

Name: **Osama Nagaty Rafaat**  
Nationality: Egyptian  
Qualification: Bachelor of Civil Engineering  
In 1989 from Zagazig  
University – Egypt  
Religion: Muslim  
Civil Status: Married  
Date of Birth: 12/10/1965  
Address: Egypt – New Cairo.  
E-Mail: [osama.adawi0@gmail.com](mailto:osama.adawi0@gmail.com)  
Contact No. 00966540465406 - 00201010201788



### **Brief Biography:**

- Accomplished Project Management Leadership with 34 years of rich extensive experience and impressive success in leading the construction company's operations, and heading high-value construction projects for high-profile clients.
- Contributed to the development and empowering the project management of highly reputed and prestigious Companies in Egypt such as Arab contractors, SIAC, Consolidated Contractors Company (CCC), and EDECS, in addition to working for 20 years in the Gulf area with national and multinational construction companies.
- Possessing significant expertise in establishing, developing and upgrading the company's PMOs, and advancing the construction operations to meet the planned targeted goals, setting out the essential departmental workflow and the related work procedures, implementing the IMS in the internal network system of the organization according to the operational designated plan, ensure the efficient integration to the organizational management system and the related work flow, enabling to achieve the highest strategic growth and to meet the planed sustainability goals.
- Sound knowledge of project management strategy, techniques and methodologies, possessing a potential effort to ensure continuous improvement and to maintain a sustainable performance to the organizational tam structure, ensuring the highest compliance with safety health & environmental requirements and optimum quality assurance.
- Possessing strong technical knowledge and construction key skills such as leadership, strategic planning, risk management, project control, budget monitoring, assessing and executing strategies, policy formulation, resource planning, contract management, commercial negotiations, strategy formulation & implementation, and earned value analysis.

### **Strength:**

- Possessing experience in restructuring companies in a manner consistent with achieving the company's future goals, moreover competency to advance and empowering the present organization
- Drive continuous improvement initiatives to enhance processes, workflows, and overall organizational efficiency
- Strong analytical and problem-solving skills with the ability to synthesize complex information.
- Excellent command in the management and execution of mixed-use Projects, industrial, high rise, hospitals, commercial, Malls, power stations, universities, Luxurious residential projects, construction of sea ports and the related utilities, infrastructure, bridges, earth moving, shore protection work, offshore structure, different techniques of soil improvement methodologies. dredging and land reclamation.
- Possessing extensive background in managing large-scale projects. And large organizations personnel's, responsibilities include planning, directing, supervising, scheduling, cost monitoring and controlling, risk management, technical and engineering management, value engineering study, and development to the organization management
- Ability to prioritize and handle multiple tasks simultaneously in time critical situations

- Ability to take up comprehensive responsibility for the execution of all designated projects within the budget and timeframe and to the satisfaction of the clients
- Provide strategic leadership and direction to the subordinating departmental team, setting clear goals and objectives in alignment with the overall the company vision and mission.
- Excellent communication, coordination and negotiation skills, with the ability to interact effectively with clients, partners, and regulatory authorities.
- High capability in managing documentation, contract administration, developing the projects organization team, and securing implementation of quality and safety plans.
- Positive, dynamic attitude, able to induce enthusiasm and strong personality.
- Excellent command of English and Arabic in written and verbal communication, with the ability to present ideas clearly and concisely.
- Knowledge of Computer --- “MS Office + Primavera”.

### **Career Objective:**

My Objective is to gain a new challenging role matching my qualifications and expertise in a reputed construction company, and /or property developers, enabling me to participate in advancing and strengthening the present values and to collaborate in the company's development, in order to achieve a fast strategic growth and sustainability, hence to meet the planned designated goals.

The targeted designation (CEO - Operations Director – Business Development Director -Client Representative – Projects Director) or equivalent in the construction, real state and project management companies.

### **Experiences:**

#### **1- Company : Pan Kingdom Real Estate ( KSA) – Subsidiary of SAPAC**

Joining date : November 2024 Up to date.

