

# Recruitment Brochure

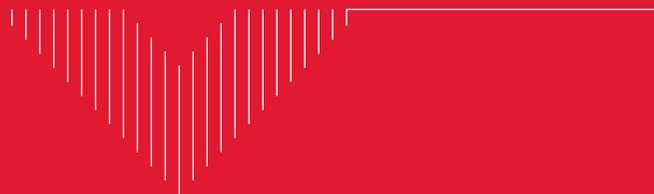
Human Resources Management &  
Development Department





In a relatively short period of time, **GFH has become a regional leader** in Islamic Finance and has ambitious plans for growth and expansion. As a result, there has never been a greater need for entrepreneurial, creative, innovative and technically able employees within our organization. This is why we are making an unprecedented investment in attracting, recruiting and retaining high calibre people.

In the following pages, you'll be able to gain a general overview of our culture, the type of people we are looking for, the rewards we can offer as well as what it is like to work with us.





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## Managing your career at GFH

To all professionals considering a career at GFH.

As a pioneer and leading Islamic investment bank, GFH provides employees with distinctive and rewarding career opportunities. While our people come from a variety of academic, professional and cultural backgrounds, we are a highly collaborative team that works to achieve shared goals and objectives.

With a strong presence across the MENA region and an investment remit that takes us globally, we look to attract, foster and retain world class talent. At all levels, we seek out highly skilled, ethical and committed individuals that possess an entrepreneurial drive, an original approach and the desire to achieve excellence.

We view our people as our most valuable asset and accordingly invest in their ongoing development. This allows us to maintain a dynamic, growth culture that empowers and motivates and which possesses immense intellectual capital. It also ensures that all of our team members have the necessary skills and resources to make meaningful contributions and become stakeholders in the success of the Bank and our clients.

This commitment to our employees and their advancement has long made us an employer of choice and an institution where industry leaders are built. It has also been instrumental to our ability to keep innovating and delivering the kind of unique investment opportunities for which GFH is best known.

Hisham Alrayes

Chief Executive Officer





## Who we are

Internationally recognized Islamic investment bank, GFH, has been a pioneer in its field for over a decade. GFH is considered to be one of the leading banks in the Gulf region and provides a unique investment approach to its investments with the key objectives of unlocking investment opportunities in Islamic financial investments and harnessing economic growth in some of the world's most dynamic emerging economies. Since its inception in 1999, GFH has raised over US\$5 billion in five key investment areas including; infrastructure development, venture capital, private equity, investment banking and asset management.

### Recognition

GFH has a long track record of identifying and delivering investment opportunities for its investors and shareholders, and has been awarded for its outstanding innovations in Islamic Finance. In 2012, GFH received the Best Islamic Investment Bank, Bahrain from Capital Finance International (CFI). Other awards include Banker Middle East's Deal of the Year 2008, Euromoney's Best Investment Bank 2005, 2006 and 2007 and Best Islamic Investment Bank 2005. GFH is listed on a number of stock exchanges, including the Bahrain Stock Exchange, Kuwait Stock Exchange and the Dubai Financial Market.

### Creation

Cementing its position as a pioneering investment house, GFH has conceptualised and established some of the region's leading financial institutions including First Energy Bank, the world's first Islamic investment bank focused exclusively on the energy sector, Khaleeji Commercial Bank in Bahrain, QInvest in Qatar, Arab Finance House in Lebanon, First Leasing Bank in Bahrain and Asia Finance Bank in Malaysia.

GFH has also developed some of the region's most innovative residential and commercial flagship infrastructure projects, including Bahrain and Tunisia's iconic Financial Harbours, business focused Energy Cities in Qatar and India, and luxury lifestyle developments, Al Areen Development in Bahrain and the Royal Ranches of Marrakech in Morocco. In addition, an exclusive mega project conceptualized by the Bank was Jordan's biggest commercial infrastructure project, the Jordan Gate in Amman, which was successfully completed and delivered recently.

### Diversification

Initially investing in the emerging and dynamic economies of the Middle East, North Africa and Asia, GFH has recently widened its international scope. As part of this diversification strategy, the Bank recently undertook distinct venture capital and private equity projects in a number of sectors.

To date, GFH has made strategic investments in wide-ranging sectors such as Healthcare, Industry, Education, Technology, and Sports and Entertainment. One such key investment in the sports sector has been the acquisition of Leeds United Football Club Company, the celebrated British football club. Other such investments include Bahrain Aluminium Extrusion Company (Balenco) and Falcon Cement Company.



