

Mohamed K. AlDuhbani

Creating change on a day to day bases

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Greetings!

Welcome to my online portfolio

Through this page, you will be able to browse and view a variety of information relating to my personal and professional development. Please let me know if you have any questions or comments. Thank you for visiting!

I am a senior pursuing a Bachelors degree in Finance and minors in Accounting and Business Administration. I am also an honors student and an active community member at Minnesota State University, Mankato.

Mohamed AlDuhbani



Mission

Through education, leadership and service I plan to develop myself and dedicate my knowledge to give back to the community. My core values and personal ethics will help guide me through my steps and decisions.

I believe the greatest joy of all is creating a positive influence in society. Gaining the respect and admiration of family, friends, and colleagues is the initial step I am taking to expand my influence and in creating a better world.

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Undergraduate Studies

I started my undergraduate education in Normandale Community College in the Spring of 2012.

The following semester I transferred over to MNSU in Fall of 2012; I complete my degree in the Fall of 2015.



Awards and Recognitions

- Excellence in Education Award 2015
- Curt & Debbie Finance Scholarship 2015
- Microsoft Certified Excel User 2015
- Finance Faculty Scholarship 2014 - 2015
- Elizabeth and Kearney International Center Cultural Contribution Scholarship 2012-2015
- Honors Program, MNSU, 2012
- A recognized member at Beta Gamma Sigma and the National Society for Collegiate Scholars 2013 - present
- Youth Exchange & Study scholarship 2010 - 2011
- National High schools table tennis championship, second position 2009
- Honorary medal for serving in the varsity soccer team in high school 2008

Honors Program

The Honors Program at MNSU, gave me the opportunity to develop myself in areas that were not covered in the class room. To graduate with Honors from MNSU, one most successfully demonstrate and defend his/her competency in three areas: Leadership, Research and Global Citizenship.

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Research

Information literacy or research is one of the most beneficial skills I learned during my college career. Research became a segment of my every day life, whether for academic purposes or to merely feed my curiosity. Throughout the past few years, I learned that research is a non-ending process. Previous research projects I worked on helped me develop research related skills such as, information literacy, the process of research, dissemination of results and ultimately increasing the knowledge about the studied subject. There isn't an all-knowing human being that states something and it is 100% true, however learning the accurate components of research eliminates some of that uncertainty.

My growth in research started by the realization of how little I knew about a particular subject. One of my first research projects was in a writing intensive course 'Business Ethics' to investigate the "boom" in [smartphone application downloads](#). I was amazed by the abundant amount of information, resources and opinions there was regarding the subject. When I completed this research I learned how to quickly recognize valuable information and credible sources. This course taught me the fundamental principles of information literacy and the research process.

In the class 'Financial Institutions and Markets' I researched the causes behind the [Euro Debt Crisis](#). When I completed this research I disseminated the results through a power point presentation and concluded that in order for the success of a monetary union (such as the Euro Zone), there has to also be fiscal unity. Researching this topic was very challenging; the variance in opinions and articles from all over the world was the main difficulty. I started by gathering background information about the Euro Zone and its monetary and fiscal policies. I had to focus my search and investigate every aspect of the crisis individually. This research reinforced what I had learned in previous projects regarding valuable information and resources and it introduced me to a new aspect of research, which is questioning the purpose of the literature written by an author or scholar. I learned that one of the most reliable sources of information regarding any particular topic is literature intentionally published for informative purposes only. Knowing the intention of the author maybe a challenge, nonetheless examining the host website/organization, and the background of the author is sufficient to realize the credibility of said source.

Credible resources are very important, especially those that are available to meet and answer questions. The research I conducted regarding [Native Americans culture](#) as part of the honors class 'Human Relations in a Multicultural Society,' helped me realize the importance of consulting with experts in the field I am researching. This research, again, reinforced the importance of knowing the source of the literature written, and it also taught me to benefit from members familiar with my topic. During a Native American cultural event, I had the opportunity to speak with few natives and ask them questions. They were very helpful, shared with me some information about their culture and gave me answers I could not have found online.