Position: : Chief Executive Officer

### **Responsibilities:**

- Defines the company’s vision, setting long-term measurable business objectives, and develops a strategic roadmap for growth, analyzing industry trends, identifying opportunities, and aligning business goals with long-term success.
- Monitoring and controlling the overall operation and management performance, enforcing the company's overall strategic direction and priorities implementation, and monitor the performance of each project.
- Managing the overall activities of the organization, draw a long-term working plan, and ensuring company operational excellence.
- Managing the company’s assets and liabilities involved in the day-to-day activities of a company.
- Oversees and ensures the organization successes key factors are achieved in terms of safety, health, quality and productivity, directing the organization towards growth. Ensure profitability within the company through effective management and long-term strategy formulation.
- Recruit, train and building a high-performing executive team and operations staff, to execute the company’s strategy and vision, across functional departments ensures efficiency, alignment, and organizational success.
- Oversee the use of construction management software, promote digital transformation initiatives to improve operational efficiency so as to increase productivity.
- Works closely with senior leadership, board members, and stakeholders, to ensure business objectives align with market trends, industry shifts, and technological advancements.
- long-term planning, driving innovation, inspiring teams, establishing company culture, policy, procedures and navigate challenges that impact the organization’s growth.
- Embrace emerging technologies, market shifts, and new business models to keep your organization ahead of the competition.

- Representing the company to stakeholders on operational matters, participate in high-level meetings with clients, vendors, and regulatory bodies. And Support business development efforts by providing operational input on bids and proposals.
- Overseeing financial performance and risk management, make informed decisions that drive sustainable success
- Established strategic partnerships with national developers
- Oversee operational budgets and approve expenditures, work with the CFO to monitor financial performance of projects and the company, and implement cost control measures to increase margins.
- Identify and mitigate operational risks (delays, safety issues, legal compliance, etc. ensure insurance, permits, and licenses are up to date for all projects. And respond to incidents or crises that could impact project delivery.

**The executed projects – Saudia Arabia:**

- Construction of several Compounds of fully finished residential villas projects (Each compound contains 500-600 Villas), construction of fully finished Residential buildings, Construction of warehouses projects, construction of commercial Mall, construction of several projects of Land Development.

\*\*\*\*\*

**2- Company: EDECS EL-Dawlia for Engineering & Contracting, Egypt.**

Joining date : January 2020 Up October 2024

Position: : Operations Director

**Responsibilities:**

- Responsible for managing overall projects operations and ensuring that the organization is actively and efficiently functioning according to the company standards and norms.
- Ensure all operations are carried on in an appropriate, cost-effective way.
- Improve operational management systems and processes as per the best practices.
- Formulate strategic and operational objectives.
- Examine financial data and use them to improve profitability.
- Implementing the quality controls procedures, monitoring and controlling work progress KPIs.
- Assure effective procurement and purchasing system is always on track and according to the projects plan, plan inventory and oversee warehouse management efficiency.
- Communicate job expectations; plan, monitor, appraise, and review job contributions, Recruit, select, train, assign, schedule, coach, counsel, and discipline employees.
- Contribute operations information and recommendations to strategic plans and reviews, prepare and complete action plans, implement productivity, and resolve problems.
- Forecast requirements, prepare an annual budget, schedule expenditures, analyze variances, initiating corrective actions.
- Develop operations systems, evaluate, implement, and enforce policies, procedures, and systems, and follow through with implementation.
- Overall responsible for the management of the engineering, procurement, construction, projects control, cost control, quality assurance, and quality control necessary for successful projects execution and completion.
- Follow up projects time schedules, manage periodic budget, cost and invoices, and create technical & financial reports.
- Observation and guidance for maximum utilization of the company assets. Arrange, propose, and coordinate with MD for the company strategy and expansion plans.
- Prepare projects performance reports for top management, client, or others.
- Handling relations with Clients, Consulting Engineers, Sub-Contractors, and Suppliers.
- Responsible for all assigned department managers according to the master organization chart, with review/approval of the responsibilities of all the operations employees.

- Review and approve all operational invoices and ensure they are submitted for payment on time.
- Communicate closely with the warehouses and plant managers to perform an analysis of our assets and inventory and ensure we are utilizing our resources effectively, maintaining owned equipment, maintaining solid inventory data, and reducing sub-rental expenses.
- Communicate with the safety department to ensure all processes remain compliant with OSHA and other safety regulations.

