



كلية إدارة الأعمال
SCHOOL OF BUSINESS

الدراسات العليا
GRADUATE PROGRAMS

Graduate Programs Of:

- 1. MASTER OF SCIENCE IN BANKING AND FINANCE (MBF)**
- 2. PROFESSIONAL DIPLOMA IN BANKING AND FINANCE**

ADMISSIONS POLICIES AND ACADEMIC REGULATIONS FOR GRADUATE STUDIES

I. GRADUATE ADMISSIONS POLICY

1. ADMISSION REQUIREMENTS

All students wishing to take graduate courses at Nile University (NU) must submit an application to the Admissions Office whether or not they are planning to pursue a specific degree. All required materials for admissions, including the applications fee receipt, should be sent directly to the Office of Admissions at NU.

Generally, students admitted to NUBS graduate Program are required to hold an appropriate university degree, preferably in a technology or business-related discipline. Decisions on admission to the university are made by the admissions committee based on the student's academic records, TOEFL, GRE or GMAT scores if available, recommendation letters and the student's statement of purpose. General guidelines are a grade of "Good" from recognized universities in Egypt or a GPA of 3.0 from an accredited university or program. A TOEFL score of 61 internet based (IBT) or equivalent is required from applicants who did not receive their prior degrees from an institution where the medium of instruction is English. The academic committee of Nile University may admit a student with a GPA lower than 3.0 based on the overall evaluation of the student file, work experience, and his/her potential for successfully pursuing postgraduate studies. Other evaluation measures include a personal interview.

Specifically, the application file should include:

- The completed application form including the applicant's personal statement.
 - Official degrees and transcripts of all university-level work certified by the granting institution including all degrees (both undergraduate and graduate) previously earned or not completed.
- a. Applicants who did not complete their tertiary studies at an institution where English is the medium of instruction must take the Test of English as a Foreign Language (TOEFL) or equivalent. Test scores are valid for two years only.

b. Applicants for master's Programs in the School of Business may be required to submit a recent, within the last five years, official record of the Graduate Management Admissions Test (GMAT). Students who have completed a graduate degree in a business area in the last three years are not required to take the Graduate Management Admissions Test.

- Applicants to the MBF program must have a minimum of three years of relevant business experience supported by documentary evidence.
- Statement of purpose (written in English indicating why the applicant would like to join the program? and where he/she sees him/herself five years from now). Minimum 550 words and no more than 600.
- Three recommendation letters and recent Curriculum Vitae.
- Application fee of 1000 Egyptian Pounds.
- Six recent passport-size photographs.
- Photocopy of official ID or passport

Admission of a student to Nile University, for any semester, does not imply that such student will be re-enrolled in any succeeding academic semesters. Every applicant for admission can be assured that all credentials will be carefully studied in an effort to select appropriately qualified students. The Admissions Committee of Nile University may admit a student who doesn't satisfy all requirements, based on the overall evaluation of the student file, special merit, work experience, and his/her potential for successfully pursuing postgraduate studies. The Admissions Office is responsible of informing each applicant of the results of his/her application. Applicants for admissions to NU should note the following:

- No action is taken until all required documents are included in the application file and the applicant's file is complete.
- Materials submitted in support of an application are not released for other purposes and cannot be returned to the applicant.

2. CATEGORIES OF ADMISSION

Students are admitted to NU under any one of the following categories:

Full Admission: Granted to students who have met all admission requirements.

Provisional Admission: Granted for one semester only, to students who have not fully satisfied one or more of the application requirements.

Non-Degree Admission: This category provides an opportunity for graduate study for qualified professionals who do not wish to work toward an advanced degree, but who for professional reasons need to continue to take graduate courses. Students who are applying under the non-degree status must submit all admission requirements outlined earlier, except for the GRE and the GMAT scores which they are exempted from. No more than twelve (12) credit hours may be taken while in this status.

A non-degree student may apply for a change of status to a degree student after satisfying all of the admission requirements. The department/program of major will consider accepting credit for courses taken under the non-degree status at NU but not to exceed 6 credit hours.

Auditors: Applicants who would like to attend certain classes without earning any credit may apply as auditors. This category of admission is dependent on space availability. Students are not eligible to sit for examinations, submit papers and assignments, earn academic credit and grade, or receive any enrollment certification from Nile University.

3. RE-ADMISSION

Students must submit a request to hold his/her registration during a specific semester. And MBF director may grant this approval. Re-admission may be granted to students in good academic standing who have not been continuously enrolled in regular sessions. Students must contact the appropriate departmental office one month in advance of registration. If additional college work has been completed elsewhere since the last enrollment at Nile University, an official transcript will be required. Please refer to additional policies and procedures of the specific program for additional information about readmission. All students must complete their degree in less than five years per the Supreme Council of Egyptian University policy.

4. REGISTRATION

Upon admission to Nile University, students must register for the courses that pertain to their program of study. However, their enrolment at NU would only be completed after payment of their tuition for the first semester.

5. FULL-TIME STUDY

Full-time students are graduate students taking nine or more graduate credits in a regular semester.

II. ACADEMIC REGULATIONS FOR GRADUATE STUDIES

1. CREDIT HOUR SYSTEM

Coursework, grading and graduation requirements are all functions of the credit hour. In general, a credit hour represents a one-hour class period and three additional hours of individual study each week for one semester.

2. CLASS ATTENDANCE

Class sessions and group meetings are considered not only academic but also professional activities. As such, students are expected to attend group meetings and classes, regularly and punctually in order to ensure active and continued engagement in discussions, and a rich learning experience.

If a class must be missed, for whatever reason, the student should notify the instructor and the program director, giving as much advance notice as possible. In all cases, it will be the student's responsibility to make up for work missed. Under no circumstances will job interviews, fieldwork for any course, or personal circumstances that are not absolutely exceptional, be accepted as sufficient grounds for absence. Absences, even when justified, may be taken into account in the grading process at the discretion of the instructors, who will keep the program director informed of absences and late arrivals.

If class attendance in any course is less than 80% and with the approval of the instructor, the student will automatically get a maximum grade of C on that course. Exceptions may be given with permission from the professor teaching that course and approval of the program director and the Dean upon a prior notification.

Failure to comply with these policies is considered serious misconduct leading to potential dismissal or other action, as deemed appropriate by the instructor, the program Director/department Chair and the Dean.

3. STUDENT EVALUATION IN COURSES

Student evaluation in courses will be based on the following criteria:

- Exams and assignments
- Classroom and/or online performance

- Attendance / Participation online and offline
- Cases
- Projects / Presentations
- Other criteria that the instructor deems important for the course

Student evaluation tools are specified in each course syllabus. Students have the right to receive the breakdown of their final grades into different components.

4. EXAMINATIONS

Examinations are an integral part of any course and are conducted according to the following standards:

- Students must pass examinations required for the successful completion of a course.
- Students may not communicate or collaborate with each other in any way during closed book written examinations and when working on assignments, unless these are explicitly stated as group assignments.
- Books or notes may be used when taking an open-book examination with the specific authorization of the instructor, and then only, within the limits set by the instructor.

5. GRADING

Nile University uses the credit hour system for its curriculum and has adopted the following grading system for its graduate studies:

Letter Grade	Total score in the course	Grade Point Value
A+	95	4.00
A	90	4.00
A-	85	3.67
B+	80	3.33
B	75	3.00
B-	70	2.67
C+	65	2.33
C	60	2.00
F		0.0

In order to graduate, students who score less than 3.0 in a course must improve their GPA by scoring at higher levels in other courses so that their GPA reaches 3.00 or higher. Students who score “F” in a core or a capstone course cannot graduate until they acquire a passing grade in the failed course(s). Failed courses are not counted toward the earned credits.

Grades that show on the student’s transcript but are not included in calculating the GPA are shown in the table below.

I	Incomplete	The student has not completed the course requirements and was allowed a grace period to complete it beyond the end of the semester.
S	Satisfactory	The student is working satisfactorily towards the completion of his/her thesis/dissertation.
US	Unsatisfactory	The student is not working satisfactorily towards the completion of his/her thesis/dissertation
W	Withdraw	Student withdraws early enough before the instructor can evaluate his/her performance.
WP	Withdraw Pass	Based on the instructor's evaluation, the student's work was satisfactory up till the time of withdrawal.
WF	Withdraw Fail	Based on the instructor's evaluation, the student's work was unsatisfactory up till the time of withdrawal.
P	Pass	This grade is granted for a Pass/Fail course or a thesis
AU	Auditor	This grade is granted for auditors as a proof for course attendance.

Assignment of grades is the responsibility of the instructor. Based on the above grading system, a grade point average (GPA) is calculated for each student.

- The Quality Points per course are calculated by multiplying the Grade Point Value obtained in the course by the course's credit hours.
- The Grade Point Average during a specific period is determined by dividing the summation of Quality Points earned during this period by the number of credit hours completed in the same period.
- Cumulative GPA is the summation of Quality Points of all courses divided by the total number of course credit hours completed.

Thesis/ Project Paper

The student receives a grade of "P" when his/her thesis/ project paper is completed and successfully defended. Until then, the student semester evaluation on his/her progress towards completing a thesis/ Major Paper is granted a grade of "S" or "US".

