



# ZAHRA AHMED RUSTAM

## Personal Details:

**Full Name:** Zahra Ahmed Rustam  
**Date of Birth** 8<sup>th</sup> March 1970  
**Marital Status:** Single  
**Languages:** Fluent in English and Arabic.

**Contact numbers: Mob.39943399, 39888042 office. 17787213**  
**E-Mail: zarustam@gmail.com**

## Objective:

Taking up a challenging position in a professional organization that allows me to utilize my knowledge and experience in achieving goals.

## Interpersonal skills:

I am pprofessionals within the workplace, able to deal with conflicts, and solve it in the team work in various levels, management to management, staff to management and management to staff.

## Communication skills:

I am professional in writing, speaking, listening and interviewing, and best to be explained as (ice breaker), either in the business meeting or during Professional presentations

## Summary of Experience

I am self determined Bahraini with more than 15 years experience in the field of Credits & Financing.

I started my career with Bahrain Credit in 1993, as **Accountant Clark**, and was responsible of reviewing the funding deals and analyzing the customer's financial position prior to payments. After two years, I had been promoted to **Senior Accountant**.

As one of the founders of the Credit Control Department in 1997, I have been selected to hold position of **Credit Control Supervisor** due to my inventiveness & high performance.

Following my graduation on 2002 from University of Bahrain with B.Sc. Degree in Economics and Finance, I have been promoted to **Assistant Manager** of the Credit Control Department. And I was responsible of the Special Accounts as well as the financial Analysis.

Since 2006, I am the **Credit Control Manager** in Bahrain Credit. I am responsible of the credit control Policies & Procedures, Coordinating with lawyers and handling the Collection of the NPL Accounts & managing the Archive department. And I am the product manager of the student loan product.

## **Summary of Education**

In addition to B.Sc., I am holding a Diploma Degree in Finance & Commercial Studies from BIBF & Bahrain University.

## **Employment**

From Nov 2013	<b>As chartered accountant registered in Ministry of Justice and Islamic Affairs.</b>
Sep 93-Present	<b>Bahrain Credit</b> <b>Main Responsibilities:</b>
from 2011	<b>As Branch Manager:</b> Managing the branch, responsible for achieving the Branch financing Target. Handling the customer complaints and customer services. Sales Representative.
On 2006	<b>As Legal / Credit Control Manager,</b> I am responsible of the Credit Control Policies & Procedures, Following up with the Mortgage department, coordinating with company lawyers and handling the collection of the NPL Accounts. Involve on the funding policies of Bahrain Credit. I am also managing the legal department. And controlling the sales commission payment. Additional to that, I am in charge of the Special loans (above BD200K), credit consultant, collection & follow-up and financial Analysis. I am the product manger for student loan. Approving the credit card application Also, I am managing the annual appraisals of the employees. I am a member of the Consumer Finance Core Team who's responsible for changing of the core system and develop the work process. Also member of legal and write off committee.  <b>Producing the followings Monthly reports:</b> <ul style="list-style-type: none"><li>• Credit Control report</li><li>• Write off report</li><li>• Legal report</li><li>• Non performing loans report &amp; identify the causes of customer's default.</li></ul>

- Collection report
- Mortgage report
- Follow up with Lawyers

<b>On 2002</b>	After my Graduation, I've been promoted to <b>Assistant Manager</b> , I was handling the special accounts and responsible of the financial analysis.
<b>On 1997</b>	As the Credit Control Department established in 1997, I was assigned As <b>Credit Control Supervisor</b> . I was responsible for credit control Policies, reviewing deals prior to payment and in charge of the Archive department. And I assigned as accounts manager.
<b>On 1995</b>	Two years after Joining the company, I been promoted to <b>Senior Accountant</b> . I was in charge of reviewing the Insurance policies, Analyzing the financial deals and involved in establishing the Credit Control Department
<b>On 1993</b>	I started my career in Bahrain Credit as <b>Accountant Clerk</b> ; I handled the responsibility of reviewing all the funding deals and customers records.

