



APPOINTMENT - DRKM - 10/4/2008

التاريخ: ٢٠٠٨/٤/٩

الرقم: D-COR-2008-0350

السادة هيئة الأوراق المالية المحترمين

دائرة الإفصاح

J.S.G.

تحية وبعد،

بالإشارة إلى المادة رقم (١١) من تعليمات إفصاح الشركات المصدرة والمعايير المحاسبية ومعايير التدقيق، يرجى العلم بما يلي:

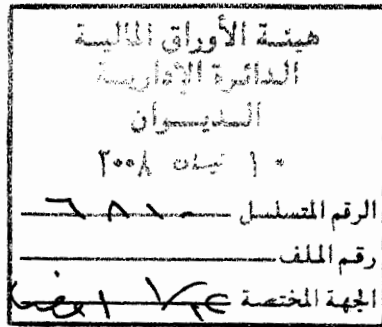
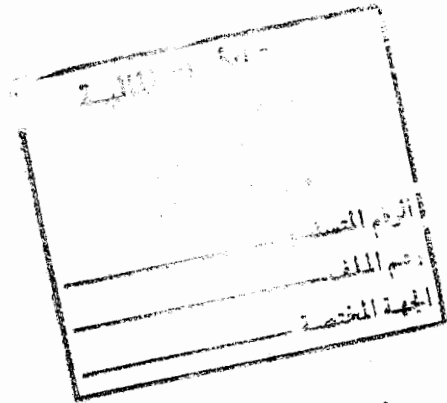
١. تم ترقية السيد هشام زكي اسماعيل جبر إلى منصب مدير دائرة العمليات وذلك اعتباراً من ٢٠٠٨/٤/١.

٢. تم ترقية السيد إيهاب على عبد الرحيم الابراهيم إلى منصب مدير دائرة التسويق وتطوير الأعمال اعتباراً من ٢٠٠٨/٤/١.

كما نرفق لكم طيه نسخة عن السيرة الذاتية الخاصة بهم.

مع أطيب التحيات والتمنيات

وسيم وائل زعرب
عضو مجلس ادارة/ المدير العام



EHAB AL-IBRAHIM

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PROFESIONAL EXPERIENCE

2006- Present

**Manager of Business Development
Housing Loan Insurance Company (DARKOM)**

- Provides advice to the General Manager in all areas related to Business Development.
- Responsible for establishing partnerships with financial institutions that will further company objectives and achieve set targets.
- Responsible for the business to business promotion and client relations activities.
- Gather intelligence on client needs and housing issues and communicating insights to the General Manager or Management Team as appropriate.
- Ensure the company responds effectively and creatively to market needs in housing finance in the face of a constantly changing environment.
- Undertake proactive media relations to ensure the company maintains national and local visibility and to provide Darkom perspective on housing-related matters.
- Establish relations and cultivate information networks with builders, real estate developers, market analysts, Central Bank, mortgage lenders and Insurance commission.
- Manage the document production process for all company operational matters regarding correspondences with the legal advisor, Presentations, Press releases, updating company policies and guidelines etc.
- Establish and maintain on-going relationships with the various internal and external parties to anticipate and resolve potential problems.
- Conduct of housing research activities and guide the priority setting and corporate planning process.
- Maintains effective communications with all clients and major associations with an interest in housing in Jordan.
- Direct the Business Development team in developing and implementation of marketing plans that will create borrower awareness and assist Darkom Loan operations department achieve its targets.

2005- 2006

**Head of Marketing & Research
Business Development Unit
United Arab Investors CO P.L.C**

- Responsible for leading all Marketing and Public Relation functions.
- Increases UAIC visibility through media, conferences and overall marketing efforts.

- Exercise approval authorities delegated by the General Manager and Director of Business development to overview all business planning, feasibilities and valuation in accordance with the company's objectives.
- Assist GM and Director of Business development in all business planning for company affiliates and new ventures
- Assigned by GM to assist CMHC in setting up the Housing Loan Insurance Company –DARKOM
- Manage and supervise day-to-day operations of business development and research functions
- Employ resources as deemed necessary to achieve company set objectives
- Participate in Ad-hoc committees and assignments when necessary.
- Responsible for department's annual budget.

2002- 2005

**Trade Marketing Manager
Orange Mobile – Jordan Telecom Group**

- Define Orange merchandising policy according to company objectives
- Determine appropriate forecasting ,ordering and replenishment practices to ensure sound in-stock of all BTL merchandising material, handsets, Sim card and packaging components
- Manage inventory targets in line with the budgeted financial objectives
- Formulate and ensure realization of a budgeted merchandise plan after approval by Chief Officer
- Monitor all Orange Own-Shops and POS sales visibility in comparison to competition. Submit a monthly Market Analysis report along with an updated action plan to management
- Support Marketing department in developing new concepts and merchandising material to increase POS and market visibility
- Ensure proper installation and visibility of signage, merchandising material and informative items in all sales channels across the Kingdom –
- Participates with the Communication department in ad hoc material and order appropriate volumes
- Develop and ensure implementation of sales and promotional programs in co-ordination with Marketing and Sales Operations.