### **Significant Achievement**

Collaboration in establishing the company's internal management system ,PMO and setting out the operational management system to the projects, establishing the different internal departments and hierarchy structure, participating in selection of the main professional and caliber posts, built-up the different departmental workflow and the related work procedures, integrating the internal network system according to the company goals, and participating in digitizing the complete workflow inside the enterprise. Developing the KPI to periodically evaluate the ongoing work performance and to implement the necessary improvement techniques and plans, collaboration in work system institutionalization and sharing in the company's strategic growth and sustainability.

### **The remarkable executed projects - Egypt**

- The Tahya Masr multi-purpose Terminal project including the utility and administrative buildings - Alexandria Seaport.  
construction of container berths spanning 2,500 meters in length and 17.5 meters in depth, included the construction of diaphragm wall quay wall & dredging & soil improvement & infrastructure works to the storage terminal yards covering 550,000 square meters. MEP works, utilities including paving and roads, moreover construction of essential utility and administrative buildings to support the terminal's operational efficiency.
- Seaport Berths 2,4, and 6 and the Construction of Administrative and Auxiliary Buildings- Ain Al Sokhna.  
Quay walls spanning 2560 meters in length with an 18-meter depth, utilizing a 2560 meters diaphragm wall panels (1.2 m width X 34 m depth). piles, and Barrettes that extend to 39 meters in depth. Superstructure works include Transverse girder, Back beam, Front beam, and top slab construction. Berth furniture installation encompasses fenders, bolts, ladders, and mooring rings, while 1400 meters of crane rails (A150) are also installed. In addition to the Construction of Administrative and Auxiliary Buildings covering footprint 3,260 square meters with a total built-up area of 12,400 square meters.
- Constructing a multi-purpose terminal - Berth 100- Al-Dhekelia Seaport.  
Quay walls spanning 1,775-meter diaphragm-type quay wall at a depth of 17 meters. The project encompasses the different techniques of soil improvement (PVD, VC, RIC). Additionally, deep foundation works constructed such as piles reaching 38 meters. The superstructure consists of the Back beam, Front beam, and slab. Furthermore, the installation of berth furniture including the crane rails spanning a total length of 1200 meters were completed.
- Construction of multi-purpose Terminal - Safaga Seaport.  
This project involves the construction of Quay Wall to the multi-purpose terminal at Safaga Seaport, characterized by its emphasis on building a 550-meter-long, 17-meter-deep Quay Wall using gravity-type concrete blocks weighing up to 110 tons, the project encompasses a range of tasks vital to the terminal's functionality and structural integrity. These tasks include jetty construction, rock backfilling behind the quay wall, anti-scouring rock installation, piling works, front/back beam construction, berth furniture installation, and crane rail installation.
- High-Speed Rail Station Hadayek October – Giza.  
Constructing of the station's 6,250 m2 main building, which is spread across three floors and includes facilities like entrance gates, waiting areas, commercial zones, fare gates, and administrative offices.
- Light Rail Train Station No 4 - stage 3 - Kayan Station-New Administrative Capital-Cairo

Construction of the train station, including the supply and installation of firefighting/plumbing systems, power/lighting installations, and the construction of 40,000 square meter parking area.

