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"The banking and financial services sector is one of Qatar's key sectors that will continue to flourish, which is why it is crucial that we have the right local talent to ensure the continuous growth of this sector. At the QFC, we take pride in QFBA's Kawader programme, which is dedicated towards shaping Qatar's young business and financial leaders and helping to ensure a successful future for our nation."

Yousuf Mohamed Al-Jaida
CEO of Qatar Financial Centre,
Co-Founder of Kawader

KAWADER AT A GLANCE

Kawader is an exclusive and innovative learning initiative that consists of an intensive training programme specially designed for potential business leaders and decision-makers in Qatar's emerging financial services industry. Aimed at recent Qatari graduates, Kawader equips every participant with practical skills and competencies in cross-functional areas of the financial services sector.

CONCEPTION OF KAWADER

Highly-skilled human capital is the groundwork of progress. Following this conviction, and in line with its efforts to shape a knowledge-based economy, Qatar is strategically investing significant resources towards boosting the financial services industry as the cornerstone of the sustainable growth of the country. With this purpose, the Qatar Financial Centre Authority (QFCA) has partnered with Qatar Finance and Business Academy (QFBA) to present "Kawader", a distinct training programme that will tremendously impact the professionalism and effectiveness of Qatar's financial services sector and thereby the country's economic development as a whole.





“Kawader has been the most enriching and thought provoking experience. The programme has broadened my scope of knowledge and has trained my skills to become a better leader. Kawader was the best programme I registered in, and I recommend everyone to be a part of it.”

Alanoud Al Khulaifi

Finance graduate, Qatar University,
Kawader Participant 2017-18

OBJECTIVES

Kawader hopes to engage as many Qataris as possible in its long-term goal of shaping the economy and powering the future of Qatar’s financial services industry through:

Motivating talented young Qataris to build a career in financial services: By developing their understanding of the multifaceted world of financial services, Kawader will empower participants to identify their ideal areas of expertise, define their career paths and pursue their career goals.

Providing potential leaders with a world-class learning experience: For the ambitious and talented graduate, obtaining a degree is just the beginning. Kawader will equip participants with the knowledge, skills and industry-recognized certifications which will set them apart from their peers, making them the most highly sought-after entrants to the financial services market. These bright individuals, armed with the correct tools thanks to this programme, will go on to be the most effective leaders in their future organizations of employment.

Empowering collaboration between industry and academia: There is often a noticed gap between what students learn in theory and what the job market needs in reality. Kawader is here to bridge this gap and establish a base of efficient exchange between theoretical knowledge and practical skills.

TARGET GROUP

With the highest per capita income in the Middle East, and one of the highest per capita GDP in the world, Qatar is an ideal milieu for financial services companies. Capitalizing on this compelling environment, Kawader targets bright recent Qatari graduates considering a career in financial services and provides them with valuable insights to develop their understanding and appreciation of the sector and industry-relevant certifications making them highly lucrative candidates for financial services firms.



PARTNERS

Kawader is the successful outcome of an effective collaboration between a number of key stakeholders: the Qatar Finance & Business Academy, the Qatar Financial Centre Authority, Qatar's Financial Services Sector, as well as several eminent academic institutions.

The Qatar Finance & Business Academy

The QFBA is a learning and development organization which designs and delivers knowledge that makes a difference. Representing more than just an education provider, it is a place where students can learn, network with colleagues and stay updated on business developments. The academy offers training courses in several sectors, with a focus on financial services, providing various certificate-based programmes in conjunction with international awarding partners such as the Chartered Institute for Securities & Investment (CISI) and the Institute of Leadership and Management (ILM). With these esteemed liaisons, and with its access to an experienced faculty, QFBA stands as a key pillar of Kawader's implementation, development and success.

The Qatar Financial Centre Authority

The QFCA is the powerful commercial arm of the Qatar Financial Centre, which supports global and regional financial institutions seeking to capitalize on the increasing opportunities that the region offers by providing an unparalleled strategic platform for steering business in the fast-growing financial sector in Qatar. QFCA partnered with QFBA to establish Kawader in 2013, in line with its responsibility for leading the expansion of Qatar's financial services sector, and remains the programme's main supporter.

Qatar's Financial Services Sector

Favorably positioned between East and West, Qatar fosters excellent financial services and trading opportunities for local, regional and global players. The Kawader programme leverages this strong opportunity and embodies a direct investment in the exceptional performance of the nation's economy via an investment in its people. As vital supporting partners for Kawader, local and multinational financial institutions offer students workplace-based internships, whilst also constituting potential employers for those who successfully complete the programme.



Universities

In the past few years, Qatar has witnessed the emergence of many prominent higher educational institutions that have spread across the country via several satellite campuses, all offering outstanding quality in education. Designed to attract finance-oriented students who are attending prestigious academic and technical institutions in Qatar, Kawader has efficiently benefited from this wide choice and selects its participants from amongst students of the highest-calibre from the best universities in the country. The major participating schools are Georgetown University, Qatar University, Stenden University Qatar and Carnegie Mellon University Qatar.

