Khayyat Consulting House

WE KNOW WHAT MOVES A DECISION.

An integrated advisory team. On your side of the table.

BANKING INSIGHT. BUSINESS JUDGEMENT. EXECUTION.

COMPANY PROFILE · 2026

Amman · Jordan

khayyatconsulting.com

Khayyat Consulting House

One advisory company.
Four integrated practices.

KCH is an Amman-based advisory company with an integrated team of experienced specialists across sectors and markets, including Canada and Europe. We bring finance, investment, strategy and business development together around each client's needs.

01

Banking & Capital

Credit proposal preparation, banking relationships, debt restructuring, Islamic finance, banking units, risk and compliance.

02

Investment & Transactions

Opportunity assessment, investor matching, strategic partnerships, M&A, private equity, real estate and market entry.

03

Business Development & Institutional Advisory

Growth strategy, feasibility studies, valuation, corporate and family governance, and commercial development.

04

Institutional & Market Readiness

Strategy, bank and investor materials, brand, digital presence, communications, marketing and creative production.

Established 2024 · Amman, Jordan · khayyatconsulting.com

Access to capital begins long before a request reaches a credit committee.

Governance, credible information, financial structure and institutional readiness all influence how a business is assessed.

That same principle applies beyond banking. A company entering a new market, approaching an investor, preparing for a partnership or strengthening its institutional position must be as credible in how it presents itself as it is in the business behind the presentation.

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> **Our judgement was built inside the institutions our clients negotiate with today.**

Khayyat Consulting House

THE FOUNDER

Rami Ziad Khayyat

Founder

Rami Ziad Khayyat is a senior banking executive and advisor with more than three decades in conventional and Islamic banking, corporate credit, investment and consulting, with experience across Jordan, Saudi Arabia, the UAE and Iraq.

Before founding KCH in 2024, Rami held senior responsibilities in corporate banking and executive management, including Deputy CEO, Head of Corporate Banking and Acting CEO. His work included establishing a Corporate Banking Department from the ground up, growing its business and building long-term business relationships.

BUSINESS UNIT BUILDING

Established and developed a corporate banking department from the ground up.

ACTING CEO

Officially appointed by the Board of Directors, with full delegated responsibilities.

BOARD LEADERSHIP

Chairman, Deputy Chairman and Board Member across investment, financial, industrial and real-estate companies.

KNOWLEDGE TRANSFER

Part-time lecturer and banking trainer in credit, management and financial analysis.

EXECUTIVE EXPERIENCE.

These responsibilities relate to Rami's career before founding KCH in 2024.

Executive experience.

30+

YEARS - banking, credit and investment across conventional and Islamic institutions.

USD 1.6 BILLION+

With his team, helped grow corporate banking business from near zero to more than USD 1.6 billion, with strong asset quality.

ACTING CEO

Board-appointed executive responsibility, with full delegated responsibilities.

4 MARKETS

Professional experience across Jordan, Saudi Arabia, the UAE and Iraq.

ALIC · Jordan Chapter

Participant in founding the Jordan Chapter; Founding Leadership Ambassador.

Working with his team. Building lasting value.

Over approximately 14 years in his earlier career, Rami contributed to building and developing corporate banking operations. The significance of the USD 1.6 billion milestone lies in disciplined risk management, strong asset quality and a capable team working toward a shared objective. This experience predates KCH, founded in 2024.

These responsibilities relate to Rami's career before KCH; they are not KCH client outcomes.

Four practices.
One accountable relationship.

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Banking Relationships & Finance

01

A stronger position at the negotiating table.

KCH helps companies prepare bankable credit proposals: clearly structured files ready for bank assessment. We review the funding purpose, cash-flow projections, repayment capacity and supporting evidence.

Requirements vary by sector and case. They may include a company or project presentation, receivables ageing, financial statements and existing facilities.

KCH prepares credit proposals and supporting documents for submission to banks. Approval, terms and disbursement remain the lender's decision. KCH does not guarantee financing.

