) 25335212- Office(965) 25323988/899/933 Mobile: 99770900- Fax-(965)-25323877

Profile

A Management Executive in the catering business and a Senior Bank Officer with eighteen years experience in the banking industry, specializing in Credit Facilities, Branches and International Credit Cards. A Senior Cash Analyst for the Investment Department of Kuwait Petroleum Corporation.

National Bank of Kuwait	(1980 to 1994)
Credit Officer- Kuwait	(1980 to 1983)
Credit Officer- London	(1983 to 1984)
Branch Manager- Kuwait	(1984 to 1990)
Acting Branch Manager- London	(6 months during 1986)
Senior Staff-Kuwait	(1990 to 1994)

Commercial Bank of Kuwait	(1994 to 1998)
Assistant Manager-Visa Department	

Kuwait Petroleum Corporation (KPC)	(Apr.1999 to Oct.2005)
Senior Cash Analyst	

Kuwait Catering Company – General Manager (11 March 2006 upto 20 Sep 2006)
& Safat Catering Company – General Manager & Board Member

From Sep 2006 till today working as Managing Director of my own Company named Abdulla Yousef Al Radwan General Trading & Contracting Co.

The main activities of the company are Industrial Catering with various Corporates and Food Stuff Import from all over the world and distribution in Kuwait Markets.

Board Member in Kuwait Social Association since 10 years and from Jan 2017 became the Chairman of the Association.

Board Member in Gulf Social Association since 8 years and from November 2017 became the Deputy Chairman of the Association.

Member in Kuwait National Association for Child Protection from 2017.

Founder of Humanitarians Association for helping Poor and people in need.

Most of my volunteer time I spend with Civil Social Societies, I concentrated on the human side and also attended meetings for Human Right hosted by Ministry of Foreign Affairs every year.

PROFESSIONAL EXPERIENCE

NATIONAL BANK OF KUWAIT - (1980 TO 1994)

Branch Manager

- Oversee the Branch under my management which includes the operations and the marketing of the bank products.
- Motivates the staff under my management to the best of their capacity to work excellently in the bank.

Credit Officer

- Write reports about the customers applying for bank facilities. The report contains the following.
 1. Background of the company and their dealing with the bank.
 2. Financial report after preparing the figures ratios, and comparative analysis from the previous year's ratio.
 3. My recommendations.
- Follow up on a regular basis during the tenure of the facilities, the usage of the facilities granted. Visits or call the customer for negotiation in case of default, I see to it that the situation is rectified.
- Visits the existing and potential customers and convince them to do business with the bank by offering them the various bank services.

COMMERCIAL BANK OF KUWAIT

Assistant Manager - Card Services Department (1994 to 1998)

- Responsible for the signing up of contracts with the Merchants to accept different type of Local and International Cards (Direct Debit, Debit, Charge and Credit) as settlement for their products or services provided to their customers which is known as "Acquiring Business". Initially before the

signing of the contract, there are two Major Studies that are to be executed:

1. **Financial Study** – This is being done to ensure the credibility of the Merchant to pay back any transaction amount (in case of Fraud) previously paid by him.
 2. **Profitability Study** – This also being done to make sure that the Merchant has the capacity to contribute a profit to the bank. Cost varies for each Merchant depends on turnover and types of business. Accordingly it is my responsibility to offer each Merchant the relevant price structure (fixed fees and variable fees and some time variable fees is different according to the transaction amount) to get the business and ensure the profit because of the competition in Kuwait acquiring market, where the margin most of the time is only a fractions of 1%.
- Since acquiring business is very risky business especially on the Acquirer Bank and Internationally 97% of disputes is Acquirer's responsibility and the remaining 3% are Issuer's responsibility. I am well versed on the International regulations control and have read some specialized books issued by Visa International. With this I am able to handle any dispute and suggest the best solutions to my Merchants to ensure best services and teaching the Merchants as well on how to avoid the most common problems.

KUWAIT PETROLEUM CORPORATION (KPC)

Senior Cash Analyst-(1999 to 2005)

- Managing KPC Fund, the Short and Long term fund and thereby investing the said funds.
- Managing the cashflow of the corporation by matching its payables and receivables with reference to its maturity dates and the amount involved.

EDUCATION

Business Administration & Finance - Kuwait University - (1980)

PERSONAL

Nationality	Kuwaiti
Marital Status	Married
Number of Children	Five
Date of Birth	06 June 1958
Languages	Fluent in Arabic and English (Oral & Written)
Hobbies	Basketball

SEMINARS/COURSES ATTENDED

Mondex	1998	Dubai
Barclay Card House	1996	London
Merchant Acquiring	1996	London
Islamic Banking	1995	Tehran
Islamic Banking in Kuwait	1995	Kuwait
Appraisal & Counseling Skills	1992	Kuwait
Managing People in Organization	1992	Kuwait
Strategy Marketing Program	1989	Kuwait
Operations Manager	1989	Kuwait
Bank Services for Manager	1988	Kuwait
Bank Operations for Managers	1988	Kuwait
Economics	1988	Kuwait
Branch Manager	1986	Kuwait
English Course	1983	London
Commercial Law	1983	Kuwait
Credit Analysis	1983	Kuwait
Investment Strategy	1983	Kuwait
Credit Analysis	1983	Kuwait
Feasibility Studies & Industrial Projects Evaluation	1982	Kuwait
Bank Operations (Credit, L/C, L/G and Exchange)	1981	Athens

REFERENCES WILL BE AVAILABLE UPON REQUEST