6. RESIDENCY REQUIREMENT

Students pursuing an MBF degree must spend at least two semesters in full time study at NU.

7. THESIS PROCEDURE

Students opting for writing a thesis must have a thesis committee to advise them on the thesis research. Before the student can register in any thesis credit, the department/program concerned nominates a thesis committee, in consultation with the student, to the dean of graduate studies/provost who approves and appoints the student thesis committee. The chairman and at least one member of the committee must be regular members of NU faculty and should be from the program or department of concentration. The third member may be from outside the program or department but should be experienced in the thesis area.

The student cannot register for any thesis credit before completing 12 credit hours from his/her coursework with a cumulative GPA of 3.0 or higher. In addition, students cannot register for all thesis credit in one semester.

Students who have registered the number of credit hours required for the thesis but have not submitted the thesis and successfully defended it yet, must register for at least one credit hour of thesis during the semester when the thesis is successfully defended.

The chair of the thesis committee will serve as thesis advisor to closely supervise the student's progress towards completing the thesis. However, the chair may delegate this task to another member of the thesis committee whose research agenda is more in line with the thesis area. The student and the advisor should report to the committee regularly on the candidate's progress towards completing the thesis.

The duties of the thesis committee are:

- To review and approve the student's thesis proposal.
- To consult with and advise students on their research.
- To meet, at intervals, to review progress and expected results.
- To read and comment upon the draft thesis.
- To meet, when the thesis is completed, to conduct the final oral examination of the document and to satisfy itself that the thesis is an adequate contribution to knowledge, and that it is written in lucid and correct English and submitted in approved form.

The candidate should have a final acceptable typescript of the thesis in the hands of each member of his/her committee at a reasonable time in advance of the final thesis defense. A final public oral defense of the thesis is required. However, none but the members of the thesis committee may question the candidate. The thesis defense must be held, at least, one month prior to commencement. Upon passing the thesis defense, students must apply for graduation at the Registrar's Office and pay graduation fees.

Upon passing the thesis defense, five copies of the thesis in approved form and on proper paper, one copy on a CD and nine copies of an abstract of not over 200 words will be handed in to the Office of Graduate Studies on or before the date specified in the calendar published each year, accompanied by a certificate of approval of the thesis defense signed by the thesis committee. Any exceptions to the above guidelines must be approved by the program director, the dean of the school and the dean of graduate studies/provost.

8. MASTERS GRADUATION REQUIREMENTS

To be eligible for graduation, students must

- Complete 100% of the credit hours required for graduation at NU and accumulate a GPA of 3.0 or higher in a five-year period.
- Complete 39 Credit Hours as follows
 - Complete Business Core Courses (6 Cr. hrs.)
 - Complete Finance Core Courses (9 Cr. hrs.)
 - Complete Master Core Courses (6 Cr. hrs.)
 - Complete Master Specialization Courses (9 Cr. hrs.)
 - Complete a Thesis (9 Cr. hrs.)
- Total Number of transferred credits does not exceed 9 Credit Hours

At the end of the first academic year, a committee composed of the program director and selected staff evaluates each individual's GPA, and will discuss with the student any concerns regarding his/her performance and the course of action required by the student for successful completion of the program. This process will be documented and included in the student's academic file.

A student whose GPA falls below 3.00 is put on probation and is allowed one semester to correct this discrepancy. If the student's GPA continues to be lower than 3.00 at the end of the probationary period, s/he will be subject to dismissal from the program. However, the student may submit a petition explaining the special circumstances that resulted in his/her low GPA. The student affairs committee reviews the case and may allow the student to register for one last semester, during which s/he must eliminate the GPA discrepancy; otherwise s/he gets dismissed from Nile University.

Upon completing the masters' requirements, students must apply for graduation at the Registrar's Office and pay graduation fees.

9. TRANSFER OF CREDIT

As a rule, Students cannot transfer courses from any undergraduate program to a graduate program.

With the approval of the program director and the respective dean, up to 9 credit hours may be transferred from another accredited institution towards the degree requirements for the MBF. A grade of "B" or better must be earned in courses considered for transfer. In general, students cannot transfer more than 25% of the credit hours required for graduation in any graduate program. Credits that have been counted towards another degree cannot be transferred.

10. DUAL DEGREES

Graduate students may pursue two different degrees at Nile University, either simultaneously or consecutively. In either case, the student must apply to and be accepted by each program involved. The programs could be an MS, ME, MA or EMBA. Regardless of whether the degrees are pursued simultaneously or sequentially, between 12 and 18 credit hours of course work could be double counted towards both degree programs, contingent upon the approval of each program department chair and school dean. In addition, to preserve the integrity of each degree, at least 50% of the courses required for each degree must be earned and counted solely towards that degree. Application for dual graduate degrees is available at the admissions office.

If the degrees are pursued simultaneously, the student may request prior approval of the courses to be counted towards both degrees from the departments involved. In this case, the time allowed to complete both degrees is extended to eight years. In case of sequential degrees, a period of up to five years is allowed between the dates of finishing one degree and completing the second.

11. INCOMPLETE POLICY

Students who prove they have strong reasons for not completing a certain course maybe allowed to petition for an incomplete grade using appropriate forms which must be approved by the course instructor and program Director/department Chair. In this case, the student is granted a grade of "I". Students must arrange with the instructor to complete the pending work before the end of the following regular semester. In case the student fails to complete the required work, s/he will be automatically granted the grade assigned for the work already submitted.

The "Incomplete Form" is available at the registrar's office, and should incorporate the following information:

- Reason for requesting the incomplete grade.
- Pending materials and assignments required for course completion.
- Tentative grade on the work already submitted.
- Deadline for submission of incomplete work which must not be later than the end of the following semester.

If students have more than one incomplete grade, the credit hours of the incomplete courses will be counted towards the academic load of their next semester. If they have only one incomplete grade, it will not be counted towards the academic load of their next semester.

Students must note that registration in some courses may be denied until the incomplete grade is changed to a passing grade.

By definition, students are not allowed to petition for incomplete after a final grade has already been recorded on the student's record.

12. VOLUNTARY WITHDRAWAL FROM COURSES

Students who wish to voluntarily withdraw from courses during the semester must get approvals from their instructors and program directors. If a student applies for withdrawal from a course(s) before the deadline for withdrawal without academic penalty, which is 15% of the course's contact hours, s/he gets a grade of "W" in that course(s). If the student applies for withdrawal from a course(s) after the above-mentioned deadline, s/he gets grades of "WP" or "WF" in the course(s), depending on his/her performance in that course.

13. VOLUNTARY WITHDRAWAL FROM THE PROGRAM

Students who wish to voluntarily withdraw from the program during the semester must get approvals from their instructors and program directors.

If the student applies for withdrawal before the deadline for withdrawal without academic penalty, s/he gets a grade of "W" in all courses during this semester. If the student applies for withdrawal after the above-mentioned deadline, s/he gets grades of "WP" or "WF" depending on his/her performance in each course.

Students who have withdrawn from a program and wish to apply for re-admission must do so in writing to the program director, one month in advance of the semester they intend to resume their studies in. The application must explain their activities since leaving the program, and the reasons for wanting to rejoin it. The director will then decide whether or not re-admission is granted, based on the information submitted and the students' performance in the program before withdrawal.

14. COURSE RETAKE POLICY

Except in cases of academic dishonesty, this policy allows a student who has received a grade of "C+" or less in a course to retake the same course or a substitute course. In this case, only the grade received when retaking the course will be counted towards the student's GPA. The grade received during the first time the student took the course will be shown on his/her transcript but will not count towards the student's GPA.

Under this policy, MBF students could repeat up to a maximum of 9 credit hours of course work, according to this policy; the student is allowed to retake the same course or a substitute course upon the approval of the program director.

15. RE-ADMISSION OF STUDENTS WITH ACADEMIC DIFFICULTIES

Students who were dismissed from the program because of academic difficulties may apply for re-admission if they had completed all the first-year courses with a GPA of 2.50 or higher. Students cannot be readmitted before two years have elapsed since their dismissal, nor after four years since that date. In exceptional circumstances, the minimum period may be reduced to one year.

Students who were dismissed from the program because of academic difficulties in the second year may apply to be readmitted in the term following the one in which the difficulties arose. The application for re-admission to the program must include a description of the professional activities performed since the withdrawal. Students must also make a compelling argument why they should be readmitted to the program. The student may be asked to take a re-admission examination and the program director and selected faculty members will then decide on the readmission applications.

16. ACADEMIC INTEGRITY POLICY

Nile University, its faculty, staff and students' value and adhere to the concepts of academic integrity and the highest level of academic and professional conduct. In their quest for knowledge, the university community must uphold high levels of integrity and ethical conduct in all its pursuits including teaching, learning, research and service. Dishonesty in the pursuit of knowledge is not acceptable and includes, but is not limited to:

- a. Dishonest submission of documents for grade, examples: Plagiarizing reports/cases; cheating on exams or assignments; multiple submissions of the same work for grades; fabrication of data or documents.
- b. Obtaining or attempting to obtain an unfair advantage, examples: Gaining access to exams; stealing or destroying library or research materials; unauthorized collaboration on assignments; unauthorized retention or circulation of previous exams; interfering with other students' work.
- c. Unauthorized access to records, examples: Viewing or interfering with confidential computer records or programs or systems, releasing unauthorized information gathered.
- d. Aiding and abetting: Providing material, information, or other assistance which violates standards for academic integrity.
- e. Threatening, effecting or encouraging bodily, professional, or financial harm to faculty, staff, administrator or student.

