

Dr. Sayed Abbas Ahmed

Ajman University, College of Business Administration.

Al Safia City- Khartoum North, Block No, 08, Sudan
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EDUCATION & TRAINING:

- (a) Post – Doctorate Program. 1989 - (07 – 12) 6 months, School of Management, Small Business Center, Cranfield University – England. Post – Doctorate. Program under sponsorship of the ODA, U.K. Area: Small Business Promotion in Developing Countries.
- (b) Ph.D. in Accounting and Finance, School of Management, Bath University, England, 1987. The thesis was coded by London Business School in small Business Bib – (1989) as a source of Literature in small business financing (LSB, SBB, 1989).
- (c) B.Sc. (Honor) in Accounting and Finance, Faculty of Economics, University of Khartoum, Sudan, April 1978.
- (d) Berkley University (USA) and Arthur Andersen, San Francisco (USA) 1982, Area: Management consultancy Techniques, under sponsorship of the State Department, USA, “The African Leaders program” (ALP)
- (e) The Irish Management Center, Dublin, Ireland. (1981), Area: Development and Management of Young Executives Programs; under sponsorship of the ILO.

PRIZES & SCHOLASHIPS:

- (a) The Sudan Government Prize for the Top of the Sudan Certificate (1973). (Sudan Govt. Prize 1973, October).
- (b) The University of Khartoum Prize for the Best Student in Accounting (Division-One-1977). Senate: UK / ASO / 111-7960 –976/77, XR / UK/ASO/CR/280-7. Grade - Division (1) in Accounting and Finance proceeding to Hon. Degree.
- (c) The ODA scholarship to pursue a PhD in Britain (1983-1987).
- (d) Research Competition Scholarship (for 3 years) from the African Economic Research Consortium (AERC): Research: Agricultural Credit Under Economic Liberalization and Islamization in Sudan (1994-1996).
- (e) The Middle Eastern Studies Centre, Bergen University Scholarship (1996). Norway, Research: Rural Credit, Puzzles and Perspectives.
- (f) King Abdelaziz University (KSA) (1997) Scholarship. Research: - The Effect of Islamization of the Financial Sector on Rural Credit.
- (g) The Organization of Social Science Research in Eastern and Southern Africa (OSSREA) (1995-1996). Research: - “Banks and Small Business in Developing Countries”. Winner of the Prize (1995)

(h) The Economic Research Forum (ERF) Scholarship (2001-2002): winner of 2002 Competition. Research: Small Business Financing in the Middle East.

EMPLOYMENT EXPERIENCE:

- a. Director of Institutional Research & Planning Office (IRPO), Ajman University, Ajman. August 2016 – January 2018. and faculty member at College of Business Administration. 2016 to date
- b. Director of Graduate Studies and Research, Al Ghurair University, Dubai. UAE July 2008- August 2016.
- c. Member and Rapporteur of the University Research Committee 2009-2006.
- d. Member of the University Academic Council. Ajman University. 2016-2018
- e. Member, the University Senate Al Ghurair University 2010-2016.
- f. Deputy Dean for Academic affairs, Faculty of Business Administration, Ajman University, Ajman. U.A.E. 2004 to 2008. June.
- g. MBA Director – Faculty of Business Administration / Ajman University 2006 -2008
- h. Associate Professor of Accounting & Finance, Ajman University, Faculty of Business Administration.
- i. Associate professor of accounting & Finance, University of Bahrain, College of Business, Department of Accounting, Bahrain.
- j. Head Dept. of Accounting, Faculty of Business Administration, Ajman University, UAE; 2000 -2002-
- k. Associate professor of Accounting and Finance, Dept. of Banking and Financial Sciences, Amman University, Jordan, 1996-2000.
- l. Head Dept. of Accounting and Finance, Faculty of Economics, Gezira University, Sudan, 1991-1996.
- m. Founder and Director of the Small Business Research Group (SBRG), Gezira University, Sudan, (1991-1996). The SBRG was established in 1991 in collaboration with the Sudan Economy Research Group (SERG), Bremen University, Germany. The SBRG is highly involved in conducting an empirical research and providing counseling services to NGOs and entrepreneurs. The SBRG has developed a workable model for small business promotion in Sudan. The SBRG has developed strong Links with leading schools and centers in the world.
- n. Assistant professor of Accounting and Finance, Dept. of Accounting and Finance, Faculty of Economics, Gezira University, Sudan. (1987-1991).
- o. Teaching Assistant; Gezira University- "On Study Abroad" (1983-1987), under sponsorship of the ODA, UK (Bath University, England).
- p. Lecturer and Coordinator of the Young Executives Program. (YEP). The YEP was organized by the Management Development Center, in collaboration with the University College Dublin (UCD) and the Irish Management Centre.-1981-1983.
- q. Financial Analyst, Dept. of Finance, Chevron Oil Company (USA) –1978-1981. "Exploration and development of the oil fields in Sudan".