- Facility structuring & renegotiation
- Domestic & international finance
- Credit terms & cost optimisation
- Bank selection & introductions

Debt Restructuring & Rescheduling

02

A restructuring the business can actually carry.

KCH assesses the business, debt structure, cash generation and realistic repayment capacity before preparing restructuring or rescheduling proposals.

Questions and documents are agreed case by case. Cash-flow projections, receivables, debt schedules and lender correspondence are possible inputs, not a fixed checklist.

Any revised facilities or terms remain subject to the lender's assessment and decision.

- Critical & distressed debt
- NPL rescheduling
- Conventional & Islamic structures
- Recovery planning

Investment & Transactions

From opportunity to a credible, executable transaction.

KCH works with businesses seeking growth and capital, and with investors looking for viable opportunities. The role can begin with assessment, move through matching and structuring, and continue into market entry, partnership development and transaction support.

01
Investor-Opportunity Matching
Connect viable opportunities with suitable investors and strategic capital partners.

02
Opportunity Assessment
Test commercial logic, financial assumptions, feasibility, risk and the investment rationale.

03
M&A & Strategic Partnerships
Assess acquisition, merger, joint-venture and strategic partnership opportunities, and prepare the commercial case.

04
Private Equity & Real Estate
Assess selected private-equity and real-estate opportunities, counterparties and transaction structures.

05
Market & Sector Entry
Evaluate sectors, target markets, entry routes and the local relationships required to enter.

06
Growth & Investor Access
Support expansion strategy, investor positioning, introductions and regional growth.

Selected work and relationships across Jordan, Iraq, Syria, the GCC and selected opportunities in East and West Africa.

Banking Business Units

04

From first structure to operational launch.

For banks and financial institutions, KCH establishes and restructures business and finance units from the ground up.

The work can span organisational structure, target markets, policies and procedures, credit frameworks, product and service design, business development and the practical requirements needed to take a unit from concept to operation.

This is not theoretical advisory. It is informed by direct experience establishing and developing banking operations across Jordan, Saudi Arabia and the UAE.

- Greenfield establishment
- Existing-unit restructuring
- Credit policies & frameworks
- Product & service design

Sukuk & Islamic Finance

05

Islamic finance, grounded in practice.

KCH provides advisory support for the structuring and issuance of Sharia-compliant Sukuk to finance private-sector companies, together with broader Islamic financing solutions.

The practice draws on direct executive experience within Islamic banking institutions rather than theoretical exposure alone.

- Sukuk structuring
- Issuance advisory
- Sharia-compliant financing
- Islamic banking transformation

Governance, Risk & Compliance

06

Stronger institutions make stronger counterparties.

KCH provides Corporate and Family Governance services in strategic partnership with Talal Abu-Ghazaleh Global, bringing together specialist capability to design practical governance frameworks.

The objective is clarity: between shareholders, boards, executive management and other stakeholders; between authority and accountability; and between ownership and day-to-day management. Well-designed governance strengthens stakeholder confidence, bankability, credit standing and long-term continuity.

- Corporate governance
- Family business frameworks
- Risk & compliance advisory
- Board & shareholder structures
- Succession & generational transition

NUMBERS ESTABLISH THE CASE. CREDIBILITY CARRIES IT FURTHER.

A company seeking finance, investment, partnership, acquisition interest or market access is assessed on more than its financial statements.

A credit committee, investor, strategic partner or regulator begins forming an opinion before the first meeting is over. They see the numbers, but they also see the quality of the information, the governance behind it, the clarity of the proposition, the credibility of management and the way the business presents itself.

A strong business should not lose value in the way it is presented.

That is why KCH's advisory model extends beyond the transaction itself.

Build the business around the next decision.

Growth needs more than a plan.

KCH helps businesses define where growth is credible, test the economics behind it, strengthen governance around it and build the commercial structure required to move from intention to execution.

01

Business Development Strategy

Set growth priorities, develop markets, partnerships, distribution and new revenue routes.

02

Feasibility Studies

Test the commercial and financial logic before capital is committed.