The university reserves the right to take disciplinary action against the violating party(s) according to the principles/procedures shown below. An instructor has full authority to deal with an academic dishonesty incident within the context of his/her course. Disciplinary action, in this case, may cover the range from reprimand to "F" for the course grade. The instructor may also recommend suspension or dismissal from the university.

The instructor's action on incidents of academic dishonesty must be communicated to the student(s) involved; and to the Dean/Program Director and the Vice President for Student Affairs within two weeks of the time the instructor became aware of the incident. All students involved in academic dishonesty will receive an official letter of warning from the Vice President for Student Affairs, a copy of which will remain in the students' file in the department as well as in the Student Affairs Office and/or the Provost's office.

When a case of academic dishonesty is reported with a recommendation for suspension or dismissal from the Instructor, the Vice President for student affairs will form an ad-hoc Academic Integrity Committee to investigate the case. The Committee will meet promptly to investigate the case and submit a recommendation to the Vice President who makes the final decision on the case presented to the Vice President for student affairs, who will evaluate the evidence and reopen the case, if deemed necessary.

17. TRANSCRIPTS

Students graduating or withdrawing while in good standing are granted one free transcript of their academic record at NU.

Transcripts requests will not be processed during registration, examination or graduation periods stated in NU calendar.

MASTER OF SCIENCE AND PROFESSIONAL DIPLOMA IN BANKING AND FINANCE (MBF)

1. INTRODUCTION

The graduate degrees in banking and finance (Master of Science and Professional Diploma) are academic and professional programs, respectively, intended for academicians and practitioners in the fields of banking, investment, finance and Islamic finance. Curriculum is both theoretical and practical in nature and many of the teaching in courses depend on the case study methodology. Students have the option of pursuing their studies leading to one of the following degrees:

- A Master of Science in Banking and Finance.
- A Professional Diploma in Banking and Finance.

2. PROGRAM DESCRIPTION

The Masters and Diploma in Banking and Finance are designed for students with a bachelor's degree in business, finance, economics or related disciplines. The degrees offer a strong finance-focused curriculum in contrast to an MBA or an EMBA which tend to be general in nature.

While the curriculum emphasizes financial theory and modeling in many of its courses, students are introduced to contemporary topics in finance including the international and regulatory dimensions. Students are also engaged in applied research and simulation exercises using case studies and professional software packages.

3. ADMISSION REQUIREMENTS

Generally, students admitted to the graduate programs in banking and finance are required to have an adequate academic background in economics or finance, in addition to a strong applied experience in areas related to the field. Students who lack any of these requirements must complete remedial courses as needed, specifically students are to complete 4 courses at the undergraduate finance level related to further chosen finance specialization, further details are shown in section (5) curriculum below.

Decisions on admission to the university are made by the admissions committee based on the student's academic records, business experience, proof of English proficiency, recommendation letters, the student's statement of purpose and the student's performance in the admission interview.

The general admission guidelines are:

- A minimum grade of "Good" or equivalent from recognized universities in Egypt or abroad.
- A minimum of 2 years of experience in banking and finance or related fields.
- A minimum score of 61 in internet based TOEFL (IBT) or equivalent.

Acceptance in the program is based on the applicant's record in the above areas and on his/her performance in the interview.

4. PROGRAMS OUTCOMES

The graduate programs in Banking and Finance have five major outcomes: integrating business functions for financial decisions; demonstrating strong knowledge of financial theory; evaluation of financial performance; analysis of financial investment alternatives; and in addition, graduates should be able to analyze problems in their area of specialization and provide adequate advice to management.

Upon successful completion of the program, each student will be able to:

- **Integrate Business Functions for Financial Decisions:** demonstrate an understanding of how to integrate the different business disciplines in assessing financial challenges and opportunities considering the local and international constraints as well as the company's mission, vision and overall strategy.
- **Demonstrate Strong Knowledge of Financial Theory:** understand, compare and contrast the different financial theories that influence financial decisions in valuation, dividends distribution, capital structure, mergers and acquisitions, credit rating and other related areas.
- **Evaluate Financial Performance:** identify the firm's strength and develop the right mix of assets that are aligned with the overall strategy of the firm and evaluate whether the objectives of the firm's investment policy have been met.
- **Analyze Financial Investments:** evaluate the risk-return trade-off of different financial investments and design a portfolio of investments that is optimum in terms of liquidity, duration and other identified requirements and constraints. • **Demonstrate Expertise in Area of Specialization:** provide professional advice on issues related to his/her specialization including analyzing problems and developing alternatives for decision-making.

5. GRADUATION REQUIREMENTS

To receive their Master of Science degree in Banking and Finance, Students have to:

- Complete 100% the credit hours requirements of the degree in a period from two to three years. Extension may be granted in special cases subject to approval from the school council.
- Complete 39 Credit Hours as follows
 - Complete Business Core Courses (6 Cr. hrs.)
 - Complete Finance Core Courses (9 Cr. hrs.)
 - Complete Master Core Courses (6 Cr. hrs.)
 - Complete Master Specialization Courses (9 Cr. hrs.)
 - Complete a Thesis (9 Cr. hrs.)
- Total Number of transferred credits does not exceed 9 Credit Hours
- Students opting for the Diploma in Banking and Finance must complete 18 cr. hrs. of required course work with a cumulative GPA of 3.0 or higher in a period from

one to two years. Extension may be granted in special cases subject to approval from the school council.

6. CURRICULUM

6.1 Remedial Courses

Students lacking an adequate academic background in economics or finance or applied work experience in the field may take one or more of these courses based on their background, current status, and experience. The decision is made by the Director of the program and the interviewing committee.

1. STAT 601 Probabilities and Statistics for Business.
2. ACCT 601 Financial Accounting.
3. ECON 602 Economics.
4. FINC 601 Financial Management.

Remedial course(s) offered as 2 credit hours per course, and do not count to students' total credit hours toward the degrees.

6.2 Business Core Courses (6 Cr Hrs.)

1. ACCT 605 Financial Statement Analysis
2. FINC 621 Quantitative Methods for Finance
3. MGMT 601 Management and Leadership

Students may choose any two of the above three courses.

6.3 Finance Core Courses (9 Cr Hrs.)

1. FINC 602 Corporate Finance
2. FINC 603 International Finance
3. FINC 604 Investment Management
4. FINC 614 Financial Markets

Student may choose any three of the above four courses.

6.4 Masters Required Courses (6 Cr Hrs.)

Students in all specializations must complete the following two required courses:

1. BSAD 606 Corporate Governance and Ethics
2. BSAD 607 Research Methods in Business

6.5 Masters Specialization (9 Cr Hrs.)

Students must choose to specialize in one of four areas: Banking, Investment and Finance, Fintech or Banking and Finance.

Students specializing in any of the first three areas must complete three courses (9 Cr Hrs.) from courses listed in that area with the approval of their advisor. Students specializing in Banking and Finance must complete, with the advisor's approval, three courses (9 Cr Hrs.) from the other three specializations including at least one course in each area.

6.5.1 Banking Specialization (9 Cr Hrs.):

1. ACCT 607 Financial Reporting for Banks
2. FINC 605 Mergers and Acquisitions
3. FINC 610 Financial Regulations and Ethics in Banking
4. FINC 611 Risk Management in Banking
5. FINC 613 Mortgage Financing
6. FINC 616 Management of Financial Institutions
7. FINC 690 Selected Topics in Banking and Finance
8. FINC 699 Independent Studies in Banking and Finance

6.5.2 Investment and Finance Specialization (9 Cr Hrs.):

1. ACCT 606 Financial Reporting for Investment Companies
2. FINC 605 Mergers and Acquisitions
3. FINC 606 Private Equity and Small Business Finance
4. FINC 607 Derivatives
5. FINC 609 Financial Regulations and Ethics in Investments
6. FINC 612 Real Estate Investments
7. FINC 690 Selected Topics in Banking and Finance
8. FINC 699 Independent Studies in Banking and Finance

6.5.3 Fintech Specialization (9 Cr Hrs.):

1. FINT 601 FinTech Foundation
2. FINT 602 FinTech Product Management
3. FINT 603 FinTech Regulation and RegTech

6.5.4 Banking and Finance Specialization (9 Cr Hrs.):

Students specializing in Banking and Finance must complete, with the advisor's approval, three courses (9 Cr Hrs.) from the other three specializations by taking at least one course in each area.

6.6 Thesis

In addition to the course work, students opting for the master's degree must also submit and successfully defend a thesis, equivalent to 9 Cr Hrs., in their area of specialization.

