

CONTENT DEVELOPERS





SARA AHMAD

Senior Editor

Sara Ahmad, is the head of editorial team at Cambridge-IFA. She has served in the domains of Information Technology, Health Technology and Islamic Finance. During her experience she has experience of collaborating with several multilateral agencies like the World Health Organisation (WHO), World Hemophilia Federation (WHF) and the Center for Disease Control (CDC) to successfully execute Health Information Technology projects aiming at digitalising several, public, private and not for profit organisations and institutions; significant among these being the National Institute of Health, Pakistan and the public health laboratories network in Pakistan. More recently, she has changed her domain from Health Information Technology to Islamic Banking and Finance with the aim of documenting and catalysing the progress of the Islamic Banking and Finance industry, in this era of transformative change.

She completed her post-graduation in Information Technology from National University of Science and Technology (NUST), Pakistan.



DURDANA NAJAM

Editor

Durdana Najam is responsible for content development and editing at Cambridge-Edbiz Group of Companies. She has been associated with broadcast and print media for the last twenty years. She writes regular weekly columns for Arab News, Express Tribune, and Roznama 92.

She also works as a social media communication strategist for independent clients for developmental and promotional purposes. She holds an MPhil in Public Policy and Governance. She has been associated with Dunya TV as a reporter, Daily Times as assistant editor, Pakistan Today as a feature writer on economic affairs, United Press International as a special correspondent, and J. Walter Thompson as an account executive.



OUSSAMA KAISSI

Chief Executive Officer

The Islamic Corporation for the Insurance of Investment and Export Credit (ICIEC)

Oussama A Kaissi is the Chief Executive Officer of The Islamic Corporation for the Insurance of Investment and Export Credit, ICIEC, the Export Credit, Political Risk Insurance, and Credit Enhancement arm of the Islamic Development Bank Group.

Kaissi, a finance & economics graduate from Indiana University in the USA, has thirty-six years of diverse experience in the Insurance and Risk management industries. Having worked in the USA, Middle East, and Africa, he has vast and diversified exposure to different markets, cultures, and business models.

He is the founding President and Chief Executive Officer of two publicly listed Insurance Companies in the UAE and served as the Regional General Manager for Arab Insurance Group, a Pan-Arab Reinsurance Company.

Kaissi is The Secretary General of Aman Union, a professional forum assembling Commercial & Non-commercial Insurers & Reinsurers from the 57 Member Countries of the Organisation of the Islamic Cooperation (OIC).

He has authored various industry articles, serves in an advisory capacity for Graduate Business Programs of two Universities in the OIC region, served as a Board member of CIBAFI - The General Council for Islamic Banks and Financial Institutions, Regional takaful and Financial institutions; and the Chairman of the OIC Investment Trade and Promotion Agency.



LISA DOUGHTEN

Director

Humanitarian Financing and Resource
Mobilization Division, Office of the Coordination of
Humanitarian Affairs (OCHA)

Lisa Doughten was appointed OCHA's Director of the Humanitarian Financing and Resource Mobilization Division in November 2022. Doughten brings over 30 years' experience in humanitarian and development settings, with a strong commitment to creating impact through strategic partnerships and financing solutions, managing international operations and gender equality. Between 2008 to 2022, she served in various leadership roles in OCHA, UNICEF and UN Women building partnerships, financial support and advocacy for people affected by crises and poverty.

Prior to that, she focused on field operations through her work with the World Food Programme (2004-2008) and the US Agency for International Development's Disaster Assistance Response Team in the former Yugoslavia (1993-1998). She also worked for a private sector consulting firm, during which she designed and implemented disaster preparedness and response plans in Africa, Latin America and the Middle East.

Doughten, an American national, has an MSc in International Relations from the London School of Economics and a BA in International Studies from the University of North Carolina in Chapel Hill.