- Construction of Phase 2 of the Ahl Misr Walkway Nile River -Cairo  
Execution of 1200 ML of walkway, entailing marine piling, dredging, concrete deck slab installation, and construction of different utility buildings, the scope also encompassed comprehensive MEP works, including of water, drainage, firefighting and irrigation system and, meticulous landscaping and colored concrete walkways.
- Construction of control gates& Barrages of Bahr Al-Baqar Drain  
Construction of control gates & barrages of drain project, entails the construction of 3 wastewater regulating penstock stations designed to manage a flow of 5 million m<sup>3</sup>/day. These stations, featuring double steel gates and maintenance cranes. Components include the cross-regulator penstock station on the old drain, 7,500 m<sup>3</sup> of reinforced concrete for 7 vents, the intake regulator penstock station 3,500 m<sup>3</sup> of reinforced concrete for 4 vents, and the cross-regulator penstock station with a weir on the new drain 6,200 m<sup>3</sup> of reinforced concrete for 5 vents.
- LRT Viaduct (New Kayan – NAC)- Administrative Capital- Cairo  
Construction of a 2,800-meter light speed rail viaduct, including 21,150 ML of deep foundation piles, erection the concrete structures for the main bridge including the execution of 80,000 CM of precast prestressed concrete with bearing and expansion joints.
- High-Speed Rail Viaduct endeavor in Hadayek October – Giza  
Construction of a railway viaduct of 1750 meters, the project encompasses bridgeworks, which entail 16,000 meters of piling, extended wires for retaining wall backs, and a primary bridge structure constructed with 40,000 cubic meters of precast prestressed concrete girders and deck slab. Moreover, the construction of track embankment works including the installation of 30,000 square meters of concrete slab. Access road development, while installation of traffic signs, curbs, and barriers.
- Al Fayoum HSR Bridge - Intercity Cairo & Fayoum project – Giza  
Construction of bridge 1,600 LM long linked between Cairo and Fayoum, 76-meter-wide, that includes a main bridge in both directions, in addition to two wide service bridges, and a wide long ramp. construction of deep foundation piles and an 80,000 CM box girder concrete deck slab reinforced with high-strength prestressing wires. execution of asphalt road and earthworks, traffic sign systems, and lighting installations.
- Al Amal Bridge (Shinzo Abe Axis) -Cairo  
Construction of the Al Amal bridge, which connects the Suez Road with the east Cairo region by passing through the Azbat El Hagana up to the Mesak road and then to the Al Amal cemeteries. This spanning 850-meter-long, 25.6-meter-wide bridge features 6 lanes, alleviating traffic congestion in Nasr City.
- The Shubra Banha Bridge In its third phase -Cairo  
The construction of the bridge, situated above the ring road and extending towards Banha free road, will establish a connection between Heliopolis and Shubra Banha. It will redirect traffic away from central Heliopolis onto the agricultural road. The bridge is 1050 meters long and 19 meters wide, with 4 lanes. This route bypasses the city center and significantly shortens travel time to a mere 8 minutes.
- Joseph Tito Bridge Near Cairo International Airport – Cairo  
Construction of a bridge spanning a 1500-meter-long, 12-meter-wide, it features 4 lanes. To establish a crucial link between 6th of October Street and Taha Hussein Corridor, New Nozha, and Suez Bridge, optimizing traffic flow.
- Gesr El Suez Bridge Heliopolis- Cairo  
Construction of the bridge, which spans 560 meters long and 15.8 meters wide and features 4 lanes. It is a step toward alleviating congestion on Al-Khalifa Al-Mamoun Street and Salah Salem Street.

\*\*\*\*\*

3- **Company** : Consolidated Contractors Group S.A.L (Offshore) (CCC)  
Joining Date: 29-10-2018 to 31-12-2019  
Position : Project Director

**Responsibilities**

- Lead, manage, and assess phases of the project lifecycle initiatives.
- Collaborate and work with Management in assessing and executing strategies.
- Define and develop project plan preparation including schedule, to define project goals, objectives, target initiatives, timelines, and budgets, in order to ensure the success of projects from original concept to final implementation.
- Evaluate the performance of the designated project on a periodical basis, and implement the appropriate corrective action to maintain the work progress, budgetary cost, and agreed time frame on the track.
- Conduct regularly meeting with clients, third parties, and project managers to report progress.
- Monitoring progress, providing financial control, and ensuring project quality.
- Devising cost-effective plans and methods to enable the effective completion of the project.
- Managing risks to avoid delays.
- Ensuring necessary permits and legal documentation are secured prior to project commencement.
- Ensuring project managers supervise and manage their own multidisciplinary teams.
- Making strategic decisions and providing the necessary leadership and direction for teams of project managers to implement those decisions
- Building strong working relationships with clients.
- Setting targets, objectives, and responsibilities for all supervised staff.
- Monitoring performance against agreed criteria.
- Overall responsibilities for ensuring contractual obligations related to the construction are fulfilled.
- Liaising with sub-contractors and advisors, ensuring the delivery of high quality according to the contract documents and as per the agreed timescales.
- Dealing with the escalation of contract disputes to mitigate the impact and support on-time delivery.
- Prepare and present project reports for management, customers, or others, as requested.
- Perform related duties as required, and as stated hereunder in the other experiences.

**The executed project:**

Construction of the Arab Academy For science, technology, and maritime transport (Phase # 01)– New branch at the new Alamein City – The project’s total area is 62 Acre -The total built-up area is 300,000 M2, the overall reserved budget is about4.9 billion LE. The scope of work includes the construction of concrete Skeleton for the 38 Buildings, basements, complete electromechanical systems, complete finishing works, roads, utilities and infrastructure, soft and hard escaping works. And Precast Fence with a total length of 3 KM.

