



Dr. Adli Shehadeh Kandah

Ph.D. in Economics from the University of Glasgow, United Kingdom, awarded in 1996

Name and contact Information:

- Dr. Adli Shehadeh Kandah الدكتور عدلي شحادة قندح
- Holds a Ph.D. in Economics from the University of Glasgow, United Kingdom, awarded in 1996.
- He is a seasoned professional with expertise in strategic financial and banking management, economic and financial advisory services, and academic research.
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Social Media Links:

Facebook: <https://www.facebook.com/DrAdlyKandah> (د. عدلي قندح)

LinkedIn: <https://www.linkedin.com/in/dr-adli-kandah-223127152>

Twitter: <https://twitter.com/adlikandah?lang=en>

Instagram: DrAdliKandah@59373872

In a Nutshell:

- Dr. Kandah is a diligent and versatile managerial, teaching, training, and consulting professional with over 30 years of diverse and valuable experience in Economics, Banking, and Finance. He has contributed his expertise to reputable organizations across Jordan, Lebanon, Qatar, and the EU. With 16 years of experience in Economics, Finance, and Monetary Policy Formulation, he has worked with esteemed institutions such as the Central Bank of Jordan, Qatar Central Bank, Prime Ministry of Jordan, the Union of Arab Banks, the EU, and the Ministry of Labor.
- Additionally, he has 14 years of top managerial experience as the Director General of the Association of Banks in Jordan.
- As a results-driven Economic Advisor, Dr. Kandah possesses a comprehensive understanding of data analysis and strategic planning. He is skilled in coordinating and managing multiple projects

simultaneously, and adept at conducting analysis on complex economic issues and presenting comprehensive reports.

- Furthermore, Dr. Kandah has academic experience teaching various courses in economics, finance, and international management at both graduate and undergraduate levels in universities located in Jordan and Qatar. Instagram: DrAdliKandah@59373872

Skills:

- Proficient in various computer software and packages, including Database III program, the statistical package SPSS, Excel, E-views, MS PowerPoint, and internet research skills.
- Demonstrates creativity and innovation.
- Possesses excellent proficiency in preparing strategic plans.
- Experienced in conducting, monitoring, and evaluating business strategic plans.
- Skilled in writing technical reports with precision.
- Proficient in conducting consulting studies.
- Experienced in preparing and analyzing survey studies.

HONORS, AWARDS AND CERTIFICATES OF APPRECIATION:

- Received a Royal Noble Deed to pursue a B.Sc. degree in Economics at Yarmouk University, Irbid, Jordan, from October 1981 to March 1985. Major: Economics.
- Recognized on the Honor List of the Faculty of Economics and Administrative Sciences at Yarmouk University for the academic year 1984/1985 in Irbid, Jordan.
- Awarded a scholarship from the Central Bank of Jordan to pursue a Ph.D. Degree in Economics at the University of Glasgow, Glasgow, Scotland, United Kingdom, from 1993 to 1996. Majors: Macroeconomics, Economic Development. Minors: Privatization. Thesis: "Privatization: Its Origins, Development, and Initial Impact; Case of Poland".
- Received a Certificate of Appreciation from the Union of Arab Banks for outstanding dedication, involvement, and support in organizing the Arab Banking Conference 2014 on Strategies for the Development of Arab Economies, held on 16-17 April 2014 in Amman, Jordan.
- Presented with a Plaque of Appreciation for outstanding efforts and dedication in serving the Central Bank of Jordan in 2006.
- Received a Plaque of Appreciation for cooperation with the Public Security Directorate in Jordan in 2018.
- Awarded a Plaque of Appreciation for outstanding efforts in enabling the organization of a conference organized by Tamkin for Administration and Technical Development on 28 March 2018.

Academic Degrees:

Dr. Kandah possesses the following academic degrees:

1. Ph.D. in Economics from the University of Glasgow, United Kingdom, awarded in 1996.
- 2 Master's degree in Economics from the American University (Middle East Technical University) in Ankara, Turkey, obtained in 1987.
3. Bachelor's degree in Economics from Yarmouk University, Jordan, earned in 1985, with placement on the College Honor Roll in 1985.