A person wearing a dark suit jacket, a white shirt, and a red and white striped tie is holding a large red sign. The sign has the words "JOIN US" written in white, bold, sans-serif capital letters. The person's hand is visible on the left side of the sign, gripping its edge. The background is plain white.

**JOIN  
US**



## Our Vision

To discover, innovate and realize value potential.

## Our mission

We are already a leader in the financial services sector, with a mission to originate a diverse range of innovative investment products. Our mission now is to establish a reputation as one of the most admired financial services organizations in the world; one that is recognized as an innovative, customer-focused company that delivers superb products and services, offers excellent career opportunities for its people and contributes positively to the communities in which we live and work.

## Our culture

GFH is built on investment through innovation. That is why we have created a rewarding and enjoyable working environment where high calibre people with experience, creativity, ambition and a 'can do' mentality will be given every opportunity to make an impact. This is a place where your knowledge and insight will be highly valued, and where you will be trusted to make a major contribution to the future success of a bank that has set us apart from the competition.

As a team, we leverage our collective knowledge to forge strong and long lasting client relationships and successfully place the bank's products with clients in the Middle East and beyond. This is all done in an environment of mutual respect, integrity and ethical behaviour.

Integrity is also highly valued and we are committed to dealing with customers, employees, suppliers, shareholders and investors ethically, with honesty and integrity.

## Our people

GFH places emphasis on its people. Part of our mission is to provide a challenging environment for our employees in which they can realize their potential. Through our employees, we achieve best in class performance which enables us to stand out in the market.

GFH people take pride in our excellent reputation and take personal responsibility for maintaining and building that reputation through their focus on innovation and providing excellent services. We nurture an atmosphere that is team-oriented and collaborative – our people respect each other and enjoy working closely together in a structure that is less hierarchical than that of many competitors.

Within this culture, GFH is known as a company where individuality is prized and people are encouraged to be themselves, with diverse backgrounds and personal interests. Our people offer more than commercial and business expertise. Armed with capability, enthusiasm and ingenuity, they possess the characteristics needed to thrive in and excel at all levels.







## GFH Values

Our unique culture is created by living our values:

### We are Diligent

Our deepest commitment is to realising our ambition. A natural perseverance is the foundation on which we have grown. We focus deeply into the detail, ensuring we get extraordinary results. Our success is the direct result of our tenacity.

### We are Honest

We believe in being open, transparent and straightforward in every aspect of our business. We gain trust by providing reliable information about the things which affect our business's performance.

### We are Smart

We find the world a curious place; its challenges and opportunities entertain our minds. Our rich experience is balanced with a restless inquisitiveness that drives us to find and innovate unique opportunities.

## What we are looking for

We select people with creativity, integrity, passion and the ambition to make a difference and focus on attracting and choosing the brightest and best candidates. We're looking for individuals who are team players that can design innovative and value-add, cost-effective solutions and provide outstanding results. We want proactive people willing to collaborate actively and contribute intellectually to exceed the expectations.

We recognize the need for a variety of people and talents to grow our business, therefore, all our interviews are based on competencies relevant to the role derived from GFH Competency Model.

These behaviours lie at the very heart of our business and we reward individual performance against these measures.

### Our competencies for success are:

- Strategic Leadership
- Managing and Developing Others
- Implementing Business Strategy
- Marketing and Sales
- Business Development
- Managing People and Developing Others
- Building Relationships
- Delivering Excellent Service
- Communication and Personal Effectiveness
- Teamwork
- Innovation and Initiative
- Managing Risk and Compliance
- Industry Knowledge
- Technical Knowledge



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## Career in Banking

### Finance and Accounting

At its most simple, accounting in investment banks involves adding up the company's profits and losses (P&L) over days, months and years. Life in investment banking is rarely simple, however, with accountants usually engaged in more complicated matters as well. For example, they play an important role in helping a bank monitor how much risk it's taking and how much money it has made and lost on deals and how accounting supports products launched by the bank. They also prepare reports for the regulator the Central Bank of Bahrain (CBB) to show the bank is complying by the rules, and they advise the bank on the best strategy for making money in the future.