The main contractor is the Joint Venture of Hassan Allam Construction (HAC) & Consolidated Constructions Group S.A.L (Offshore) (CCC).

\*\*\*\*\*

- 4- **Company** : Industrial Construction & Engineering Company – SIAC (Egypt)
- Joining Date : 03-05-2014 till 27-10-2018
- Position : Senior Project Manager

**Responsibilities:**

- Developing the project plan and securing the proper implementation to the subsidiary plans.
- Controlling the performance of the project including management of contractual concerns, profits and losses, progress of work, quality, and safety. Develop and supervise the project teams, direct preparation, and update the project budget.
- Determine the obstacles and implement the appropriate corrective action to maintain the work Progress, budgetary cost, and designated time frame on the track.
- Determine and analyze the probable risks to waive or minimize the related negative impacts that may affect the project milestones and objectives.
- Coordinating between the Head Office management and the Site to ensure that the different functions in the Head Office are correctly applied in the project.
- Develop the project organization chart and define the project team members.

- Ensure professional development and perform periodic performance appraisals for team heads.
- Providing staff with the needed training and incentives to ensure their motivation.
- Conduct periodic meetings with subordinates to ensure the implementation of company policies and procedures in managing the project activities.
- Conduct regular meetings with the core function managers to follow up on safety issues, site progress, and quality and cost performance to ensure conformance with project contracts.
- Conduct regular site walkthroughs with the site manager to monitor the construction performance with regard to safety, quality, and scheduling.
- Follow up with Planning Department for setting the project master schedule.
- Managing all monthly payments, claims settlements, invoices, etc.
- Maintaining the project's positive cash flow by directing and monitoring all billings, payables, and budget control activities.
- Assuring project quality and safety measures are implemented to the utmost level, following Company strategic objectives according to the project plan and contract documents.
- Follow up on procurement and material activities and coordinate with the head office.
- Responsible for all the correspondences with the client /consultant within the boundaries of the project contract agreement and, jointly attending periodic progress meetings.
- Ensure proper execution of contracts with the client, subcontractors, vendors and consultants.
- Managing all internal administrative-related issues in the Company, as well as for the client such as; permit issues, personnel, project social insurance, and sales tax.
- Providing final approval for subcontract agreements related to site activities, with the delegated authority and according to the company policy.
- Responsible for the project closeout reports and documents including smooth end over with the client, ensuring the client's satisfaction, providing the Company with required feedback regarding any special experience and all changes, and resolving matters during the project lifecycle including actual productivity rates for the executed works.

**Projects Executed:**

- Construction of a National Council for the families of martyrs and victims – At the new administrative capital – Cairo.
- [Construction of 15 May new central Hospital \(B+G+5\), total built-up area of the hospital building only is app. 30,000 m2 with a capacity of 186 beds, 9 operation rooms, and all the major medical treatment sectors, including the construction of the associated electrical sub-station, fences, infrastructure utilities, and roads paving - At 15 May city – Cairo.](#)
- Construction and finishing work of Mivida Project (PK #54) - Construction of parcels 6&18 finished villas (Total 129 villas) including the associated fences, infrastructure utilities, and road paving - At New Cairo.
- The Polygon Office Buildings Block 44 At Westown (Beverly Hills) For M/S SODIC.  
The construction of a world-class standard business park consisting of nine uniquely designed Office buildings. The total built-up area is 125,000 m2.  
The Contract includes civil and architectural works, MEP works, roads, and extensive landscaping.

\*\*\*\*\*

5- **Company** : System Construct (Dubai).  
 Joining Date : 18-09-2005 till 20-09-2013.  
 Position : Projects Manager.

**Responsibilities:**

- Managing the projects for one of the most prestigious construction companies specializing in Turnkey projects.
- Managing the construction process from start till handing over stage of several projects

Simultaneously as per the designated projects size and execution durations.