Work Experience:

Dr. Kandah served as a General Manager, Consultant, and Economic Expert in the following positions:

1. Consultant, Strategic financial Expert, Economic and Financial Advisor, Board member: (July 2020-present)

During this period, I have been involved in conducting several consulting studies, of which:

- Chaired a committee that oversaw the development of "General and Specific Frameworks, Learning Standards, and Performance Indicators for the Financial Literacy Subject for Grades 7-10 and 12" for The National Center for Curriculum Development, October 2023 - March 2024.
- A consulting study titled "Consolidation Activities in Green Banking and Support for Green Investment Opportunities to Address Plastic Waste in Jordan" for the EU in August 2023.
- A consulting study titled "Anti-Money Laundering and Counter Financing of Terrorism Guidelines for Accountants in the Arab Region" for Talal Abu Ghazaleh Global Group, Amman-Jordan, conducted in 2022.
- A consulting study titled "The Impact of the Caesar Act of 2019 on the Jordanian Economy and Strategies for Jordan's Exemption from Sanctions" for The Jordan Businessmen Association in August 2020.

2. Director General of the Association of Banks in Jordan: (July 01, 2006 - June 30, 2020):

In my capacity as the Director General of the Association of Banks in Jordan, I have managed to accomplish many tasks. During my tenure as DG of the Banking Association, some of the most significant projects that were undertaken include:

- 1- I devised and executed three strategic plans for the ABJ spanning from 2010 to 2012, 2013 to 2015, and 2018 to 2020.
- 2- In 2010, I initiated the Forum on Social Responsibility of Banks, which has since convened five times.
- 3- Participated in the development and issuance of the Amman Principles for Out-of-Court Debt Workout on October 21, 2015, in collaboration with the IFC and with the support of the Central Bank of Jordan.
- 4- Took part in the launch of the Credit Bureau in Jordan in 2015, marking the establishment of the country's inaugural credit information bureau.
- 5- Administered the Muath Kasasbeh Scholarship Fund in collaboration with the Ministry of Higher Education.

6- Entered into several memoranda of understanding (MOUs) and agreements with comparable associations, governmental bodies, and international development agencies.

7- Enhanced the publications of ABJ, leading to the launch and continued publication of various periodic reports, studies, and pamphlets.

8- Guided ABJ to join the United Nations Environment Program Finance Initiative (UNEP FI) as a Supporting Institution on October 16, 2016, marking it as the second Banking Association in the region to achieve this status.

9- Engaged ABJ in the training and development of individuals and groups within the banking sector in Jordan.

10- I served as a member of the Technical Committee appointed by the Prime Minister to develop the National Program for promoting financial literacy from 2014 to 2020. This program was later integrated into the National Strategy on Financial Inclusion, which was launched by the Central Bank of Jordan in 2015.

11- I was appointed as a member of the national Technical Committee established by the Prime Minister in 2014 to examine the implications of The Foreign Account Tax Compliance Act (FATCA) on the Jordanian economy, particularly on the banking sector. During the Foreign Account Tax Compliance Act (FATCA) forum held on the shores of the Dead Sea and organized by the Union of Arab Banks, I was chosen, in my capacity as Director General of the Association of Banks in Jordan, to lead the group of bank officials responsible for ensuring FATCA compliance.

3. Economic Consultant to the Minister of Labor, 2005-2006, and Director of "National Training and Development, Amman - Jordan."

I served as an Economic Advisor to the Minister from September 1, 2005, to June 30, 2006. Additionally, I held the position of Project Manager for the National Training and Employment Project at the Ministry of Labor from February 23, 2006, to June 30, 2006.

4. Economic Consultant, Qatar Central Bank, Doha, Qatar, 2001 - 2004.

During my tenure at QCB as an Economic Advisor, I regularly reported to the Governor and Deputy Governor on matters concerning Qatar's monetary policy, exchange rates, interest rates, and international trade agreements such as WTO and GATS.