1999- 2002

**The Sultan Center (TSC) – Head Office Kuwait
Purchasing Category Officer**

- Manage the operation of the merchandise purchasing function, in line with TSC retail strategy, in order to ensure that sales, profits and inventory targets are achieved.

- Analyze pricing structures and define retail prices, in line with store location and competitive situation, must ensure compliance in order to achieve set financial targets.
- Align with appropriate suppliers, based on key performance measures and develop collaborative working relationships in order to ensure most favorable terms of business.
- Category Management: Define and ensure continuous review of categories and monitoring of item performance in order to maximize sales and profit contribution per category.
- Analyze item performance and define, store plans, display and merchandising guidelines for space allocation and monitor execution, aimed at maximization of profitability per square meter.
- Define product assortment in line with store concepts, expected demand and competitive situation, and set guidelines for store assortments aimed at optimization of customer satisfaction and return on sales.
- Part of a three-man team responsible for negotiating and finalizing a five-year contract agreement with a frozen bread and pastry chain sold as fresh baked products called 'Sofi De France'.

Education:-

2005 – Present New York Institute of Technology Amman, Jordan
(One year completed)

Currently enrolled in an MBA program – International Business Major

1995 – 1999 Saint Mary's University Halifax, Canada

Graduated with a Bachelor of Commerce

1990 – 1994 New English School Amman, Jordan

International General Certificate of Secondary Education- Cambridge University

Additional Training:

Executive training provided by Canada Mortgage & Housing Corporation Resident Technical Advisor

- Mortgage Lending
- Insurance Initiation
- Insurance Servicing
- Default Management
- Claims
- Marketing & Communication

References:

H.E. Dr. Fayez Tarawneh – Chairman
United Arab Investors Company
Housing Loan Insurance Company.
Tel: +962 5662398

Mr. Younis Qawasmi- General Manager
United Arab Investors Company. (1995- 2007)
Tel : + 962 777144444

Mr. Wissam Qutami- Director of Supply Chain
Jordan Telecom Group
Tel: + 962 7801626

Mr. Issam Salfiti- Chairman & General Manager
Union Bank for Saving & Investment

Hisham Zaki Ismail Moh'd Jaber

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Personal Details:

Nationality	Jordanian
Date of Birth	21st October 1972
Marital Status	Married
Languages	Arabic, English

Professional Experience:

The Housing Loan Insurance Company

Manager of Loan Initiation

1/2007 - to date

Main Responsibilities: -

- Responsible for the day to day management of all activities related to mortgage loan Initiation.
- Supervising a team of Senior and Junior Loan Initiation officers Conducting credit and financial analysis for Banks' corporate credit customers.
- Responsible for the analysis of the acceptability of risk on complex insurance applications other Direct and indirect credit facilities.
- accurately interpreting the risk to the Company and analyzing the factors that contribute to risk of default and claim and those that contribute to the risk of loss.
- responsible for conducting post-facto monitoring of decisions made at both the portfolio and transactional levels.
- Identifying opportunities to improve loan portfolio quality, business volumes and/or client service. working closely with Approved Lenders to meet their business objectives by providing timely and accurate decisions in the correct time.
- Maintaining an up-to-date knowledge of the local mortgage markets and will cultivate information networks with builders, real estate agents, market analysts, appraisers, municipal officials and mortgage lenders.

Union Bank for Savings and Investment (from 2002)

One of the leading Banks in Jordan and Palestine established in 1991 with 350 employees, 15 branches and a capital of JD95 Million, Net profits in 2005 was JD 24.652 million .

Relationship Manager / Corporate Banking Services

2004 – 2007

Main Responsibilities: -

- Maintaining relationships with other departments and other parties with respect to the Portfolio of customers.
- Supervising a team of Senior and Junior Account Relationship officers Conducting marketing, Credit and Financial analysis for corporate customers, as well as attracting new customers.

- Building a strong relationship between the bank and its clients.
- Achieving the targets that were set at the beginning of the year.
- Responsible for any banking services that the clients need.
- A member of the internal credit committee of the corporate credit department.
- Conducting credit and financial analysis for the Bank's corporate credit customers.
- Following – up the credit status of the existing customers and the renewal of their credit lines and other direct and indirect credit facilities.
- Following – up and interviewing current and prospected credit or deposit customers.
- Reporting on the credit conditions of an assigned credit portfolio of customers.
- Formulating and executing a marketing strategy to existing and potential clients.
- Monitoring clients portfolios, maintaining regular contact with clients
- Liaising with all banking departments to provide an excellent client service
- Acquiring new relationships with high net worth clients
- Working with investment teams to promote structured products

**Account Relationship Officer / Corporate Banking Services
2002 - 2004.**

Islamic International Arab Bank, Amman, Jordan

One of the leading Islamic Banks in Jordan owned by Arab bank (the biggest bank in Jordan).
Established in 1998 with 300 employees, 12 Branches, and a capital of JD 42 Million, Net profit in 2001 was JD 2.4 million.