7. COURSE DESCRIPTIONS:

ACCOUNTING

ACCT 601 Financial Accounting, 2 Cr. Hrs.

The course introduces students to the fundamental concepts and techniques of financial accounting with specific emphasis on financial reporting, including analysis and usage of financial accounting information. The course is divided into three parts. The first part of the course focuses on generating the basic financial statements and their articulation. In the second part of the course more specialized accounting issues are examined. The third part of the course addresses the importance of the cash flows statement and the use of financial analysis techniques to analyze and interpret financial statements.

ACCT 605 Financial Statement Analysis, 3 Cr. Hrs.

Prerequisite: ACCT 601 and FINC 601 or consent of the instructor

This course is about “fundamental” financial analysis; that is, evaluating the quality of financial information and using the information to reveal the economics of firms. These are core skills for equity and credit analysis and investment banking. The adopted techniques are applicable to the analysis of financial and strategic decisions within firms and cover topics such as the analysis of profitability, Earnings per share (EPS), growth and valuation generation in a firm, trend analysis and multivariate analysis, diagnosing accounting quality, forecasting earnings and cash flows, and pro-forma analysis for strategy and planning. The course is advanced in the sense that it will be working at the frontier of current practice, however the style is strongly practical.

ACCT 606 Financial Reporting for Investment Companies, 3 Cr. Hrs.

Prerequisite: FINC 605 or consent of the instructor

This course aim is to help the students gain a thorough understanding of investment companies' published reports with an emphasis on asset valuation and the related impact on income measurement and reporting. The course is divided into two main modules. The first module will introduce the student to intermediate financial accounting and reporting concepts. The second module addresses the regulatory framework of financial reporting and the evolution of international accounting standards.

ACCT 607 Financial Reporting for Banks, 3 Cr. Hrs.

Prerequisite: FINC 605 or consent of the instructor

Financial markets are changing rapidly, together with the explosion in technology we are experiencing, coupled with increasing worldwide competition, new financial instruments appearing almost every day; financial reporting in Banks and financial institutions is emerging as an indispensable part of management information systems that provides valuable information to managers to guide them to produce high-quality services, provide outstanding customer services, and to do so at the lowest possible cost making. This course is designed to deepen the understanding of banks financial reporting concepts, related accounting standards for financial institutions and applications in today's banking environment.

BUSINESS ADMINISTRATION

BSAD 606 Corporate Governance and Ethics, 3 Cr. Hrs.

Prerequisite: BSAD 603 or consent of the instructor

Corporate governance refers to the system by which companies are directed and controlled. This course discusses the evolution and importance of corporate governance, its guidelines and principles and the creation of company-wide commitment to the concept. It also covers topics such as the tools required to be a more effective and accountable director in a corporate governance environment, the role and responsibility of the board of directors vis-à-vis management, internal auditors, and external auditors, how to set control and risk management processes and how to promote accountability, disclosure and transparency within the firm.

BSAD 607 Research Methods in Business, 3 Cr. Hrs.

This course covers the basic methodologies of scientific research. Topics covered include research design; library sources; literature review; field investigation; and research implementation and reporting. The course also covers quantitative analytical tools like design of experiments, set theory and the use of statistical software package like SPSS and MINITAB.

BSAD 699 Thesis, 9 Cr. Hrs.

Supervised discipline based or applied research in the student's area of specialization.

ECONOMICS

ECON 602 Economics, 2 Cr. Hrs.

This is a foundation course that covers basic economic concepts in Macro and Micro. In Macro the course focuses on macroeconomic variables, theories, policies and discussions related to the functioning of a given economy, covering issues such as unemployment, inflation, investment and interest rates from an aggregate point of view. In Micro the course focuses on key concepts and techniques of microeconomics including the basic economic principles of the firm and their relevance to business decisions. It covers topics that include supply and demand elasticity, market structure and resource allocation.

FINANCE

FINC 601 Financial Management, 2 Cr. Hrs.

Prerequisite: ACCT 601 or consent of the instructor

The Financial Management course encompasses two different aspects of finance, presented in two separate parts. The first part deals with issues related to the operational needs of funds, and analyzes the characteristics of different investments in assets, qualities and interpellations of each of them, risks and costs, as well as investment policies in currency congruent with the product, the market and the environment. In the second part, the course examines the broad topic of investment analysis, using a systematic application of the techniques of current value and internal rate of return, the appropriate criteria for determining proper cash flows appropriate for each project, and their variability in terms of the type of project in question.

FINC 602 Corporate Finance, 3 Cr. Hrs.

Prerequisite: FINC 601 or consent of the instructor

The main objective of this course is to provide a comprehensive introduction to the main principles of corporate finance. Topics covered include risk, the rate of return, analysis of sources and cost of internal and external funding, capital structure, and dividend policy. The course will answer two questions: what is the cost of money; and where to obtain funds for the company.

FINC 603 International Finance, 3 Cr. Hrs.

Prerequisite: FINC 601 or consent of the instructor

The course examines techniques and policies of financial management in an international environment. The course comprehensively covers the principals involved in all the traditional areas of corporate finance, including working capital management, capital budgeting, cost of capital and financial structure, taxation, foreign exchange risk and evaluation, and control of operations. All topics are approached from the perspective of a multinational corporation.

FINC 604 Investment Management, 3 Cr. Hrs.

Prerequisite: FINC 601 or consent of the instructor

The course provides the students with a critical understanding of portfolio management techniques. Students will learn how to establish appropriate investment objectives, develop optimal portfolio strategies, estimate risk-return tradeoffs and evaluate investment performance. Case studies and realistic practical examples will be used to address these topics.

FINC 605 Mergers and Acquisitions, 3 Cr. Hrs.

Prerequisite: FINC 601 or consent of the instructor

This course is designed to provide an interdisciplinary approach to understanding the M&A process. The course will introduce a framework for evaluating an M&A transaction as a strategic investment where increasing shareholders' value is the ultimate goal. The course will demonstrate how M&A deals are multi-step strategic and organizational processes drawing from the fields of strategy, negotiations, finance and organizational behavior. Students expect to learn about the different processes involved in an M&A transaction. In addition to lectures, case studies will be used extensively to illustrate the deal process.

FINC 606 Private Equity and Small Business Finance, 3 Cr. Hrs.

Prerequisite: FINC 601 or consent of the instructor

This course illustrates different issues involved in private equity and small business finance transactions from the perspective of entrepreneurs, shareholders and investors. Students will examine basic valuation issues, appropriate capital structure, the value of liquidity, and the value of control. By exploring the issues of valuation, structure and control in this course, students should expect to gain the skills needed to be involved in the fund raising/financing processes. In addition to lectures, case studies will be used extensively to illustrate the deal process and associated risks.

FINC 607 Derivatives, 3 Cr. Hrs.

Prerequisite: FINC 601 or consent of the instructor

The objective of this course is to provide the students with the necessary skills to value and to employ options, futures and related financial contracts at a technical level. Topics covered include the valuation of futures contracts on stock indices as well as commodities and treasury instruments, the valuation of options using binominal trees and Monte Carlo simulation, the relation between puts and calls, the different asset allocation strategies such as portfolio insurance, hedging techniques for

national and international investors, and the use (and misuse) of derivatives in the context of corporate applications.

FINC 609 Financial Regulations and Ethics in Investments, 3 Cr. Hrs.

Prerequisite: FINC 601 or consent of the instructor

The course has two parts. The first part covers the financial regulations in Egypt. The second part covers the investments code of ethics and professional conducts of the Chartered Financial Analysts Institute (CFAI), the largest and well-established institute supervising the investment profession worldwide. Topics covered include knowledge and compliance with laws, independence and objectivity, duties to clients, fair dealing, insider trading, market manipulation and misrepresentation.

FINC 610 Financial Regulations and Ethics in Banking, 3 Cr. Hrs.

Prerequisite: ACCT 607 or consent of the instructor

The course covers the central bank mandatory financial regulations that apply to banks. Topics covered include minimum required capital, reserve accounts, liquid assets, deposits to loan ratios, assets-liability matching, risk estimation, ratio of doubtful debts, depreciation of assets, writing off bad debts, allowed legal period for deficiency repairs, methods of reporting and averaging surpluses or deficiencies in liquid assets, risk exposures to off-balance sheet items and promised advances of credit, internal controls and mandatory financial reporting.

FINC 611 Risk Management in Banking, 3 Cr. Hrs.

Prerequisite: FINC 601 or consent of the instructor

This course deals with various elements of risk that face financial institutions. Although financial risk exposure and management receives a great deal of analysis in the course, other sources of risk such as operational risk and credit risk receive equal attention. Risk has received major attention in the recent years because of the huge failure that happened to big and famous financial institutions. Topics covered include Basel II, value at risk, credit risk, operational risk, scenario and sensitivity analysis, simulation, hedging unwarranted exposures, and risks' reports writing.

FINC 612 Real Estate Investments, 3 Cr. Hrs.

Prerequisite: FINC 601 or consent of the instructor

The course examines the most fundamental principles and analytical tools for making investment decisions for residential and commercial real estate assets. The course emphasizes the importance of income tax considerations, the magnitude of relevant cash flows, commercial leases and real estate regulations.

