



MUHAMMAD AS'AD MASOOD

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OVERVIEW

Mr. Masood is a seasoned corporate banker and quantitative financial modeler, with almost a decade and a half of professional experience in managing various corporate portfolios for leading corporate and investment banking groups in the Gulf Cooperation Council (“GCC”), catering to both governmental and non-governmental entities as well as major multination corporations.

He has also handled strategic relationships with the Private Offices of various members of the Royal Family of the United Arab Emirates (“UAE”).



Mr. Masood’s experience at corporate and investment banking groups covered various sectors that included, Oil & Gas, Automotive, Agriculture, Building Materials, and Aviation.

He has also been associated with user acceptance testing and reporting during the new system implementation phases at NIB Bank (then part of Temasek Holdings), Citibank and at Mashreq Bank, the oldest privately owned bank in the UAE and one of the oldest banking institutions in the Middle East.

He specializes in sourcing and developing new deals, creating strategic relationships as well as managing deal desks while keeping transactions and business planning and development in order.

Aside from relationship and portfolio management his skills include:

- Deep business planning and quantitative modelling capabilities
- Credit and financial analysis
- Syndications and club deals
- Petroleum and industrial infrastructure finance
- Project, contracting and working capital finance
- Loan Market Association (“LMA”) documentation standards
- Inter and intra department liaising
- Industry and market research and analytics



NOTABLE ASSIGNMENTS

Initiated relationship and booked Deals for US\$ 110 Million with Middle East's largest retailer



Initiated the Mashreq Bank's relationship with Lulu Hypermarket through a US\$ 75 Million Bilateral Working Capital Corporate Facility

2012

Participation in US\$ 133 Million Corporate Facility for Mediclinic Middle East (previously ANH)



Booked a US\$ 45 Million participation in a Club deal with HSBC and Standard Chartered for a Dividend Recap for one of UAE's largest Healthcare Providers that was acquired by Mediclinic Group South Africa

2012

Participation in a US\$ 4 Billion Corporate Financing Facility for UAE Govt owned Developer



Booked four Secondary Market buyouts with Citibank, Morgan Stanley, HSBC, Natixis and Goldman Sachs with a combined Notional of US\$ 250 Million.

2012 & 2014

US\$ 500 Million Deposit Sourced and US\$ 25 Million Participation in a Syndicate



Strategic deposit sourced in 2014 and also a Corporate Syndicated Facility booked to support Etisalat's Egypt Operations.

2013 & 2017

US\$ 27 Million Short Term General Corporate Facility



Bilateral Short Term General Corporate Facility Booked for initiating a relationship with Abu Dhabi Government's subsidiary managed by Abu Dhabi Tourism & Cultural Authority

2013

US\$ 25 Million Working Capital Facility



US\$ 25 Million Facility booked for a large Abu Dhabi based Family Office for supporting a Medium Term Food Supply Contract for UAE Govt. as well as for a Private Contract in KSA.

2013

Relationship established with a Strategic Abu Dhabi Govt. Ship Building Corporation



Acquired the relationship vide a General Corporate Facility US\$ 100 Million Facility for Financing Contracts with Middle Eastern Governments

2013

US\$ 100 Million Deposit Placement raised



This deposit placement was coupled with opening over 70 Project accounts for receiving the service and maintenance charges for Aldar's tenants

2013

Other notable assignments



US\$ 25 Million Project Finance Facility booked for a subcontractor of GS Engineering & Construction for Financing Development of Contractor's Labour Camp for Borouge (ADNOC's subsidiary engaged in Petrochemicals)

2011



Bilateral Project Finance Deal for US\$ 200 Million Contract for supplying MAN Buses and Spare Parts to Road & Transport Authority Dubai

2011



Mercedes-Benz

Non Funded Lines Booked for US\$ 250 Million Contract for Supply of Buses to Department of Transport Abu Dhabi.

2011











Deals amounting to US\$ 160 Million closed for a large Abu Dhabi based Private business Group. This included both Short Term Clean and Secured Term Finance Facilities.