Senior Credit Officer (at Main Branch)

April 2002– October 2002

My responsibilities include but not limited to control Finance and Investment Section Head duties as follows:

- Ensure the institution's policies and procedures are followed according to established guidelines and Make recommendations for improvement.
- Promote the sale of loan, investment and other banking services to attract customers to come .
- Interview corporate and individual customers and analyze customer applications.
- Analyze, review loan and credit applications.
- Monitor processing of loan application and credit investigations.
- In charge of Visa operations in the branch.

Ahli Micro Financing Company, Amman, Jordan

Ahli Micro Financing Company is a Jordanian profit company owned by the National Bank of Jordan in partnership with the United States Agency for International Development (USAID) and the AMIR Program aimed at:

- Increase overall family income through the expansion of micro businesses;
- Develop a financially sustainable institution, which could access formal sector resources to increase economic opportunities for poor micro entrepreneurs.

Assistant Credit and Marketing Manager (at the head office):

June 2001- March 2002

My responsibilities include but not limited to control all the credit department duties as follows:

- Credit analysis.
- Loan disbursement.
- Loan tracking.
- Create and study new loan products.
- Responsible for creating and studying to open new credit areas in Jordan.
- Managing all the staff of the credit department (18 employees).

Bank Of Jordan, Amman, Jordan

One of the leading Banks in Jordan and Palestine established in 1961 with 1150 employees, 60 branches and a capital of JD21 Million Net profits in 2001 was JD 11 million.

Credit Officer (at head office)

December 1998 – June 2001

Based in head office. Responsibilities are to ensure the institution's policies and procedures are followed according to established guidelines and make recommendations for improvement. Promote the sale of loan, investment and other banking services to attract corporate and individual customers. Interview corporate and individual customers and analyze customer Enquirer. Analyze, review loan and credit applications. Monitor processing of loan application and credit investigations.

Dealer

March 1998 – December 1998

Technical Support

September 1996 – March 1998

Teaching Courses:

- Giving special courses in the financial analysis topic at Rams Center for financial studies 2003 till now.
- Giving special course in Micro-finance (Basic and Advanced) at Institute for banking and financial training – 2004/2005 , 2005/2006
- Giving special course in Credit Analysis (Basic and Advanced) at Talal Abu-Gazalah Company / Training Center 2005/2006 , 2006/2007
- Financial management (1), Banking and Finance department /Philadelphia University- 2004.
- Islamic Banking, Banking and Finance department /Amman University – 2005, 2006
- Specialist institutions, Banking and Finance department /Amman University – 2005, 2006

Education

August 2000	Master Degree in Banking and Financial Sciences FROM THE ARAB ACADEMY FOR BANKING AND FINANCIAL SCIENCE, Amman, Jordan.
November 1999	Professional Diploma IN Advanced Bank Credit FROM THE ARAB ACADEMY FOR BANKING AND FINANCIAL SCIENCE, Amman, Jordan.
June 1999	High Diploma in Banking and Financial Sciences FROM THE ARAB ACADEMY FOR BANKING AND FINANCIAL SCIENCE, Amman, Jordan
June 1996	BSc Degree in Computer Information Systems from AMMAN UNIVERSITY, Amman, Jordan

Further Training:

The Arab Academy for Banking and Financial Sciences, Amman, Jordan

June 2004	Supervisory Skills, Beirut - Lebanon
April 2004	E-Banking Operations, Amman - Jordan
April 2003	Computer Based Financial Management Course, Amman – Jordan.
July 2002	Computer Based Financial Analysis And Feasibility Studies.
May 2002	Project Finance.
April 2001	Sustainable Micro-finance training program / basic course in Institute Of Financial Studies, Amman.
March 2001	Speculation Finance in Institute Of Financial Studies, Amman.
November 1999	Commercial Bank Management, Advanced Bank Credit
October 1999	Industrial Credit
October 1998	Problem Loans

Joint Efforts Group, Amman, Jordan

September 2004	Developing Leader's Leadership Skills
October 2004	Developing Supervisors Skills

Bank of Jordan, Amman, Jordan

November 2000	Bills, English Banking Terminology, Credit Risk Analysis
October 2000	Industrial Finance
July 1999	Advanced Letter of Credit
June 1999	Transfers
May 1999	Financial Analyst
April 1999	Basic Letter of Credit
March 1999	Credit Facility
January 1997	Banking Orientation Services

References:

Mohammed Yaser Al -Asmar, General Manager
Jordan Kuwait Bank
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Waseem Wael Zurub , General Manager
Housing Loan Insurance Company
Tel: +962 6 5105244

Mohammed Anwar Hamdan, Deputy General Manager
Bank of Jordan
Tel: +962 6 569 6277, Ext. 4605

Jawad Al-Halboneh, Assistant General Manager of Banking Services
Union Bank for Saving & Investment
Tel: +962 6 5607011

Ghassan Abu Yaghi, General Manager
Ahlieh Micro Credit Company
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