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# Ahmed Al-Rashed

Riyadh, Saudi Arabia **Email Address:** [tripes2020@hotmail.com](mailto:tripes2020@hotmail.com)  
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<b>Career Objective:</b>	<p>A certified risk management professional working as an ERM SME to provide assurance, consultations, and day-to-day support that enable the organization to achieve desired objectives and sustainable &amp; profitable growth. Acquired diverse experience in Enterprise Risk Management ,Governance &amp; Compliance , planning within Banking , Telecommunications and Financial Funds industry.</p> <p>As experienced banking &amp; Telecommunication member, I would like to utilize my earlier experience and knowledge in business by contributing to the improvement as well as progress of the organization. I will be putting my best efforts in terms of time and learning techniques and methods that would implement in my tenure .</p>
<b>Target Industry:</b>	Banking; Telecommunications; Economics; Financial Services; Business Support and Planning
<b>Employment Type:</b>	Employee
<b>Employment Status:</b>	Full time


## Personal Information


<b>Birth Date:</b>	25 February 1984
<b>Gender:</b>	Male
<b>Nationality:</b>	Saudi Arabia
<b>Visa Status:</b>	Citizen
<b>Residence Location:</b>	Riyadh, Saudi Arabia
<b>Marital Status:</b>	Married




## Professional Experience:


<div><p>الصندوق الصناعي</p></div> <div><p>Nov 2020 - Present</p></div>	<div><p><b>Enterprise Risk Management Senior Consultant at Saudi Industrial Development Fund</b></p><p>Key Responsibilities:</p><ul style="list-style-type: none"><li>• Contribute to development and implementation of tools, processes, approaches and training/awareness.</li><li>• Problem solves scenarios where metrics imply a gap, error, or non-compliance item within the risk governance framework.</li><li>• Develop ERM training materials Continually improve departmental processes, templates, and standards in an effort to streamline and increase quality of risk governing activities.</li><li>•Develop new ERM policies and standards, e.g., potentially Data Quality policy and standards, and update the existing ones.</li><li>• Provide expert support to executing Risk and Control Self-Assessments (RCSA’s) and own the process prioritization methodology.</li><li>• support governance policies and oversight processes for aligned critical operational risk area(s) such as, Business Continuity, IT Risk, Fraud, Model Risk, Cyber and Data Risk.</li><li>•Implement and inform risk limits and critical operational metrics Identify and leverage best practices in risk management across industries.</li><li>•Oversees development of governance policies and oversight processes for aligned critical operational risk area, Fraud Risk including reporting, dashboards, governance structure, and remediation plans.</li><li>•Oversee risk assessments practice to assess potential risk impacts, risk management maturity, and related information for key business operational risks.</li></ul></div>
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	<ul style="list-style-type: none"> <li>• Drive culture to support fraud risk awareness Influences commitment to address identified gaps with respect to fraud vulnerabilities.</li> <li>• Serve as the subject matter expert in all assigned functions, such as Marketing Operations, Segmentation, CRM, Media, Advertising, and Telematics, demonstrating familiarity with a broad variety of complex processes, systems and technologies.</li> </ul>
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<div>  </div> <div> <p>January 2019-2020 October</p> </div>	<div> <p><b>Director of Enterprise Risk Management &amp; Business Continuity at Zain –KSA</b></p> </div> <div> <p>Key Responsibilities:</p> <ul style="list-style-type: none"> <li>• Manage the Enterprise Risk Management Framework (ERMF) objectives and requirements including Operational Risk policy and procedure development, Key Risk Indicators (KRIs), Key Performance Indicators (KPIs), technology enhancements, and credible challenge</li> <li>• Coordinate activities to ensure the effective execution and implementation of the ERM elements and corresponding risk programs, including but not limited to: Business Continuity, Third Party Risk Management, Issues Management, and Model Governance</li> <li>• Assess key risks associated with new business initiatives and change management activities, including providing direction and guidance to executive/senior leadership to document approvals and/or objections, where applicable Develop operational risk analytics and reporting, including loss data collection</li> <li>• Being advisor and leverage subject matter knowledge to drive value added dialogue and informed risk-based decisions</li> <li>• Identify negative trends and potential risk exposure to advise on potential risk mitigation alternatives</li> <li>• Provide independent, objective view of the business, mitigation strategies, and emerging risks</li> <li>• Maintain oversight and reporting of enterprise-wide issues to identify trends, themes and monitor next steps for corrective action plans</li> <li>• Review internal and external risk events for opportunities to implement new preventive and detective controls</li> <li>• Undertake targeted and emerging risk assessments across key areas of risk</li> <li>• Analyze risk concentration areas, risk profiles, and synthesize data from internal and external sources in order to identify risk areas which need to be assessed</li> <li>• Provide risk training and awareness, as well as consultative guidance on risk management program matters</li> <li>• Draft and build presentations displaying the monthly status of risk management programs (i.e. third party risk, business continuity and other operational risk areas) and assist business units to develop and identify KRIs and KPIs where necessary</li> <li>• Manage training sessions to educate and train employees of risk awareness within the organization.