

Dr. Mohammed Nurul Alam

PhD, (Sweden) M. Com (Acct), B. Com Hons.)

Faculty, BBA (Accounting)

Yorkville University

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Concord, ON

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UPDATED 2023

0.1 Profile

- ❖ A positive, multi-lingual experienced teacher with extensive experience in conducting class lectures to Postgraduate, Undergraduate and Professional students at different institutions in the field of Commerce, Financial and Managerial Accounting, conducted training programs, workshops and seminars for small and large audiences
- ❖ Experienced with both the Theory and Practical applications of accounting methodology
- ❖ A proven leader, committed to excellence, highly skilled in dealing with people in a multi-cultural community, with excellent organizational and team building skills

0.2 Personal Information

Marital Status: Married with four daughters
Citizenship: Canadian
Languages: Fluent in Bengali, English, Swedish, Urdu, and Hindi
Working knowledge of Arabic, Swahili.
Postal Address: 3800 Woodruff Crescent, Mississauga ONT,
L4T 1T9, Canada
Tel: +16475687629

0.3 Major Fields of Specialization:

Islamic Banking Finance / Financial and Management Accounting

0.4 Areas of Research Interest

- ❖ Interest-free financing to micro entrepreneurs
- ❖ Institution and Network studies for small and medium entrepreneurs
- ❖ Accountancy practice for small business owners
- ❖ Rural-based small business finance and its problems in developing and least developed nations
- ❖ Interest free Micro-credit to Small entrepreneurs

1. Educational Background and Current History

1.1 Education

1993 – 2000	Ph.D. in Small Entrepreneurs Finance by Islamic Banks Department of Business Administration Lund University, ¹ Sweden
1975 – 1976	Master of Commerce in Accounting (M.Com. Acct.) University of Chittagong, Bangladesh
1969 – 1974	Bachelor of Commerce with Honors in Commerce (B. Com Hons) University of Chittagong, Bangladesh
1985– 1987	Chartered Accountant Course Complete (Rahman, Rahman & Huq and Nasir Mohammed & CO Chartered Accountants, Bangladesh)

1.2 Professional Qualifications

Certified General Accountants CGA Canada (partial)

2003 -2004 **Certified General Accountant** (CGA, Canada, except Levels 4 & 5)

1.3 Chartered Accountant Course Complete (CA Course)

1985 – 1987 *Chartered Accountants Course Complete, Nasir Mohammed & Co. Chartered Accountants, Chittagong, Bangladesh.*

A Three Years Practical Training Course on auditing books of accounts; a part of Chartered Accountants (CA) professional qualification. Organized, planned and carried out audit of books of accounts of different organizations in different parts of Bangladesh, as an external auditor under the supervision of the Chartered Accountant Firm

¹ On 30 May 2001, the Lund University School of Economics and Management was presented with the prestigious EQUIS (European Quality Improvement System) Accrediting EQUIS is an international program for strategic evaluation

Gained experiences in:

Auditing of books of Accounts for both government and private organizations

Auditing of books of Accounts of Insurance Company

Auditing of Accounts of Not-For Profit Organizations

Auditing of Accounts Banks and other Financial Institutions

Worked as the Chief Coordinator of Audit Team and Finalized Audit work as an external auditor and prepared Draft Audit Report for more than 20 commercial organizations and more than 15 Not-for Profit Organizations.

1.4. Article Studentship (Chartered Accountants Course)

1978 – 1979 **Article Student (CA Course), Rahman, Rahman Huq & Co., Chartered Accountants**, Dhaka, Bangladesh.

Conducted Audit of the books of accounts of different organizations

Prepared Draft Audit Report

Conducted consulting jobs

1.5 Short Courses/Training/ Workshops/Attended:

2018 Effectively Completed the **“Faculty Training Workshop”**, organized by Yorkville University, **Canada**, during January 2018.

2018 Attended and effectively completed **“On-Campus Faculty Workshop re. Planning Activities and Lesson for the Hybrid Classroom”**, organized by Yorkville University, **Canada**, during January-February, 2018.

1996 **“Quantitative Methods of Social Research”** (Short Course), University of Michigan, USA. Scholarship awarded of Government of Sweden for a summer course

1993-94 **“Project Management Course”**: Khartoum, Sudan.
One-week course organized by Munazzamatut Dawa, Khartoum, **Sudan**

1979 **Training for Accountancy Trainers** (Workshop) Nairobi, Kenya.
Organized jointly by School of Business Administration, Dalhousie University, Canada and Kenya Institute of Administration (KIA), Nairobi.
Kenya

1.6 Teaching Assistant

Jan 1991 – June 1993 Studied the following subjects to assist in teaching, Department of Business Administration, Lund University, Lund, Sweden.
Business Administration
Networking
Institutions
Commerce and
Arts of Proposal Writing

2.0 Employment History

- Currently:** **Faculty, BBA, Accounting,**
Yorkville University, Ontario Campus, Canada
Teaching: Financial and Managerial Accounting.
- 2011- 2017** **Associate Professor in the School of Graduate Studies**
Canadian University Dubai
Teaching: MBA students Managerial Accounting, Islamic Banking & Shariah
- 2004 –2011** **Assistant Professor in Accounting**
Department of Accounting, College of Commerce and Economics (CCE), Sultan Qaboos University², Sultanate of Oman.