FINC 613 Mortgage Financing, 3 Cr. Hrs.

Prerequisite: FINC 601 or consent of the instructor

The course covers debt financing for residential and commercial real estate properties. Topics covered include mortgage loan processing, interest only mortgages, reverse mortgages, government backed loans, mortgage backed securities, flat rate of interest, effective rate of interest, annuities, yield rates, amortization, rescheduling, sinking funds, duration, and assets-liabilities management.

FINC 614 Financial Markets, 3 Cr. Hrs.

Prerequisite: FINC 601 or consent of the instructor

This course examines the different types of financial markets and their instruments: the capital market, the money market, and the currency market with emphasis on the first. It covers the different theories concerning both domestic and international markets and includes the effects of risk and

maturity on pricing, short term versus long term debt or equity financing, primary versus secondary markets and the arrangement of portfolio risk and return using options and futures.

FINC 616 Management of Financial Institutions, 3 Cr. Hrs.

Prerequisites: FINC 601 or consent of the instructor

The course examines the financial performance of the bank, assets-liability duration and matching, qualitative and quantitative aspects of credit analysis, bank's portfolio of investments and loans, economic value added, and market value added, bank's exposure to interest rate and exchange rate risks, and hedging.

FINC 621 Quantitative Methods for Finance, 3 Cr. Hrs.

The course provides students with the mathematical and statistical skills required in applied finance. The course covers matrix algebra, basic calculus, optimization, random variables, descriptive statistics, probability distributions and regression analysis. The course is applied in nature and involves heavy use of computer packages such as MINITAB.

FINC 690 Selected Topics in Banking and Finance, 2-3 Cr. Hrs.

Prerequisite: Approval of Program Director and consent of Instructor.

This course covers current and emerging topics in the field of banking and finance.

FINC 699 Independent Studies in Banking and Finance, 2-3 Cr. Hrs.

Prerequisite: Approval of Program Director and consent of Instructor.

Supervised and directed individual study and research in special topics of relevance to the field of banking and finance.

FINTECH

FINT 601 Fintech Foundation, 3 Cr. Hrs.

This course consists of four modules where:

- Module 1: What is Fintech?

This module defines and describes the impact of technology on Finance and what we call Fintech. By studying examples, analyzing the causes, demystifying some concepts, and sharing a framework for finance innovation. It will give you a big picture of the Fintech revolution.

Module 2: The Financial Revolution

This module delves into the technology aspects of Fintech, from the fundamental reasons of why technology is having such an impact on finance to key technologies such as cloud computing and blockchain.

Module 3: New Business Model in Finance

This module looks at 4 specific sectors of finance that have been radically transformed because of technology: Challenger banks, Payments, Peer to peer lending, and Cryptocurrencies and ICOs.

Module 4: The builders of Fintech

From Fintech startups to banks and large organizations innovation paths, we will look at the main trends shaping the Finance 2.0 opportunity.

FINT 602 Fintech Product Management, 3 Cr. Hrs.

This course takes participants on a journey from the ideation phase through go-to-market, providing the mindset, knowledge set, and toolset needed to launch a Fintech product, the course covers the following key topics:

- Design thinking & problem design
- Market analysis
- Solution design
- Product strategy
- Go to market

FINT 603 Fintech Regulation Reg-Tech, 3 Cr. Hrs.

This course addresses the range of regulatory considerations and approaches in the context of FinTech. It highlights the core regulatory objectives and the relationship between the post-2008 financial regulatory reform process and FinTech.

It focuses in particular on the concept of RegTech - "regulatory technology" and the RegTech ecosystem comprising financial institutions, startups, and regulators, and introduces "Smart Regulation" as the redesigning financial infrastructure and regulatory systems on the basis of new technologies, including Big Data, cloud, AI and blockchain.

MANAGEMENT

MGMT 601 Management and Leadership, 3 Cr. Hrs.

This course focuses on managerial skills and effective leadership from a practical perspective. It covers key processes in organizations that include organizational issues; global perspectives; managerial functions and decision-making; culture, values and beliefs; leadership traits and skills; effective leadership and effective management of the workforce.

STATISTICS

STAT 601 Probabilities and Statistics for Business, 2 Cr. Hrs.

The course covers basic descriptive statistics and the introduction to probability and inferential statistics. Topics include tabular and graphical techniques; numerical descriptive techniques; probability; discrete and continuous probability distributions; sampling distributions; and introduction to estimation. The use of a statistical software package SPSS or MINITAB is mandatory

Full Time Faculty Members

Dr. Hassan Y. Aly (Professor of Economics and Finance; Dean of the Business School)

Professor Aly is a tenured Professor and Emeritus at Ohio State of Economics at Ohio State University; before joining Nile University as Dean of the Business School in May 2017, he served as the Founding Dean of the School of Public Administration and Development Economics, and Professor of Economics at the Doha institute (DI) for Graduate Studies. Professor Aly served many positions including Faculty Associate at the Middle East Studies Center, and Faculty Associate at the John Glenn Institute for Public Service and Public Policy both at Ohio State University. He also served as the President of Middle East Economics Association, and he is a lifetime research fellow at the Economic Research Forum. Professor Aly serves as a consultant for IMF, USAID and other international organizations in several countries in the Middle East and author of over fifty articles published in international professional journals.

Dr. Ayman M Ismail (Professor of Quantitative Methods and Director of BBA program)

Dr. Ismail is a professor at the Business School of NU. He is a Fulbright scholar with a PhD from the Ohio State University, USA in 1998. Prior to joining NU, Prof Ismail was at the American University of Sharjah (AUS) and King Abdul-Aziz University (Jeddah). He taught at MSA, MUST, Cairo University and served as Department Chair at Fayoum University. He has worked extensively in local private and international planning projects including for the UNDP, Swiss Development Fund and World Bank. He was awarded several post-doctoral scholarships including DAAD Deutsche Academic Exchange Junior Scientist Grant (Germany), the Erasmus Mundus EU Fellowship in ITC (Holland), and with the Chinese government in (Wuhan). He teaches Quantitative Methods at NU with research in GIS.

Dr. Ismail El Sayed (Director of Graduate Studies)

Professor Ismail received his PhD in Business Administration, North Texas State University, U.S.A, Major is Marketing & Minor is Management Science and Statistics.

He is a holder of Master of Business Administration from North Texas State University, U.S.A., Master of Business Administration, Alexandria University, Egypt, & B.Sc., Business Administration, Cairo University, Egypt.

Prof. Ismail has over 25 published papers, and 7 Published Textbooks (in Arabic Language).

The Ministry Cabinet of Kuwait: An Evaluation of the Quality of The Public Services provided by all ministries in Kuwaiti Government from Citizens perspectives and Designing a Managerial and Marketing Strategies to Enhance the Quality of those Services.

A Proposed New Islamic Bank in Kuwait: A thorough Feasibility Study for The Main Entrepreneurs. Banking Studies Institution of Kuwait: An Assessment of the Institution Managerial Policies During 25 years of serving Banks in Kuwait and Setting a Strategic Managerial View for the Institution in the Coming 10 Years.

Dr. George Fahmy (Professor of Economics and Finance)

Dr George Fahmy is a former Professor Emeritus of Economics at Maritime Academy – in Egypt (AAST), teaching Mathematical Economics, Business Statistics, Econometrics and other related courses. He is an Online Professor of Managerial Economics at Lowell State University, MA. USA. And an Academic editor at Pearson publishing co. USA. He holds a Ph.D. in Managerial Economics

– Walden University, USA., an M.Sc. of Monetary Economics – New York University, USA and a B.Sc. In Business Administration – Northeastern University, USA.

Dr. Mahmoud Mohieldin (Distinguished Professor of Finance; honorary appointment)

Dr. Mahmoud Mohieldin, born on 15 January 1965 in Egypt, is the World Bank Group's Senior Vice President for the 2030 Development Agenda, UN Relations, and Partnerships. He serves as a Board member on the Global Partnership for Sustainable Development Data, as well as an observer to the EU Multi-Stakeholder Platform for the SDGs. Dr. Mohieldin previously served as Corporate Secretary, President's Special Envoy, and Managing Director for the World Bank Group. Prior to joining the World Bank, he was Minister of Investment of Egypt from 2004 until 2010. Dr. Mohieldin also served on several Boards of Directors in the Central Bank of Egypt and the corporate sector. He was a member of the Commission on Growth and Development and selected a Young Global Leader of the World Economic Forum in 2005. His professional experience extends into the academic arena as a Professor of Economics at Cairo University and as a Visiting Professor at several renowned Universities.