During an internship with Minnwest Corporation, I conducted a market research of the [Hotel & Motel Industry](#) in the Midwest. The primary research question was: Does the company's concentration limit in the Hotel & Motel industry represent an accurate reflection of real market demands? If no, should there be an increase or a decrease? I used data from Minnwest's current portfolio, Minnesota Department of Revenue and a number of other resources to analyze trends and study patterns. I presented my findings to the company's management committee and got great feedback. My report was sent to a senior analyst because managers were impressed with my work.

The latest research I conducted was about [Islamic Finance](#) and its regulatory environment in the U.S. I conducted this research in a professional environment, surrounded by experts in finance and financial theory. This environment helped me understand the real world of finance and it pushed me to deeply research every detail regarding the subject. The objective of this research was to ultimately answer the question: Can a western monetary

based financial institution abiding to the local and federal banking laws and regulations in the U.S. offer Islamic Banking Services that are Sharia compliant? To answer this question, I had to ask several other questions such as, what is the monetary theory behind Islamic Finance? What is the difference between sharia compliant financing and debt (western) based financing? What economic tools have western-based Islamic Financial Institutions used to successfully provide such services?

This research project had many variables and questions to answer; I used literature to research the theoretical questions and learn about both financial systems, and I used primary research to answer applied questions and understand the "know how." I contacted experienced scholars and governmental institutions such as the Federal Reserve Bank, the Office of the Comptroller of the Currency and Minnesota Department of Revenue to collect information regarding the regulatory environment of Islamic Finance. I also contacted financial institutions from all over the U.S. to learn more about offering Sharia compliant banking services in a western monetary system. I had sources ranging from old Arabic literature to correspondence from U.S. banking regulators. Upon the completion of this research, I disseminated my findings to the board of directors at the company and was offered a job position upon my graduation from MNSU.

After three and a half years in Minnesota State University (MNSU), I can now consider myself a researcher. What I have learned through my courses and the Honors Program here at MNSU have given me great knowledge about the research process consisting of collecting information to analysis and dissemination. Doing research while at MNSU has been incredibly enriching to me as a person, and as a Finance Professional.

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Yemen

President, Middle Eastern
Students Association

Publicity Coordinator

Leadership Study

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Leadership & Personal Development

Leadership in the context of personal development carries a more profound meaning besides its broad definition of administration and authority. Throughout the past few years of my life, I have refined my understanding of leadership and my philosophy as a leader. I have created a set of principals and standards that help me become more conscious of my leadership philosophy and myself. I believe that self-awareness, wisdom, integrity, and resilience are keys to successful leadership. My actions are devoted to empowering members and guiding them towards the best route for achieving a goal and creating rather than react. Leadership to me is a lifestyle; great leaders must have full awareness of themselves in terms of strengths and weaknesses and also master the art of utilizing available resources, human and non-human.

During my year as a [Cultural Ambassador](#) to the U.S., I learned that good leadership requires strong self-awareness and interpersonal skills. It is very important to understand how to work with others. To do so, it is necessary that we fully understand our own selves, observe others' behavior, and understand that everyone has a unique perspective on leadership, on life. Once a person have reached that mentality, it becomes easier for them to be leaders and achieve goals. From my experience as a follower, I saw a leader breakdown during a stressful event we were planning. I wasn't sure if she had personal problems and the stress erupted the issue or if she couldn't handle the pressure. Regardless, I learned that emotional stability, a general disposition of calm and responsiveness to stressful situations are important aspects of leadership. In order to reach that stability, one must be self-aware of oneself and specifically of his or her strengths and weaknesses.

Personally, I am aware that my top strength is being strategic and analytical; I use these two to guide me when dealing with new situations or problems. I came to realize that I am very good at finding the best route to dealing with what may seem like a complicated situation. Knowing those strengths enabled me to become a better person and a better leader. In spring of 2015, I was the chef for a cultural night that sold 400+ tickets. I had two days to prepare a complete meal for 400 people. In each day I had 12 volunteers to help me prepare the food, the problem was that I was the only one that knows the recipes. In both days, I split the volunteers into groups of four and trained three of them on the tasks I was planning to do. I empowered those three volunteers and had them train the rest of the group. I gave them authority to make decisions and clarified my expectations on each task. The results were great; work was done efficiently. It would have been extremely difficult to constantly delegate tasks and manage a group of that size if I hadn't adapted this approach.