### Compliance and Risk

If you want to work in the compliance function of an investment bank, you'll need a healthy respect for rules and regulations. Compliance professionals ensure banks operate within the rules set by the state regulators. As well as interpreting the complicated and ever-changing external rules that these regulators lay down, the compliance function creates a system of internal rules to apply the regulations. It then communicates those internal rules to the bank's employees and makes sure they abide by them.

### Fund Management

Fund managers are professional investors. They invest money on behalf of their clients, which include pension funds, insurance companies, unit trusts (institutional investors), and other repositories of cash, with a view to making it grow. They take

a long view, buying financial products in the hope that their value will rise over time.

#### There are two basic kinds of funds:

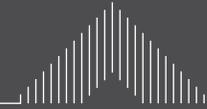
1. **"passive funds"**: also called "index trackers". They select a portfolio of assets whose value will track that of a financial index. A fund can track the Bahrain Stock Exchange and will aim to follow the value of the region's biggest companies, for example. The investment decisions of passive funds are typically made using complex computer-based models.
2. **"active funds"**: while passive fund managers let computer programmes do the legwork, active fund managers actively buy and sell financial products in an attempt to outperform the rest of the market. Active fund managers correspond to most people's idea of what fund management is: they invest in products which they hope will rise in price over time, in order to sell them on at a profit.

Fund managers have the pick of investing in everything from shares, bonds, or real estate, to commodities, such as oil. Different clients are usually prepared to tolerate different amounts of risk in pursuit of growth, so fund management companies usually run several different funds at a time, offering different degrees of risk and growth potential.

### Human Resources

The mantra of Human Resource professionals everywhere – "People are an organization's best asset" – should be particularly relevant in investment banks, where the difference between a good and bad employee can be many millions of pounds. The (HR) department is responsible for the people issues that arise in an





investment bank including making sure performance is rewarded and sustained. This means everything from hiring and firing, to implementing policies on such workplace issues as training, career development, employee motivation, to paying people and making sure employees efforts support the strategy of the bank.

### **Information Technology**

If you work in the IT department of an investment bank, you'll be responsible for the labyrinth of technology that underpins any large modern financial organization. Banks use computers for just about everything –from communicating with staff, to storing information on clients, and running complex computer models to price financial products. They are known for having some of the world's cutting-edge computer systems, where financial products and services are bought and sold electronically.

### **Internal Audit**

Internal Audit is an independent appraisal activity established within the bank to examine and evaluate the effectiveness, efficiency, and economy of its activities. An internal auditor is independent of all activities and functions of the bank and reports directly to the Boards Audit Committee. The objectives of Internal Audit are to assist all levels of management of the organization and the Audit Committee of the Board of Directors in the effective discharge of their responsibilities by furnishing them with analyses, appraisals, recommendations, counsel, and information concerning the activities reviewed and by promoting effective control at reasonable cost.

### **Legal**

Banks are large and complex organizations, and most of their activities have legal implications. It is up to the legal department to ensure that all the contracts signed by the bank are watertight, that the bank carries the commitments to which it is contractually bound, and that the bank is sued by as few people as possible.

### **Wealth Management**

Marketing and investment placement people act as the interface between banks and its customers. Their role is to sell the banks product and services. They try to present the bank as it would like to be seen. Marketers concern themselves with placing the banks products with customers and 'reputation management'. In other words they are the front office through which the bank generates it income. The money invested by private equity funds is frequently used for management buy-outs (MBOs), where a company, or a division of a company, is bought by its managers. Alternatively, it may be used for a management buy-in (MBI), where managers from outside take over a company. 'Venture capital' and 'private equity' are often used interchangeably. But strictly speaking, venture capital refers to the provision of funds for new and developing businesses, while private equity is more usually associated with MBOs and MBIs. Investors in private equity funds include pension funds, wealthy individuals, and institutional investors. Private equity funds typically have a lifetime of up to ten years, at the end of which all investments are sold on.

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## Career in Banking (continued)

### Private Equity and Venture Capital

Private equity funds exist to help raise money for companies in need of cash. They do this by offering cash to companies in return for an ownership stake. As a result, they become co-owners, or even sole owners, of the companies in which they invest. In the ideal situation they invest in an underperforming company, turn it around, and sell their stake at a profit some years later. The properties are aggressively managed over the investment term to increase cash flow from operations and to build value so the customers get a good return on their investment.