Mr. Khaled Eid (Assistant Professor of Practice, Management)

Khaled is a Business Strategist, and a learning and development senior professional, backed with 20 years of international experience in developing effective and innovative business solutions through learning strategies, frameworks, and programs for multinational and blue-chip companies in Banking, Government, Telecom, and Oil & Gas in MENA. He worked with and learned from the world's leading business thinkers, strategists, educators and consulting firms which helped him to see the big picture of the business landscape, and build his expertise in business strategy, digital transformation, in addition to his core expertise in executive education. Khaled developed a portfolio of internationally recognized strategy and technology focused programs and platforms; to address strategic issues and skill-gaps, e.g. Digital Transformation, Strategic Planning & Execution, Scenario Planning, Blue Ocean Strategy, and Data-Driven Organization - to name a few. Most recently, he developed a world-class solution for Vodafone Egypt to address the Digital Transformation Agenda at both the ExCos level as well as the senior management. He also serves as Director of the Executive Education center at Nile University Khaled is a Certified Human Resources Executive (CHRE) with BSC in Management from Sadat Academy; he attended executive programs by Harvard Business School MIT.

Dr. Menatalla Kaoud (Assistant Professor of Marketing and MOIT)

Doctor in Management Science from EDGE doctoral school (Université de Nantes, France) with a specialization in Marketing and Management Information Systems. Her research focuses on Customer Knowledge Management (CKM) as an integration between the approaches of Knowledge Management (KM) and Customer Relationship Management (CRM). She developed a new integrative organizational model for Customer Knowledge Management that will help companies to sustain their competitiveness using their organizational resources and competencies.

Furthermore, she teaches Marketing Strategy & Knowledge Management at ECV Digital Nantes School, and Digital Management & Innovation at Neoma Business School to master's degree students in France. She also has experience in teaching Finance and Industrial Economy in Nantes University, France. She participated in many international conferences. Her recent scientific papers are presented in the 19th European Conference on Knowledge Management and published in the International Journal of Service Science, Management, Engineering, and Technology.

Dr. Mohamed Awny (Associate Professor of MOIT)

Dr. Awny is the director of the School of Management of Technology, Nile University, which meshes the scientific essence of technology and engineering, with the art of management and business. He obtained his Ph.D. from Queen Mary College, UCL, UK in computer control of engine testing. He worked in the R&D of ground-to-ground missiles in Egypt. Deputy Manager of the Arab Institute for Aerospace Technology, Egypt. He was Director General of Information Technology Center at the Arab Organization for industrialization, VP of Consulting and Information Technology, at Engineering and Management Consultants Company (TEAM International), Director General for Small Enterprise Development Organization, SFD with many publications locally and internationally.

Dr. Vasilya Sultanova (Assistant Professor of Finance)

Has a PhD, in Finance, at the International School of Management, France. Her thesis title is “Cross Sectional Analysis of Herd Behavior in GCC Stock Markets”. She has an MBA in Financial Services, Tashkent Technical University, Uzbekistan, “Specifics of Financial Leasing Management in Uzbekistan” and a B.S., University of Colorado at Boulder, Colorado, USA. She has a CFA (Certified Financial Analyst) Candidate, Passed Level 2 and a Certified Financial Risk Management (FRM) She was a Senior Instructor at the Australian College of Kuwait Business Department and a lecturer, at the Gulf University for Science & Technology, Kuwait. She has taught Corporate Finance, Fixed Income Security Analysis, Equity Valuation, Financial Statement Analysis. She will teach Venture Capital and Mergers and Acquisitions at NU.

Dr. Noha Alaa (Assistant Professor of Marketing)

Over twenty years of experience in the field of marketing and consultancy, Noha Alaa gained both Academic and Practical experience by interacting with major local and International clients in Egypt and the Middle East. She earned her PhD from Durham University Business School from England and got her B.A. from Faculty of Mass Communications – Cairo University in 1995. She worked in the capacity of Managing Director & CEO of Solutions Consulting; a leading business and marketing consulting firm and was previously heading the consultancy and branding unit within the company; she started her practical career in consultancy since 1999.

Her responsibilities involved managerial aspects driving the strategic directions, growth and Human Capital within Solutions Consulting. Her practical experience is well balanced with academia whether through her teaching experience or her PhD in marketing and branding from the UK since 2013. She is serves as Adjunct Faculty at Maastricht School of Management (MSM).

Her broad knowledge was acquired by working in a multitude of industries supporting in achieve sound brand equity, establishing market positioning, and managing the marketing function for consumer, B2B, and industrial fields.

Dr. Mohamed Ezzat (Professor of Supply Chain and MOIT)

Dr. Ezzat has extensive manufacturing and quality engineering experience in the automotive and hospitality industries as well as has in-depth involvement in academia. His industrial background is based on establishing strong relationships between various disciplines within the organization and with suppliers. He has proven record for systematic implementation of process improvement techniques in the US, Europe, and various countries in the Far East, and China. He has earned his Doctorate and master's degrees in industrial engineering from Texas Tech University at Lubbock, Texas. His B.Sc. degree was in Aeronautical Engineering from Cairo University. Dr. Ezzat has worked in aircraft design field after his graduation both in Egypt and the US. He is a Certified Professional Engineer, Certified Quality Engineer and Certified Quality Auditor by the American Society for Quality, ASQ.

Dr. Tawfik Ismail (Associate Professor of Operation Management and MOIT)

Tawfik received his B.S. with an honor's degree at the department of Electronics and Communication, Faculty of Engineering, Cairo University, Egypt, in 2001. He joined the National Institute of Laser Enhanced Science, Cairo University in 2003 as teaching assistant. He received the M.Sc. and Ph.D. degrees in optical/wireless communications and networking in 2009 and 2013, respectively.

In 2015, he had a postdoctoral research in optical and wireless communications at the technical Institute of microwave and photonic engineering, university of Graz (Austria). In 2018, he joined the optical wireless communication research team at department of engineering and science, university of Oxford, UK. Since 2014, Tawfik is principal investigator (PI) or COPI of several research projects funded by NTRA, ASRT and ITIDA (Egypt). He is established and lead a research group for optical/wireless communications and networking at Cairo University, Egypt.

Currently, Tawfik is associate professor at school of Engineering and Applied Science, Nile University, Egypt.

Dr. Ibrahim Ismail Sultan (Assistant Professor in Finance)

Ph.D., Business Administration (Finance), Southern Illinois University (USA) and Alexandria University (Joint), 1998.

MS, Business Administration (Finance), Alexandria University, 1989.

B.A., Business Administration, Alexandria University, 1980.

1981- Till present, Teaching many different undergraduate courses in Arabic and English such as: Financial Management, Corporate Finance, Investment, Advanced Investment, Security analysis and Valuation, International Finance, Financial Markets and Institutions, Principles of Management, Introduction to Business, Management Information Systems, and Quantitative Business Analysis.

1998- Till present, Teaching graduate (M.Sc., MBA, and Ph.D.) courses in Arabic and English such as: Financial Management, Advanced Finance, Investment, Portfolio Management, Derivatives, Risk Management.

1999-2001, Participated in the study of “competitive advantages in Egyptian companies”, funded by Ministry of Scientific Research.

1983-1987, Participated in the study of “Performance evaluation of public sector companies in Egypt”, funded by IDRC, Canada.

1999, Market Anomalies in Stock Pricing, Conference of New Trends in Management. Cairo, Egypt.

Dr. Bahaa Allam (Assistant Professor in Finance)

Dr. Bahaaeldin Samir Allam is a Lecturer in Finance at Cairo University. Bahaa holds a Bachelor of Commerce in Business administration from the Faculty of Commerce, Cairo University; an MSC (Finance) from Cairo University and PhD, in Finance from Durham University Business School, U.K.

Bahaa worked as a teaching assistant at Cairo University and Durham University Business School (UK); and a guest lecturer at Newcastle University Business School (U.K) as well as a number of Egyptian Universities. Bahaa is an Associate Fellow of the Higher Education Academy (HEA), UK; he teaches Finance related courses and supervises research on Corporate Governance; Capital Structure and International Finance.

Part Time Faculty Members

Dr. Hassan El-Sady (Professor of Finance)

Received his Doctorate of Philosophy in Financial Economics, Master of Art in Economic in addition to Master of Business Administration (Major: International Marketing) from USA. He is a proactive lecture and researcher with 25+ years of experience teaching finance courses on undergrad, graduate, postgraduate and professional certificates levels.

Prof. El-Sady supervised 23 MBA in finance's theses, 5 MSc in finance's theses, 10 Ph.D. and 9 DBA in finance desertions. He published more than 17 papers in peer-reviewed journals. His research interests in finance revolve around Macro and Micro Finance, Capital Markets, Monetary Policies and Central Bank Operations & Strategies, International Finance, Country Risk, Direct and Indirect Investment, Corporate and Behavioral Finance. Prof. El-Sady published his research papers in leading international journals such as American Economic Review, Economic Systems, International Journal of Applied Business & Economic Research, and Journal of Applied Business Research.

Prof. El-Sady is a member of the Editorial Advisory Board of International Business & Economics Research Journal and Journal of Applied Business Research and reviewer of finance in several international and regional journals. Finally, the contributions of Prof. El-Sady to textbooks have been published by international publishers such as Person Education and Springer.

Prof. El-Sady involved as a team leader or member in preparing and/or executing most of the Feasibility Studies and Business Plans of private university in Kuwait such as: the American University of Kuwait (AUK), Gulf University for Science & Technology (GUST), Australian College of Kuwait (ACK), the British University of Kuwait (BUK), El-Watan International University (WIU), Canadian University of Kuwait (CUK), Kuwait-Washington School of Medicine (KWSM), Box Hill College-Kuwait (BHCK), Kuwait Medical University (KMU), Kuwait Investment Institute (KII), and Kuwait College for Science and Technology (KCST).