PROFESSIONAL INVOLVEMENT & MEMBERSHIP:

- a. Chairperson of University Assessment and Effectiveness Committee Ajman University (AU) 2016-2018.

- b. Member and Chairperson of the University Budget Committee, Ajman University.2016—2019
- c. Member of Academic Affairs Council 2016 – 2018
- d. Member, Academic Council, Al Ghurair University .2008-2016
- e. Member of Graduate Studies and Research Board, Al Ghurair University.2008-2016
- f. Member of the Faculty Council and the mini-Faculty council, Faculty of Business Administration, Ajman University 2000- 2008, 2016-2018
- g. Head, Islamic Banking Task Force – Ajman University 2005-2006
- h. University Senate Member, Gezira University, Sudan, 1991-1996.
- i. Faculty Board Member, FERU, 1991-1996.
- j. Liaison officer- Sudan Representative, OSSREA, 1993-1997.
- k. Member of the Rural Credit-Forum, AERC.
- l. Advisor to Fredrich E. Foundation on Small Business promotion 1988-1996
- m. Member, Entrepreneurship Forum, Babson College, Boston, USA, 1990-to 2000.
- n. Member of small Business specialists, ERF and IBRD. 2000- to date.
- o. Co-Founder and partner of Careers Training and Consultancy Group
- p. Member of the Editorial Board of International Journal of Arts and Commerce

COLLABORATIVE ACADEMIC & PROFESSIONAL INSTITUTES:

- a. Faculty of Economics, Sudan Economy Research Group (SERG) Bremen University, Germany.
- b. (b) School of Management, Grandfield University, England.
- c. Middle Eastern Studies Center, Bergen University, Norway.
- d. School of Business Studies, University of Khartoum, Sudan.
- e. The Arab Academy for Banking and Financial Sciences, Amman, Jordan.
- f. Gulf University, Bahrain, External Examiner of Accounting and Finance Program
- g. Andersen Consulting (USA) Middle East.
- h. Humberside University (UK)
- i. Police College (Abu-Dhabi)-UAE
- j. Regional and International Research Centers:
 - OSSREA
 - Ford Foundation
 - MESC
 - IERC-King Al Aziz University (KSA)
 - SERG
 - Islamic Development Bank Group
 - ERF
 - AERC

(k) Active Member in the ERF Research Initiative in the GCC Universities.

TEACHING:

Different Courses at-undergraduate and post graduate Level in African Universities, Middle East, Europe and the Gulf.

Accounting Courses: (Undergraduate)

1. Principles of Accounting 1 & 2
2. Intermediate Accounting 1 & 2
3. Taxation Accounting
4. Oil and Gas Accounting
5. Cost Accounting
6. Managerial Accounting
7. Financial Management & Control
8. Auditing

Business Finance Courses: (Undergraduate)

1. Fundamentals of Finance
2. Corporate Finance
3. Personal Finance
4. Risk Management
5. Bank Management
6. Small Business Finance
7. Financial Planning & Control

Accounting: (Master Level)

1. Financial Accounting
2. Management Control

Finance: (Master Level)

1. Financial Management
2. Project Finance
3. Corporate Finance
4. Finance for Engineers
5. Selected Topics in Finance
6. Financial & Capital Markets

ACCREDITATION & QUALITY ASSURANCE EXPERIENCES:

1. Within the capacity of directorship of the office of institutional research at Ajman University (2016, 2018). I was involved in Quality Assurance, Local & International Accreditation and Local, Regional & International Rankings at Program, College and the University level.
2. I was involved in establishing graduate and under graduate programs at Ajman University- Accreditation and Development Process (2000-2008, 2016 – to date).
3. I was involved in the Accreditation Process of Al Ghurair University Programs. I was leading a program for creation, development and accreditation of Arabic based graduate and under graduate programs launched by Al Ghurair University.
4. I was involved in establishing higher Academic institutes in the Gulf and MENA Region.
5. Member of Editorial Board of the African Journal of Management.
6. Member of steering committee of private university in Sudan (Almugterbeen University).
7. I established the college of Law at Al Ghurair University. UAE.
8. I established College of Mass Communication at Al Ghurair University.
9. I established College of Education at Al Ghurair University.

CONFERNCES, WORKSHOPS AND SEMINARS:

1. Global Islamic Economy Summit – Dubai, UAE. October, 2018.
2. The ERF Annual conference. Kuwait City. March 2019.
3. The Oxford University Conference. Oxford University. March 2019
4. The New Normal in the Global Economy: Challenges and Prospects for MENA, ERF 24th Annual Conference – Cairo, Egypt. July, 2018.
5. Rethink Tank Summit, Dubai, UAE. May, 2018.
6. QS Conference on Regional Ranking, Dubai 2017
7. Regional & Local Conferences – MENA, GCC (2008-2016)
8. 12th QS Asia Pacific Professional Leaders in Education Conferences and Exhibitions – Malaysia, 2016
9. ERF Conference - Cairo, 2015
10. ERC Conference – Nairobi, Kenya (2014)
11. Economic Directions II, Kuwait University, Kuwait, 11-13 December, 2006. Research Paper: “Are UAE Islamic Banks Adequately Capitalized?”
12. Economic Research Forum: Eighth Annual Conference, Cairo, Egypt, 15-17 January 2002. Presentation of Research paper on “Small Business Financing Experience in the Middle East”. Funded by the IBRD and the European Commission.
13. Economic Research Forum, The World Bank and SDRC (Canada): Small Business Specialists workshop, Cairo, Egypt, May 2000.

14. Dept. of Banking and Financial Sciences; Faculty of Administrative Sciences, Amman University-Jordan. Annual Conference: May 2000. Working paper: "The Investment-Behavior of Insurance Industry in the Arab World."
15. The African Economic Research Consortium (AERC) conference - Nairobi - Kenya; May 1996. Presentation of the final version of the research report on "Agriculture credit under Economic Liberalization and Islamization in Sudan."
16. The Arab Banking Association Conference - December 1995. Khartoum – Sudan - Working paper: The Financing Experience of Small Business; "Lessons to be derived from the Developing Countries".
17. The Middle Eastern Studies Center; Bergen University, Norway-Overseas Specialists Program: Workshop on Rural Credit. Oct. 1995. Paper: The Rural Credit - Puzzles and Perspectives
18. The AERC (interim Conference) 1995, December. Johannesburg, South Africa. Presentation of Interim Report on Agriculture Credit.
19. OSSREA workshop on Social Research in Africa. Nairobi, Kenya 1995. Presentation of the Research Proposal on Small Business Financing. The research was the winner of its 7th Research Competition
20. The AERC conference on Economic Questions of Africa. Nairobi, Kenya 1994.
21. The ACORD Conference (UK), on NGOs Performance in the Third World. Working paper: "NGOs and Poverty Alleviation - Small Business Model.
22. OSSREA and the National Council of Research workshop on small business, Sudan 1994. Paper: (the Financing Issues of Small Business in the Sudan).
23. Economic Commission of Africa Conference. Addis Abba. Nov 2019
24. The Economic Commission for Africa (ECA), UNDP, Addis-Ethiopia 1994. Theme: Small Business Promotion in Africa. Working paper: (Towards an Integrative Framework for Small Business Promotion in the Sudan).
25. OSSREA 3rd Congress Addis Ababa, Ethiopia 1993. Paper: (Small Business and Environment; Puzzles and Policy Formulation)
26. The UNDP workshop 1993, Sudan. Paper: Replication of Grameen Bank Model in the Sudan).
27. Cairo, Egypt 1990 Fredrich Ebert Seminar on Small Enterprises Development. Issue: Replication of Egyptian Experience in the Sudan.
28. Fredrich Foundation and the Sudan Govt. Conference on Regional Development in the Sudan, 1989: Paper: Regional Development, Privatization and Small Business Model.
29. The University of Khartoum and Fredrich Ebert workshop on Banking and Small Business 1989 Khartoum. Paper: Financial Institutions Behavior Towards Small Business Financing in the Sudan.
30. The ILO workshop on Unemployment. Sudan 1989. Working paper: unemployed University graduates and Small Business Model.
31. The University of Gezira and Fredrich Ebert Foundation workshop, 1988 paper: (the Small Business Financing Gap in the Sudan).
32. The EBES Conference. 33rd EBES Conference, October 2020. Presentation of two papers.