Teaching: Taught Financial Accounting, Managerial Accounting Auditing and various other Accounting and Finance subjects to undergraduate and MBA students in the department of Accounting.
- 2001 – 2004** **Instructor in Financial Accounting Courses for Non-Accountant**

Besides Fresh Start Course and LINC Programs, the Brampton Community Centre (BMC) also Organizes Accounting Courses for Non-Accountant.

The course is conducted by Financial Accounting for Non-Accountants', **Access Centre for Training and Technology (ACT)**, Brampton Multicultural Community Centre (BMC), Ontario, Canada.
- 2003 – 2004** **LINC Coordinator**
Muslim Community Centre, Brampton, Ontario, Canada

² SQU follows American education system.

Coordinated LINC (Language and Information for New Comers)
Developed teaching curriculum for LINC students
Organized field trips and extra curriculum activities for students

2001 – 2003

Fresh Start Project Coordinator

(Small Business Training Program for Women in the Region of Peel)

The project was funded by the Ontario Trillium Foundation (OTF) The Federal Government of Canada. The project was organized and managed by Brampton Multicultural Community Centre, Brampton Ontario, Canada: Fund was CAD \$ 300,000 for a period of 3 years.

Duties and responsibilities:

As the only coordinator of the project conducted the following Functions:

Developed Small Business Course Curriculum

Coordinated and Taught participants of Small Business Program call 'Fresh Start' (A Self-Employment Development Program for Women Region of Peel, Ontario)

Conducted class lectures on various subjects such as Business Planning, Marketing, Basic Financial and Managerial Accounting, Financial Planning, Networking, legal requirements, GST, PST issues relating to small business

Taught and trained Participants:

The art of preparing a 'Business Plan'.

Organized seminars, workshops

Arranged and organized field trips for participants.

Taught how to prepare Budget

Preparing Annual Progress Report

1999 – 2000

SIDA (Swedish International Development Agency) Research

Fellow: Scholarship awarded US \$ 80,000

Department of Business Administration, Lund University, Sweden.

Conducted research and taught undergraduate and graduate level students in different courses given by the department, relating to Banking in South East Asian nations, and International Marketing.

1997 – 1998

Research Assistant, Department of Business Administration:

(Assistantship Award of US \$100,000 for 2 years)

Department of Business Administration,
Lund University, Sweden.

Conducted research and taught different courses like International Marketing, Management, Financing to SME by different banks in South East Asian countries, to undergraduate and graduate level students participated from different European, African and North American countries.

1987 – 1989

Assistant Professor in Accounting:

Faculty of Social Science, Department of Accounting,
Islamic University, Bangladesh.

Taught undergraduate level students (Bachelor of Business Studies, BBS) the following Major Courses:

Advanced Financial Accounting,
Managerial Accounting and
Principles of Auditing.

1979 - 1985

UNDP Lecturer in Accounting and Finance

United Nations Development Program (UNV Expert in Training)
Umbrella Project, Kenya Institute of Administration KIA), Nairobi,
Kenya.

Taught students of Professional Studies (both Nairobi University graduates and senior Accountants), Certified Public Accountants (CPA, Kenya):

Financial Accounting
Managerial Accounting and
Auditing subjects and

Worked as Consultant to Government Officials.

Taught different Training Courses to the Civil Servants of Kenya, organized by Kenya Institute of Administration

1978 – 1979

Lecturer in Commerce

Department of Commerce, T&T Degree College, Dhaka, Bangladesh.

Taught Financial Accounting, Managerial Accounting and Commerce courses to undergraduate students

1976 – 1977

Lecturer in Accounting

Department of Accounting, Patiya Government Degree College,
Patiya, Chittagong, Bangladesh.

Taught undergraduate students:
Financial Accounting and
Commerce subjects

2005 till to- date

Visiting Professor

Teaching PhD course as a vesting professor, in the department of Islamic Economics and Finance (IEF), School of Business, Trisakti University West Jakarta, Indonesia, since 2005
Course Title: Network, Microfinance and Micro entrepreneurs

3.0 Industry Experience

Worked as special projects consultant to advise and audit companies on best accounting practices, by ensuring the proper methodologies were implemented and utilized.

2001 – 2003: Small Business training to immigrant women in the region of Peel, conducted by Brampton Multicultural Community Centre, ON, Canada, funded by Ontario Trillium Foundation.

2001 – 2003: Training to Non- Accountant Managers, organized by BMC, ON, Canada

2004 - 2010: Training to non-account managers, Sultan Qaboos University.

2000 –Now

Advisor and Consultant

Well Group of Industries
Chittagong, Bangladesh

“Well Group of Industries” is one the leading multidimensional industrial concern in Bangladesh, majoring it products in ‘Thread’ and production of Garment clothes. The company supplies its products to different European countries and the North American nations, like USA and Canada.

