



Saad Al-Qahtani

Address: Riyadh, KSA

PERSONAL INFORMATION:

Nationality: Saudi National
Marital status: Married
DOB: 16-10-1970

ACADEMIC QUALIFICATION:

- Masters, Finance & Investment. The University of Nottingham, UK. December 2005
- B.S. in Economics & Administration – Accounting. July 1993

PROFILE:

Saudi National with over 25 years' experience in the broader financial industry having worked extensively in Project Finance, Corporate Finance, Real Estate advisory, Private Equity, Asset management and Fund raising.

Played a key role as senior management positions in some of the largest companies in the kingdom, Public sector (Knowledge Economic City in Medinah, SABIC, Ma'aden and Saudi Electricity Company) and Private sector (Rajhi Invest and Zahran Holdings).

SKILLES:

- Real estate advisory & funds
- Financial Reporting and Control
- Merger & acquisitions
- Business Development
- Strategic and financial planning
- Islamic & Structured Finance
- Establishing Joint Ventures
- Corporate Finance & Project Finance

ACHIEVEMENTS:

- Member of the Board of Arabian Pipes company (listed company) 2018
- Ex Member of the Board of the Saudi Industrial Export Company and audit committee chairman 2016 (listed Company)
- Member of Audit Committee of INMAIA Real Estate & Tourism 2018
- Board member in AlNoar Blom fund managed by Blominvest Saudi Arabia 2017
- Ex Member of the Board and audit committee chairman of The Investor for Securities Co 2016-2017
- Ex Board member in 4 funds managed by The Investor for securities Co. 2015-2017
- Ex Board member and audit committee chairman of Global Beverage Company 2013-2014
- Successfully executed some of the largest deals in project finance, corporate finance, IPO, Sukuk, acquisition and Real estate funds in the kingdom
- Delivered process and control improvements and successfully reduced cost and streamlined treasury and specifically the financing of some of the leading organizations like Sabic, Ma'aden and Al Rajhi

WORK EXPERIENCE:

1. Thaker Investment and Real Estate Development Company

July 2019- current

Thakher is an investment and real estate development company focused on the development of residential, commercial and hospitality sector in the holy city of Makkah spread over an area of 320,000 sqm with a capacity to accommodate up to 25,000 people.

Role: VP Finance and Investment (Finance / Investment/HR and IT)

Duties & Responsibilities:

- Managing 4.3 billion syndicated loan
- Managing day to day activities of Finance, HR and IT
- Working in the strategy of the company & Business plan
- Implementation of SAP
- Setting rules, policies and procedures for departments under management
- Managing existing banking relationships with local and internal banks and Investors
- Discussions and Negotiating with various potential and existing Joint Venture partners, advisors, Banks, and consultants.

2. Knowledge Economic City in Madinah (KEC)

Oct 2017 – Jun 2019

Knowledge Economic City is a publicly listed company set up mainly to develop the 30 billion riyal (USD7 billion) mixed use real estate project located in Madinah and one of the economic cities in Saudi Arabia.

Role: CFO

Duties & Responsibilities:

- Managing day to day activities of Finance
- Updating the strategy of the company & Business plan
- Assist the Board and the CEO in identifying new funding opportunities
- Discussions and Negotiating with various potential and existing Joint Venture partners, advisors, Banks, and consultants.
- Responsible for timely, accurate financial reporting for both internal and external users.

3. Independent Advisory (Smart Vision for financial consultancy)

Jun 2015 – Oct 2017

- Offered Real Estate advisory services to various prominent family offices
- Advised some high net worth individuals on prospective private equity opportunities

4. Zahran Holding

May 2014 – Apr 2015

The Zahran Holding is a diverse group of companies with more than 25,000 employees. The company through is 15 Subsidiary companies is engaged in 12 different sectors ranging from real estate, stocks, contracting, operation & Maintenance etc

Role: Vice President Finance/CFO

Duties & Responsibilities:

- Worked with the CEO on the strategic vision for the company
- Managed and oversaw an equity portfolio of more than SAR 800 million which was invested both local and internationally.
- Restructuring SAR 600 million loans of Zahran Business Center
- Managed the Joint venture with Rafal to develop real estate in Riyadh worth more than SAR 1 bn
- Managed SAR 3 bn real estate portfolio of Zahran holding
- Participated in developing new business,
- Assist the CEO and COO in identifying new funding opportunities,

- Responsible for timely, accurate financial reporting for both internal and external users - Initiated implementation of the ERP system for the all group subsidiaries

4. Mohammed Abdulaziz Al-Rajhi & sons Holding Company

May 2012 – Apr 2014

Mohammed Abdulaziz Al-Rajhi & Sons Holding Company is one of the largest private industrial groups in the Kingdom of Saudi Arabia which has four subsidiary companies in the fields of steel, water, home appliances and plastic. The company employs more than 5,500 employees and has more than SAR 5.5 BN assets under management.

