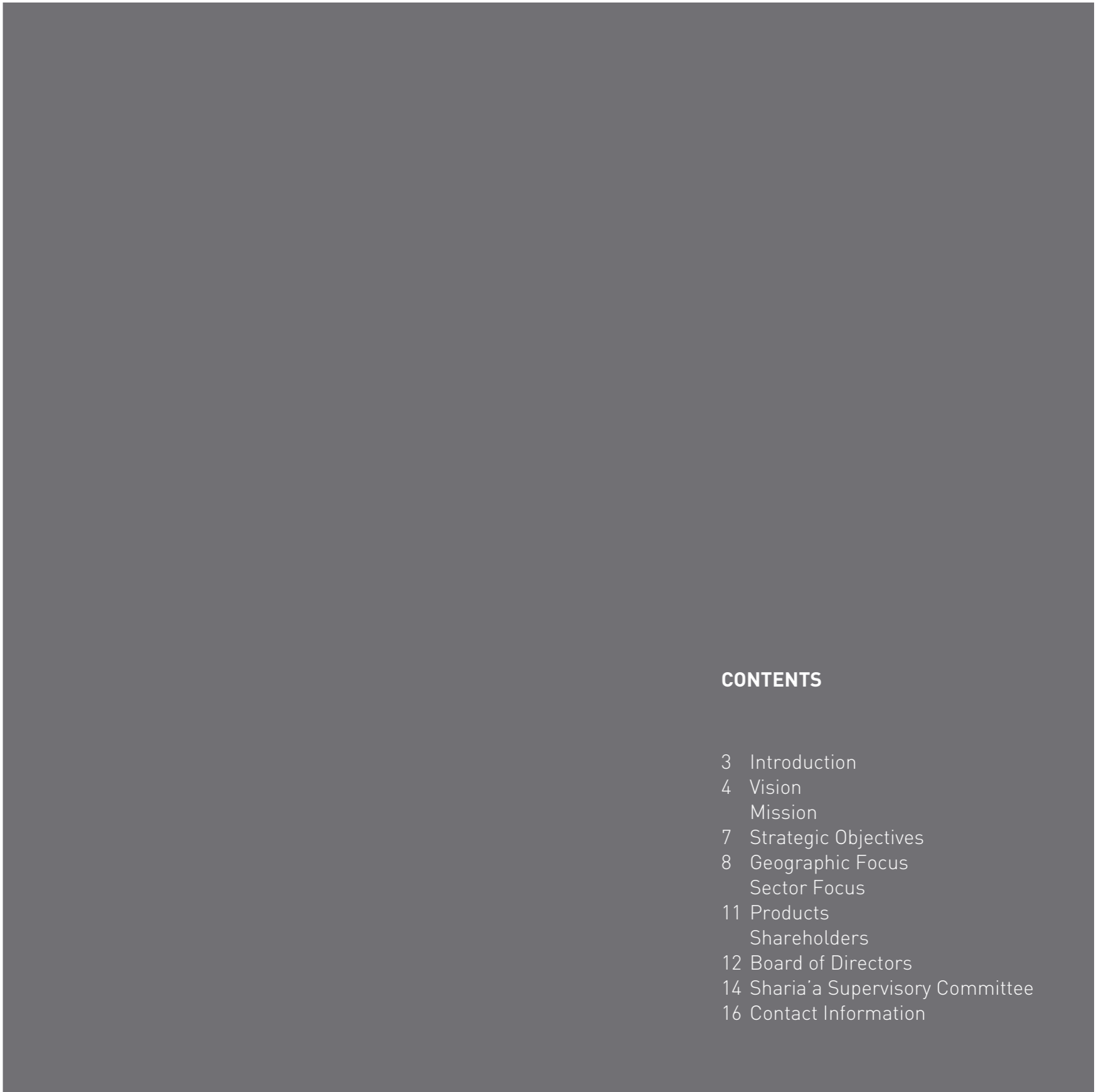


Thriving Together | النجاح معاً





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Innovative Islamic investment organization

Tharawat Investment House "Tharawat" was established in the Kingdom of Bahrain on 31st July 2008, based on the desire of its founders to introduce an innovative Islamic investment organization that would work with the slogan "Thriving Together" and aim to add high qualitative value to the Islamic investment sector in the GCC countries through innovative development investment.

Tharawat has an authorized capital of US\$ 100 million and a paid up capital of US\$ 33.25 million. Tharawat hold a category 1 Islamic investment firm licence and operates under the supervision of the Central Bank of Bahrain.

Tharawat will offer a large variety of investment products which primarily target the GCC markets as well as other Islamic countries, focusing on the industrial, agricultural, and services sectors, with a lesser degree of focus on real estate investments.