</li> <li>• Develop reports highlighting all risk assessment and business continuity activities for decision-making purposes.</li> <li>• Monitor employee performance and submit continuous feedback to encourage and support employees’ professional development and guide training programs implementation</li> </ul> </div>
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<div>  </div> <div> <p>January 2018-Dec-2018</p> </div>	<div> <p><b>Executive Manager-Operational Risk at AlRajhi Bank</b></p> </div> <div> <p>Key Responsibilities:</p> <ul style="list-style-type: none"> <li>• Being a key player in the set-up of the operational risk management function for the bank.</li> <li>• Develop and maintain an overall operational risk management policy that is in line with the bank's enterprise-wide risk and strategic policies</li> <li>• Develop, implement and oversee operational risk management framework and processes for the bank in line with the Operational Risk Management Policy, BIS and SAMA guidelines.</li> <li>• Design &amp; develop (where applicable) and deploy operational risk management systems for the bank</li> <li>• Collect and report OpR MIS to senior management</li> <li>• Stress-test, update and monitor RCSA data to keep the risk profiles current.</li> <li>• Coordinate with regulators, external / internal auditors and other interested parties on operational risk related matters</li> <li>• Coordinate internal queries and operational risk issues.</li> </ul> </div>
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 <p><b>January 2017 –Dec -2017</b></p>	<p><b>Senior Manager-Operational Risk ( ORM ) at AlRajhi Bank</b></p> <p>Key Responsibilities:</p> <ul style="list-style-type: none"> <li>•Develop a risk awareness culture &amp; supporting framework in the organization.</li> <li>• Assist Management to minimize Operational Risk losses to maximize revenues and shareholder benefits.</li> <li>• Build and manage a best-of class Operational Risk function under the oversight of AGM of Operational Risk</li> <li>• Achieve Basel regulatory compliance for the Bank's Operational Risk Management Report to the senior management, the board of directors and/or audit committees as required.</li> <li>• Integrate operational risk management between the various entities in the bank's international operations</li> <li>• Identify, share and promote best practices in operational risk management across the bank.</li> <li>• Identify, recruit, train, manage, motivate and retain a team of Operational Risk Managers at various levels.</li> </ul>
 <p><b>January 2014 –Dec -2016</b></p>	<p><b>Operational Risk Control Manager at AlRajhi Bank</b></p> <p>Key Responsibilities:</p> <ul style="list-style-type: none"> <li>• Responsible for implementation of OpR loss policy and incident reporting framework for the identification, collection and analysis of operational loss / OpR Incident related information.</li> <li>• Conduct in-depth ( root cause) analysis and risk assessment of all reported OpR incidents and OpR losses in order to assess adequacy of controls implemented.</li> <li>• Provide guidance / recommendation, if control improvement is required and to obtain management agreement for it.</li> <li>• Follow up on control recommendations as per the resolution target date and escalate in case of no response.</li> <li>• Capture, evaluate and maintain data concerning operational losses through Loss Data Collection system.</li> <li>• Conduct ongoing and periodic analysis to loss &amp; incident events, then report up the reporting line as appropriate on the loss analysis and trends accompanied with the appropriate recommendations to improve the control environment in the bank. Reports.</li> </ul>
 <p><b>August 2009 - Dec -2014</b></p>	<p><b>Consumer Credit Acting Manager at Saudi Hollandi Bank</b></p> <p>Key Responsibilities:</p> <ul style="list-style-type: none"> <li>•Resolve complaints using reconciliation techniques, including participating in reconciliation meetings and drafting conciliation agreements and reports.</li> <li>•Ensure that all documentation regarding complaints is recorded and is submitted accordingly.</li> <li>•Improve the service speed and service quality.</li> <li>•Attend &amp; participate in SAMA monthly meeting.</li> <li>•Ensure that the Customer management receives service performance reports and / or other reports applicable to the service.</li> <li>•Work closely with different departments and plans to achieve the Bank's objectives.</li> <li>•Monitors performance and takes appropriate steps to coordinate, support or resolve.</li> <li>•Monitor the day-to-day activities of Unit and determine their effectiveness.</li> <li>•Participate in formal training activities</li> </ul>