SELECTION PROCESS

At the heart of Kawader is an unwavering commitment to the highest standards of professionalism, work ethics and quality. In order to maintain the programme's uniqueness and integrity, a comprehensive selection process is followed:

1. Universities promote Kawader through careers events and on-campus advertising, encouraging students to apply to the programme
2. Financial services institutions propose their sponsored university students and recent graduate recruits for participation as part of their fundamental training
3. Students or recent graduates can apply directly to the programme through the QFBA website
4. Typical target candidates are individuals majoring in Economics, Finance, Business or Accounting, but consideration is given to other specializations provided that there is a proven interest in the financial services sector
5. QFBA screens applications and shortlists those meeting the following minimum criteria:
 - Minimum GPA score of 2.8
 - Minimum TOEFL score of 76 or IELTS score of 6 OR Any equivalent qualification demonstrating English proficiency in lieu of TOEFL and IELTS
 - Excellent command of spoken and written English
 - Demonstrated interest in financial services
 - No more than 2 years of work experience
6. QFBA interviews and assesses shortlisted candidates and selects approximately 20-30 of the best candidates to undertake the programme
7. Financial services institutions, universities and Kawader alumni are encouraged to provide regular constructive feedback to QFBA to continuously enhance and develop the programme each year.



Success

Solution

Business Strategy

- Innovation
- Branding
- Solution
- Marketing
- Analysis
- Ideas
- Success
- Management

- Innovation
- Branding
- Solution
- Marketing
- Analysis
- Ideas
- Success
- Management

• SOCIAL NETWORK



Aug

Sep

Oct

Nov

Dec



“We at BTMU are honoured to have supported the Kawader programme since its very beginning by hosting Qatari students in our global offices for internships, including London and various Asian countries. We are always impressed by the enthusiasm and competence of the students who join our teams and manage to make a lasting impression within a short space of time. We wish to congratulate the QFBA on the excellent work they are doing to develop Qatari talent through this outstanding training programme and we are committed to maintaining our partnership with Kawader for years to come.”

Katanori Otsuji

Head of Doha Office, The Bank of Tokyo Mitsubishi UFJ,
Kawader Internship Host

PROGRAMME CONTENT AND DELIVERY

The programme consists of two key components: classroom-based learning and on-the-job training.

The educational component of the programme involves a number of carefully designed modules. It commences by taking the students through introductory courses in the key elements of the financial services sector, including banking, insurance and capital markets. Training towards a qualification from the Institute of Leadership and Management is interspersed throughout the programme and is aimed at enhancing their professional behavior and soft skills. They will also complete an International Certificate in Financial English, providing them with a crucial foundation in the global language of business. Finally, a choice of internationally-recognized certifications in banking or capital markets is offered to participants who will choose their specialization based on their interest and aptitude.

This intensive training period is followed by a 4 to 5-week internship at a financial institution or within the Finance department of a company, which plays a critical role in consolidating everything that they would have learned, enabling them to apply their learning in real-world professional working contexts. Internships take place inside or outside Qatar in a wide range of financial services institutions from banks, to audit firms to regulatory authorities and more, offering rich and valuable experience opportunities.



PROGRAMME STRUCTURE

Module 01	Introduction to Qatar's Financial Landscape	1 day
Module 02	Introduction to Banking, Operations and Corporate Banking	3 days
Module 03	Introduction to Islamic Banking, Insurance and Takaful	2 days
Module 04	Introduction to Capital Markets, Wealth Management and Financial Statement Analysis	4 days
Module 05	Leadership and Management	12 days
Module 06	Financial / Business English	12 days
Module 07	Specialization in Banking OR Specialization in Capital Markets	15 days
Module 08	Experiential Learning (Internship)	20 days
Total days of programme		72 (including exams)

Participants will be trained towards the following professional certifications* through Kawader:

- Level 3 Certificate in Leadership and Management from the Institute of Leadership & Management (ILM)
- Financial / Business English from Cambridge English
- International Introduction to Securities and Investment (IISI) from the Chartered Institute for Securities and Investment (CISI) or Certificate in Business Banking and Conduct (CERT BB&C) from the London Institute of Banking & Finance (LIBF)

The Kawader programme runs once a year for approximately 3 to 4 months, usually from September to December.

*Subject to change as per the requirements of the programme.





"Kawader will remain one of the best programmes I have joined because of the value it added to my knowledge and experience in the fields of self-development, managerial decision-making, body language skills, and others. I also appreciate its focus on the financial sector, which is one of the most influential and important sectors globally. In conclusion, I would like to thank all the organizers of this programme who seek to achieve the Qatar National Vision for 2030. I also advise my colleagues and friends who are future leaders to continue their involvement in learning and development because Qatar deserves the best from us."