Vision

To be the best Islamic investment house engaging in Sharia'a compliant activities and operating

across the Islamic nations, with a prime focus on GCC countries, and to be viewed as a reference standard.

Mission

- Introduce high quality innovative Sharia'a compliant investment products, with a high degree of risk management.
- Build knowledge and expertise in investing and managing industrial, agricultural, and services related investments, with a lesser degree on real estate investments.
- Contribute to the socio-economic development of Islamic countries where Tharawat will operate.
- Maximise Tharawat stakeholders value including its shareholders, investors, employees and partners.





Strategic Objectives

- Seeks to earn the utmost trust of investors in terms of “Tharawat’s” capacity to select and manage quality Islamic investment opportunities.
- Be at the forefront of innovative structuring and management of investments to maximise returns and mitigate and manage risks.
- Seek to capitalise on synergies within “Tharawat’s” investment portfolio.
- Develop innovative and diversified investment products that will assist our clients in maximising returns and minimizing risks.
- Primarily focus on identifying, investing in, and managing investments in the GCC countries to capitalise on acquired local knowledge and expertise.
- Recruit, develop, and retain experts to support “Tharawat’s” various fields of interest.
- Establish a highly quality efficient network of international business partners to support sustainability of the needed knowledge resources.
- Operate the capital in a highly and efficient manner, and continuously maintain high level of products and services offered to clients.
- Be active in monitoring and researching the most recent developments and trends in all sectors and geographies of interest to Tharawat.
- Attain efficiency in its operation and its communication with its shareholders, investors and partners through use of cutting edge technologies and systems.

Geographic Focus

Tharawat's primary geographic focus is on the GCC countries plus Yemen,

with a secondary focus on a wider scope of all Islamic countries. Additional minor

focus is on the other markets for the purpose of knowledge and technology transfer.

Sector Focus

- Industrial sector
- Agricultural sector
- Services sector
- Real Estate sector





Products

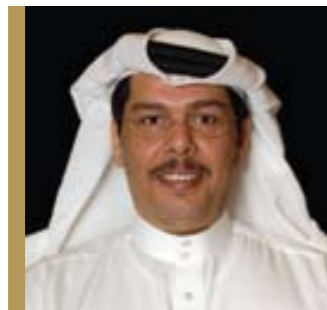
- Venture capital start-up operations.
- Private equity acquisitions.
- Asset-backed cash yielding projects.
- Asset management services.
- Wealth management services.
- Consultancy services.

Shareholders

Tharawat's shareholder base consists of a homogenous blend of highly credit worthy private establishments and individuals from various GCC countries.

State	Share in USD million	Percentage
State of Qatar	15.60	46.92%
Kingdom of Saudi Arabia	10.80	32.48%
Kingdom of Bahrain	4.85	14.59%
United Arab Emirates	2.00	6.01%
Total	33.25	100.00%

Board of Directors



Mr. Saeed Bin Abdulla Al Misned
Chairman - State of Qatar



Mr. Mosa Bin Abdul Aziz Al Mosa
Vice Chairman - Saudi Arabia



Mr. Ali Bin Husain Al Sadah
Director and Executive Committee
Chairman - State of Qatar



HE Dr. Mohamed Khalfan Bin
Kherbash
Director - United Arab Emirates



Mr. Nasir Salim Al Shamsi
Director - United Arab Emirates



Mr. Sultan Bin Abdul Aziz Al Mosa
Director - Saudi Arabia



Mr. Tariq Ishaq Abdul Rahim
Al Kooheji
Director - Kingdom of Bahrain



Mr. Arif Mohammed Al Alawi
Founder, Director and CEO -
Kingdom of Bahrain

Board of Directors

Saeed Bin Abdulla Al Misned
Chairman
State of Qatar

- Degree in Finance - Denver University, Colorado - USA
- Chairman and CEO - Dolphin Holding Co.
- Vice Chairman - Qatar Development Bank
- Ex - CEO Qatar National Bank.
- Board Trustee - Qatar Leadership Academy.
- Qatar Representative in the GCC Economic Summit Forum.
- Advisory Board Member of the GCC Economic Summit Forum.

Mosa Bin Abdul Aziz Al Mosa
Vice Chairman
Saudi Arabia

- Bachelor Degree from Belford University in Real Estate Pioneer Program.
- Administrative Diploma in Real Estate - Arabic Real Estate Academy.
- Executive Chairman - Mosa and Sultan sons of Abdul Aziz Al Mosa for Real Estate Co.
- General Manager - Al Enjaz Co. for Real Estate Development.
- General Manager - Mosa Abdul Aziz Al Mosa Real Estate Est.
- Board Director - Abdul Aziz Al Mosa and his sons Co.
- Honorary member Al Hilal Club.