5. Economic Consultant at the Jordan Prime Ministry, Executive Privatization Unit, Amman-Jordan.(1997 – 1998)

I served as an Economic Advisor at the Executive Privatization Unit within the Prime Ministry of Jordan. During this time, I was actively involved as a member of various Technical Committees overseeing the Privatization Program in Jordan. These committees included those responsible for the Telecommunications Company (JTC), Jordan Cement Factories (JCF), Jordan Electricity Company (JEC), Jordan Water Authority (JWA), Public Transportation Corporation (PTC), and Royal Jordanian Airlines (RJA).

My responsibilities entailed studying and analyzing the technical and financial proposals submitted by international companies seeking to acquire shares in the aforementioned entities. I then presented

comprehensive reports to the Ministerial Cabinet, which played a pivotal role in the decision-making process and policy formulation regarding the privatization of these corporations and companies.

6. Member of the Economic and Social Council in Jordan (2013-2017).

7. Senior Economist at the Research Department, Central Bank of Jordan, (June 1990 - June 2006):

During my tenure in the Research Department at the CBJ, I undertook various responsibilities, including:

- Participation in preparing the Central Bank's annual report.
- Compilation of balance of payments data and statistics.
- Preparation of a unified balance sheet for banks operating in Jordan.
- Conducting studies on various aspects of the Jordanian economy, such as inflation, foreign reserve management, and deposit insurance.

Additionally, I actively engaged in discussions with IMF missions and other international delegations visiting the Central Bank of Jordan. I also provided feedback on economic studies and reports received by the Governor of the Central Bank from the Government of Jordan or international financial organizations.

8. Member of the Board of Trustees of Talal Abu-Ghazaleh University College for Innovation since (2019, until August 2023) and a part-time Professor (Professor) in the MBA program at the college.

Training Experience:

Dr. Kandah has conducted many training courses and delivered lectures at various local and regional institutions, of which:

1. Trainer at Dubai Islamic Bank, in the Branch Managers program, covering the cash value for customers throughout their interaction with the bank, on August 11-12, 2022, in Dubai, United Arab Emirates.
2. Trainer at Dubai Islamic Bank, in the Branch Managers program, "Leading Bank Branches into the Future," conducted remotely during the period of August 11-12, 2022, in Dubai, United Arab Emirates.
3. Participated in delivering a workshop on the International Financial Reporting Standards IFRS 9 at the Association of Banks in Jordan, in collaboration with Deloitte & Touche and the Central Bank of Jordan, on Tuesday, 14 June 2016.
4. Participated in delivering a workshop on the International Financial Reporting Standard IFRS 9 and its significant impact on the banking sector to banks operating in Jordan, in collaboration with the Central Bank of Jordan, 27 August 2016.
5. Trainer at the Institute of Banking Studies, affiliated with the Central Bank of Jordan, in the course "Data Analysis Skills and Preparation of Economic Reports" for bankers working in Jordanian banks. Sessions were held during the periods of October 4-6, 2021, and October 16-18, 2023, in Amman, Jordan.
6. Trainer at the Jordanian Diplomatic Institute from 1999 to 2022. He taught Jordanian Economics, explaining the mechanisms of economic policy implementation in Jordan, and conducted Diplomatic Economics courses in Amman, Jordan.

7. Trainer at the Ministry of Foreign Affairs in the United Arab Emirates, conducting training in the Economic Analysis program from October 26 to 28, 2014, in Abu Dhabi, United Arab Emirates.
8. Trainer at the Jordanian Audit Bureau, conducting training in the Economic Analysis program in October 1997 in Amman, Jordan.
9. Trainer at the Ministry of Education, conducting training in the Economic Analysis program in December 1997 in Amman, Jordan.
10. Trainer at Talal Abu-Ghazaleh Academy in the "Specialization Program" for Iraqi government employees in 2010 in Beirut, Lebanon.
11. Lecturer at the Royal Jordanian National Defense College, Jordanian Armed Forces, from 2017 to 2023. He taught courses in National Defense, covering a range of topics in economics and public finance in the Hashemite Kingdom of Jordan.