33. Hussein, Sayed Abbas, and Sid Ahmed. The Impact of Financial Development on Economic Growth. Sudan. International Journal of Management. Scopus Indexed.Vol11, Issue 12, Dec.2020.PP2919-2932.
34. The 38th EBES Conference-Warsaw, Jan.12-14, 2022.Presentation of 2 papers.

CONSULTANCY WORKS: (MAJOR ASSIGNMENTS)

- a. Establishment of Islamic Financial Body in EURO Zone. 2006-2007. Client: Joint venture Investors.
- b. Selected as member of Team of Experts by the United Nations, Economic Commission of Africa to review African Economic Governance Report.2019.
- c. Consultancy work to the Islamic Development Bank Group on the assessment of Islamic Finance TAG. 2020.Based on Competition. Four reports published and reviewed by experts
- d. Establishment of Higher Academic Institutes in the Gulf
- e. Critical Evaluation and Establishment of the Profile of the Banking sector of the GCC Countries. Client: Andersen Consulting - Middle East. From. Oct. 1997 - June 1998.
- f. Islamic Banking - Challenges and Prospects. Client: Anderson Consulting - Middle East Nov - Dec. 1998.
- g. Development of an Action Plan for the Promotion of Small Business Sector in Sudan. Client: - UNDP, UNIDO. 1994 under International Task Force of the ILO. April - Sept. 1994.
- h. Commercialization of Objectives of the Public Sector - Printing Industry - Sudan - GPP. Consultancy work sponsored and managed by the ILO and the Irish Management Center - Dublin. 1983.
- i. Re-formation and Re-structure of the Sudan Savings Bank and the replication of NGOs' Model. Client: The Bank of Sudan. (The Central Bank) Date: 1993
- j. Establishment of the Financial Profile of Small Business in the Sudan. Client: The Ford Foundation - under Food Security Program of Ford Foundation (1992).
- k. Development of Five-Year Action Plan for Better Positioning of Ajman University in the International Higher Education Market.
- l. The Feasibility Study, Financial Analysis and Timed Action plan for the Establishment of Leader University for Medical and Applied Sciences. LUMAS. Dubai. December 2020.

PUBLICATIONS & WORKING PAPERS:

1. Ahmed, Sayed Abbas, Ahmed, Ibrahim Elsiddig and Zafar. Kiran. Banking Behavior towards Small Business Financing in the UAE; supply-side Assessment based on Importance Performance Map Analysis. Academy of Accounting and Financial Studies Journal 25, Issue 1,2021
2. Elshandidy, Tamer and Ahmed, Sayed Abbas Readability and Information Asymmetry in the Light of the effect of Brexit (Joint Paper).
3. Sayed Abbas Ahmed and Kiran Mir Zafar Ullah Khan, Entrepreneurial Typology in a Developing Economy: The Case of Jordan. The paper is accepted for the

