



**RAFIA
RABIE**

GENERAL MANAGER

Cham Investment Group

Education:

BS in Civil Engineering, Damascus University; MSc in Civil Engineering, University of Illinois at Urbana-Champaign, Illinois, USA; MSc in Finance, University of Illinois at Urbana-Champaign, Illinois, USA; ABD in Finance, University of Illinois at Urbana-Champaign, Illinois, USA.

Professional Experience:

With strong knowledge in portfolio allocation and financial derivatives gained through extensive research and academic work in finance at UIUC, Rabie Rafia moved in 1998 from academia to manage Bullion Company Limited, an offshore financial services company and the International Securities Fund, a balanced mutual fund, both based in Cyprus. From April 2002–May 2004 he was Management Associate with the American Life Insurance Company, UAE. In May 2004 he moved to banking, to set-up and manage the IPO, Islamic Banking, Insurance, and Wealth Management products operation for Abu Dhabi Commercial Bank.

In 2006 Rafia took the position of Acting CEO of Leader Capital, the company that is behind the establishment of Al Salam Bank – Bahrain, Al Salam Bank – Algeria, and Takaful companies in Bahrain and Syria. In 2008, Rafia joined Cham Holding as the General Manager of its financial subsidiary, Cham Investment Group, with the goal of establishing a group of financial institutions covering the areas of commercial banking, investment banking, and mortgage finance.