Academic Experience:

Dr. Kandah worked as a part-time professor in Bachelor's, Master's, and Ph.D. programs, teaching various courses including Macroeconomics, Microeconomics, International Economics, Business Economics, International Trade, International Finance, Principles of International Management, International Business, Money and Banking, at the following institutions:

- University of Jordan
- Qatar University
- British University in Qatar (University of Wales)
- Hashemite University
- Jordan University of Science and Technology
- Talal Abu-Ghazaleh University College for Innovation
- Institute of Banking Studies in Jordan
- Institute of Banking Studies in Qatar
- Jordan Institute of Diplomacy

Affiliations & Board Memberships:

Dr. Kandah holds several memberships, including:

1. A member of the Board of Trustees of the American University in Madaba, Hashemite Kingdom of Jordan, since January 2024.
2. A member of the Board of Directors, Deposit Insurance Corporation, Amman, Jordan,
3. A member of the Advisory Board at the College of Business Technology - Princess Sumaya University for Technology, Amman, Jordan, from 2022 to the present.

4. An Economic Advisor for the Digital Currencies for Central Banks Council at Progress Soft Company for Payment Systems, Amman, Jordan, from July 2020- present. (part-time)
5. A member of the Arab Thought Forum, 2008- present.
6. A member of the Board of Trustee of the Jordan Economic Forum, 2019 -present.

Published Books:

Dr. Kandah has authored 9 books covering a range of topics:

1. "The Jordanian Economy and Financial and Economic Crises (Adaptation and Overcoming Challenges) 1921-2022," published by the Royal Hashemite Documentation Center, Royal Hashemite Court, in 2023 in Amman, Jordan.
2. "Investments in Jordan in a Hundred Years 1921-2021," published by the Ministry of Culture, Centennial Publications, in 2021 in Amman, Hashemite Kingdom of Jordan.
3. "Determinants of Economic Growth, Seeds for Practical Ideas," published by Majdalawi Publishing House, scheduled for release in March 2021 in Amman, Hashemite Kingdom of Jordan (currently in printing).
4. "The Banking Sector: Its Central Role and Response to Challenges 2006-2014," published in 2015 by the Arab Banks Union in Beirut, Lebanon.
5. "Jordanian Economic Policies: Critical Analysis," published in 2013 by Arab Scientific Publishers in Beirut, Lebanon.
6. "Global Financial Crisis: Roots, Causes, Impacts, and Rescue Plans," published in 2009 by the Jordan Banks Association in Amman, Jordan.
7. "The Social and Economic Role of Banks in Jordan," published in 2009 by the Jordan Banks Association in Amman, Jordan.
8. "Privatization: Latest Models of Economic Development. Jordan's Experience (1986-2003)," published in 2003 by Majdalawi Publishing House in Amman, Jordan.
9. "Impact of the GATS Agreement on the Competitiveness of Qatari Banks (1995-2001)," published by the Central Bank of Qatar, Economic Policy Management, in November 2003 in Doha, Qatar, in English (65 pages) and Arabic (74 pages).

Areas of Interest:

Financial markets, Digital economy, digital currencies, digital banks, privatization, public-private partnerships, private sector companies restructuring, financial and economic crises, monetary policy, fiscal policy, deposit insurance, public debt, international economy, labor economics, banking and banks, economic development, control and regulation, corporate social responsibility, sustainable development.