- Liaising with the clients, consultants, and company in-house design department till obtaining the building permits from Authorities.
- Controlling the progress within the approved time frame and budgeted cost, and assuring the achievement of the project goals.
- Evaluating the overall business performance on a regular basis, in order to take the necessary corrective action on time, so as to maintain the work progress and budgeted cost always on track during the whole project life cycle.
- Control and evaluation of sub-contractors' performance.
- Attending various regular meetings with consultants, clients, and project management.
- Conduct regular meetings with the construction team to control the progress, quality, and compliance with the safety regulations.
- Managing the project documentation, construction files, and operation planning.
- Perceiving and handling variations.
- Assure the proper Implementation of quality procedures and ensure compliance with safety standards during the whole project life cycle.
- Controlling all the acceptance and clients taking over procedures.

### **Projects Executed:**

- Construction of four office buildings at Jabil Ali –Phase II for M/S Dubai Industrial City-Dubai.
- Construction of G+6 lease office building for M/S Dubai customs at Al Hamriya- Dubai.
- Construction of regional offices& warehouses and logistics facility of M/S Aramex at DLC-Dubai.
- Construction of G+4 car park and office building for M/S Dubai Customs at Al Hamriya-Dubai.
- Construction of car service center and offices for M/S Al Tayer Motors at DIP –Dubai.
- Construction of the factory, storage, and office buildings for M/s: Kromberg and Schubert at JAFZA –Dubai.
- Construction of the factory, storage and office buildings for M/s: Hydroturf at JAFZA- Dubai.
- Construction of the customer services office (Phase -1) for M/s: Emirate Real Estate, Ministry of Labor is the end-user – Dubai.
- Construction of ware house and offices for M/s: Metrofile at Dubai Investment Park- Dubai.
- Construction of Staff Accommodation for M/s Overseas Ast Co LLC –Dubai.
- Construction of cold store and dry store for M/S Global Logistics and Shipping at Dubai Investment Park-Dubai.

\*\*\*\*\*

6- **Company** : Al Hamed Development & Construction Co. (Abu Dhabi)  
Joining Date : 02-08-1997 to 17/09/2005.  
Position : Project Manager

### **Projects Executed:**

- Construction of four luxury buildings – Pkg 04 – shoreline apartments at the palm Jumeirah- Dubai.
- Construction of Al Ain Mall.
- Construction of four Electrical Generating Station (Each G. Station was 5 Mega Watt) for Presidential Palace.
- Construction of [4 Nos.] of (G+M+5 Floor) Residential building in Al Khalidiya at Abu Dhabi.
- Maintenance & Refurbishment and Renovation of Al Dhafra, Al Minhad Air Base and directorate Of intelligence Buildings.
- [Maintenance & Refurbishment and Renovation of Al Mafrag Hospital and Clinic Buildings in the Central Region of Abu Dhabi.in addition of construction and finishing to additional two wards.](#)
- Construction of [Basement + G+ M+ 18 Floor] Tower in Electra Street at Abu Dhabi.
- Construction of (6) Nos. compound in different locations at the Western Area of Abu Dhabi, each compound contains of the following structures:

(Concrete ground water tank “reservoir” 1,000,000 Gallon capacity + Water Pumping Station + Valve Room + Guard House + Compound wall).

\*\*\*\*\*

7- **Company** : Al Marfa General Trading and Construction Co-(Abu Dhabi)  
Period : 04-04-1995 to 31-07-1997  
Position : Construction Manager

**Project Executed:**

- Construction of (35) villas at Beda Zayed “Western Region of Abu Dhabi.

\*\*\*\*\*

8- **Company** : Arab Contracting Co. (Osman Ahmad Osman) – (Egypt)  
Period : From 10-06-1991 to 31-03-1995  
Position : Construction Engineer

**Projects Executed:**

- Construction of electrical generating station buildings (9.2 Megawatts) with two fuel storage tanks.
- Construction of 1600 L.M. belt conveyor for charcoal with intermediate changing stations and huge concrete tunnel for accumulation of coal.
- Construction of (3) Nos. [66/11 kV outdoor substation & 11 kV switching station].

\*\*\*\*\*

9- **Company** : Morad Office for General Contracting Co – (Egypt)  
Period : 05-08-1989 – 05-06-1991  
Position : Site Engineer

**Project Executed:**

- Construction of secondary school buildings.
- Construction of (5) residential buildings of (5) stories.
- Construction of (60) Bed Central Hospital.

**Attended Professional Courses:**

- Master of Business Administration (Mini.).
- Primavera.
- Project Management Professional.
- Risk Management.