1993 – 1997

Accounts Advisor / Internal Auditor

(Part Time)

Independent Scandinavian Relief Agency (ISRA, a voluntary organization)
Copenhagen, **Denmark & Sweden**

- Trained junior accountants
- Assisted in preparing books of accounts and cash flow statement
- Audited books of accounts related to donations and relief activities in the third world nations.
- Assisted in organizing works with the Danish Government
- Coordinated seminars and conferences in different European Nations on behalf of Islamic Relief Agency (ISRA)

1987 – 1989 **Accounts Advisor / Internal Auditor,**

Padma Enterprises Ltd., Dhaka, Bangladesh.

- Trained accountants in different departments
- Prepared books of accounts, cash flow statements, periodical trial balance and Balance sheet
- Assisted account staff in preparing books of accounts in order for external audit Conducted internal audit of books of Accounts t

4.0 **Major Awards and Scholarships**

Awards, Scholarships and Research Grants
(Financial worth over \$ 400,000.00 USD)

A) Postgraduate: (Research Scholarship / Grant)

Planning Grant, **SAREC**, (Swedish Agency for Research and Economic Co-operation),
Sweden 1993

Research Grant for (PhD) Course at University of **Michigan, USA.**, Lund University, 1996
Research Scholarship, (PhD) Department of Business Administration Lund University,
Sweden 1997-1998

Research Scholarship, (PhD) SIDA, (Swedish International Development Agency),
Sweden, 1998-2000

Research Grant, **NIAS** (Nordic Institute for Asian Studies), Denmark, 1997-1998

International Research Stipend, SI (Swedish Institute), Sweden, 1997-1998

WAMY Scholarship (PhD), WAMY, Riyadh, Saudi Arabia, 1998-1999

Research Grant, Institute of Management and Economics, **Lund University**, 2000-2001

B) Postgraduate: (Travel Grants for Field Studies)

Lund University Travel Grant for field work in Kuwait and Saudi Arabia, Lund University, 1994

SIDA Grants for field studies to Bangladesh and Pakistan, SIDA 1995

NIAS Grant (Nordic Institute for Asian Studies), Denmark, 1997-1996 for field work in Turkey and
Cyprus,

SIDA Grant for field research in Bangladesh and India, SIDA 1997-1978

Lund University grant for follow up visit for field work in Bangladesh, Lund University, Sweden

1999,

Conference grants, Sultan Qaboos University, Oman, 2004 - 2009,

Conference grant, Canadian University of Dubai, 2013

5.0 Publications

5.1 Books:

Publications

Books:

1. Alam M, N. (2009) 'Alam M, N. *'Empowering Small Entrepreneurs by Islamic Banks: A study of lender-borrowers network relationships between small entrepreneurs and different financing organizations'* (2009) ISBN 978-3-8383-1241-5, (678 Pages), AP Lambert Academic Publishing AG & Co. KG, Germany, December, 2009.) (Available in amazon.com, web).
2. Alam M, N. (2002) *'Financing Small and Cottage Industries in Bangladesh by Islamic Banks: An Institutional Network Approach'* (420 pages) ISBN 91-971179-2-7, Lund University Press, KFS AB Lund 2002

5.2 Referred Publications

1. Alam, M. N. (2024). The prohibition of "riba" in Islam and its elimination through "Islamic financing techniques." In H. Gurak & N. Hatti (Eds.), *The law of riba in Islamic banking: Conventional and unconventional approaches to interest-free financing* (pp. 27-57). Routledge.
2. Alam, M. N., Noor, N. B. (2018), "Islamic Banking Finance to Small Entrepreneurs: A Case of Kenya (An Institutional Network Approach)", *World Sustainable Development OUTLOOK 2018*, Edited by Dr. Allam, ISBN: 978-1-907106-46-0, pp.307-334, April 2018.
3. Alam, M. N., (2016) Musharaka Financing to Rural-Based small entrepreneurs by Islamic Bank in Bangladesh: An Institutional-Network Approach. *Journal of Islamic Economics, Banking and Finance, Volume 12, Number 3 (July-September 2016)*
4. Masudul, C., Alam, M. N (2013) "Corporate Governance in Islamic Perspective " *international Journal of Islamic and Middle Eastern Finance and Management*, Volume 6, Issue 3, page 180-199, Emerald Group Publishing Limited, 2013.
5. Alam, M. N. (2011) "Interest-free micro credit to micro entrepreneurs: Unique means to minimize borrowers' costs. (A case of Bangladesh)", *World Journal of Entrepreneurship, Management & Sustainable Development*, Vol. 6. NO 3, pp.247-256.
6. Alam, M. N., Alam Masudul C. (2010) "Interest-free micro credit to micro entrepreneurs: An Institutional Network