### Real Estate Investment

The real estate team sources, performs due diligence, finances and acquires properties that offer clients investment opportunities with the potential for both strong cash flow and attractive capital gains over a three to five year investment period. The team initially gets the real estate acquisitions with a combination of third party mortgage debt and equity (i.e. shares in the property). The properties are often assembled into portfolios and sold as shares to customers and clients.

### Operations

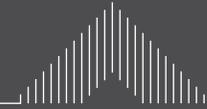
The operations division is also known as the 'back office'. Unlike the marketing and investment people of the 'front office', people working in operations don't liaise with customers to generate revenues and profits for the bank. Instead, the operations division is a support function for the front office, making sure processes work smoothly and the bank gets paid. The business of operations covers everything from IT, to human resources, accounting and risk management. Its functions are so broad that operations employees typically specialise in only one of these areas. At its centre is the core function of clearing and settling trades.

### Risk Management

Risk managers exist to stop bankers from doing anything rash. A restraining influence on a bank's risky activities, they ensure a bank is not overexposed to plummeting stock markets, and stop huge loans being made to companies on the verge of bankruptcy. They also ensure business continues as normal in the event of computer system failure or a terrorist attack. The risks faced by financial institutions come in several forms, including:

- **Credit risk**  
the risk that a particular company or an individual will default on their obligation to repay their debts.
- **Operational risk**  
the risk that something might go wrong in the day-to-day running of the bank, from computer failures and hurricanes, to employee fraud.
- **Reputational risk**  
the risk that something will happen to damage a bank's good reputation; is sometimes considered a sub sector of operational risk.
- **Market risk**  
the risk that a whole group of traded financial products (e.g. stocks, bonds or commodities) falls in value simultaneously, due to such outside events as rising oil prices and terrorist bombs; is also known as "systemic risk".





## Why choose us

We hope you are excited by what you have read and heard about us. If you are convinced that you would like a career in a challenging innovative environment we would be delighted to hear from you. Whether you are an experienced professional or a graduate who has just left college, there are many reasons to choose a career with GFH.

Our professionalism means we always put client, innovation, relationships and excellent service at the top of our agenda. Our clients' interests always come first. Experience has shown us that if we provide an excellent service, success will follow. We have ambitious expansion plans and provide a dynamic working environment. All of which means you will work in a stimulating environment. It is one where you will be working with people from a variety of backgrounds in a truly multi cultural setting.

Across every department, you will find people with all sorts of skills and backgrounds. People with diverse nationalities, educational backgrounds, work experiences and personal interests do well at GFH because they are all united by something unique - a drive to be the best and deliver the best!

## Our people management principles

Based on research and benchmarking against international best practice, we have developed seven key principles that underpin GFHs approach to the management of people:

- Identifying, recruiting, rewarding and retaining the best people in the industry and ensuring their induction and integration is as effective as it can be
- Supporting leadership and employees to develop their skills and capabilities that will enable them to reach their potential
- Creating a stimulating work environment that challenges our employees to be their best
- Treating our clients and each other with respect, integrity and dignity
- Rewarding our people appropriately by paying competitive market rates and recognizing high performance
- Ensuring that all people management practices meet and exceed the regulatory requirements of the Central Bank of Bahrain
- Encouraging a culture of knowledge sharing and innovation

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## HR Department

Effective, proactive, responsive service delivery is of the highest priority for the Human Resource Department. Our objective is to provide an innovative value added service across the bank and its subsidiaries.

Our HR strategy enables us to align resources to GFH's corporate strategy. It provides information on how the HR function will support the goals and strategies of the GFH and ensures that HR plans and practices are consistent across the organization.

We are committed to ensuring that all HR staff at GFH:

- Are constantly striving to meet and exceed expectations
- Are appropriately qualified and experienced
- Have a flexible and responsive customer service focus
- Understand GFH's needs
- Respond promptly to your requests for advice and assistance

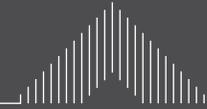
## Managing performance

We are committed to being a high performing organization which delivers excellent results. We believe that each individual has a contribution to make towards us achieving our goals. As such we have a performance evaluation process that ensures what we do and how we do it supports our business objectives.

Our performance management system aims to provide an objective view of employee performance. A standardized process and performance management tools are used to ensure objectivity across the Bank.

Our approach aims to ensure that all employees are clear about what they are expected to achieve, their personal development goals and their contribution to business performance. The objective of the evaluation process is to allow each employee to have the opportunity to agree objectives with their immediate supervisor for the following year.





