

Dr. Masud Isa

Adjunct Professor

School of Business Administration

EDUCATION

- 2017 Doctor of Philosophy, School of Management, College of Business, RMIT, Australia.
- 1981 Master of Business Administration, Institute of Business Administration, University of Dhaka, Bangladesh.
- 1978 BA Honours in English language and literature, University of Dhaka, Bangladesh.
- 1967-74 Jhenidah Cadet College (Secondary and Higher Secondary Education), Bangladesh.

TEACHING EXPERIENCE

Central Queensland University (CQU), Melbourne Australia.

- July 2017 – June 2020: Taught the following units at the post-graduate level, School of Business and Law, Higher Education Division, Central Queensland University, Melbourne Campus.
 - Effective Business Communications.
 - Management and Business Context.
 - Innovation and Sustainable Business Development.
 - Strategic Business Management.
 - Entrepreneurship, Innovation and New Ventures.
 - Organisational Behaviour at undergraduate level.

Monash University, Melbourne Australia.

- 2011-2019: Lectures, and workshops in the in the Faculty of Business and Economics, Monash University, Melbourne, Australia.
 - Workshop on ‘Designing a Microfinance Social Business in Australia: Relevance and Challenges, hosted by the South Asia Research Network (SARN) within the Centre for Global Business (CGB) in collaboration with the Centre for Development Economics and Sustainability (CDES), Monash Business School (2019).
 - Lectures on Strategic Management, and International Business (2014-15).

- Lectures, upon invitation, at post-graduate level, on “inclusive capitalism and the role of corporates in driving sustainable development and poverty alleviation through inclusive business approach (2012).
- Guest lecturer at Master’s Programme on CSR, Inclusive Business and Sustainable Development (2011).
- Guest lecturer on “social business and corporate participation in establishing inclusive supply chain with the primary producers in creating shared value towards poverty alleviation and sustainable growth” (2011).
- Conducted two workshops on Entrepreneurship and Development under Australia Award Fellowship Programme (2011).

RMIT University, Melbourne, Australia (2015).

- Taught at the undergraduate level: Procurement Management and Global Sourcing.

Swinburne University of Technology, Melbourne, Australia (2011)

Was invited as an industry expert to deliver a lecture on “social business and corporate participation in establishing inclusive supply chain with the primary producers in creating shared value towards poverty alleviation and sustainable growth”. The lecture was organised by the Asia-Pacific Centre for Social Investment and Philanthropy in the Faculty of Business and Enterprise, Swinburne University of Technology, Melbourne, Australia.

COURSE COORDINATION

I have gained practical experience from assisting the course coordinators at Monash in managing the strategic management, and international business courses in delivering well organised, effective and relevant curricula that align teaching, learning, and assessment approaches within a strong pedagogical framework. Some of the specific responsibilities that I performed are summarised below:

- Assisted the course coordinators to align the courses with the School’s goals.
- Was a member of the team reviewing the course contents and the inclusion of any new course materials to further refine the course contents.
- Determine the learning and teaching outcomes of the course.
- Assisted in the evaluation of the teaching associates to be deployed to ensure optimum learning outcomes for students.
- Attended to the problems related to course implementation and any issues concerning students’ inconvenience and difficulties during the course.
- Assisted the course coordinators in counselling poor performing students, attending to special needs for non-English speaking students and those having any form of disabilities in performing in normal conditions designed for students in general.

- Plan, monitor and solve problems for course-related matters as advised from time-to time by the course coordinators.
- Assisted the course coordinators in marking exam papers and attending to plagiarism and various disciplinary issues. I am confident; this experience is valuable in any course coordination role mandated in the advertised position.