Dr. Yasser Tawfik (Professor of Marketing)

Prof. Yasser Tawfik got his Ph.D. with specialization in Business Administration. He is currently working at MSA University as the Head of Marketing and International Business Department. Besides, he is currently the Manager for the Quality Assurance Unit at the Faculty of Management Sciences, MSA University.

Prof. Yasser's work has enabled him to gain experiences in many fields such as Research, Education, Management, HR, Business, Organization Behavior, Organizational Change, Marketing, Sales, Service Marketing, Social Marketing, Consumer Behavior and other areas. During his work at several Universities, Research centers and other Organizations, he has enriched his capabilities at Consultancy and Training in different Management and Marketing specialties.

Prof. Yasser has published several books and researches in different areas of Marketing and Management. In addition, he is a certified trainer from the Higher Education Academy from UK. He has also conducted several trainings for universities and several organizations in the fields of Business, Marketing and Managerial skills.

Dr. Aliaa Soliman (Associate Professor of Finance and Entrepreneurships)

Dr. Aliaa Soliman is a visiting Professor at the Nile University. She was an Associate Professor of Entrepreneurship, Entrepreneurial Finance and Strategy in the School of Business at Nile University over the period up till 2017. She also participates in the design and delivery of graduate courses in Entrepreneurship, Competitive Strategy, Corporate Strategy & International Competitiveness and

Private Equity and SME Finance for the Executive Master of Business Administration in Nile University (NU).

Dr. Soliman is also a lecture in the Egyptian Banking Institute, EBI (the training arm of the Central Bank of Egypt) and the Egyptian Institute of Directors, EIOD, (She is also a certified Master Trainer by the International Finance Corporation (IFC) (member of the World Bank Group) in the area Corporate Governance.

Aliaa started her professional career as a banker where she gained hands on experience in the field of banking and finance as well as dealing with enterprises. She then joined AIT Consulting, an Egyptian financial and managerial consulting firm which provides a wide range of financial and business advisory services to local and international institutions focusing on services related to SME development and finance, strategy development & implementation, evaluation of efficiency & effectiveness of projects implementation and market research. She has worked on several projects with several developmental organizations including the World Bank (International Finance Corporation IFC), the USAID, EBRD, GIZ, KFW and the AFDB among others.

Dr. Soliman obtained her Master Degree in Public Administration from the American University in Cairo and her Doctoral Degree from Maastricht University, The Netherland.

She is the co-author of several publications including the First "SME Access to Finance Guide", published by the Egyptian Junior Business Association in association with PWC and Center for International Private Enterprise (CIPE). This publication provides easy-to-read financing awareness tool, which would serve SMEs as a guide to access appropriate venues and means of funds.

Mr. Nader Ibrahim (Lecturer of Finance)

Nader Ibrahim is a Visiting Lecturer of Finance and Investment in Nile University, since 2014. He is also Lecturer of Financial Economics in Faculty of Economics and Political Science, Cairo University. An Instructor of Finance and Investment, at the Regional Institute of Technology (RITI) for MBA (Maastricht School of Management), Finance & Investment Diploma, and RAMP Programs. Lecturer of Finance in Misr International University "MIU", Victoria University, Switzerland, ESLSCA, Arab Academy for Science & Technology and Executive Education at the American University in Cairo.

Nader Ibrahim is the CEO of EPIC Advisory; Managing Partner in Averroes Ventures, and Partner in RSM – Financial Advisory, Egypt, responsible for financial advisory, valuation, corporate financial restructuring and Investment promotion with over 21 years of experience in the field of Finance and Investment developed at investment companies, managing portfolios and private equity funds.

Dr. Dina Krema (Associate Professor of Accounting)

Associate Professor of Accounting at the Future University in Cairo. Dr. Dina got her bachelor's degree in Accounting in 1989, followed by a master's degree in Accounting in 1995, both from Cairo University. She obtained her Ph.D. in 2003 from Al-Azhar University. She was a Senior Auditor and Certified Legal Accountant at "KREMA" Financial Consulting Office before venturing into the academic field.

Dr. Dina teaches various fields in Accounting: Principles of Accounting, Managerial Accounting, Cost Accounting and Governmental Accounting among others. She was Head of the Business Department at the Canadian International College from 2010-2015. She also has multiple

publications in the Accounting field in Ain Shams University, Helwan University and her alma mater, Cairo University.

Dr. Emmanuel Roussakis (International Professor of Finance)

Emmanuel Roussakis is Emeritus Professor of Finance at the College of Business of Florida International University in Miami, Florida. He is also a recipient of several U.S. Department of State awards--Fulbright Specialist in Kuwait (2017), Morocco (2014), Indonesia (2013) and Russia (2012), Lecturer at the Fulbright International Summer Institute in Bulgaria (2011), and Fulbright Scholar in Romania (2010).

Dr. Roussakis has taught at universities in this country and abroad, worked for American and European banks, served in an advisory capacity to government agencies in the United States and Europe, and participated in the negotiations for Greece's admission to the European Economic Community in the area of commercial banks and banking policy. He was co-recipient of a Florida State Research (STAR) grant for the study of international banking legislation and taxation; study recommendations were the basis for legislative changes implemented in Florida in July 1979 and June 1980 respectively. Dr. Roussakis has published widely on banking subjects, and his articles have appeared in academic and professional journals in the United States, Europe and Latin America. He is the author of *Friedrich List, the Zollverein and the Uniting of Europe* (College of Europe Press, 1968), *Managing Commercial Bank Funds* (Praeger, 1977), *Miami's International Banking Community: Foreign Banks, Edge Act Corporations and Local Banks* (Peat, Marwick, Mitchell & Co., 1981), *Commercial Banking in an Era of Deregulation*, 3rd edition (Praeger, 1997), and *Basics of International Banking* (Xanadu, 2017). Dr. Roussakis is also the editor of, and contributor to, *International Lending by U.S. Commercial Banks: A Casebook* (Praeger, 1981), *International Banking: Principles and Practices* (Praeger, 1983), and *Cases in Commercial Bank Management* (Kolb Publishing Co., 1994). His book *Commercial Banking in an Era of Deregulation*, 2nd edition, was translated into Chinese and published by the China Price Publishing, Beijing, in 1992.

Dr. Shamel Addas (International Professor of MIS)

Shamel Addas is an Assistant Professor & Distinguished Faculty Fellow of Management Information Systems (MIS) at the Smith School of Business, Queen's University (Canada). Prior to that, he was Assistant Professor at IÉSEG School of Management in France. He holds a PhD in Management from McGill University. Dr. Addas' research examines the impacts of information technology (IT) use on individuals and groups in work-related and healthcare settings. His first stream of research focuses on the ambivalent consequences of IT use and specifically the impact of IT-mediated interruptions on work performance. The second stream of research investigates the use of healthcare information technologies (HIT) and its relationship with patient-related processes and outcomes.

Dr. Addas' research has been published or is forthcoming in top-tier journals such as *MIS Quarterly*, *Journal of Management Information Systems*, *MIT Sloan Management Review*, *Journal of the Association for Information Systems*, *Information Systems Journal*, and other leading journals. He has also presented his work at various academic conferences, including the Academy of Management, ICIS, AMCIS, HICSS, and ASAC. Shamel won the Best Paper award at the 2010 Human-Computer Interaction Workshop of the International Conference on Information Systems (SIGHCI).

Dr. Mahmoud Darrat (International Professor of Marketing)

Dr. Darrat has a primary research interest in the areas of Sales Management, Marketing Ethics, International Marketing, and Advertising. Other intellectual contributions include presentations to audiences including the World Marketing Congress, National Conference on Sales Management, Society for Marketing Advances, and the Southwest Academy of Management. He has previously served as Track Chair of Marketing Ethics for the Academy of Marketing Science in 2012 and was

the recipient of the NCSM Doctoral Fellow Award in 2010. He has published in the Journal of Business Research, Journal of Advertising, Journal of Personal Selling and Sales Management, Journal of Managerial Issues, and Journal of Retailing and Consumer Services, among others.

Dr. Darrat was formerly the Assistant Director of Graduate Studies at Zayed University in the United Arab Emirates. He currently teaches both undergraduate and graduate level courses with a particular interest in the areas of Marketing Strategy, Professional Selling and Sales Management, International Marketing, Consumer Behaviour, and Services Marketing.