JUAN CHAVES-GONZALEZ

Programme Advisor

Humanitarian Financing Strategy and Analysis
United Nations Office for the Coordination of
Humanitarian Affairs (OCHA)

Juan – Juan Chaves-Gonzalez, MA has worked for the past 20 years in conflict prevention and recovery, peacebuilding, development, and humanitarian action, mostly with the UN in Latin America, Africa, and the Middle East. His current work at the UN's Office for the Coordination of Humanitarian Affairs focuses on advancing and scaling up collective anticipatory action to mitigate the impact of looming infectious disease outbreaks, drought, flooding, and other hazards in multiple regions and countries. He is a visiting fellow at the Harvard Humanitarian Initiative in the Harvard T.H. Chan School of Public Health and the Zolberg Institute on Migration and Mobility in The New School, where he has led research on the ethics of humanitarian action. He studied political science at Universidad de Los Andes, in Colombia, his home country. He lives in Brooklyn with his wife and son.



AZMAT RAFIQUE

Senior Islamic Finance Consultant

Visiting Faculty, Karachi University Business School,
University of Karachi Visiting Faculty, Institute of
Business Management

Azmat Rafique has twenty-four years of work experience in Islamic finance consulting, and Islamic/conventional banks in the GCC and Pakistan. He has worked in the Islamic Banking Division of Bank AL Habib, Oman Arab Bank, Ernst & Young, and MCB Bank on various senior management positions with consistent business results. Recently he worked on several Asian Development Bank (ADB) projects in Central Asia and Pakistan.

During the last few years, he remained associated with Accounting and Auditing Organisation for Islamic Financial Institutions (AAOIFI) as a consultant and worked on research and drafting of Shari'a and sukuk governance standards.

Rafique is a skilled banker and Islamic finance consultant with command over assisting and leading corporate start-ups, establishing new banks and Islamic banking departments; designing, developing & launching Islamic banking products; managing Shari'a audit & internal Audit, designing and implementing corporate governance solutions; documenting market studies and business strategies for Islamic financial institutions.

He has completed MBA from IBA - Karachi, Pakistan, MSc. Islamic Economics, Banking and Finance from Loughborough University, UK and MicroMasters in Digital Leadership from Questrom School of Business, Boston University, USA.

He also holds prestigious 'Project Management Professional' (PMP) and 'Certified Shari'a Advisor and Auditor' (CSAA) professional qualifications. Azmat has received a 'New Venture Leadership' certificate from Massachusetts Institute of Technology (MIT), USA, and a diploma in 'Entrepreneurship' from the Wharton School, University of Pennsylvania, USA.



DR. ASMA KHAN

Educator and Researcher

Asma Khan is a dedicated educator and researcher with a passion for researching on sustainable finance and green economy. With a teaching experience spanning over a decade, Asma has consistently demonstrated her commitment to shaping the minds of the next generation through her engaging and insightful pedagogy.

Asma's journey in academia began as a lecturer, where she quickly established herself as a dynamic and innovative educator. Currently pursuing her PhD, Asma's research focus aligns perfectly with her passion for sustainability. Her doctoral work delves into the realm of green financing, exploring how financial mechanisms can drive environmentally responsible practices in the business world. Her research aims to bridge the gap between financial principles and green economy stewardship, addressing the urgent need for sustainable solutions in the global financial studies.



ZELJKA DAVIS-VORIH

Expert

Sustainability Environmental,
Social, and Governance (ESG) Practice

Zeljka Davis-Vorih is a highly accomplished expert in sustainability and environmental, social, and governance (ESG) practice. With over twenty years of management experience, she has worked extensively with large and governmental organisations and complex entities within the Organisation of Islamic Cooperation (OIC) member states. Collaborated with organisations working with the Muslim World League, the Islamic Development Bank, the World Bank, as well as numerous United Nations agencies, non-governmental organisations, charities, and think tanks. Strong interest and dedication to the Sustainable Development Goals and humanitarian efforts in the Middle East and the other Muslim-majority countries are evident through her work. Conducted extensive fieldwork in the GCC region, which contributed to her solid understanding of Islamic values and principles applied in a corporate context. Throughout her professional journey, collaborated with prominent governmental entities and corporates in Saudi Arabia, Oman, Qatar, and the UAE.