PUBLICATIONS

- Q. Alam, M. Isa, J. Teicher (2020). Social Business and Inclusive Growth: Towards a Sustainable Future, British Academy of Management.
- Isa, Masud and Alam, Quamrul (2016) Social Business and Sustainable Development. In Alam Q. Chowdhury M.(eds) Global Repositioning - Sustainability and Value Creation, Melbourne, Tilde University Press, 238-249.
- Isa, Masud and Alam. Quamrul (2011) Microfinance as a new paradigm of Social Business, In Alam, Q, Majumdar, N (eds) Cases in Business and Management. Melbourne, Tilde University Press, 193-201.
- Isa, Masud (1994) Designing an Effective Financial System for the Poor - The Grameen Bank Experience. Asian Productivity Organization, Tokyo: Japan.
- Isa, Masud (1992) The Credit and Savings - the Grameen Bank's Experience: In Mobilization of Rural Savings in Asia and the Pacific. The Asian Productivity Organization, Tokyo, Japan, 65-84.

PROJECTS AND INDUSTRY REPORTS

From	To	Nature of Works	Financed by
April 2018	Nov 2018	I was the project-lead of a Feasibility and Business Plan Study to assess the viability of microfinance social business for the low-income Australians. The project team consists of a microfinance expert from the USA, one social scientist from Australia, Group CEO of Grameen Australia, CEO of Grameen Australia, and Director of Projects of Grameen Australia.	Grameen Australia, Bendigo Community Bank and a host of corporate donors
August	2014	Designed a project named Monash-Yunus Social Business Partnership (MYSBP) for Monash University. The proposal was to set up a Centre within Monash University as an overarching framework to foster a range of activities to extend the implementation and knowledge associated with social business and the eradication of poverty. The organisation was envisaged to have partnerships with the world-renowned Yunus Centre in Bangladesh, global social business networks, Grameen Foundation Australia and also collaboration with Australian corporates, philanthropic organisations, research centres, government, non-government organisations and think-tanks to deliver sustainable economic, environmental and social outcomes.	Research grant from Monash University
December	2012	Designed an inclusive business project currently being implemented as Golden Mountain Potato Company in Shan Province, Myanmar. The project was envisaged to support the PepsiCo in its potato procurement from poor farmers in the province as part of linking local farmers to the economic value chain.	The project was subsequently financed by PepsiCo
October	2012	Designed an Inclusive Business Enterprise (IBE) for eggs production by the out-growers with buyback arrangements. This document examines in both qualitative and quantitative terms the viability and impact of the proposed Inclusive Business aimed at creating sustainable income opportunities for the communities	The project was financed by a consortium of donors consisting of, i.e., Oil Search Ltd, Exxon Mobil, Goodman Fielder, and

From	To	Nature of Works	Financed by
		around the Project Impact Areas (PIA) of PNG LNG plant near Port Moresby in the Central Province of Papua New Guinea.	Agility Logistics
August	2012	Designed an inclusive business enterprise around piggery in PNG proposing to utilize root crops for pig feed, out-growers to breed pigs, and a commercial partnership to supply pork-meat to local markets. Oil Search Ltd, the resource company, financed the initial undertaking of this community-owned inclusive business enterprise.	Financed by Oil Search Ltd., and a number of Landowner companies in Papua New Guinea (PNG)
November	2009	Designed a water pouch inclusive design project for the income-poor population in Vietnam. The project was envisaged to supply clean drinking water at low cost whilst generating income for micro-entrepreneurs. The pilot project was proposed to be initiated in Ho Chi Minh City, and later extended to The Mekong Delta comprises 12 provinces: Long An, Vinh Long, Ben Tre, An Giang, Dong Thap, Tien Giang, Kien Giang, Ca Mau, Soc Trang, Bac Lieu, Can Tho and Tra Vinh.	Was an internal document; self-financed by Business for Development
October	2009	Prepared a Business Plan based on a Feasibility Study aimed at creating sustainable income opportunities for the people of Southern Highlands Province in PNG. The work was the result of an Inception Mission Team during Aug-Sept 2009 in Papua New Guinea (PNG) to set up a Social Business Enterprise in the Southern Highlands Province in PNG.	Financed by a consortium of donors consisting of Oil Search Ltd, Goodman Fielder, and Agility Logistics
October	2000	Appraisal of the expansion of microfinance organization with the name Capital Aid for Employment of the Poor (CEP) in Vietnam for AusAID (now DFAT), Canberra, Australia.	Financed by DFAT
May	2000	Appraisal of the AusAID (now DFAT) financing for scaling up of micro-finance operations of CEP, Vietnam for AusAID (now DFAT), Canberra, Australia.	Financed by DFAT