- Approach” Islamic Economics and Finance: An Epistemological Inquiry (Contribution to Economic Analysis, Volume 291, November 2010.)
- 7 Alam, M. N., Hussain, M.M. (2009) “An Institutional Network Approach of partnership Mode of Interest-Free Microfinance and Islamic Banking”: A Case Study, Winter 2009, Handbook of Business Practices and Growth in Emerging Markets, (University of Winnipeg, edited by Satyendra Singh, Canada) ISBN 978-981-279-177-1
 - 8 Alam M. N. (2009) “The importance of Basic Accounting Knowledge to Rural-Based Micro Entrepreneurs (Case of Bangladesh)”. *Indonesian Management and Accounting Research IMAR* ISBN: 1411-8853, Volume 8, No 2, July 2009.
 - 9 Alam M. N. (2008) “A comparative study of financing small and cottage industries by interest-free banks in Turkey, Cyprus, Sudan and Bangladesh”. *Humanomics*. ID ISSN 0828-8666, Vol. 24:1 No 2, 2008. pp 145-161.
 - 10 Md. Mostaque Hussain, Mawdudur Rahman, Muhammed Nurul Alam (2006) “Core Competencies in Small Manufacturing Firms”: A case Study. *Journal of Accounting, Business and Management*. ID: 13-02-06, ISSN :0216-423X, PUB: Vol 13 No. 0, pp. 114-122, October, 2006
 - 11 Alam M. N. (2006) “The Influences of Societal Sector Institutions’ in Promoting Lender-Borrower Network Relationships between Islamic Banks and Small and Cottage Industry Owners (A study based on the Islamic banking finance to rural-based small and cottage industries in Bangladesh)” *Humanomics* (Vol. 22:1&2, 2006)., ISSN 0261-0159, pp. 67-83. Emerald Group Publishing Limited
 - 12 Alam M. N. (2005) “Micro Credit through Bai-Muajjal Mode of Islamic Banking Financing System” Cambridge MADVC (Microfinance and Development Venture Capital) Network. <http://www.microfinancenetwork.org/Papers>. April, 2004
 - 13 Alam M. N., (2005) "An Institutional-Network Approach in Studying Differences between Conventional and Islamic Banking Systems", M.A. Choudhury ed. 2005. *Money and Real Economy*, Leeds, UK: Wisdom House, pp.171-193.
 - 14 Alam M. N. (2003) “Institutionalization and Development of Saving Habits through Bai-Muajjal Mode of Islamic Banking Finance (A unique means of mobilizing rural savings towards productive sources).”, Managerial Finance, Selected Financial Institutional Structures and Policy Perspective, Volume 29, Number 2/3, Barmarick Publications, England, January, 2003. pp. 3-22
 - 15 Alam M. N. (2000) ‘Islamic Banking Systems: “A Challenge in the Modern Financial Market’ (A Case Study of Islami Bank Bangladesh Limited (IBBL) in Bangladesh)’. *International Journal of Islamic Financial Services*. Vol. 1, No 4, Jan-March 2000. pp.10-28

6.0 Paper Accepted for Publication:

1. **Small Entrepreneurs Finance by Islamic Banks: An Empirical Review (An Institutional-Network Approach)** *World Journal of Entrepreneurship, Management and Sustainable Development (WJEMSD)*.
2. **Financing Small Entrepreneurs by Islamic Bank: A Case of Kenya (An Institutional Network Approach)** *World Journal of Entrepreneurship, Management and Sustainable Development (WJEMSD)*

7.0 Conference Speaker / Panelist / Seminar Participation

1.

Attended “The Global Islamic Summit 2013”, organized by Dubai Chamber of Commerce & Industry and Thomson Reuters, held on 25th -26th November 2013 at Madinat Jumeriah, Dubai, UAE under the patronage of HH Sheikh Mohammed bin Rashid Al Maktoum, Vice President and Prime Minister of the UAE and Ruler of Dubai.

Available on: <http://www.globalislamic-economy.com/events/global-islamic-economy-summit-2013/event-summary-e0be952045e349bd9be8a8ac150c4f3e.aspx>

2.

Attended as an invited guest to the “**Thomson Reuters, Noor Islamic Bank, and Dubai International Financial Centre (DIFC)**”, to a half day event entitled “Advancing sharia-compliant treasury solutions. **Dubai, June 23, 2013.**”

3.

Attended and took active part as Speaker & Panelist at the 3rd Annual Middle East Islamic Finance and Investment Conference on the topic, “**Standardization, Governance and Risk Management of Islamic Bank**”, held at Hotel Dusit Thani, Shaikh Zayed Road, Dubai, UAE, on April 17, 2013.

http://www.megaevents.net/middleeast_finance/agenda.html

4.

Attended the 2nd Annual Middle East Islamic Finance & Investment Conference (MEIFIC 2012) and the 3rd Annual Middle East Islamic Finance and Investment Conference on the subject “**What will be the Key Growth Drivers of Islamic Finance in the Middle East? A Comparative Assessment of Opportunities for Wholesale and Retail Banking**”, held at Hotel Dusit Thani, Shaikh Zayed Road, Dubai, UAE, on April 18, 2012.

