

# Khalid Gabr

BANKING, FINTECH, PAYMENTS & REMITTANCE COMMERCIAL LEADER | EXECUTIVE SEARCH MARKET SPECIALIST | MENA FINANCIAL SERVICES

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## EXECUTIVE SUMMARY

Banking, fintech, remittance, payments, and financial-services executive with 20+ years of experience across the UAE, Bahrain, Egypt, Jordan, Yemen, Iraq, and wider GCC/MENA markets. Combines hands-on operational grounding with senior commercial leadership, bank formation exposure, fintech venture building, regional market development, and executive stakeholder engagement.

Brings a rare market-specialist profile for recruitment consulting and executive search: direct experience inside regulated banks, exchange companies, remittance networks, Islamic finance, digital payments, and startup environments, with the ability to understand client needs, map specialist talent markets, assess role fit, and engage senior decision-makers credibly.

Strong fit for banking, fintech, payments, remittance, exchange-company, and emerging-market financial-services recruitment mandates where sector credibility, commercial judgement, regional network understanding, and advisory-quality communication are critical.

## EXECUTIVE VALUE SNAPSHOT

- 20+ years across banking, fintech, remittance, exchange companies, digital payments, Islamic finance, and financial-services transformation.
- Regional exposure across UAE, Bahrain, Egypt, Jordan, Yemen, Iraq, Oman, Qatar, Kuwait, KSA, Lebanon, Syria, and wider MENA markets.
- Founder-level fintech exposure, including approximately USD 450,000 raised in seed funding and investor/partner engagement across multiple jurisdictions.
- Bank-formation leadership experience, including operating model, governance foundation, team buildout, regulatory engagement, and launch readiness.
- Commercial and market-development track record across remittance corridors, exchange-company ecosystems, banking transformation, and financial inclusion themes.
- Clear specialist-market relevance for recruitment consulting, executive search, client advisory, market mapping, and senior stakeholder engagement.

## CORE EXPERTISE

Market / Sector Expertise	Commercial / Advisory Strengths
Banking, Islamic finance, fintech, payments, remittances, exchange companies, digital transformation	Business development, senior stakeholder engagement, executive communication, client advisory, relationship development
Cross-border remittance corridors, payout networks, settlement workflows, agent ecosystems	Market mapping, opportunity qualification, commercial proposition development, go-to-market planning
Regulated financial-services operating environments across GCC/MENA	Recruitment-consulting fit: sector credibility, role understanding, candidate/client conversation depth

## PROFESSIONAL EXPERIENCE

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## **Founder & Chief Executive Officer (Parallel Fintech Venture-Building / Pre-Launch Concept Development)**

CashLine MENA | Egypt / UAE / MENA | Jun 2022 - Present

- Founded and developed CashLine MENA as a fintech venture focused on digitizing cash-based market activity and enabling financial-services workflows across merchants, institutions, and partner ecosystems.
- Raised approximately USD 450,000 in seed funding and built investor, partner, and market relationships across multiple jurisdictions.
- Led commercial concept development, market validation, business-case preparation, investor materials, partner discussions, and go-to-market planning for a pre-launch fintech platform.
- Built practical founder-level exposure to positioning, fundraising, stakeholder influence, product-market framing, and financial-services ecosystem development.
- Note: CashLine was developed as a founder-led venture-building activity in parallel with senior banking leadership/advisory responsibilities from 2022 onward.

## **General Manager**

Hadhramout Bank (Islamic Bank) | Yemen | Sep 2021 - Apr 2025

- Led formation of Hadhramout Bank from concept stage toward operational readiness in a complex and highly stakeholder-driven market environment.
- Defined strategic direction, operating model, governance foundation, market positioning, Islamic finance orientation, and launch-readiness priorities.
- Recruited and assembled multidisciplinary leadership and operating teams across banking, operations, compliance, technology, and support functions.
- Built senior relationships with regulators, investors, correspondent institutions, and external stakeholders to support licensing, credibility, and institutional readiness.
- Directed early-stage market readiness, product planning, branch readiness, and external relationship development ahead of launch.