From	To	Nature of Works	Financed by
December	1998	Prepared a comprehensive Feasibility Report and Business Plan Document of micro-finance operations among poor Iranians and Afghan refugees in Iran.	Financed by the United Nations High Commissioner for Refugees (UNHCR).
July	1996	Prepared a comprehensive Feasibility Report and Business Plan Document of micro-finance operation in Afghanistan.	Financed by the United Nations High Commissioner for Refugees (UNHCR).
July	1996	Reappraisal and refinements of two microfinance operations in Majar – I – Sharif, Afghanistan and Quetta in Pakistan for UNHCR.	Financed by the United Nations High Commissioner for Refugees (UNHCR).
October	1993	Feasibility Report for Grameen Bank's Phase IV (1994-1997) expansion programme.	Financed by OECD, Japan
August	1988	Feasibility Report for Grameen Bank's Phase III (1989-1992) expansion programme.	The project was financed by IFAD, NORAD, SIDA, CIDA, GTZ, KfW and Ford Foundation.

PAPERS PRESENTED IN SEMINARS AND WORKSHOPS

- Isa, Masud (2017) Microfinance Social Business in Australia: Constraints and Opportunities. Social Business and Sustainable Development: Perspective from Australia and Bangladesh. Social Purpose Business and Global Markets Research Group. Monash University. Melbourne, Australia.
- Isa, Masud (2015) Social Business and Inclusive Growth: Doing Business to Solve Social Problems. Monash Business School, Monash University. Melbourne, Australia.
- Isa, Masud (1998) Financial Planning, Monitoring and Evaluation of a Grameen Bank Branch. Grameen Management Workshop on Financial Management. Dhaka, Bangladesh.
- Isa, Masud (1997) Financing for Development: Grameen Bank's Experience. International Workshop of Entrepreneurs of Diversified Jute Products. International Jute Organization (IJO). Dhaka, Bangladesh.
- Isa, Masud (1997) The Viability of Grameen Bank: The Definition and Strategy. The Grameen Management Workshop, Dhaka, Bangladesh.
- Isa, Masud (1995) Monitoring and Evaluation for Branch Level Operations. Grameen Management Workshop on Branch Viability. Dhaka, Bangladesh.
- Isa, Masud (1995) Modeling Field Works Expansion – the Key Factors. The GP/GTC/CASHPOR Management Development Workshop on Scaling up Outreach to Branch Viability. Dhaka, Bangladesh.
- Isa, Masud (1992) Management of Revolving Fund in Grameen Bank - Some Thoughts. The Workshop on UNICEF assisted Integrated Development of Rural Women and Children through Co-operatives. Dhaka, Bangladesh.

WORKSHOPS AND SYMPOSIA

- **Speaker:** The National Business Leaders Forum in Australian Parliament, Canberra, Australia, on Sustainable Development on May 28, 2009.
- **Resource Speaker:** Workshop on 'microfinance, its conceptual contexts, ramifications, potential and concerns' organised by Asia Pacific Journalism Centre, Melbourne, Australia on October 07, 2008. The event was participated by senior journalists from Indonesia and the Pacific region.
- **Resource Speaker:** Financing for Development: International Course for Finance Officers of Bata Shoe Companies of Asia Pacific Regions held in Dhaka, Bangladesh (September, 1998).
- **Resource Speaker:** Grameen Management Workshop on branch and institutional viability in Dhaka, Bangladesh. The participants were the Grameen approach replicators in Asia and Africa (July, 1997).