Ali Bin Husain Al Sadah
Director and Executive Committee
Chairman
State of Qatar

- BSC Sharia'a - Sharia'a College - University of Qatar.
- Chairman - Syrian Qatari Company.
- Managing Director - Al Rowais Investment Company.
- Board Member and Executive Committee member of Al - Safwa Islamic Financial Services Company - UAE.
- Board Member - Marina Transportation Co.
- Former Board Member - National Bank of Qatar.

Dr. Mohammed Khalfan Bin Kherbash
Director
UAE

- PhD in Economics - Exter University - UK
- MA in Economics & BA in Economics - Boston University - USA.
- Former Visiting Researcher - Harvard University - USA.
- Former Minister of State for Finance and Industry
- Chairman - Dubai Islamic Bank
- Chairman - Emirates National Investment
- Chairman - Al Burj Real Estate.

Nasir Salim Al Shamsi
Director
UAE

- BSC - Business Administration - Accounting.
- Former Financial Analyst - Abu Dhabi Investment Authority
- Chairman and Representative of Late Saeed Sultan Al Darmaki Group;
- Al Darmaki Construction and Development Est.
- Al Darmaki Companies Representation
- Al Darmaki Group
- Charles Jordan

Sultan Bin Abdul Aziz Al Mosa
Director
Saudi Arabia

- Chairman - Sultan Abdul Aziz Al Mosa Group
- Board of Director - Abdul Aziz Al Mosa and his sons Co. LTD.
- General Deputy Manager of Mosa and Sultan sons of Abdul Aziz Al Mosa for Real Estate Co.
- General Deputy Manager of Al Enjaz Co. for Real Estate Development.
- General Deputy Manager of Mosa Abdul Aziz Al Mosa Real Estate Est.
- Honorary member - Al Hilal Club.

Tariq Ishaq Abdul Rahim Al Kooheji
Director
Kingdom of Bahrain

- MBA - King Fahad University - KSA
- Diploma (Angel Managers Program) - Inciad - France
- Managing Director - Kooheji Global Group Holding.
- Managing Director - Nama International Real Estate - Bahrain.
- Managing Director - Kooheji Store - Bahrain
- CFO - Kooheji Store - KSA
- General Manager - AlAhlia Investment Company - Bahrain (Previously).

Arif Mohammed Al Alawi
Founder, Director and CEO
Kingdom of Bahrain

- Post graduate studies in International Marketing - University of Strathclyde - UK.
- B.Sc. in Industrial Management majoring in Information Systems - King Fahd University of Petroleum & Minerals (KFUPM), Saudi Arabia.
- Founder of Al - Safwa Islamic Financial Services Company - UAE and former Board Member and Executive Committee member.
- Progressed through several leading and executive positions in both Gulf Finance House and Arcapita Bank. He was the Regional Manager of both institutions in the UAE, Saudi Arabia and Qatar.

Sharia'a Supervisory Committee

In addition to the regulatory requirements, and supervision by the Central Bank of Bahrain, Tharawat also has an external Sharia'a supervisory committee.

This committee is responsible for ensuring that all of Tharawat's products, services and operations are Sharia'a compliant. The members of Tharawat's Sharia'a supervisory committee are:

Rev. Shaikh Nedham Mohamed Saleh Yacoubi, Chairman

Rev. Shaikh Dr. Mohammed Sultan Alolama, member

Rev. Shaikh Osama Mohammed Bahar, member

Sharia'a supervisory Board



His Eminence Shaikh Nedham Mohammed Saleh Yacoubi

Chairman

- Bahraini national born in 1959 - Married.

Academic Qualifications

- Ph.D. candidate - University of Wales - Sharia'a & Law section.
- MBA - McGill University - Montreal - Canada.
- Religious studies scholar and holder of various religious licenses under the guidance of many prominent scholars in and outside Bahrain.
- Author of 4 books; he conducted many legal and Sharia'a courses.
- Delivered more than 500 lectures and Friday sermons.

Practical Experience

- Businessman.
- Member of Sharia'a Supervisory Committees for several Islamic and investment banks worldwide.



His Eminence Shaikh Dr. Mohammed A. Rahim Sultan Alolama

Member

- UAE national, born in 1959 - Married.

Academic Qualifications

- Ph.D. in Jurisprudence - University of Om Al Qura - Makkah 1998.
- MBA with distinction and recommendation for printing the thesis - University of Om Al Qura - Makkah 1991.
- BA - Sharia'a College - Al Islamia University - Medina Monawara - 1984.

Practical Experience

- Associate Professor - Faculty of Law, UAE.
- Head, manager, supervisor and member of many scientific and administrative committees throughout the UAE.
- Head and member of various Sharia'a Supervisory Committees.