8.0 Conference Paper Presented / Paper Accepted for Presentation / Working Paper

8.01

29. *“Global Experience with Online Learning Pre and Post Covid-19: Lessons from Bangladesh and Canada”*. Paper presented at 18th Annual International Online Conference, organised by WASD, London held on 18-19 October 2020 (Online Learning the New Normal Post Covid-19”) at London, U.K. (Youtube link: <https://youtu.be/v3lbMOvvnv8U>)

28. *“Islamic Banking Finance to SME’s: A unique Tools to Develop Different Network Relations (Case of Sudan, Kenya, Bangladesh, Turkey and Cyprus)”*. Paper presented at 17th Annual International Conference, 6th Diaspora International Conference, co-organized and hosted by the United Nations Environment Program, International Maritime Organization (IMO) London held on 17-19 June 2019, (Making Science, Innovation and Research work for the Sustainable Development Goals) at London, UK.

27. *“Islamic Banking Finance to Small Entrepreneurs by Islamic Bank: A case of Kenya”*. Paper presented at 16th Annual International Conference and 5th Diaspora International Conference, Co-organized and hosted by the United Nations Joint Inspection Unit (JIU) held in April 2018, at Palais de Nations, Geneva, Switzerland, (YOUETUBE LINK OF PRESENTATION OF PAPER AT THE UNITED NATION OFFICE, GENEVA. <https://youtu.be/M5AkrvKUikg> . PLEASE FORWARD THE LINK TILL 0.40 TO WATCH THE PRESENTATION)

26. *“Small Entrepreneurs Finance by Islamic Banks: An Empirical Review”*. Paper presented at [WASD 14th International Annual Conference](#). Europe at a crossroads: the challenge for future sustainable development, King’s College University of London (www.kcl.ac.uk/campuslife/campuses/strand/Strand.aspx). Canary Wharf, July 2016, Dockland, UK. (weblink: TO WATCH PRESENTATION: <https://youtu.be/jwICad44-iE>)

25. *“Musharaka Financing to Rural-Based small entrepreneurs by Islamic Bank: An Institutional-Network Approach (A case of Bangladesh)*, Paper presented at First International Conference on Islamic Banking & Finance at Ummul Qura University, Makkatul Mukarrama, March 2016. **Makkah, Kingdom of Saudi Arabia,**

24. *‘SME and Micro-Entrepreneurs finance by Islamic Banks in Kenya’ (A study of SME and Micro-Entrepreneurs by First Security Bank, Kenya: An Institutional Network Approach)*. Paper presented at 15th EBES Conference, January 2015, Lisbon, Portugal,

23. *“Financing small entrepreneurs by Islamic banks: A feasibility study of Islamic Banking finance to SMEs in UAE”* ‘Paper presented at 12th International Conference of World Association for Sustainable

Development (WASD) “West meet East: Sharing the past and present experiences” on August 13th -15th 2014. (<http://www.worldsustainable.org/>) **Montreal, Canada.**

22. “*Islamic Micro-Credit to Micro Entrepreneurs: A Unique Means of Eliminating Rural Poverty*” Paper presented at South Asia Interdisciplinary Research Workshop: Culture, Technology and Development to be held in Falsterbo, June 13-15, 2014, **Malmö, Sweden.**

The workshop is organized by Swedish South Asian Studies Network (SASNET), Lund University, in collaboration with the Nordic Centre in India (NCI) and the Nordic Institute of Asian Studies (NIAS) at Copenhagen University. <http://www.sasnet.lu.se/sasnet/agenda-south-asia-culture-technology-and-developmentworkshop>

21. ‘*Micro credit to micro entrepreneurs by Islamic Banks*’ (A comparative study on Musharaka and Bai-Muajjal modes of Islamic Banking finance to micro entrepreneurs in different country context), Paper presented at 10th EBES Conference, May 2013, **Istanbul, Turkey,**

20. “*The Cost Minimization through Islamic Mode of Financing*’ Paper presented at Eighth International Conference of World Association for Sustainable Development (WASD) November 2010. **St. Lucia, Caribbean.**

19. “*An Institutional Approach in studying the need for basic accounting knowledge to micro-entrepreneurs.*” Post Graduate Seminar, **Trisakti University, West Jakarta, Indonesia,** held on November 21-24, 2009.

18. “*An Institutional-Network Approach in studying Interest-Free Microfinance to Micro Entrepreneurs in Bangladesh*” The First European Conference on Micro Credit, 2009, **Brussels.**

17. “*Interest-Free Micro Credit: A Tool for Promoting Different Network Relationships*” Costa Rica Global Conference on Business and Finance, May 2008, **San Jose, Costa Rica** (Received best paper award)

16. “*Interest-free Micro-Credit to Micro Entrepreneurs in Bangladesh: An institutional Approach*”. International Business Conference on entrepreneurship in emerging economics, August 2007, Le Victoria Hotel, Mauritius, hosted by Nelson Mandela Metropolitan University and Tshwane University of Technology, August 2007, **Port Louis, Mauritius**

15. “*Islamic Banking, Network and Micro Enterprises*”. International Conference on Postgraduate Studies in Islamic Economics and Finance, May 2007, at IEF, Trisakti University, **West Jakarta, Indonesia,**

14. “*Cost plus Sale under Deferred Payment: An Interest Free Financing Modes of Islamic Financing that Contributes in Promoting Different Network Relationships*”. 4th International Conference on the “Blueprint of the Ummah in the 21st Century” December 2006, Trisakti University, **West Jakarta, Indonesia**