Mohammed Al Madouri

Third Supervisor, Securities Offering and Listing Affairs,
Qatar Financial Markets Authority,
Kawader Participant 2017-18

KAWADER HIGHLIGHTS 2013 - 2017

- Kawader has delivered **5 successful cohorts** of the programme since its inception in 2013, directly contributing to the development of Qatar's human capital
- **124 individuals** have successfully completed the programme, going on to fill important roles in the Qatari economy, adding tremendous value to their workplaces
- Strong relationships have been built with the financial services industry in Qatar, with **over 20 corporate partners** actively supporting the programme via internships, guest speaker opportunities, employment prospects and sponsorship
- The graduation ceremony of the programme takes place under the patronage of **Qatar's Minister of Finance and the Deputy Governor of the Qatar Central Bank**, both of whom wholeheartedly support and advocate the programme.



BENEFITS OF THE PROGRAMME

For Students

Amidst the vast array of educational and higher learning opportunities available to students and graduates, Kawader differentiates itself by offering an intensive and holistic financial services training programme. It combines academic learning with practical, on-the-job training under one course, offering students direct access to world-leading financial institutions and a collection of carefully-crafted, specialized courses backed by world-class professional accreditations that encompass several aspects of the financial sector, including certifications awarded by the Chartered Institute of Securities and Investment (CISI), the Institute of Leadership and Management (ILM), Cambridge English and the London Institute of Banking and Finance (LIBF). Therefore, rather than delivering only one specific outcome, Kawader combines multiple disciplines, skills and training methods into a unique, sophisticated programme which confidently shapes future business leaders.

For Financial Services Sector Firms

Kawader cultivates the knowledge, skills, experience and personalities of young Qatari graduates, preparing them for careers in the financial services sector and developing them into effective employees and leaders in the firms that they will join after graduation.

Indeed, upon completion of Kawader, individuals are differentiated from their peers by the following key advantages:

- Demonstrated voluntary commitment to an intensive and demanding training programme: timely attendance, teamwork, independent work in own time, the highest standards of work ethics and discipline.
- Transferrable skills in leadership, management and personal development, as well as an in-depth understanding of local and international economic and financial services topics.
- 3 internationally recognized professional qualifications, in addition to their university degrees.
- Real-life work experience at a best-in-class professional organization.



How can financial services firms help?

Financial enterprises can be a part of this unique Qatarization initiative in any of the following ways:

- Financial contribution towards the programme
- Include Kawader within their graduate development training programmes
- Offer internships for Kawader participants
- Offer subject matter experts or senior executives to provide speaker and mentorship opportunities for Kawader participants

For Universities

In their noble mission to cultivate human capital, academic institutions rely heavily on developing partnerships in order to sustain their efforts post-student graduation. Kawader plays a crucial role in bridging the gap between academic knowledge and the practical skills required to start, build and develop careers. By partnering with universities, Kawader supports crucial career guidance initiatives and provides valuable insights into the real world of work awaiting their students by forming strong bonds between these academic institutions, their students and the financial services sector at large. The programme also paves the way for fruitful partnerships between academic institutions and quasi-governmental organizations, such as QFCA and QFBA, and opens doors for several industry-linked initiatives with private sector firms.

How can universities help?

- Promote the programme and encourage students to participate
- Facilitate communication with targeted students (potential programme participants)
- Provide opportunities for Kawader advocacy as part of careers events and ongoing guidance
- Provide feedback and input to refine the programme on an ongoing basis

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“As a Kawader graduate, I can assure you that this has been an amazing programme that has enriched my life. I have received invaluable knowledge that will help me further my career, and realize my passion for the banking industry. I am very grateful for the Kawader programme and how it has impacted me. The opportunities that I have been given at Kawader are more than I have ever imagined. I have not only been allowed the opportunity to learn from a reputed bank abroad and gain international exposure to the financial sector, but at Kawader I also built relationships and participated in educational dialogues that have inspired me. Thank you to the Kawader Project Manager for always providing support, encouragement, kindness, and the opportunity to always improve ourselves, and to our professors for this amazing experience and education. I strongly encourage people to attend this programme and take advantage of every opportunity that this programme provides.”

Hanaa Al Haroun

International Projects Coordinator, Qatar National Bank,
Kawader Participant 2017-18





PARTNERS AND SPONSORS

Academic Partners

Georgetown University Qatar
Qatar University
Stenden University Qatar
Carnegie Mellon University Qatar

Industry Partners

McKinsey Qatar
Qatar Financial Markets Authority (QFMA)
Bank of Tokyo - Mitsubishi UFJ (BTMU)
Hilton Hotels Worldwide
HSBC Bank
KPMG Qatar
Qatar Central Bank (QCB)
Qatar Financial Center Authority (QFCA)
Qatar Financial Center Regulatory Authority (QFCRA)
Qatar Investment Authority (QIA)
Qatar Stock Exchange
QNB Capital
SEIB Insurance
Al Ijarah holding

Sponsors

Qatar Financial Center Authority (QFCA)
Qatar National Bank (QNB)
Commercial Bank of Qatar (CBQ)
Barwa Bank
Ahli Bank
Doha Bank
International Bank of Qatar (IBQ)
Al Khaliji Commercial Bank
Qatar Development Bank (QDB)
Standard Chartered Bank
HSBC Bank
Qatar Islamic Bank (QIB)
Masraf Al Rayan