## Rewarding our employees

As well as the chance to develop your career, we offer a generous compensation and benefits scheme. We are committed to offering a competitive reward package for all our people reflecting the market as well as their individual performance. GFH provides compensation and benefits to attract, retain and motivate talented individuals. As such, our salary and benefits packages reflect our focus on excellence. Our focus on performance means that we link rewards to individual performance through the annual performance related bonus scheme. In addition to a salary and bonus we also offer a supporting benefits package.

## Equal opportunities

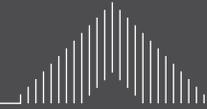
Fairness, equality and respect for the individual.

Demonstrating fairness, equality and respect for the individual is an essential part of being a world class business and an employer of choice. This will enable us to create a company where employees' different perspectives are valued and their talents fully employed.

Our mission is to build a totally inclusive culture and this is being achieved through a variety of initiatives, which include:

- Ensuring our policies and procedures are fair and open to all
- Putting in place measures to ensure positive respectful behaviour
- Ensuring that all employees develop their full potential without barriers
- Ensuring that we attract and retain talented people and select from the broadest talent pool





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## A guide to a successful interview

If you are looking for a job, then it is very important that you understand how to offer yourself in the best way to an employer.

This is done by writing a 'CV' (curriculum vitae - Latin for 'life story'), called in some countries a 'resume'.

Different countries may have different requirements and styles for CV resumes. However, we will try to give you important principles and advice.

### General Advise

If you are a student, there is probably a career advice office in your place of study. They are there to help. They may have fact-sheets of advice on how to prepare a CV. Make full use of them. Therefore, do not just copy standard CV samples! Your CV should be your own, personal, and a little bit different.

A CV should be constructed on a word-processor (or at least typed), well laid out and printed on a good quality printer. Do use bold and/or underline print for headings. Do not use lots of different font types and sizes. Do use the spell-check on your computer! (Or check that the spelling is correct in some way) Consider using 'bullets' to start sub-sections or lists.

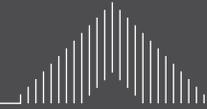
**So your C. V. must be easy to read, short and attractive.**



## WHAT TO INCLUDE

<b>Personal details</b>	Name, home address, current address, phone number, email address, date of birth. Do you have your own web homepage? Include it (if it's good!). If your name does not obviously show if you are male or female, include this!
<b>Education</b>	Give places of education where you have studied - most recent education first. Include subject options taken in each year of your course. Include any special project, thesis, or dissertation work.  Pre-college courses (high school, etc.) should then be included, including grades. Subjects taken and passed just before college will be of most interest. Earlier courses, taken at say age 15-16, may not need much detail.
<b>Work experience</b>	List your most recent experience first. Give the name of your employer, job title, and very important, what you actually did and achieved in that job. Part-time work should be included.
<b>Interests</b>	We will be particularly interested in activities where you have leadership or responsibility, or which involve you in relating to others in a team. A one-person interest, such as stamp-collecting, may be of less interest, unless it connects with the work you wish to do. Give only enough detail to explain. If you have published any articles, jointly or by yourself, give details.  If you have been involved in any type of volunteer work, do give details.
<b>Skills</b>	Ability in other languages, computing experience, or possession of a driving licence should be included.
<b>References</b>	Usually give two names - one from your place of study and one from any work situation you have had. Or if this does not apply, then an older family friend who has known you for some time. Make sure that referees are willing to give you a reference. Give their contact numbers and e-mail address if possible.
<b>Length</b>	Maybe all you need to say will fit onto one sheet of A4. But do not crowd it - you will probably need two sheets. Do not normally go longer than this. Put page numbers at the bottom of the pages - a little detail that may impress.