Dr. Seyed Mehdi (International Professor of Finance)

Seyed M. Mehdi is a Professor of Finance in the School of Management, Honorary Professor of Finance at the “Alexandru Ioan Cuza University of Iasi” in Iasi, Romania, and Visiting Professor of Finance at the Romanian American University in Bucharest, Romania. Prior to joining University of Michigan-Flint, Seyed taught at Temple University, Western New England University, Ohio State University, and University of Baltimore. Seyed has published sixty scholarly articles in professional/academic journals such as Journal of Banking and Finance, Journal of Financial Services Research, Journal of Business Finance and Accounting, Estate Economics, Journal of Real Estate Finance and Economics, Journal of Real Estate Research, Quarterly Review of Economics and Finance, Emerging Markets Review, Global Finance Journal, Emerging Market Finance and Trade, Scientific Annals of Economics and Business, International Journal of Business, International Journal of Behavioral Accounting and Finance, Review of Economic and Business Studies and Finance Research Letters. Seyed is a member of the editorial board of the Annals of Economic and Business and the Valuation Journal (evista de Evaluaire). He was the Vice President of the Midwest Finance Association from 2008 to 2017.

Seyed has developed and led several study-abroad courses to Russia, China, India, Japan, Taiwan, and Germany. He was awarded the Fulbright Senior Research Scholar in 2007, 2008, 2012, and 2018 to carry out research and teaching in Romania. Seyed regularly travels to Romania to deliver lectures and conduct research projects at the Alexandru Ioan Cuza University in Iasi and the Romanian American University in Bucharest. He has served as a member in several doctoral dissertation committees. Seyed has been reviewer of "An Introduction to the Mathematics of Financial Derivatives" by S. Neftci, "Investment: An Introduction," by H.B. Mayo, and "Cases in Financial Management" by E.F. Brigham. He has been reviewer for numerous finance journals such as Journal of Money, Credit, and Banking, Journal of Banking and Finance, Journal of Empirical Finance, Journal of Financial Research, Financial Review, and many others. Seyed is the recipient of the 2001 University of Michigan-Flint Faculty Scholarly and Creative Achievement Award. He has been granted Erasmus+ Scholarship (sponsored by European Union) in 2016, 2017, and 2018. Seyed is the recipient of the School of Management Service Award in 2014 and 2015.

Dr. Zakaria Nabil Abou Zeid (Lecturer)

An exceptional international Telecoms executive, currently Head of Corporate Sales with Vodafone Egypt after earlier roles including Head of Government Sales, Head of Enterprise Products & Solutions Marketing, and Senior Manager, Program Management Office.

Specific skills and experience encompass Sales & Marketing Leadership (with excellent technical awareness), B2B Business Development, negotiating complex ICT solutions, long-term relationship building, corporate governance, program management, building and managing complex enterprise products & services (including go-to-market) and information security. Also offers high-level interpersonal and people management skills -

from staff to C-Level - and can lead diverse and multinational teams to success. Possesses MBA (Strategic Planning) from Heriot Watt University, a Master in Business Information Technology from Middlesex University, a BSc. in Telecoms and Electronics and a DBA in Management from Bradford University. Is also a Certified Information Systems Security Professional, ITIL Certified Service Manager and speaks Arabic and English fluently with a good level of conversational German.

Full Time Supporting Staff

A- Instructors

Mr. Mahmoud Farouh (Instructor)

Mahmoud Farouh is a Math instructor in Business School at Nile University, before he joined Nile University in September 2017, He worked as a Market Research Analyst at GFK Dubai (Middle East and Africa FZ) (2014-2016). He studied a Master of Entrepreneurship and Management at Riga Technical University RTU (2012-2014).

Ms. Nour El Gammal (Instructor)

In 2011, Nour El Gammal joined Raya Holding for Financial Investments – an auspicious investment conglomerate managing a diversified portfolio – right after graduating with a Bachelor of Science degree with Highest Honors Award from the Faculty of Management Technology in the German University in Cairo (GUC) with double majors: Innovation & Technology Management and Marketing. The last position that Nour held at RAYA was “Marketing Section Head” at AMAN Financial Services, Subsidiary of RAYA, where she was responsible of all Online & Offline communication channels of the Line of Business and now, she is appointed as an Instructor at Nile University School of Business.

B- Teaching Assistants

Ms. Nada Ayman (Management of Information Technology Teaching Assistant)

Nada Ayman graduated in 2017 from Helwan University majored in Business Information Systems. She was a teaching assistant at MSA University from September 2017 to February 2019 before joining Nile University as a MOIT teaching assistant in February 2019. She was lucky to get the chance to teach and work with people who have different mindsets and backgrounds. Currently, she is pursuing my master’s degree in Business Information Systems from Helwan University. She is very excited to be at Nile University this year and hope to influence all the students to love what they are learning.

Ms. Mai ElShalkamy (Operations and supply chain management Teaching Assistant)

Mai ElShalkamy is a teaching assistant at Nile University, Business School. Graduated from Commerce “English Section” Cairo University 2017 with honors. Field of interest is operations research and production management.

Mr. Ahmed Ayman (Management Teaching Assistant)

Ahmed Ayman is a teaching assistant at Nile University; before joining Nile University in November 2017, He served as a universal teller in the commercial international bank and also as a teaching

assistant for Misr University for Science and Technology. Ahmed Majored in business administration where he studied management and general relativity, marketing and communication, quantitative analysis and financial management, public relations and much more. Ahmed graduated with honors from Misr University for Science and Technology in 2016 by ranking the first.

Ms. Doha Ahmed (Entrepreneurship Teaching Assistant)

Doha Ahmed has a bachelor's degree of Operations and Supply Chain Management, from Nile University. She is also a researcher in the business field topics and conducted research with local and global companies and international institutes. Besides her research background, she is also a professor's Teaching Assistant at Nile University of Supply Chain and Entrepreneurship. Doha has more than 5 years' experience in business development and over 3 years in global logistics. And as an entrepreneur she owns a FinTech start-up, established since 2015 which make more than four million financial transactions per month. Additionally, she has a logistics company in Turkey, based in Istanbul since 2018.

Ms. Jaylan Nasrallah (Operations and supply chain management Teaching Assistant)

Jaylan Ibrahim, a business school graduate from Nile University and majored in supply chain and operations management. Jaylan had experience in the practical world by working for several start-ups like Shopx that got funded and expanded in several European markets. She also worked with emerging digital agencies on developing their business development strategy.

Ms. Ola Atif Abd-El Fattah (Finance and Accounting Teaching Assistant)

Ola joined NU as a full-timer Teaching Assistant in September 2019. She graduated from Ain Shams University with a BBA majoring in Accounting & Finance with GPA 'Very Good'.

Recently, she got a certification from AUC as Teaching Assistant Trainer. Lately, Ola was finishing her MBA degree at Cairo University specializing in Finance in 2018. She is currently preparing for her MSc in Finance at Cairo University. Her research interests are mainly in Capital Markets, Money & Banking, and Green Banking.

Prior to joining NU, Ola worked as Teaching Assistant at the American University in new Cairo, Business School.

Ms. Mennatallah Magdy (Marketing Teaching Assistant)

Menna graduated from Georgia state university, J.Mack Robinson college of business partnership with Cairo university – Major Marketing – class 2016

She is a senior digital marketing specialist at eMarketing Egypt from 2017-2019 and Trainer/Tutor of digital marketing, she finished her premaster degree in marketing in 2018 from Cairo university and now she is preparing her master's degree in marketing at Cairo university.

Mr. Amr Abdullah (Operations and supply chain management Teaching Assistant)

Amr Abdullah has a bachelor's degree of operations and supply chain management from Nile University. He is a Tutoring and Learning centre "TLC" Coordinator. In addition to, a professor's Teaching Assistant at Nile University Business School of operations and supply chain management. Amr had experience in the practical field by working for procurement department local & foreign at Petro jet Company. In addition to, worked at ECIP contracting company in Finance department.

Ms. Sarah Ahmed Awaad (General Business Teaching Assistant)

I graduated with a bachelor's degree in business administration from Misr University for Science and Technology in 2016.

Had a master's degree in business administration from Arab Academy for Science, Technology, and Maritime Transport with an excellent degree in September 2019.

Doctor of Philosophy in Business Administration in progress.

I worked as a T.A from July 2016 till Jun 2019 in MUST university and promoted as an assistant lecturer in August 2020. I am currently working in Nile university since 25th of October 2020 till now.

Ms. Ramaj El-Shenawy (Finance Teaching Assistant)

In 2018, Ramaj graduated from Nile university with Bachelor of Business Administration Degree majoring in finance. In 2017 started working closely with over 6 startups in fields of finance, strategic planning, and business development. Had close contact with investments in closing an angel investment deal with size of \$250,000 for one of the startups. Joined GIZ in 2019, Economic Development and Employment Program in Promoting Access to Finance for Small and Medium Enterprises Project. Worked there closely with angel investors, local and international organizations in creating Mediterranean Angel Network. Moreover, worked as strategy officer for an international company to expand their service in the Egyptian market. In 2020 joined as a teaching assistant for finance at Nile University to expand her knowledge academically and prepare to take her master's degree in the fields of economics and finance.

Omar Wahban (Economics Teaching Assistant)

Omar Wahban is a Teaching Assistant of Economics at Nile University. He is currently studying Master of Economics at Sapienza University of Rome. Omar has a demonstrated history of working in teaching roles in India, Egypt and Europe. In 2020, Omar concluded his data analysis project with Aroma Wave. The results of this project changed how the managers of Aroma Wave viewed the market and made radical changes on how they did business. Omar got his bachelor's degree in economics from Alexandria University with honors.