His Eminence Shaikh Osama Mohammed Bahar

Member

- Bahraini national - Married

Academic Qualifications

- Third year of Master Degree at Al Emam Al Awzae University, [Beirut].
- Bachelor degree in Islamic Sharia'a from Prince Abdul Qader University of Islamic Studies, [Algeria].

Practical Experience

- Head of Sharia'a Compliance - Al Salam Bank - Bahrain.
- Sharia'a Supervisory Committee member at various Islamic investment banks and institutions in and outside Bahrain.
- Ex - Lecturer at Bahrain Institute for Banking and Finance [BIBF].
- TV religious programs editor and presenter.
- Friday Prayer Imam and Preacher.

Contact Information

Tharawat Investment House "Tharawat"

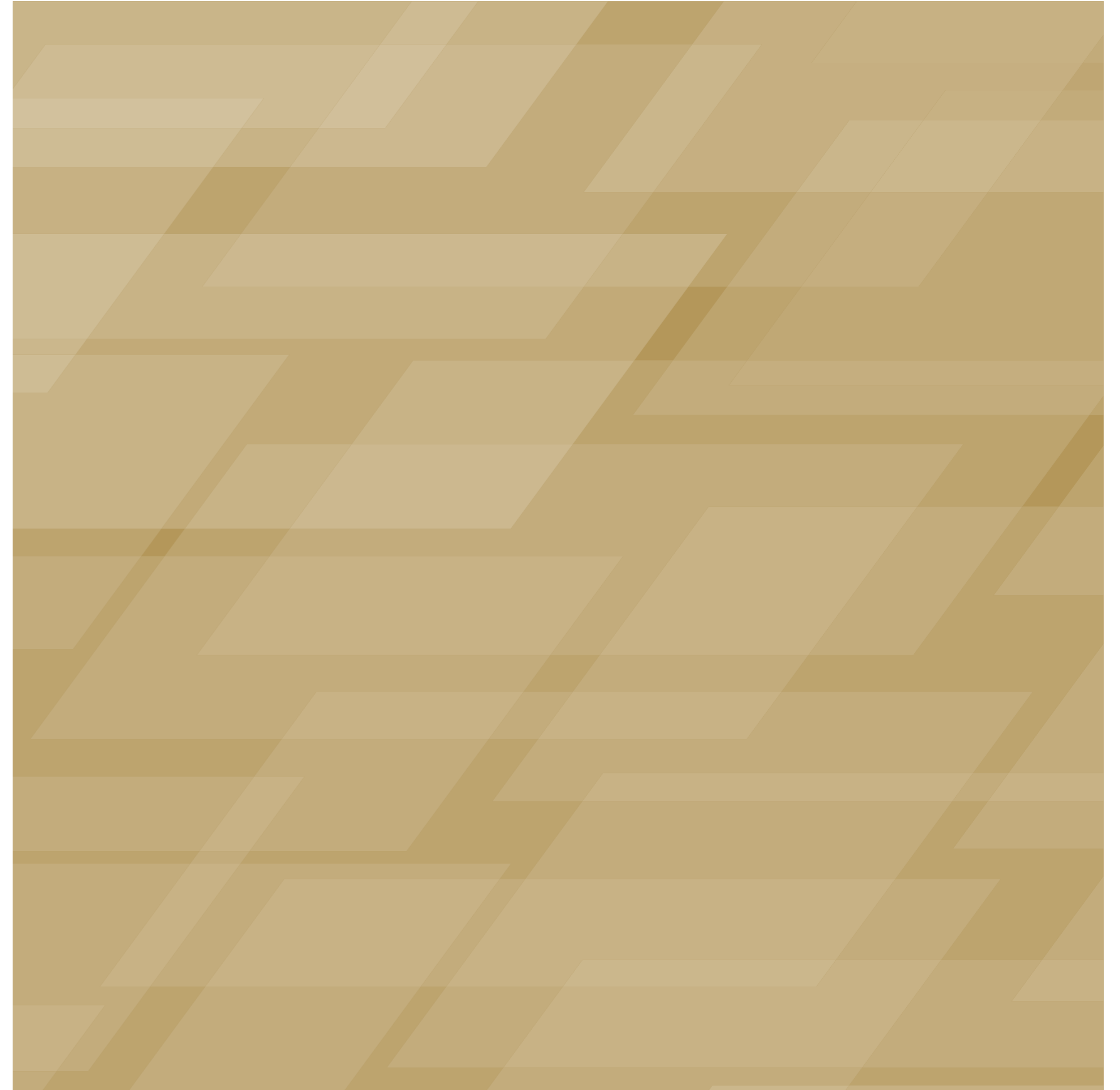
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