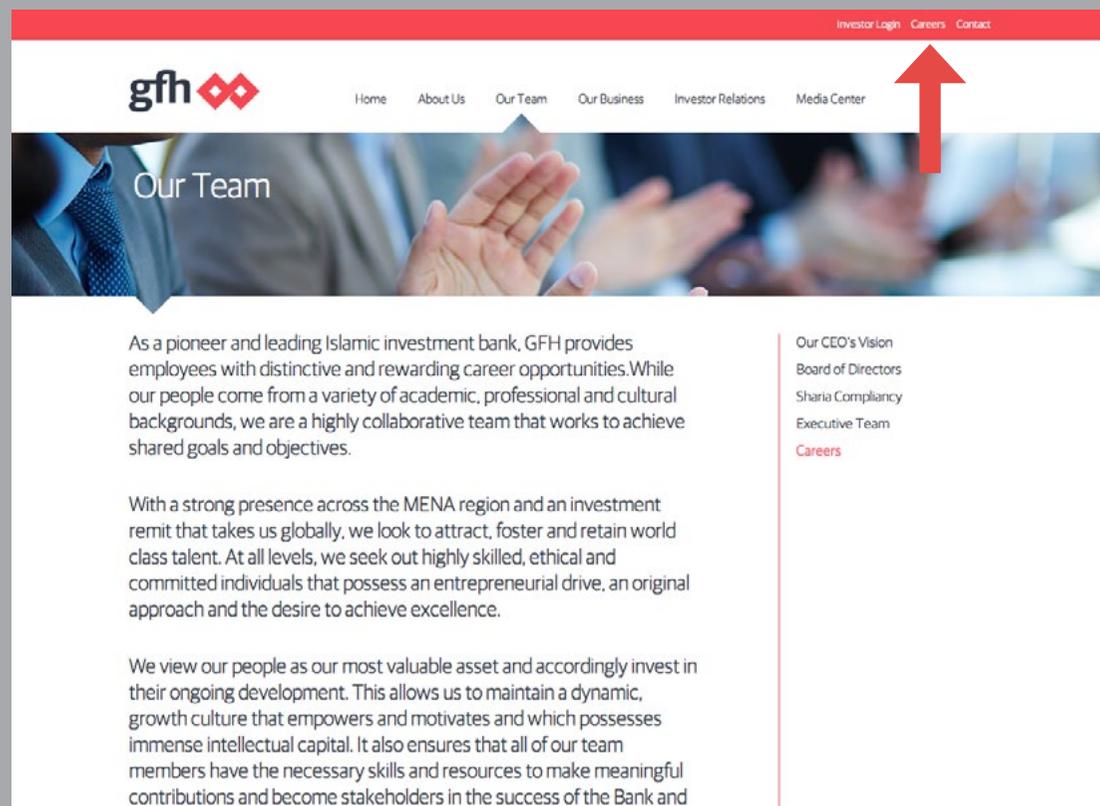
<b>Style</b>	There are two main styles of CV, with variations within them.
<b>Chronological</b>	Information is included under general headings - education, work experience, etc., with the most recent events first.
<b>Skills based</b>	You think through the necessary skills needed for the job you are applying for. Then you list all your personal details under these skill headings. This is called 'targeting your CV', and is becoming more common.
<b>Optional extras</b>	<p>It can be good to start with a Personal Profile/Objective statement. This is a two or three sentence overview of your skills, qualities, hopes, and plans. It should encourage the employer to read the rest.</p> <p>You could add a photo of yourself - scanned in by computer. But make sure it is a good one for example a good portrait (with a white background).</p>
<b>Presentation</b>	<p>You may vary the style according to the type of job, and what is accepted in your country and culture. So a big company would normally expect a formal CV on white paper. But, just perhaps, a CV applying for a television production job, or graphic designer, could be less formal - coloured paper, unusual design, etc!</p> <p>Consider using a two column table to list your educational qualifications and courses taken.</p>
<b>Covering letter</b>	<p>When sending in a CV or job application form, you must include a covering letter. The purpose of the letter is:</p> <ul style="list-style-type: none"><li>▪ To make sure that the CV arrives on the desk of the correct person. Take the trouble to telephone or check the website, and find the name of the person who will be dealing with applications or CVs, and address your letter, and envelope, to Personnel or Human Resource Department.</li><li>▪ To persuade the person to read your CV. So it must be relevant to the company, interesting, and well produced.</li><li>▪ To say why you want that particular job with GFH.</li><li>▪ To draw attention to one or two key points in the CV which you feel make you suited to that particular job with GFH.</li><li>▪ Start your letter with an underline heading giving the job title you are interested in. (If you saw the job advertised, say where you saw it.)</li><li>▪ The letter should only be on one side of A4 paper. It must be polite and easy to read.</li></ul>



## How to apply

### Join us at GFH

To apply, please visit our career section under [www.gfh.com](http://www.gfh.com)





**YOU  
ARE  
HIRED**



[gfh.com](https://www.gfh.com) | invested with insight