03

Business & Opportunity Valuation

Support financing, ownership, investment and transaction decisions with a structured view of value.

04

Corporate Strategy

Clarify strategic direction, growth priorities, competitive position and next-phase decisions.

05

Corporate & Family Governance

Structure boards, shareholder relationships, authority, accountability, succession and continuity.

06

Marketing & Commercial Strategy

Connect positioning, communications and business-development activity to measurable commercial objectives.

The mandate can then extend into institutional & market readiness: strategy, identity, bank and investor materials, digital presence, communications, marketing and creative execution.

The business behind the numbers. The presence around it.

A business is assessed through its substance and the evidence that presents it. KCH brings both into one coordinated engagement.

KCH is an Amman-based advisory company with an integrated team of experienced specialists across sectors and markets, including Canada and Europe. We bring finance, investment, strategy and business development together around each client’s needs.

Our specialists work as an integrated team under KCH’s direction and quality review. The scope determines the expertise involved; KCH remains accountable to the client.

> **International standard. Regional judgement. One accountable partner.**

CORPORATE STRATEGY, BRAND & COMMUNICATIONS

01 Corporate & Brand Strategy

The decisions that come before any material is made: what the business is for, who it is for, what it claims, and what it can prove.

DELIVERABLES

Positioning and proposition development · Messaging architecture · Corporate narrative · Naming and renaming · Brand architecture for groups, subsidiaries and ventures · Competitive and category analysis · Value articulation for financing and investment audiences

USED WHEN

A company is entering a new market, raising capital, merging, restructuring ownership, or has outgrown the way it describes itself.

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02 Brand Identity & Design Systems

The permanent assets a company is recognised by, built as a system rather than a logo.

DELIVERABLES

Logo and mark systems with full asset packages · Bilingual Arabic and Latin typography systems · Colour systems and application rules · Brand books and governance documents · Stationery, document and presentation templates · Signage, environmental and vehicle application · Retail and showroom identity

USED WHEN

The existing identity was made once, quickly, and never built into a system capable of serving the business across markets and applications.

CORPORATE STRATEGY, BRAND & COMMUNICATIONS

03 Bank & Investor Materials

The documents that carry a company into a credit committee or an investment decision.

DELIVERABLES

Company profiles · Credit proposals · Cash-flow projections · Receivables analysis · Investor presentations · Information memoranda · Data-room and financial evidence preparation, as relevant to the case.

USED WHEN

KCH is already preparing the financing, restructuring or investment file. The same engagement then extends into the material that must carry it.

04 Digital Presence

The corporate website and everything that decides whether it is believed.

DELIVERABLES

Corporate websites, designed and built · Arabic and English as two independently composed editions with true right-to-left layout · Additional language editions · UX and UI · Information architecture · Content management and handover · Accessibility and performance · Enquiry and lead systems

USED WHEN

A company says it has a website, but the website still represents the company before its last expansion.

CORPORATE STRATEGY, BRAND & COMMUNICATIONS

05 Search & Discoverability

Being found, and being found correctly, by the people who look a company up before a meeting.

DELIVERABLES

Technical SEO and site architecture · Editorial and content SEO · Metadata and structured data · Entity and knowledge-panel presence · Multilingual and regional search · Reputation and search-result composition

USED WHEN

The domain is printed on every document, but the company barely appears when a bank, investor or partner searches for it.

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06 Corporate Communications & Executive Positioning

The person, not only the firm - for businesses where the founder's standing opens the door.

DELIVERABLES

Chairman, CEO and founder profiles · Professional-network presence and content systems · Thought leadership and published articles · Media kits and press materials · Conference and speaking material · Announcement and milestone communications

USED WHEN

A name carries real weight in the market, but its digital and professional presence does not reflect the record behind it.

CORPORATE STRATEGY, BRAND & COMMUNICATIONS

07 Marketing Strategy & Campaigns

The plan that turns presence into enquiry, and enquiry into a business opportunity.