In my role as a [President for the Middle Eastern Students Association](#), I managed to guide the organization to a safe position after the previous president quit. My approach in this situation was again, to empower members and clearly state what needed to get done. I encouraged members to make decisions and solve problems on their own before asking someone else for help. During one of the organization's biggest events, the decorations team leader ran out of ideas on how to hang a 20-meter long poster. I spoke with the volunteers and asked them if they had any ideas or suggestions. After a brief brainstorming session I discussed what we could and couldn't do and gave the volunteers the power to act. After some time, I went to check on their progress, and they had done a great job putting the poster up. This experience taught me that empowering members and giving them some responsibility results in a more productive teamwork, and more motivation to do the work. It also taught me that people react more positively when they have a clear task to finish rather than giving them orders on how to do the task.

Working as a [Publicity Coordinator](#) for the Mankato International Festival, I learned that different leadership roles require different approaches but that the foundation of a leader will remain the same. A leader should always understand why people are following him/her, is it because of authority? Fear? Common goal? Faith? Respect? Money? Depending on each situation, one must adjust how they interact with their followers to ultimately reach a

beneficial result. However, regardless of the selected approach, the foundational traits and characteristics must remain the same. A few weeks before the event, I asked for volunteers to help put up posters around campus and other public areas in Mankato. I met with the volunteers to discuss locations and strategy of distribution and I saw their lack of excitement regarding this topic. The majority of the volunteers came to merely get "volunteer hours" to fulfill a requirement. I changed my approach and clarified to the volunteers that I cannot "sign" their hours until the job was properly completed. There was a better response from the volunteers to this approach and I learned a valuable lesson in leadership.

A true leader must know how to deal with his or her own personal life before trying to lead others. The less obvious people could have great influence on us without even knowing it, and sometimes, the leaders we look up to, merely wear a name badge with a title. It is important that leaders enjoy simple qualities that appeal to others. Self-awareness, wisdom, integrity, and resilience are some of the standards I follow when I serve in a leadership position. Does that mean I abandon these traits when I'm not leading? No. These are the traits I live by, and these are the basic characteristics I look for when I am the follower.

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Interfaith Youth Leadership Coalition

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Babies represent the most self-centered phase a human being goes through. Throughout the different phases of childhood and growth, children - or young humans - start to slowly realize that the world does not revolve around them. To realize that there are other people, other opinions, other cultures, other languages, other ways...etc. besides ones' own, it's a challenging concept and grasping it, is certainly a process. Throughout the past years of my life, my experiences have taken me a long way in the growth process, from learning English as second language to traveling across the world to learn and expand my knowledge. In the next few paragraphs, I will discuss my growth process to becoming a global citizen.

In 2010, I won a scholarship to study my senior year of high school and represent Yemen as a cultural ambassador in the United States. Before traveling to the U.S., Amideast (the institution that facilitated the scholarship) started a 6-week-long "pre-departure orientation (PDO)" program. The PDO's main objective was to introduce students to the culture in the United States. In each session an American person and Yemeni person who had been to America spoke to us about the culture and the customs there. They also highlighted a number of the big differences and false expectations between both cultures. This program was my first exposure to recognizing my own cultural rules and biases. The relative cultural context I learned through PDO's was what triggered that realization.

PDO's were the beginning to a series of intercultural experiences. Arriving to the U.S. was terrifying; not only did I arrive at a completely foreign country thousands of miles away from home, but also I am representing a whole culture to people who (the majority of them) have never met a person from Yemen. To me it was a huge responsibility. I was asked questions I had never thought about, some were thought provoking such as: "What are the expectations of a husband and a wife in Yemen?" and some were naïve such as: "Do you ride camels to school?" All sorts of questions and interactions I had were a learning experience. Some questions taught me about my own culture, subjects I had never thought about. Others taught me about different perspectives about my culture.

My perspective of the U.S. before 2010 was highly influenced by the media. After I lived with my host family, attended high school and got to experience the U.S. culture in depth, I had a clearer understanding of the rules and biases in both cultures. For example, when it comes to food and food customs, both cultures have significant differences, even if they seem trivial. In the U.S. each person has to finish their own plate from one meal or dish, while in Yemen, we have multiple dishes and we share the plates and eat together. This may even seem more trivial, but in Yemen if a person finishes the plate in front of him, it is a sign of "I'm still hungry." This cultural detail is not new; upon further reflection, I think it's a result of the prophet saying, "we are people that only eat when hungry, and if we eat, we don't get full (meaning till we don't feel hungry anymore)." This cultural detail may have been also influenced by old Yemeni/Sheba culture where generosity and kindness are an expectation.