BUSHRA SHAFIQUE

Sr. Joint Director

State Bank of Pakistan

An economist by training with a Masters degree from the London School of Economics and Political Science, UK as a Chivening Scholar. She holds a position of Sr. Joint Director at State Bank of Pakistan, currently, she is mainly responsible for the agenda of sustainable finance and interventions aimed at exports growth in the country. She has not only developed but effectively implemented all major COVID related measures especially the distinct refinance schemes (including Shari'a compliant versions) of the Central Bank of Pakistan which have been recognized as great success. Have remained actively involved in the very first survey based research report on quantification and profiling of demand on Islamic finance in the country and also been part of survey based research reports of social and financial sustainability of micro finance. Have contributed for various publications of the central bank and also for international Journal, conferences and international reports.

She is also a visiting faculty of Islamic Economic for Institute of Business Administration (IBA), Karachi, Pakistan. Previously, she has served as a consultant for two UN agencies, namely UNHCR and UNESCO and has also made valuable contributions as a visiting faculty member for Health economics at the Aga Khan Health University.



BASHAR AL NATOOR

Managing Director

Global Head of Islamic Finance at Fitch Ratings

Bashar Al Natoon is a managing director and the global head of Fitch Ratings' Islamic Finance Group. Natoon is responsible for coordinating all Islamic Finance activities across Fitch's Sovereign, Financial Institutions, Corporate, Structured Finance, Infrastructure and Insurance teams, bringing together dedicated analytical and industry expertise into a centralised and focused Islamic finance group.

Al Natoon has more than 20 years' experience in the Islamic Finance market. Since joining Fitch in 2007, he has overseen Fitch's Sukuk criteria and Islamic Finance practices, undertaken research and written numerous published articles on Islamic Finance. He joined Fitch as a director in the EMEA Corporates group based in Dubai. He was responsible for analysing EMEA issuers, with focus on Middle East and Turkish issuers in the construction, property and Telecommunication sectors. Prior to joining Fitch, Natoon spent seven years at the Islamic Development Bank (IDB) in key roles including Investment Officer in the Treasury Department, a Senior Credit Analyst in Risk Management and Senior Technical Assistant to the Vice President of Finance & Administration. Before working with IDB, Natoon was a senior auditor for four years in Arthur Andersen.

Natoon graduated with an MSc in banking and financial studies from the Arab Academy for Finance and Banking Science and a BS in finance and banking from Amman University. Bashar is also a Certified Bank Auditor (CBA), a Certified Risk Professional (CRP), a Chartered Market Analyst (FAD-CMA), and a Certified Risk Analyst (CRA).



MUHAMMAD IRFAN SALEEM

Assistant Director

SME Housing and Sustainable Finance Department, State Bank of Pakistan

Muhammad Irfan Saleem works as an Assistant Director in SME, Housing and Sustainable Finance Department of State Bank of Pakistan (SBP). He resides in Sustainable Banking and Infrastructure Finance Division, where he is responsible for implementation of sustainable banking practices in financial institutions. Irfan specifically looks after the implementation of SBP's Green Banking Guidelines, SBP's Financing Scheme for Renewable Energy, and Environmental and Social Risk Management Implementation Manual.

Irfan holds a Masters in Philosophy (MPhil) in Economics and Finance from Pakistan Institute of Development Economics, Islamabad and Bachelors in Economics from University of Peshawar. He also holds local exposure of trainings, seminars, conferences and has represented SBP in a number of conferences and seminars.