 <b>July 2006 -2009</b>	<b>Consumer Credit Assistant Manager at Saudi Hollandi Bank</b> <b>Saudi Hollandi Bank Riyadh, Saudi Arabia</b>  Key Responsibilities: <ul style="list-style-type: none"> <li>•Ensure proper functioning of day today controls, periodic monitoring activities and timely resolution of risk issues.</li> <li>•Ensure that all activities related to reconciliation are fully applied and accurate, and that they comply with SHB &amp; SAMA Policies &amp; Procedures.</li> <li>•Ensure that all business accounts are settled on daily basis with a close overlook on them frequently and assist Merchants Unit to settle their day to day merchants' requirements.</li> <li>•Responsible for the performance of Consumer Operations MIS Data .</li> <li>•Ensure that the cost of providing services are tracked and controlled in relation to the budgets set for these activities.</li> <li>•Coordinate with Customer Service and other units for resolution of day to day queries.</li> <li>•Review of customer’s complaint and ensure timely resolution.</li> <li>•Responsible for UAT before implementation any data extraction logic change / implementation.</li> </ul>
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 <b>April 2003 - June 2006</b>	<b>Operation Services Senior Officer.at Saudi Hollandi Bank Riyadh,</b> <b>Saudi Hollandi Bank Riyadh, Saudi Arabia</b>  Key Responsibilities: <ul style="list-style-type: none"> <li>•Preparing daily, weekly and monthly MIS Reports.</li> <li>•Improve the service speed and service quality.</li> <li>•Ensure that the Customer management receives service performance reports and / or other reports applicable to the service.</li> <li>•Coordinate with other units to resolve SAMA complaints.</li> <li>•Work closely with different departments of the Operation in coordination with the head office in the -development and execution of appropriate marketing tactics and plans to achieve the organization objectives.</li> <li>•Monitors performance and takes appropriate steps to resolve if any.</li> <li>•Attend &amp; participate in SAMA monthly meeting.</li> </ul>
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**Education:**

<b>2001-2003</b>	<b>High diploma in Banking from Institute Of Public Administration Riyadh, Saudi Arabia</b>
<b>2004-2009</b>	<b>Bachelor’s degree in business administration (MIS) ,Riyadh, Saudi Arabia</b>
<b>Dec/2016</b>	<b>Certified Operational Risk Professional / International Academy of Business and Finance.</b>
<b>2018-2020</b>	<b>Master of Business Administration ( MBA ) ,AlYamamma University , Riyadh, Saudi Arabia</b>

**Languages**

Language	Skill Level	Years of Experience	Last Used
Arabic	Expert	More than 10 years	1 month or less
English	Expert	More than 10 years	1 month or less