- **Panellist:** Management Information System for Efficient Management and Use of Financial Model in Organizational Planning for micro –finance organization in Microfinance Summit in Washington DC, USA (February, 1997).
- **Keynote Speaker:** Management Information System and Planning for microfinance organization in Hyderabad, India (November, 1997).
- **Panel Member and Speaker:** International Symposium on ‘Aid to Asian LLDCs in Tokyo, Japan, organised by Ministry of Foreign Affairs in Japan and The Foundation for Advanced Studies on International Development (February, 1995).
- **Resource Speaker:** International Convention on Finance for Peace held in Venice, Italy (October, 1994).
- **Resource Speaker:** International Conference of Anthroposophically oriented Bankers in Kassel, Germany (February, 1993).
- **Resource Speaker:** International Conference on Productivity Improvement in the Informal Sectors in New Delhi and Jaipur, India (August, 1993).
- **Resource Speaker:** International Financial Modeling Workshop in Dhaka, Bangladesh (June, 1992).
- **Resource Speaker:** International Symposium on Mobilization of Rural Savings held in Tokyo, Japan (December, 1990).
- **Resource Speaker:** International Workshop on Community Action Planning held in Colombo, Sri Lanka (August, 1990).

SEMINARS AND MEETINGS ON INFORMATION TECHNOLOGY AND RELATED FIELDS AT INTERNATIONAL LEVEL

- **Speaker:** On ICT for development with a focus on poverty alleviation. Organised by CISA (Community Information Strategies Australia) in Brisbane during May 19 -20, 2008
- **Panellist:** First Global Leaders Forum 2008: Stimulating Investment and Business Expansion, held in Pattaya, Thailand, organised by the International Telecommunication Union (ITU), Geneva, Switzerland (March, 2008).
- **Keynote Speaker:** Impact of Telecom Deregulation on the national economy. Organised by Weekly Financial Mirror, at Dhaka on November 19, 2002.
- **Speaker:** Policy Dialogue on Digital Inclusions: Impact and Challenges of the Networked Economy for Developing Countries, held in Berlin, Germany, organised by German Federal Government and the Development Policy Forum of the German Foundation for International Development (January, 2002).
- **Moderator:** Exploiting the Digital Opportunities for Poverty Reduction, held in Paris, France, organised by OECD/UN/UNDP/World Bank (March, 2001).

- **Keynote Speaker:** On the Use of Information Technology for Poverty Alleviation: Gala Dinner of the Future Leaders Forum, held in Davos, Switzerland (November, 2000).
- **Speaker:** Policy Dialogue in the Power of Ideas - Building of Tomorrow's Knowledge Economics, held at Hanover, Germany (September, 2000).
- **Speaker:** Global Dialogue on Information and Communication Technologies, held in Hanover, Germany (August, 2000).
- **Resource Person:** Asian Regional Workshop on Management Information, held in Colombo, Sri Lanka (December, 1992).

SUMMARY OF EXPERTISE

- Management of marketing and industrial ventures
- Designing programmes and strategies to address needs of the income-poor and disadvantaged communities in context to poverty reduction efforts
- Information and Communication Technology (ICT) for poverty alleviation strategies
- Management of organisations with the focus on poverty eradication and sustainable development.
- Design and management of microfinance operations
- Management Information System (MIS), Planning and Budgeting in microfinance organisations
- Strategy for Information and Communication Technology (ICT) for the poor and marginalised communities as part of maximising corporate returns, poverty alleviation and development outcomes
- Designing social and inclusive business enterprises

AWARDS

- **Businessman of the Year Award:** Awarded by Weekly Financial Mirror, a newspaper on business, finance and information technology in Bangladesh for contribution in the areas of telecommunication for the rural poor (2002).
- **Nipa Gold Medal:** Awarded by a local NGO in Bangladesh for business initiative in fabric manufacturing and garments with the local handloom woven fabrics (2001).
- **Shadinata Padak (Independence Award):** Awarded by the Swadin Bangla Betar Kendra Artists Forum (Independent Bengal Radio Artists Forum) in Bangladesh for contribution in telecom sector, especially for the rural poor (2001).
- **Businessman of the Year Award:** Awarded by Orthokonthono, a weekly financial magazine on Finance and Banking in Bangladesh for contribution to socially beneficial business initiatives for the rural poor (2001).