DELIVERABLES

Market and audience strategy · Campaign architecture · Content systems and editorial planning · Channel and media planning · Sales and business-development materials · Measurement and reporting frameworks

USED WHEN

A company is spending on marketing and launching campaigns without one strategy connecting those activities to a clear commercial objective.

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08 Creative Direction & Production

The making of everything above to an international standard of craft.

DELIVERABLES

Art and creative direction · Documentary executive and corporate photography · Corporate and investment films · Product and facility photography · Motion, animation and title systems · Studio and location production · Post-production, retouching and colour

USED WHEN

The material has to look as if it came from an established institution, not from an internal folder assembled at different times.

CORPORATE STRATEGY, BRAND & COMMUNICATIONS

09 Product & Commercial Development

For industrial, manufacturing and consumer clients: the product itself, and how it reaches a buyer.

DELIVERABLES

Product and collection architecture · Design development · Packaging systems and structural packaging · CAD and technical drawing · Technical specifications and tech packs · Supplier and manufacturing liaison · Buyer, trade and retail presentations · E-commerce and marketplace presentation

USED WHEN

A manufacturer is financing new capacity or expanding distribution, but the product, packaging and presentation are weaker than the capability being invested in.

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10 Market Entry & Localisation

Taking a company into a market where nobody knows its name.

DELIVERABLES

Market-facing positioning · Localisation across Arabic, English, French and Spanish · Partner, distributor and agent materials · Launch systems and sequencing · Regional adaptation of identity and messaging · Cultural and regulatory review of communications

USED WHEN

The expansion, partnership or distribution mandate is signed and the company does not yet have the materials and messages it needs to arrive credibly.

CORPORATE STRATEGY, BRAND & COMMUNICATIONS

11 Governance & Family Business Communication

Making a governance framework legible to the family and credible to a bank.

DELIVERABLES

Family charters and constitutions as published documents · Succession and generational narratives · Family council and assembly materials · Ownership and role communication · Legacy and history documentation · Materials that explain the governance framework to financing institutions

USED WHEN

Governance work is already under way, but the framework still needs to become a document family members can understand and financing institutions can read with confidence.

A framework is not enough.
It has to be understood and used.

When governance becomes clear documentation, roles, authority and succession become legible to the family - and credible to banks, financiers and other stakeholders.

How an engagement runs.

The engagement determines the team. The client keeps one relationship.

01 **SCOPE**

KCH defines the requirement with the client and scopes the work around the problem to be solved and the outcome required.

02 **ASSEMBLE**

Experienced KCH specialists work together according to the sector, market and scope of the engagement. One coordinated team remains accountable to the client.

03 **PRODUCE**

Production runs to the agreed scope, timeline and standard. However many disciplines are involved, the result should feel as if one accountable team conceived and made it.

04 **REVIEW**

Nothing reaches the client before it has passed KCH review for strategy, content and quality. KCH remains accountable for the standard.

05 **DELIVER**

The work is delivered with the necessary source files, rights and systems - leaving the client with something it can actually use.

From understanding to execution.

We do not hand over a report and disappear. The work continues into execution.

01 UNDERSTAND

The business. The numbers. The real constraint. We begin with what is actually happening, not with a predetermined solution.

02 ASSESS

What is possible, at what cost, and in what sequence. We identify the realistic options, counterparties, requirements and risks.

03 STRUCTURE

Prepare the business case, supporting documents and proposed terms for counterparty assessment. Financing decisions remain with the lender.

04 NEGOTIATE

Directly with banks, institutions and relevant counterparties. Where the mandate requires it, KCH represents the client through the process.

05 EXECUTE

Support implementation and stabilisation within the agreed mandate. Any financing drawdown follows the lender's approval and conditions.

KCH
Khayyat Consulting House

Regional judgement. International reach.

A network built through more than three decades in banking, investment and business, extended through specialist international partnerships.

JORDAN

Our home and principal market: banks, corporations, family businesses, industrial and investment groups.

IRAQ

Rami's earlier executive work included developing banking, credit and business relationships across Iraq and Jordan.

GCC

Direct executive experience in Saudi Arabia and the UAE, supported by long-standing regional relationships.