13. “*Management Accounting Quality Measurement in Financial Services Industry*” (Md. Mostaque Hussain, PhD. and M. Nurul Alam, PhD.) Paper jointly presented at International Conference on “Service Industry: Challenges and Opportunities” September 2006, Seminar Hall, Waljat College of Applied Sciences, Birla Institute of Technology International Centre, **Muscat, Sultanate of Oman.**

12. “*Mobilization rural savings and promotion of saving tendency among rural-based SCI owners through Cost-Plus Deferred Sale mode of interest-free banking financing system*”. International Conference on “Service Industry: Challenges and Opportunities” September 2006, **Muscat, Sultanate of Oman.**

11. *"Financing small industries by interest-free banks: An empirical review of financing small industries by interest-free banks in Turkey, Cyprus, Sudan and Bangladesh"*. International conference on Accounting, Commerce & Finance: The Islamic Perspective, on the subject "The vehicle for exploring and implementing shari'ah- Islamiyah in accounting, commerce and finance, March 2006, Arab Open University, **Manama Bahrain**.
10. *"A comparative study of financing small and cottage industries by interest-free banks in Turkey, Cyprus, Sudan and Bangladesh (An empirical study based on an "Institutional-Network Approach")"*. The International Islamic Conference on "The Paradigm of Unity of Knowledge and Socio-Scientific Reasoning, Asian University of Bangladesh, December 2005, **Dhaka, Bangladesh**,
09. *"The Influences of 'Societal Sector Institutions' in Promoting Lender-Borrower Network Relationships between Islamic Banks and Small and Cottage Industry Owners (A study based on the Islamic banking finance to rural-based small and cottage industries in Bangladesh)"*. International Islamic Conference on "Harmonizing development and financial instruments by Shari' ah rules for Ummatic integration" International Islamic University, Chittagong (IIUC), December 2004, **Chittagong, Bangladesh**.
08. *'Institution-Network approach is studying differences between Islamic and conventional banking system'*. International Conference on 'Money & Real Economy', Faculty of Economics and Management, Trisakti University, January 2004, **West Jakarta, Indonesia**.
07. *Micro Credit through 'Bai-Muajjal' Mode of Islamic Banking Financing System' (A unique means of institutionalization and development of saving habits among rural-based small and cottage industry owners and mobilizing rural savings towards productive sources)*. The First Annual Conference of SANABEL, Islamic Microfinance in the Arab World: Shaping the Industries Future", December 2003. (<http://www.sanabelnetwork.org/conference/>, **Amman, Jordan**),
06. *'Institutionalization and Development of Saving Habits through Bai Muajjal Investment Mode of Islamic Banking Finance (A unique means of mobilizing rural savings towards productive sources)'*, University, Tenaga Business Management Conference, April 2002, **Kuala Lumpur, Malaysia**.
05. *'Islamic Banking A challenge in the Modern Financial Market'*. Leon Kozminski Academy of Entrepreneurship and Management, June 2000, **Warsaw, Poland**.
04. *'A Comparative Study of Islamic Banking in Sudan and Bangladesh'* The Conference on Islamic Banking Finance, organized by Islamic Bank Bangladesh Limited (IBBL) Training Institute, December 1999 **Dhaka, Bangladesh**.
03. *'Islamic Banking System: A challenge in the Modern Financial Market: A Case Study on Islamic Bank Bangladesh Limited'*. International Conference II, Accounting, Commerce & Finance: The Islamic Perspective, June 1998, **Amman, Jordan**.
02. *"Institutional-Network Approach in studying SME in developing countries"*. International conference on Islamic Economics Banking & Finance, Islamic Foundation, Leicester, June 1996, **United Kingdom**.
01. *Presented Research Working Paper on "Islamic Banking Finance to Small Industries"*, **International conference on Islamic Economics Banking & Finance**, Islamic Foundation, Leicester, June 1994, **United Kingdom**.

8.2 Working papers

1. Working Papers Prepared for Accountancy Training to Non-Accountants and Small Business Owners, Brampton Multicultural Community Centre, Ontario, Canada:
2. *'Financial Options in a Business Plan: An art of preparing financial plan while structuring a business plan for small business owners'* Brampton Multi Cultural Centre (BMC), Ontario, Canada, January 2003.
3. *'Basic Accounting Manual for Non- Accountant'* Access Centre for Training and Technology (ACT), Brampton Multi Cultural Centre (BMC), Brampton, Ontario, Canada, November 2002
4. *'Need for Basic Accounting Knowledge: Ten reasons why small business owners need to have knowledge of Basic Accounting'*, (BMC), Brampton, Ontario, Canada, November 6, 2001.
5. *Cash Flow Statements and its importance to small business owners'* Brampton Multi Cultural Centre (BMC), Brampton, Ontario, November 2001.

