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ECONOMIC AND BUSINESS CONSULTANT

**Education:**

Saint- Joseph University, Beirut, Lebanon: Licence Es-Sciences Economiques awarded by the Ministry of Education, France (B.A. in Economics) 1968; Saint-Joseph University, Beirut, Lebanon: Diplome d'Etudes Superieures Es-Sciences Economiques awarded by the Ministry of Education, France (Ph.D. candidate in Economics) 1970 – Honor Student.

**Professional Experience:**

1971–1973, Kuwait Chamber of Commerce & Industry; 1974–1977, Economist and Resident Manager, Middle East, Marcona Corporation, California, USA; 1977–1979, Economist & Marketing Director, Middle East, Kaiser Engineers & Contractors, California, USA; 1979–1980, Chief Researcher & Projects Manager, Abu Dhabi Investment Authority (ADIA); 1980–1994, General Manager & Member of the Executive Committee, Arabia General Investment Corporation (Shuaa), Dubai, UAE; 1999–2001, Visiting Lecturer (part time) and Research Fellow, Dubai Polytechnic; 1994–date, Principal, Termanini Consulting Limited; 2003–2007, Executive Vice President - Advisor to the Chairman, Mohamed Yousef Naghi Group (MYN) - a leader in automotive, transport, retail and catering.

Termanini has also been a Member of the Drafting Committees of the Syrian Financial Leasing Law the Syrian Securitization Law and a Member of the Special Task Committee for Industry, established by Ordinance of the Executive Council of the Emirate of Abu Dhabi, with the purpose of overall evaluation and appraisal of all industrial companies owned by the Abu Dhabi Government (1979–1980).

**Publications:**

- Should the Saudi Riyal be pegged to the US Dollar “Al Iqtisadiya” (Sept 2007)
- The Hidden Reality of the Crash of the Saudi Stock Market, “Al Iqtisadiya” (Oct 2006)
- Economic Democracy versus Political Democracy, case of Syria, “Al Khaleej” (June 2001)
- The Stock Market in the United Arab Emirates: Fallacies of Subsidies, “Al Khaleej” (Mar. 2001)
- Bank Concentration and Competitive Banking Environment in the UAE, Working Paper (Oct 2001)