After I finished high school I went back home and stayed for six months. I took it upon myself to build bridges of understanding between both cultures. There were many misconceptions in both cultures regarding each other. For example, in Yemen there are people that wish to live in the U.S. based on what they see from movies. Their perception is very skewed that some would have a hard time believing me when I tell them about America. Other people would be resenting Americans because they think Americans dislike Muslims and want them all to suffer. In both instances, people would be shocked. The cultural gap is scary and the media is only making it bigger.

Many experiences have taught me to view a situation from another perspective. I am certain that "growing up" is a lot about the ability of viewing life from an unbiased perspective. Let it be another cultural perspective or another person's perspective. More often than not, a person's perspective is a deeper, more complex perspective built on his or her own culture.

In the past few years, I have had friends from all over the world. I have come to an understanding that individuals within a culture view their own culture differently. However,

the foundation in which their view about what their culture is, is quite similar. Two years ago, one of my friends from Sierra Leon rejected a date with a guy she told me she liked. I asked her why, but she didn't give me a clear answer; all I know is that she likes that guy. So I asked another friend if there is something about their culture I do not understand. He clarified the subject to me and said that if a guy gives up after one trial, it means that he is not serious about the relationship and/or his motives to asking a girl out. After this explanation, different situations I had encountered made sense. This cultural trait is very subtle and no one speaks about it out loud. It is one of the silent rules that everybody does but no one speaks about. This cultural detail signals that woman in some parts of Africa want a man that is persistent, that really likes the girl and would take care of her, and does not give up easily. However in the U.S. if a girl rejects a guy and he keeps asking her out, it would be viewed as inappropriate and maybe "creepy."

Another experience I had encountered was during a Native American cultural event. During the ceremony, the MC asked everyone to stand up and salute the soldiers that served and/or lost their lives in Iraq. At first I refused; I said to myself: I am not going to salute a person that was willing or has sacrificed his life to fight my people for no justified reason. It is not fair. I felt like saluting the soldiers would make me feel ashamed and would decrease my self-identity. Many thoughts were going through my head; for a moment it was a dilemma. I thought about this situation from the Native's perspective. I told myself, these people lost everything they had, were brutally killed and excruciated, their homes and lives were completely destroyed, they even completely lost some of their tribal heritage, simply because of the European settlers that came to build this country. Those people have lost more than I ever had. Yet they still served this country and fought its wars. This realization had me standing on my feet, putting away my own perspective of Iraqi soldiers and thinking about them while raising my hand to my forehead thinking about the tremendous sacrifices those soldiers have made.

Learning about Native Americans made me realize the vital role communication and languages play in a culture. From past experiences, I am certain that non-verbal communication is a common language amongst human beings. Certainly some gestures differ and may denote different meanings, but the expressions of disgust are international. Cultural norms, such as the distance between two people when meeting, how to approach strangers, and how to speak with different age groups are few of the communication differences between cultures. In Yemen and many eastern countries, communication professionally and casually is different from that found in western countries, specifically the U.S. In the west, people are more direct and straight to the point; there is no space for a "good evening," "how are you?" and "is your family well?" in formal communication. However in Yemen, it is absolutely rude to email someone without saying, "Hello and how are you?"

Verbal communication through language is also a big part of any culture. Learning English certainly taught me a vast amount of subtle cultural traits about English speakers. Learning another language is a big segment of learning about different people or cultures. English is more of a literal language. Just like communication, English language is usually straight to the point. Comparatively, Arabic is more contextual and metaphorical, very similar to the communication styles used in both languages. A notable difference between both languages is in linguistic art such as poetry. What is even more beautiful is that poetry says a lot about a culture during a specific period of time and through poetry the reader can tell how a culture has evolved based on different writing styles and subjects.

In brief, learning another language and engaging with people from different beliefs, countries and cultures has given me the ability to view the world from different perspectives. It has given me the knowledge to view the world from an unbiased perspective, understanding that within every individual is a culture and within every culture there are individuals.