9.0 Current Research:

'Islamic Banking Practices in the North American Countries (A study on Islamic Banking Finance in Canada based on an Institutional Network Theoretical Perspective)

10.0 Administrative Services

Coordinator, MBA Accounting & Islamic Banking
Canadian University Dubai from 2012 to 2015

Interim Chair, MBA Program, Canadian University of Dubai (March 2011 to August 2012)
Member Recruitment Committee, Canadian University of Dubai, (2011-till to date)
Member Academic Council, Canadian University of Dubai (2011 till to date)

Acting Head of the Department, Department of Accounting, Sultan Qaboos University (April 21 to April 27, 2007)

- ◆ **Member**, Department Recruitment Committee, Department of Accounting, College of Commerce & Economics at Sultan Qaboos University (2004-2010).
- ◆ **Member**, College Board, College of Commerce & Economics at Sultan Qaboos University, Oman
- ◆ (I 2004-2006).

- ◆ **Member**, College Research Committee of the College of Commerce & Economics at Sultan Qaboos University, Oman (2004-2006)
- ◆ **Member**, Department's Curriculum Committee at Sultan Qaboos University, Oman (2004- 2005)
- ◆ **Member**, Post Graduate Studies (MBA), College of Commerce and Economics, Sultan Qaboos University (2006- till 2010)
- ◆ **Coordinator: 'Language and Instruction for Newcomers to Canada (LINC)**, Muslim Community Services, Brampton, Ontario, Canada (August 2003 – January 2004)
- ◆ **Member**, Advisory Committee, IP Direct Group. The Central Europe's Leading OIC Business Link, Warsaw, Poland (1999 till now)
- **Acting Head, Department of Accounting**, Islamic University, Bangladesh. (1987 – 1989)
- **Acting Dean, Faculty of Social Science**, Islamic University, Bangladesh (1987 – 1989)

11.0 Membership

1. The Canadian Academic Accounting Association (CAAA)
2. The Administrative Sciences Association of Canada (ASAC)
3. Associates of Cost & Executive Accountant (ACEA), UK.
4. Member Editorial Board of International Journal "*Humanomics*". *Emerald Group Publishing Limited*
5. Reviewer of Scientific Journal, Emerald Publications

12.0 Countries Visited for Research / Teaching / Conferences

Singapore
 Hong Kong
 Indonesia,
 Malaysia,
 Burma

India,
 Pakistan,
 Bangladesh,

South Africa,
 Kenya,
 Libya,
 Egypt
 Sudan,
 Mauritius,

Turkey,
 Cyprus,

Sweden,

Denmark,
Norway,
Poland,
Brussels,
UK,
French
Portugal
Iceland
Check Republic
Germany
Netherlands
Switzerland
Ireland
Hungary (Budapest)

USA,
Canada,
Costa Rica,
St. Luis, Caribbean,
Mexico

Kuwait,
Qatar
Saudi Arabia,
Oman,
United Arab Emirates,
Bahrain
Jordan
Palestine
Israel

13.0 Selected Achievements

Created, defined and implemented Educational Programs in Africa, Asia, Europe and Canada. Prepared Teaching Curriculum and managed faculty staff activities for College, University and Community Centre educational institutions.

Managed and assisted in accounting activities for different organizations in multiple countries with focus on staff training, while advising management on improved methods to achieve bottom-line results. Consistently attained positive cash flow, and reduced expenditures.

Organized and coordinated different activities in humanitarian organization in Sweden. Facilitated communications between Local and International organization by understanding and incorporating Social Customs and business practices into comprehensive programs.

14.0 External Examiner (PhD Thesis)

Worked as International External Examiner of a PhD student at *University of Waikato, School of Accounting, Finance and Economics*. *The thesis* entitled “Islamic financial decision-making among SMEs in the Sultanate of

APPENDIX

Statement of Teaching Philosophy

In the past few decades there has been a renewal of interest in teaching and learning with respect to Accounting and other business subjects - particularly in the North America. Volumes of articles, books and papers have been written, websites developed and conferences held about teaching techniques and methodologies, learning strategies and, last but not least, teaching philosophies. With this background, I would be naïve to think that I could come up with an original, concise, beautifully eloquent, and perfectly structured teaching philosophy. Consequently, I describe a philosophy that works for me. Alice Omaggio Hadley, a renowned author, wrote in 1993 that this continuing struggle to understand, clarify, and articulate one's beliefs and practices is at the very heart of being a teacher and a researcher.

As a teacher, I know that I need to be able to choose widely among the **multitude of options** at hand as they are presented in professional literature, as I observe them in my peers, and as I have experienced them myself as a teacher in Accounting and other business subjects in different educational institutions in Bangladesh, Kenya, Sweden, and Canada. We need to know why we make these choices and we need to be flexible and open, in order to implement new ideas into our teaching. Despite everything that has been written, I do know what works best for me when I teach in the classroom, I do know why I love to teach, and I do know that I learn as I teach. A few of my teaching philosophies are mentioned in the following sections:

I. CREATION OF A SUITABLE LEARNING ENVIRONMENT

I believe that the creation of a moderate learning environment is the prime requirement, which makes both the teacher and students feel free and easy to communicate with each other. A healthy teaching environment helps in encouraging students to take part in discussions and to exchange views freely with course participants and teachers. I also believe that students must feel free to ask their teacher questions, which encourage them to be ready to fully engage in the learning environment. I like to meet this need of the students through creating a brain-compatible, friendly environment in which students are encouraged to exchange views with their teachers. Interpersonal relationships are built through different means like class sharing or group discussions.