MEMBER OF THE BOARD OF DIRECTORS OF THE FOLLOWING COMPANIES IN AUSTRALIA, and THE PHILIPPINES (Since 2014)

- Grameen Foundation Australia; Sydney-based international developmental organisation operating in Asia-Pacific region. Grameen Foundation helps the world's poorest to escape poverty through the provision of financial services, knowledge and unique income-generating opportunities.
- Grameen Australia Philippines (During 2014 -2018); Manila, the Philippines-based microfinance social business.

COUNTRIES WORKED

Australia, Afghanistan, Bangladesh, Iran, Papua New Guinea, The Philippines, Vietnam, Fiji.

MEMBER OF COMPANY BOARD OF DIRECTORS IN BANGLADESH (1996 - 2004)

- Grameen Krishi Foundation: A company engaged in agro-processing and agro-based activities.
- Grameen Udyog: Handloom woven fabric manufacturing and exporting company in Bangladesh.
- Grameen Telecom: ICT for the poor, the largest mobile phone operator under the brand name of village phone in Bangladesh and the founding partner with 38% share of Grameenphone Ltd - the largest cellular mobile phone operator in Bangladesh.
- Grameen Communications: Internet Service Provider, and ICT based activities for micro-finance operations.
- Grameen Shikha: Imparts formal and non-formal education to the rural poor in Bangladesh.
- Grameen Capital Management Limited: A company engaged in the business in shares, stocks, bonds, debentures, merchant banking, warrants, options, derivatives and different securities and certificates including loan securitisation, etc.
- Grameen Knitwear Limited: A 100% export oriented composite knitwear factory in Bangladesh.
- Grameen Kalyan: Venture capital financing arm of Grameen Group financing in the areas of health, telecommunication, industrial and business ventures for the benefit of the poor, etc.
- Grameenphone Ltd: The largest joint-venture GSM cellular mobile operator in Bangladesh. Telenor of Norway holds 62% share of the company including its management and operation.

PROFESSIONAL CAREER SUMMARY

From	To	Company	Position	Achievements
May 2009	Dec 2012	The Business for Development (B4D), an Australia- based organisation that encourages and facilitates core business activities which contribute to the Sustainable Development Goals	Director of Projects	<ul style="list-style-type: none"> • Designed the conceptual framework for the company's strategic engagement in pro-poor development projects. • Conducted feasibility and designed inclusive business projects. • Organised project funding. • Recruited short-term consultants. • Supervised consultants work.
Jan 2008	May 2009	The Foundation for Development Cooperation (FDC), Brisbane, Australia	Senior Private Sector Development Specialist and Special Consultant	<ul style="list-style-type: none"> • Provided technical advice to regional microfinance organisations (MFO) within FDCs network. • Fostered increased cooperation among MFOs in the region. • Organised workshops and technical sessions for skills and knowledge dissemination.
Jun 2004	Dec 2007	WeavingBird Ltd, a company specialising in turnkey fiber optic projects for major mobile phone operators in the Bangladesh	Chairman and Chief Executive Officer	<ul style="list-style-type: none"> • This is a purely commercial enterprise. Managed a workforce of about 100 professionals comprising of engineers, technicians, and management professionals. • Increased the annual revenue of the company from BDT10 million to BDT400 million within 3 years (AUD 1= BDT60 approx.).
Mar 1999	Mar 2004	Grameen Telecom, the operator of village phone	Managing Director and Chief Executive	<ul style="list-style-type: none"> • Was one of the key executives from Grameen Group to conceptualise and operationalise this social business