SYRIA & THE LEVANT

Selected advisory, investment and business-development engagements across the Levant.

EAST & WEST AFRICA

Selected investment opportunities and business relationships within KCH's current scope.

CANADA & EUROPE

An integrated team with experienced specialists across sectors and markets, including Canada and Europe, brings international expertise to KCH engagements.

PROFESSIONAL EXPERIENCE

Responsibilities and professional engagement.

Selected responsibilities and contributions from Rami's professional career.

Professional experience.

BUSINESS UNIT BUILDING

Established and developed corporate banking operations.

Corporate Banking Department

Leading the department and developing its business.

BOARD EXPERIENCE

Chairman, Deputy Chairman and Board Member across several sectors.

PROFESSIONAL ENGAGEMENT

Member, Federation of Arab Businessmen
Member, Jordanian Businessmen Association
Lecturer and trainer in banking, credit and management

Speaker and participant at banking and investment conferences
Contributor on economic and financial affairs

Selected roles and contributions from Rami's career.
Articles and international engagements follow.

LinkedIn · Rami Ziad Khayyat

Explore articles and professional contributions →

Ideas, examined.
Perspectives, published.

Rami has contributed to newspapers, specialist magazines and digital publications in Jordan, the Arab region and internationally over the years. These selected articles explore finance, investment, technology and economic development.

Does Islamic finance fulfill its economic promises?

Islamic Finance news · 4 February 2026 · pp. 23–24

Examining the connection between Islamic finance, productive investment, entrepreneurship and economic value.

Islamic finance in Jordan: Reality and challenges

Islamic Finance news · 5 February 2025 · pp. 25–26

An assessment of the sector's development, access to finance for SMEs, and the potential of sukuk and digital financial services.

Legal frameworks and challenges facing fintech in Jordan

Business Community magazine · pp. 40–41

How regulation, customer protection, data privacy and financial-crime controls can support responsible fintech development.

The role of Islamic banks in stimulating investment in Jordan

Jordanian Businessmen Association magazine · December 2021 · p. 25

An examination of productive investment, long-term financing, leasing and the role of Islamic sukuk in Jordan's development.

The pandemic's effects on Islamic banks in Jordan

Islamic Finance news · 3 February 2021 · pp. 29–30

A contemporary assessment of the pandemic's impact on Islamic banking, credit, profitability and the transition to digital services.

Select an article to explore it on the KCH website.

An international conversation.

Arab Leadership Intelligence Council (ALIC)

Rami took part in founding the Jordan Chapter of the Arab Leadership Intelligence Council in Amman and was recognized as a Founding Leadership Ambassador. His contributions focused on investment, business expansion, capital readiness and regional collaboration.

Jordanian Businessmen Association

Rami is a member of the Jordanian Businessmen Association and the Federation of Arab Businessmen. His professional contributions also include industry-support committee service, academic engagement and personal recognition through The BIZZ 2017.

Conferences & public dialogue

Selected examples include the Middle East Institute in Washington, the First Arab World Congress for Creativity in Baghdad, the Jordanian–Syrian investment forum in Damascus, Impact Jordan, the Jordan Business Forum 2025 and Fintech Summit 2026 in Amman.

Cross-border business engagement

Meetings with a Chinese business delegation from Binzhou on investment and trade cooperation. KCH visits to East Africa, following official government invitations, to explore banking, investment, fintech and business development opportunities.

Selected examples from a broader record of professional participation.

Khayyat Consulting House

START WITH THE SITUATION

You do not need to have the answer first.

YOU DO NOT NEED TO HAVE THE ANSWER FIRST.

Tell us where the business stands: the financing requirement, debt pressure, expansion plan, governance issue, investment opportunity, or institutional challenge that has not yet been clearly defined.

We begin by understanding the situation and determining where meaningful value can be added, then structure the right path forward.

CONTACT THE KCH TEAM

contact@khayyatconsulting.com · +962 777 100 063

King Hussein Business Park · Amman · Jordan

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