

## **David Rice, Chairman of Nabta Advisory**

David Rice is a distinguished finance industry expert with over four decades of experience, particularly in the Middle East, focusing on Saudi Arabia, UAE, Oman, and Qatar. He specializes in managing client relationships, corporate and family governance, and wealth management for ultra-high-net-worth families.

David's extensive career at HSBC Group spanned 36 years, during which he held senior roles, including CEO of HSBC Private Bank for the UAE, Qatar, and Oman. He also served as CFO for HSBC Private Bank in the Middle East and North Africa. At Union Bancaire Privee, he led as Country Head, overseeing the development of private banking activities in the GCC, significantly contributing to the bank's growth in the region.

He is an Associate Partner at the Cambridge Family Enterprise Group, where he supports Middle Eastern families in enhancing their governance processes and preserving their unique character, strengths, and values for future generations. David earned a BSc in Banking and Finance Services from the University of Manchester.

As Chairman of Nabta Advisory, he oversees the firm's strategic direction.

## **Talal Al-Ghalib, CEO and Founder**

Talal, has over 25 years of experience in the financial industry. He previously held senior positions at Julius Baer, BNP Paribas Private Bank, and HSBC Private Bank. Talal started his career in 1995 as a proprietary derivatives trader at Citibank before joining Arab Banking Corporation and later GFH Financial Group. He has also served on the board of Khaleeji Commercial bank in the kingdom of Bahrain.

He is currently an independent board member at the Saudi Marketing Company (SAMCO) which is one of the leading companies in the fields of retail, trading, and importing in Saudi Arabia. SAMCO operates 90 Farm super stores spread across the Kingdom of Saudi Arabia. The company is listed on the Saudi exchange. He holds a BSc in Finance and BSc in Marketing and a minor in calculus. He completed an executive program on real estate at Harvard.

## **Lubomir Dobrev, Partner, head of compliance and risk management**

Lubo Dobrev is the Partner and Chief Compliance Officer at Nabta Advisory, where he specializes in financial risk assessment, AML, and CFT. Previously, he served as the Head of Latin America for ACAMS, reflecting his expertise in AML/CFT. With over 18 years in the financial sector, Lubo has held positions from Sales Analyst to Branch Manager, managing client relationships at Citibank as the VCP Manager. He holds an MBA focusing on International Business and a bachelor's in Business Administration from the University of South Carolina-Columbia.

## **Diana De Guzman, Head of Client Support Services**

Diana De Guzman is the Head of Client Support Services at Nabta Advisory. She has nearly two decades of experience in customer relations and sales, backed by a Bachelor's in Business Administration, specializing in Marketing Management. Diana began her career in telecommunications, rising to Team Leader, where she managed a team. She then moved to Bahrain to join Fitness First as a Membership Consultant. Diana transitioned to the healthcare sector, joining Royal Bahrain Hospital as a Patient Service Specialist Supervisor. She later oversaw operations for Kims Health Hospital and three medical centers.

As Head of Client Support Services at Nabta Advisory, Diana leverages her extensive experience in customer relations and sales, making her a valuable asset to the organization.

## **Muhammad Yameen Khan, Head of Finance**

Muhammad Yameen Khan is the Head of Finance at Nabta Advisory, with over 15 years of experience in finance, specializing in audit, cost and management accounting, and financial management for multinational companies. He holds a Master's degree in Commerce and is a Fellow Member of the Association of Chartered Certified Accountants (U.K.). He is also an Associate Member of both the Institute of Cost and Management Accountants of Pakistan and the Pakistan Institute of Public Finance Accountants.