Role: Treasury Director

Duties & Responsibilities:

- Board member of Global Beverage Company (Fayha, subsidiary of the holding company) & Chairperson of the Audit committee of the company
- Responsible for all the accounting, finance, forecasting, strategic planning, control systems, risk management and contract negotiations
- Assess organizational performance against both the annual budget and the company's long-term strategy
- Develop short and long term financial planning and provide strategic recommendations
- Developed tools and systems to provide timely, critical financial and operational information to the Executive team and make actionable strategic and tactical recommendations
- Developed and executed analysis of various business initiatives; including: CAPX projects, expansions, new operations, asset acquisition, new products and service launches
- Served as a member of the Executive leadership team, collaborate and contribute to key decisions pertaining to strategic initiatives and execution
- Worked on over SAR 2.5 bn worth of short and long term loans for the group

5. Saudi Arabian Mining Company (Ma'aden)

Feb 2009 – Apr 2012

MA'ADEN (Saudi Arabian Mining Co.) is a listed diversified mining company, active in gold, alumina & phosphate mining. The company has more than 6,000 employees and assets of more than SAR 63BN

Role: Project Finance Manager

Duties & Responsibilities:

- Lead the project financing (Islamic, commercial, SIDF & PIF tranche) for the following transactions:
- Ma'aden Aluminum Company, USD 5 Billion in Nov 2010
- Ma'aden Rolling company, US 2.5D Billion in Nov 2010
- Ma'aden Bauxite and Alumina Company, USD 3.6 Billion
- Sahara and Ma'aden Petrochemical Co (Samapco), USD 880
- Samapco Bridge Finance, USD 360 million
- Assisted in preparing the long term strategic funding plan for the company
- Developed and Implemented long term financial planning tools within the company
- Capital budgeting and capital rising for various company projects
- Served as a key member in the discussions with JV partners such as SABIC, ALCOA & SAHARA for various projects
- Developed and executed analysis of various business initiatives for the above mentioned projects

6. Saudi Basic Industries Corporation (SABIC), Riyadh

May 1995 – Jan 2009

SABIC is a diversified manufacturing company, active in chemicals and intermediates, industrial polymers, fertilizers and metals. It is the largest public company in Saudi Arabia. The company has more than 40,000 employees and assets of more than SAR 339BN

Role: Loan Analyst – Corporate Financing

November 2005

Duties & Responsibilities:

- Directly involved with SABIC Financing Team in contributing to the successful closure and achievement of the following transactions:
- Ma'aden Phosphate Company, US \$ 3.8 Billion June 2008
- Saudi Kayan, US \$ 6 billion in May 2008
- Ibn Zahr Murabaha facility, US \$ 855 Million in July 2007
- Saudi Kayan, SR 6.8 billion initial public offering of shares in May 2007
- GAS Murabaha facility, SR 1.5 Billion in April 2007
- Yansab SR 13 billion debt raising in June 2006
- Murabaha with Dutch Bank US \$ 1 billion in May 2006
- SABIC Sukuk 1,2,3 SR 16 billion

Role: Financial Planner - Corporate Control**December 1995****Duties & Responsibilities:**

- Sabic budget 2003 & 2004
- Sabic financial Reporting 2002 & 2003
- Sabic Authority schedule 2003
- Insurance analysis
- Risk management analysis

7. Saudi Electricity Company, Riyadh**Sep 1994 - Apr 1995**

A Saudi joint stock company whose main activities are electric power generation, transmission and distribution. The company has more than 29,000 employees and assets of more than SAR 238 BN

Role: Auditor – Internal Audit**Duties & Responsibilities:**

- Completing on-site business audits, evaluating the effectiveness of controls and writing up reports
- Interviewing business teams about working practices
- Proactively evaluating risks and internal controls against changing trends and market/economic conditions - Evaluate the organization's readiness in case of business interruption

8. Talal Abu-Ghazaleh Organization**Sep 1993 – Mar 1994**

The organization is a leading provider of professional services having established a total of 14 member firms and societies since its inception, in addition to being an affiliate of the World Bank, the Register of Accountants and Auditors (Washington) and the UN Center for Transnational Corporations (UNCTC).

Role: Trainee**Duties & Responsibilities:**

- making income or expense entries into the accounting system & paying bills and creating invoices for its clients

COURSES ATTENDED:

- Advanced International cash and Treasury Management, June 2013
- Corporate Credit Analysis with Fitch, Feb 2011
- Loan documentation with Euromoney, May 2008
- Trade, Treasury and cash Management. ABN AMRO March, 2008
- Financial Analysis: Modelling & Forecasting, Oxford, 2007
- Financial Analysis & statement Auditing, 2002
- Specialized Insurance Program, 2001
- Introduction to Property insurance, CII, 2000
- Introduction to Insurance, CII, 1999
- Introduction to Marine Insurance, CII 1997
- Fundamentals of Finance, 1996 & Credit & Collection, 1995