2012 to 2017



NOTABLE ASSIGNMENTS

<p>US\$ 250 Million Bilateral Facility</p>  <p>Acquired the relationship vide a General Corporate Facility to cover the UAE's National Carrier's short term funding needs. This also included support the carrier's subsidiary in India i.e. Jet Airways.</p> <p>2014 & 2015</p>	<p>US\$ 100 Million Medium Term Corporate Facility</p>  <p>Bilateral Facility booked in 2016 backed by Sales Proceeds for one of Abu Dhabi's largest based Private Business Group</p> <p>2016</p>	<p>US\$ 750 Million Working Capital Facility</p>  <p>Acquired the relationship vide a US\$ 25 Million buyout for Kuwait's National Telecom Company</p> <p>2019</p>	<p>US\$ 266 Million Corporate Facility for the Industrial Arm of Abu Dhabi Government</p>  <p>Sourced a US\$ 22 Million Participation in the 3 Year Syndicated Corporate Facility</p> <p>2020</p>
<p>US\$ 692 Million Acquisition Finance for Abu Dhabi's District Cooling Arm</p>  <p>US\$ 20 Million Participation in a Syndicated 5 Year Bullet Facility for supporting Acquisition</p> <p>2020</p>	<p>US\$ 6 Billion Corporate Facility for UAE's National Oil Company</p>  <p>Sourced a US\$ 40 Million Secondary Market Buyout from FAB in a Syndicated General Corporate Facility</p> <p>2020</p>	<p>US\$ 2.5 Billion Project Finance Facility</p>  <p>US\$ 35 Million Acquisition in the transaction which was for Oman Govt.'s largest Oil Reserve i.e. Block 6</p> <p>2022</p>	<p>US\$ 1 Billion Oman Government IWPP Project Finance</p>  <p>Sourced a US\$ 11 Million Secondary Market Buyout from SMBC in a Syndicated Project Finance transaction.</p> <p>2022</p>

Other notable assignments

 <p>US\$ 100 Million Factoring deal for discounting Nissan's receivables from its authorized distributor in UAE i.e. Al Rostamani and Al Masaood.</p> <p>2014</p>	 <p>US\$ 100 Million Strategic Deposit sourced for one of the three main investment arms of Abu Dhabi Government</p> <p>2015</p>	 <p>US\$ 70 Million Medium Term Facility booked for a subsidiary of the Group.</p> <p>2016</p>	 <p>Trade Bank of Iraq & Ministry of US\$ 50,000,000</p> <p>Sourced a deal for maintenance of power plants and supply of spare parts for Power Plants in Baghdad in Basra. The deal served as a revival of Mashreq's RMA relationship with Trade Bank of Iraq.</p> <p>2017</p>
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EXPERIENCE



2022 - Present

Director & Treasury. Participating in a Wall Street and Bangkok-based Merchant Bank focused on early-stage channel and project development, equity, debt, and structured note design catering to emerging markets opportunities.

May 2022 – Forward:	Baron Point Financial LLC (New York, New York)
January 2023 – Forward:	Baron Point Capital Management Ltd. (British Virgin Islands)
January 2023 – Forward:	Baron Point Financial Group SPC (Cayman Islands)

- Formally joining as part of the Baron Point senior team in 2022, Mr. Masood has been associated with Baron Point on various group projects, particularly focused on transactions in Southeast Asia managing banking, finance and deal structuring assignments since 2015. The deals at Baron Point have required significant quantitative financial modeling from the bottom up.
- Deal advisory functions, including those performed such as establishing a bonded tankage facility business plan and transaction document suite that included, quantitative financial modelling and evaluation, deal decks with a feasibility study and technical analysis of process design, collaborating with engineers, government authorities and major private equity investors and bank debt take out suitors.
- Trade finance and commodity deal structuring.
- Moreover, in terms of enriching his expertise, of late he also been part of projects dealing with alternative investments that includes the development of Baron Point’s Hedge Fund and ETF business venture with Wall Street Legend Victor Sperandeo (“Trader Vic”).



EXPERIENCE



2019 to 2022

Banque Misr (Gulf Branches) – Deputy Manager

Abu Dhabi, UAE

- Mr. Masood's role included building a new Corporate Portfolio for the bank's operations in Abu Dhabi. During his tenure with Banque Misr, Mr. Masood contributed to sourcing several new local and Middle East based regional deals and New-to-Bank relationships. Mr. Masood also played role in development of the bank's Online Banking platform. Key highlights of his term included:
- Acquiring new relationships and identifying relevant prospects to develop a book from scratch comprising of Credible Large Corporates and Regional GRE's with over US\$ 180 Million assets booked.
- Working closely with specialized product areas (Example Treasury, Cash Management, Transactional Banking) to support Corporates that had presence in both UAE and Egypt
- Maintaining and finalizing client's facility documentation in consultation, with Compliance, Legal and Credit Operations in a timely manner
- Packaging and presenting time to time market and portfolio reviews.
- Mr. Masood was also a liaison for the bank with external advisors; namely Alvarez & Marsel as well as Moelis for a large Corporate Account that was under Administration and required him to be part of the discussions for the Bank's participation in the US\$ 7 Billion Debt Restructuring Process.