- conference. 8th International Conference on Business, Economics, Management and Marketing, Oxford, March 2019.
4. Sayed Abbas Ahmed, The Small Business Financing Gap in A developing Economy. -Sudan. International Journal of Art and Commerce.ISSN 1929-7106. Vol.10.No 1,2021
 5. Sayed Abbas Ahmed and Ibrahim E. Ahmed. The Financial Profile of Small Business; Experience Derived from the MENA Region. International Journal of Art and Commerce.ISSN.1929-7106. Vol.10 no 1.2021
 6. Sayed Abbas And Khan. Entrepreneurial paper published by IJEFM.vol 6. 2020
 7. Sayed Abbas Ahmed and Kiran Mir Zafar Ullah Khan, The Capacity and Competitiveness of the GCC Universities and the Employability Question – Experience derived from The Kingdom of Saudi Arabia and The United Arab Emirates. The paper is accepted for the conference. ERF, Kuwait 2019. Published by International Journal of Art and Commerce.ISSN;1029-7106.January 2021. Vol.10, No 1
 8. Sayed Abbas And SAFIAT Ali. What Influences Bank lending in the UAE. Accepted by Cambridge University for Dec. 2020 Conference. EBES Conference Abstract Book and EBES conference Proceedings. 2020.Indexed by Scopus.Vol.1 pp495-505.
 9. Sayed Abbas. Towards an operational framework for Small Enterprise Development in Africa. Accepted by the EURASIA. conference. October 2020. Spain. EBES, Abstract Book and EBES Conference Proceedings. 2020.Indexed by Scopus.Vol.1 506-526.
 10. Sayed Abbas Ahmed and SAFIAT Ali Subair. Financial structure, Lending Capacity and Banks Performance in the Emerging Market. Does it Matter? Academy of Accounting and Financial Studies Journal. Vol.25, issue1.2021
 11. Ahmed, Sayed Abbas and Ibrahim, Neimat Abdalla, Corporate Governance and Financing Decision of Small Growing firms in Sudan. University of Khartoum, JOB 2015, Vol. 1.
 12. Hussein, Sayed Abbas and Sid Ahmed. The Impact of Financial Development on Economic Growth in Sudan. A short Run and Long Run Analysis. Published as conference proceeding n Oxford University Conference. Nov .2019
 13. AHmed, Ibrahim Elsiddig and Ahmed, Sayed Abbas, A Survey of Capital Budgeting Techniques in UAE, International Conference on Business and Technology, Dubai, March 2009.
 14. Ahmed, Sayed Abbas, “Bank and Small Business: Lessons to be Derived from the Middle East and North Africa” Journal of Applied Management and Technology, volume 6, Issue 1, May 2008.
 15. Sayed, Alshami and Ahmed, Sayed Abbas, Developing a Market Oriented MBA Program: Practitioners’ Views from the GCC Countries; Journal of International Marketing and Marketing Research; Vol. 31 No. 3, Oct. 2006. (Joint Paper).