## **Head of Remittances & Digital Transformation Strategy**

Egyptian Arab Land Bank | Jordan | Aug 2018 - Late 2020

- Led strategic initiatives focused on remittance growth, customer acquisition, digital transformation, and financial-inclusion opportunities in a formal banking environment.
- Translated expatriate, remittance, and underserved-segment insights into commercially relevant banking initiatives and concept proposals.
- Worked with senior internal stakeholders to define strategic priorities connected to remittances, digital services, market opportunity, and customer growth.
- Brought practical exchange-company and corridor knowledge into bank transformation and product-development discussions.

## **Head of Business Development - Arab Countries / MENA Region**

BFC Group | Bahrain | Jun 2014 - 2018

- Led regional business-development and market-expansion activity across Arab countries and the wider MENA region, focused on corridor growth, partnerships, and commercial presence.
- Mapped priority markets, developed external relationships, and advanced commercial pipelines across remittance and exchange-company environments.
- Worked with internal and external stakeholders on regional partnership development, market prioritization, and business-development execution.
- Contributed to the prerequisite phase of BFC Bank in the UK, adding exposure to early-stage institutional banking setup.
- Co-founded Vapulus during this period, strengthening fintech, payments, entrepreneurship, and go-to-market exposure.

## **Progressive Roles in Operations, Compliance, Global Operations & Business Development**

UAE Exchange Group / Xpress Money | UAE / Arab Mashreq / GCC | 2004 - 2014

- Progressed from frontline and branch operations into compliance, specialist operations, assistant COO responsibilities, and regional business-development leadership.
- Built deep operational knowledge of customer behavior, remittance systems, agent relationships, onboarding, settlement workflows, and corridor economics across expatriate and unbanked segments.
- Served as Business Development Manager for Arab Mashreq countries, supporting regional growth across Egypt, Jordan, Iraq, Palestine, Yemen, and the GCC.
- Combined operational detail, compliance exposure, and commercial execution, creating a strong foundation for specialist financial-services advisory and recruitment conversations.

## EDUCATION, LANGUAGES & SELECTED EXPOSURE

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- MBA in Global Management - ESLSCA Business School, Cairo / Paris track, 2018.
- Bachelor's Degree in Accounting - Ain Shams University, Cairo, Egypt, 2003.
- Languages: Arabic native; English fluent professional working proficiency for executive business communication.
- Regional exposure: UAE, Bahrain, Egypt, Jordan, Yemen, Iraq, Oman, Qatar, Kuwait, KSA, Lebanon, Syria, and wider MENA markets, with additional international exposure through France, Portugal, Netherlands, Belgium, Sri Lanka, and Malaysia.
- Professional exposure: Xpress Money Conclave, Web Summit, AUC Venture Lab, Seamless Middle East.

## SELECTED PROJECT REFERENCES

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Supporting references for founder exposure, fintech product thinking, commercial storytelling, and live-style concept demonstration. These links are included for roles where product leadership, fintech strategy, remittance, payments, or executive stakeholder communication are relevant.

<b><u>CashLine SNPL Platform</u></b>	Role-based web prototype covering sender, creditor, MTO, finance, corridor logic, and operating flows. <a href="https://cashlinev2.pages.dev">https://cashlinev2.pages.dev</a>
<b><u>Guided Playback</u></b>	Voice-guided interactive walkthrough of the end-to-end CashLine operating model and user journeys. <a href="https://cashlinev2.pages.dev/demo.html">https://cashlinev2.pages.dev/demo.html</a>
<b><u>Business Deck</u></b>	High-level business narrative for investors, executives, and board-style audiences. <a href="https://cashlinev2.pages.dev/business-deck.html">https://cashlinev2.pages.dev/business-deck.html</a>
<b><u>Investor / BOD Deck</u></b>	Strategic framing of market logic, operating model, risk discipline, and scaling potential. <a href="https://cashlinev2.pages.dev/business-deck-investor.html">https://cashlinev2.pages.dev/business-deck-investor.html</a>