EXPERIENCE



2011 to 2018

Mashreq Bank – Assistant Vice President & Relationship Manager

Abu Dhabi, UAE

During his 7 year term at Mashreq Bank, Mr. Masood handled many portfolios and sectors. This included handling Large Corporates, Government Related Entities, Non Banking Financial Institutions and Real Estate Developers.

Aside from Relationship Management and team building, Mr. Masood was given charge of various tertiary roles for Abu Dhabi and Al Ain Geographies. These included implementation of various LEAN Processes and Team Building Exercises such as being the 5S Champion for his team, Being the Engagement Champion for his team, being the E2E Process Coordinator for all of Abu Dhabi and Al Ain Corporate Banking Functions. Key Highlights of his term included:

- Management of day to day activities of the account in my portfolio which included notable Regional GREs and Large Corporates with a total Portfolio size of c. AED 1.5 Billion in Assets, yielding of over AED 30 Million to the bank.
- Also handled some syndicated primary and secondary market transactions with a combined notional of over US\$ 200 Million comprising primarily of local and regional GREs.
- Coordinating with Compliance function for seeking UAE Central Bank Approval for on boarding one of the Region's Largest Exchange House
- On boarding and roll out of the bank's largest WPS Management System client
- Coordinating with FI Function to book the bank's first LC Negotiation, Confirmation and Discounting transaction for Iraq Business that generated AED 2 Million without any bilateral lines offered to the bank's customer.
- Structured Cross Currency and Commodity Swap of a large commodity trader for its Egypt and UAE Businesses.
- Cross sell of the bank wide suit of products through Cash and Cheque Collections, Monster, MINT, Cheque Scanners, Trade Portals, Host to Host, Retail products etc.
- Participation in the deployment of Mashreq Matrix – Mashreq Bank (Jan 2012-Nov 2012)



EXPERIENCE



2007 to 2009

Citibank – Credit & Control Analyst

Karachi, Pakistan

Mr. Masood's recruitment in Citibank was based on his performance as a trainee in the bank in 2003. His function in the bank was mainly operational that included the following day to day assignments:

- Conduct Credit Appraisal and risk analysis of proposals and make specific recommendations
- Preparing and analysing Credit Score for Proposal Evaluation
- Checking Credit Proposal for Document and Information and highlighting disparities and discrepancies
- Conducting Periodic Self Testing Process and Periodic Client Data Analysis for the Portfolio
- Liaising internally with Legal, RMs, Operations, Market Risk team and Policy as required
- Reviewing Exceptions for senior management and giving recommendations



2006 to 2007

NIB Bank (then Part of Temasak Holdings) – Support Credit Analyst

Karachi, Pakistan

Mr. Masood joined NIB in 2006, when Singapore Govt.'s investment arm commenced operations in Pakistan through acquisition of Credit Agricole.

Being part of the launch team of the bank's Consumer Banking business; Mr. Masood worked on setting up product programs for Personal Loans, Auto Loans, SME Loans as well as operation manual for handling the various loan applications. Mr. Masood was also involved in developing presentations and portfolio reports for his line manager and department heads.

He was also involved in the review, implementation and testing of T24 (a web based banking system) being used in Pakistan). Mr. Masood also supported the due diligence team in Pakistan that worked on acquisition of PICIC Bank (a local commercial bank in Pakistan) to become the 6th largest banking setup in terms of branches in Pakistan.



EXPERIENCE



PROFESSIONAL DEVELOPMENT

- During his professional career at Mashreq Bank UAE and Citibank Pakistan, Mr. Masood has completed several in-house courses, trainings and certifications
- Certification Course Completed on Trans. Banking, Cash Mgmt. & Online Banking – (Feb 2014)
- Certification Course Completed on Structuring Credit Proposals – (Sep 2013)
- Certification Course Completed on Omega Credit Course – (Aug 2013)
- Certification Course Completed on Shariah & Islamic Banking – (Feb 2013)
- Certification Course Completed on Wholesale Credit Fundamentals – (May 2013)
- Certification Course Completed on CRM – (Jan 2013)
- Certification Course Completed on Advance Trade Finance – (Sep 2012)



UNIVERSITY EDUCATION

2010: Institute of Business Management, Karachi, Pakistan, MBA

2006: Hamdard University, Karachi, Pakistan, BS honors. (Business & IT)

Nationality	:	Pakistan
Marital Status	:	Married with Two Sons
Language Proficiency	:	English, Urdu and Hindi with strong public speaking abilities
Reference	:	Available on request