Research and Studies:

Prepared dozens of studies and research papers in various fields related to economics, trade, finance, and banking, of which:

1. "Impact of the GATS on the Performance of banks in Jordan (1998-2003)", The Banks in Jordan Magazine, Amman, JORDAN.
2. "The GCC Common Currency: A Search For Convergence Criteria", Al-Mustaqbal Al-Iktesadi, A Specialized Monthly Magazine on Finance & Investment, Vol. 1 No. (7), April/May 2004, Center for Economic Future for Consulting and Strategic Studies, Amman, JORDAN.
3. "Empirical Modeling of Aggregate Exports and Imports in Jordan (1969-1992)", the Dirasat International Refereed Research Journal, The University of Jordan, Vol. 27, No. 2, July 2000, Amman, JORDAN. (English).
4. "Privatization Kills Monopoly and Opens Markets for Competition". Al-Aswaq Al-Arabiyyah Journal, No. (6), Vol.(5), 1999, Amman, JORDAN.
5. "A Call for Establishing Deposit Insurance Companies in Jordan", the Banks in Jordan Magazine, May 1998, Amman, JORDAN.
6. "Exchange Rate Regime: Jordan's Experience (1946-1989)", The Banks in Jordan Magazine, No. 6, Vol. 8, June, 1989, Amman, JORDAN.
7. "Inflation in Jordan (1970-1988)", The Banks in Jordan Magazine, No. 9, Vol.8, June 1989, Amman, JORDAN.
8. "Imports in Jordan (1968-1987)", Al-Amal Magazine, Ministry of Labor, No. 46, Vol.12, 1989, Amman, JORDAN.
9. "The Development of the Jordan's Dinar Exchange Rate, (1946-1989)", Al-Amal Magazine, Ministry of Labor, No. 44, Vol. 11, 1988, Amman, JORDAN.
10. "Privatization and Social Safety Net", Al-Amal Magazine, Ministry of Labor, January 2000, Amman, JORDAN.
11. "Alternative Uses of Privatization Proceeds in Jordan", The Modern Economic Journal, September 15, 1998, Amman, JORDAN .
12. "The Role of The IMF and the World Bank in the Privatization Process", The Banks in Jordan Magazine, No.1, 1996, Amman, JORDAN.
13. "Impact of the Interest Rate Policy on Credit Facilities, Deposits, and Economic Growth in Qatar", Working Paper, Qatar Central Bank, Economic Policies Department, October 2001, Doha, Qatar.
14. "Impact of Foreign Exchange Dealings Operations on Certain Monetary and Financial Indicators in Qatar (January – August, 2003)", Working Paper, Qatar Central Bank, Economic Policies Department, October 2003, Doha, Qatar.

15. "Impact of Privatization (Underwriting Operations in Doha Stock Exchange) on Deposits, Credit Facilities and Inflation", Working Paper, Qatar Central Bank, Economic Policies Department, November 2003, Doha, Qatar.
16. "Potential Impact of the QMR Operations on the Conduct of Monetary Policy In Qatar", Working Paper, Qatar Central Bank, Economic Policies Department, September 2002, Doha, Qatar.
17. "Fighting Money Laundering and Terrorism Funding in The Middle East: Qatar's Experience", Working paper, Qatar Central Bank, Economic Policies Department, November 2003, Doha, Qatar.
18. "Monetary Policy in Qatar and Qatar's Attitude Towards the Proposed Single Currency for the GCC Countries", Working Paper, Qatar Central Bank, Economic Policies Department, September 2002, Doha, Qatar.
19. "The Different Concepts of Exchange Rates and Their Relations with Prices and Competitiveness: Conceptual Framework", Working Paper, Qatar Central Bank, Economic Policies Department, September 2002, Doha, Qatar.
20. "The Yield Curve: The Concept and its Applications to the Government Bonds in Qatar", Working Paper, Qatar Central Bank, Economic Policies Department, September 2002, Doha, Qatar.
21. "Impact of Globalization on the Banking Sectors in the Middle East", Working Paper, Qatar Central Bank, Economic Policies Department, September 2002, Doha, Qatar.

Media Areas:

- Weekly columnist, Economic Opinion column (Sundays) in Al-Rai Jordanian newspaper.
- Contributes to The Jordan Times newspaper and various other newspapers and online platforms.
- Hosted the program "Economic Mondays" on Hayat FM radio, Amman - Hashemite Kingdom of Jordan, from January 2022 to February 2023.
- Conducts radio, television, and press interviews for local, regional, and international stations.

Jordan Belgian Business and Friendship Association (JBFA)

Website: <https://jbfa.jo>