SHAIRA YUSOFF

Unit Head

Islamic Finance Consultancy
Consultant, International Shari'a Research Academy
(ISRA), Malaysia

Shaira Yusoff, a dedicated professional who is actively paving the way in the field of Islamic finance. Currently, she holds the position of Head of Islamic Finance Consultancy Unit and works as a Consultant at ISRA Consulting. Her educational journey includes a bachelor's degree in Islamic Finance and Banking from Islamic University Selangor (UIS) in 2014, followed by a Master's degree in Islamic Economics from National University of Malaysia (UKM) in 2020. She is also pursuing a professional certification in the Certified Shari'a Practitioner (CSP) Programme offered by the Association of Shari'a Advisors in Islamic Finance (ASAS).

In 2015, she began her journey with positions as an Executive and Research Assistant at ISRA Consulting and the International Shari'a Research Academy for Islamic Finance (ISRA). She has amassed considerable experience over the years conducting Shari'a reviews, auditing legal documents, and structuring financial products for a variety of institutions. She is well-versed in analysing stocks from REITS, ETFs, and equities, both locally and globally.

She is also actively involved in research projects, with a focus on waqf sukuk, Islamic banking, takaful, risk management, and governance. Her master's thesis examined the governance and regulatory framework of waqf institutions in various jurisdictions and provided insight into their significance. In addition to her technical knowledge, she has been instrumental in developing training content and coordinating training events and study trips for international participants.

Aside from her consulting work, she plays a pivotal role in business development, engaging clients locally and internationally. Her contributions extend to designing business proposals that highlight the unique offerings of ISRA Consulting. In essence, Shaira Yusoff is a highly motivated professional who combines her knowledge, experience, and passion to make significant contribution to the field of Islamic finance. Please email her at shaira-ic@inceif.org / shairayusoff@gmail.com for more information.



DR JESSICA ANANIA

Consultant

United Nations Office of the Coordination of
Humanitarian Affairs (UN OCHA)

Dr Jessica Anania holds a PhD from the University of Oxford, where her research focused on domestic and multilateral response to armed conflict. She has been a consultant with UN OCHA since 2020, and is a current Fellow at Georgetown University's Women, Peace, and Security Institute. Jessica's research has been published in International Affairs and is forthcoming in the Journal of Peace Research and the International Feminist Journal of Politics.



DR MOHAMED ESKANDAR SHAH

Associate Dean Academic Affairs

Associate Professor The College of Islamic Studies, HBKU Qatar Foundation

Assoc Prof Dr Mohamed Eskandar Shah Mohd Rasid, currently holds the position of Associate Dean for Academic Affairs and Associate Professor at the College of Islamic Studies, HBKU Qatar Foundation. He earned a PhD in Finance from the University of Nottingham, United Kingdom, and a Master's degree in International Economics and Finance from the University of Queensland, Australia.

Dr Eskandar's scholarly focus includes Corporate Finance, Portfolio Management, and Islamic Capital Markets. He has made notable contributions to the academic field, with publications in various top-tier journals. Furthermore, Dr Eskandar serves as the Editor-in-Chief for the World Scientific Annual Review of Islamic Finance.

In addition, to his academic work, Dr Eskandar has been engaged in consultancy projects for various government agencies and financial institutions, including the Ministry of Energy in Malaysia, the Afghanistan Ministry of Finance, CIMB Islamic Bank, Responsible Finance Institute (RFI), and ZICO Shari'a Advisory. He has also worked as a Financial Sector Specialist Consultant for the World Bank and as an Advisor for the Brunei Institute of Leadership and Islamic Finance (BILIF), Brunei.



LOUISE FORRESTER

Regulatory Specialist

EMG Group

Louise Forrester LLB (Hons) is a lawyer and is EMG's regulatory specialist. She is recognised for her expertise in banking and capital markets, having worked at leading law firms and US banks and has deep expertise in navigating the myriad EU and national rules that apply to both financial and non-financial organisations. Louise provides particular insight to organisations looking to understand the presentation and impact of ESG/CSR initiatives on financial services organisations thereby resulting in shareholder value. She is a key team player in EMG's technology innovations.