16. Ahmed, Sayed Abbas and AHmed, Ibrahim Elsiddig. Banking Management: Analytical View and Applications of Models; (Book) (Joint Work). Published 2007, Sudan Currency Printing Co.
17. AHmed, Ibrahim Elsiddig and Ahmed, Sayed Abbas, "Are UAE Islamic Banks Adequately Capitalized?" Kuwait University; Economic Directions II, Conference Proceeding 2006.
18. Ahmed, Sayed Abbas, Banks and Small Business :Lessons to be derived from the Middle East and North Africa (MENA). Entrepreneurship Strategy Conference Dubai Gov.
19. The ERF – 8th Annual Conference (2002) part of the ERF Funded Research – 2001 - 2002.
20. The Financial Profile of Small Firms in the Middle East- Jordan case study. Macmillan Gap – 31st Years after – Jordan Case Study. The ERF – 8th Annual Conference, (2002) "1st version of the ERF Funded Research Project".
21. Elhiraika, Adam and Ahmed, Sayed Abbas "Agricultural Credit under Economic Liberalization and Islamization in Sudan" Research Paper Seventy-Nine. March 1998; African Economic Research Consortium. ISBN 9966-900-59-4. (Joint work).
22. Ahmed, Sayed Abbas, "The Effect of Islamization of the Financial Sector on Rural Credit in the Sudan". Research Report (RR 1998); I.E.R.C. King Abdul Aziz University (KSA).
23. Ahmed, Sayed Abbas, "Family and Small Business - the Missing Link" paper presented at the SERG workshop-Bremen University, Germany, 1991. RWP series 05 / 06 / 91.
24. Ahmed, Sayed abbas, "The Small Business Financing Gap and Practical Financing Policy". FES and Gezira University proceedings 11 / 92-6-22.
25. Ahmed, Sayed Abbas, Towards an Integrative Framework for the Promotion of Small Business in the Sudan". UNDP / UNDIO Report on (SB) (1994). The paper was presented as well at the Economic Commission for Africa (ECA) (UNDP). Addis. Ethiopia; 1994 and the IT Task Force of (London) (1994).
26. Ahmed, Sayed Abbas, "Critical Factors of Small Enterprise Development" in Y. Taha (Ed). (Chapter No: 05). ISBN: 06-4100-92. Islamic African University.
27. Ahmed, Sayed Abbas, "Banks and Small Business – Target Groups At Glance". OSSERA; RR (1997). Winner of the Ninth Social Science Research Award.
28. Ahmed, Sayed Abbas, "Do Commercial Banks Neglect Small Business". Intermediate Technology and FES Conference; FES Proceedings (1992) RR (92).
29. Ahmed, Sayed Abbas, Rural Small Enterprise Development - Puzzles and Policy Issues- Development Studies Centre, - Seminar No: (93) (1992). University of Khartoum - Sudan.
30. Ahmed, Sayed Abbas, "NGOs' Models and Poverty Alleviation Program; Empirical Investigations of NGOs' Operations in the Sudan." RR No: (06) FES and Sudan Government (1992). Presented in a Close workshop organized by the Ministry of social planning and FES. (1992).
31. Ahmed, Sayed Abbas-Employed Graduates and Small Business Model". The ILO Conference 1989-Khartoum.
32. AHmed, Sayed Abbas and Ali, SAFIAT Subair. What Influences Bank lending in the UAE? Financial Structure and Determination of Lending Capacity. Prestige International Journal of Management ad IT-Sanchayan.Vol.9-2,2020. PP1-10. ISSN.2277-1689.Print.,2278-8441, Online.6t
33. Hussein, Sayed Abbas and SidAhmed.The Impact of Financial Development on Economic Growth, Sudan. International Journal of Management, IJM.Scopus indexed. Vol 11, issue12, December 2020. pp.2919-2932

34. Sayed Abbas Ahmed and Neimat A. Ibrahim. Corporate Governance and Financing Decision of Small Growing Firm in a Developing Economy.38 EBES Conference Warsaw,12-14 January,2022.
35. Sayed Abbas Ahmed, Corporate Governance and Firm Performance in the Emerging Market: A case Study of Deposit Taking Institutions in the UAE.38 EBES Conference, Warsaw,12-14 January ,2022.
36. Sayed Abbas Ahmed. Six Evaluation Lessons from the Consolidated Report on Islamic Technical Assistance Grants. IFATAD Digest, Islamic Development Bank Institute, 2021.Extracted from my consultancy work to the Islamic Development Bank Group ,2020.

RESEARCH WORKS (IN PROCESS -2020):

1. Capital Structure Puzzle in the MENA Region.
2. Financial Reporting Quality and Investments decisions in the emerging Market. Research Group
3. FRQ and investment decisions in the Family Firms in Africa. Joint work
4. The non-performing loans in the Arab World. Joint work.

POST GRAD. SUPERVISION:

1. 1st Supervisor of Ph.D. student, theme of the research: (Financial Development 2015 – 2018) Name of Student: Muawya Hussain) He earned his degree in August, 2018.
2. 1st supervisor of Ph.D. student (2002-2008) Gezira University.
3. Supervision (1st) of 4 master students. (By-Research), Gezira University-1990-1996.
4. External Examiner of the Master program of Accounting and finance; School of Business Studies; University of Khartoum-Sudan.
5. Supervision (2nd) of PhD student (Finance) Gezira University, Sudan 2014 -2017.
6. Co-Supervision- PhD student, Malaysia (Finance) 2018 - Present. UTM University, Malaysia. (Sonia Baker).
7. Supervising of 7 groups of undergraduate Accounting students. Students projects received high records. Fall 2021.

REFERENCES:

1. Professor: Ali Al Gadir Ali: Professor of Economics, Contact no. 00201126111991
2. Professor Ibrahim Ahmed El Badawi: CEO, Economic Research Forum (ERF), Cairo, Tel: 0012024739434.Ex. Minister of Finance. Sudan.
3. Professor C.R. Tomkins: School of Management, Bath University, England, Bath, BA2, 7A4.