II. STUDENT PSYCHOLOGY AND KNOWLEDGE/ PERSONAL INTERACTION

Studying students' psychology and in-depth knowledge is beneficial and essential, since a teacher deals with students from different backgrounds. In order to see how far a student is able to understand my presentation, I normally use different means (for example: asking simple questions, discussing simple cases, highlighting the subject, and discussing previously-discussed issues). This process is supported by **personal interaction** with my students as one of the most important aspects of my teaching. Familiarity with my students is crucial to the development of a good rapport with them. I make a great effort to know their names/first names. Since most business accounting classes are small enough, I learn their majors and interests, their schedules, and sometimes an unusual situation (for example: sick parents, brothers and sisters). I make myself available outside the classroom by encouraging students to come to my office, I schedule one-on-one appointments whenever necessary in addition to

office hours, if students have conflicting schedules, and I use email extensively to communicate with my students. I have great respect for the individuality of each student, and a willingness to listen and answer any question.

III. **BRAIN-BASED APPROACH: Different approaches to teaching**

By the term **brain-based approach** I mean to utilize other means of teaching rather than direct classroom teaching. This results in making students use their own intelligence and making the learning process more creative. This approach provides a student with enough opportunity to utilize his/her brain to find solutions to problems from different angles. It also helps a student in widening the scope of in-depth learning of a particular subject.

Consequently, I consider teaching as a **learning experience**. I learn to be flexible in my methodology and approach, to deal with unusual students and learning strategies, and to communicate better every time I teach. I learn that every student has a story. I learn to turn my devotion and dedication into a fun activity for the students; I learn from a nod of comprehension, and gain happiness from the smile at a joke. I receive as much as I give. I learn every day that teaching is a learning experience.

The brain-based approach may be used by introducing a **multidimensional teaching process** while conducting a particular course. Use of a multidimensional process in teaching makes students involved in activities outside the classroom jurisdiction. Involvement of students in this way means I need to be an involved teacher. Since the process is essential to empower the students to exchange views and ideas, I like to involve my students, as well as myself, in the process.

IV **POWER OF INVOLVEMENT: Multidimensional means**

While teaching students in different country contexts, I found that some students are able to show their ability more and to understand subject matters in broader ways through some other means than the class lecture process. Some enjoy learning through practical training and some through presentation of papers in seminars or workshops. I prioritize focusing on the following means:

a) **Periodic tests**

Soon after I finish teaching a particular subject I arrange a test for the students. The test includes questions relating to the subject taught which is mainly designed to know how well students have understood the subject.

b) **Group discussions**

I have understood from my teaching experiences that many students do not feel comfortable in expressing themselves in the class, while they are very good in a group discussion. In order to make the students understand the subject well, sometimes I make arrangements for group discussions. This practice has been found to be very helpful in making students interested in taking an active part in the learning process, as I strive to maintain a **classroom atmosphere** that is conducive to learning and encourages dialogue and exchange of opinions. I like the students to work in groups or with a partner in order to focus on communicative rather than a teacher-centered approach, thereby making room for individual expression. I use audio-visual equipment as well as the worldwide web and other electronic resources. I try to adhere to the goals I have spelled out in the course syllabus, but I know I have to be flexible and adapt my teaching whenever necessary. I am friendly, not intimidating, yet with appropriate boundaries. A conducive learning atmosphere has to be one of mutual respect. A sprinkling of humor and a willingness to laugh at myself and with the students goes a very long way.

c) **Field-related work**

The knowledge of accounting and other business-related subjects can be well understood if the teaching program is structured in a practically oriented way. As one of my teaching philosophies I try to prepare my teaching program in such a way that students may have the opportunity to do a little bit of field-related work. This practice enables them

to know about the practical implementation of the knowledge that they are learning in the course. This also makes them known to the business environment during the tenure of their learning.

d) Using case studies

Case study methods are used to enlighten students about various aspects of a particular topic in discussion. Cases provide opportunities for combining the notions of group discussions and field-related work, discussed in points b) and c) above.

e) Use of different teaching aids

As a teaching device during the class lecture, sometimes I prefer to use different teaching aids like PowerPoint, films, audio-visual means, etc. I have found that this process helps students to understand a subject from different angles, rather than only class lectures.

f) Seminars and workshops

I also like to arrange seminars and workshops where students are encouraged to participate and present papers of their own. As a part of my teaching program I also like to invite professional people to participate in these seminars and workshops.

g) Course evaluation

Last but not least, I have found the course evaluation report is a wonderful means to know about the success of the entire course program. I try to design the course evaluation in such a way that it helps me to develop the course program according to the need of the participants. A course evaluation report highlights many important aspects from the participants' point of view, which need to be carefully considered in order to develop the course curriculum and also to overcome in any shortcomings of the course.