From	To	Company	Position	Achievements
		and the co-founder and shareholder of Grameenphone, the largest GSM cellular mobile phone operator in Bangladesh with more than 50 million subscribers	Officer	<p>company.</p> <ul style="list-style-type: none"> • Organised external finance to buy shareholding of Grameenphone Ltd. • Managed the village phone (VP) operations. Increased the VP subscribers to about 700,000 within a period of three and half years. • Recruited and trained officers and staff. During my time the total number of staff stood at about 500. • Set up nationwide unit offices, sales and service centers. • Made the company profitable within 2 years from the date of its commencement. Grameen Telecom is now one of the most profitable companies among the Grameen Group. Its total profit as at the end of 2016 stood at USD 260 million, most of which was invested in Grameen Telecom Trust, the premier not-for-profit company to establish social businesses by encouraging entrepreneurship leading to self-employment among unemployed youths in Bangladesh.
1997	2004	Grameen Knitwear Limited, a 100% export oriented composite knitwear company in Bangladesh	Managing Director and Chief Executive Officer	<ul style="list-style-type: none"> • Organised the company from the project stage to its full-fledged commercial phase as a profitable enterprise. • Equipped the factory with state-of-the-art machinery and equipment. • This company employs about 2000 men and women

From	To	Company	Position	Achievements
				and is now one of the profit-making social business enterprises of Grameen Group in Bangladesh.
1996	2000	Grameen Shamogree, a fabric and garments manufacturing company of Grameen Group in Bangladesh	Managing Director and Chief Executive Officer	<ul style="list-style-type: none"> • I was the first Managing Director of this company, a local fabric and garments manufacturing organisation of Grameen Group. • The company was set up from the scratch into a full-fledged profitable business enterprise. • It employs mostly women in manufacturing garments sold through a network of sales outlets within Dhaka and adjacent districts.
1996	1998	Grameen Kalyan, a venture capital financing company, and the operator of multi-million-dollar health project of Grameen Group in Bangladesh	Managing Director and Chief Executive Officer	<ul style="list-style-type: none"> • I was involved in its establishment and operation from the day one as its Managing Director. • It is the first venture capital company of Grameen Group. • Initial capitalisation came from a fund called Social Advancement Fund (SAF) created with 2% interest mark up on grants received from donors received during Grameen Bank's (GB) third expansion phase (1989-1992). • Set up rural health centers which were subsequently brought under a separate legal and financial entity (as social business) with the name Grameen Healthcare Services Ltd.
1985	1996	Grameen Bank (GB), the	Chief of Monitoring,	<ul style="list-style-type: none"> • As the chief of Monitoring and Evaluation Department of Grameen Bank, I oversaw the automation and on-

From	To	Company	Position	Achievements
		microfinance organisation the winner of Nobel Peace Award Bangladesh	and Evaluation Department	<p>line monitoring system of the organisation, improving efficiency, transparency, and substantial cost reduction of the GB's operation.</p> <ul style="list-style-type: none"> • Was also the head of the Bank's Budget and Planning Section that prepared and followed up its annual, medium term and long-term plans. • Prepared the Bank's expansion plans financed by grants and borrowings from international donors. • Was one of the members of a three-member donor liaison and negotiating committee of GB for procuring fund to finance its expansion programme. • Was responsible for impact and utilisation reporting to external donors.
1983	1985	Bangladesh Krishi Bank, the government owned premier agriculture development bank in Bangladesh	Chief Manager	<ul style="list-style-type: none"> • Was in-charge of the Bank's fund management section supervised by the Deputy General Manager, Accounts and Finance. • Operated in the money market to organise funds to feed the bank's branches and invested surplus funds in the money market.

REFEREES

- Professor Quamrul Alam, School of Business and Law, Central Queensland University, 120 Spencer Street, Melbourne CBD, VIC 3000. Phones: Mobile: +61 434 437 117; Work: +61(03) 9616 0676; Email: q.alam@cqu.edu.au
- Professor Kosmas Smyrniotis, School of Management, College of Business, RMIT University, 445 Swanston Street, Melbourne CBD, VIC 3000. Phones: Mobile: +61 406 620 359; Work: +61 (03) 9925 1633; Email: kosmas.smyrniotis@rmit.edu.au



(Dr Masud Isa)
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