## **Education**

<b>2002</b>	<b>B.Sc. in Banking &amp; Finance</b> University of Bahrain
<b>1997</b>	<b>Diploma in Banking Studies</b> Bahrain Institute of Banking & Finance (BIBF)
<b>Jan 93</b>	<b>Modular Program in Computer Technology</b> Attended & successfully completed IT program at University of Bahrain.
<b>1990</b>	<b>Diploma in Commercial Studies</b> University of Bahrain

## **Professional Training**

<b>Dec 14</b>	<b>Commercial Arbitration Program from GCC Commercial Arbitration Center</b>
<b>Mar 10</b>	<b>Risk Management Forum for Financial Services 2010</b>
<b>Nov 10</b>	<b>Risk Middle East</b>
<b>Jan 09</b>	<b>Managing Productivity, Quality &amp; Processes within Banks &amp; Insurance Co</b> Attended & successfully completed management course at BIBF.

<b>May 07</b>	<b>Conflict Management</b> Attended & successfully completed management course at BIBF.
<b>Dec 06</b>	<b>Quality Communication for Managers</b> Attended & successfully completed management course at BIBF.
<b>Jan 06</b>	<b>Internal Auditing Techniques</b> Attended & successfully completed an Advance Auditing Course at Talal Abu Ghazala Auditing Firm.
<b>Nov 05</b>	<b>Coaching for Success Course</b> Attended & successfully completed management course at BIBF.
<b>Sep 05</b>	<b>Building high Performance Team</b> Attended & successfully completed management course at BIBF.
<b>Mar 05</b>	<b>Managing Changes</b> Attended & successfully completed management course at BIBF.
<b>Dec 04</b>	<b>The Power of Self-Confidence</b> Attended & successfully completed seminar at Canadian Training Center.
<b>Mar 04</b>	<b>Advanced Financial Statement Analysis</b> Attended & successfully completed finance course at IRR – Dubai
<b>Sep 02</b>	<b>PowerPoint Charts &amp; Graphics</b> Attended & successfully completed IT course at BIBF.
<b>Jun 02</b>	<b>Leadership Skills</b> Attended & successfully completed Management course at BIBF.
<b>Apr 02</b>	<b>Excel for Financial Applications</b> Attended & successfully completed IT course at BIBF.
<b>Nov 01</b>	<b>Evaluating Company Performance</b> Attended & successfully completed Management course at BIBF.
<b>Aug 01</b>	<b>Time Management</b> Attended & successfully completed Management course at BIBF.
<b>Dec 2000</b>	<b>Internet Workshop</b> Attended & successfully completed IT course at BIBF.
<b>Sep 00</b>	<b>“Everything’s you need to know about supervision”</b> Attended & successfully completed Management course at BIBF.
<b>Jun 00</b>	<b>Business Mathematics</b> Attended & successfully completed Finance course at BIBF.
<b>May 00</b>	<b>Managing People Problems</b>

	Attended & successfully completed Management course at BIBF.
<b>Feb 00</b>	<b>Loan Management Techniques</b> Attended & successfully completed Management course at BIBF.
<b>Oct 99</b>	<b>Personal Lending</b> Attended & successfully completed Finance course at BIBF.
<b>May 99</b>	<b>Financial Statements Analysis</b> Attended & successfully completed Finance course at BIBF.
<b>Feb 99</b>	<b>Leading to Small Business</b> Attended & successfully completed Management course at BIBF.
<b>May 98</b>	<b>Loan Documentation</b> Attended & successfully completed Finance course at BIBF.
<b>Apr 98</b>	<b>Practical Aspects of Problems Credits</b> Attended & successfully completed Finance course at BIBF.
<b>Sep 97</b>	<b>BIBF Credit Program</b> Attended & successfully completed Finance course at BIBF.
<b>Feb 97</b>	<b>Advance Monetary program</b> Attended & successfully completed Finance course at BIBF.
<b>Jan 97</b>	<b>Advance Accounting</b> Attended & successfully completed Finance course at BIBF.
<b>Sep 96</b>	<b>Intermediate Principle of Law (2)</b> Attended & successfully completed Law course at BIBF.
<b>Mar 96</b>	<b>Intermediate Principle of Law (1)</b> Attended & successfully completed Law course at BIBF.
<b>Feb 96</b>	<b>Intermediate Accounting</b> Attended & successfully completed Finance course at BIBF.
<b>Sep 95</b>	<b>Intermediate Business English</b> Attended & successfully completed Economics course at BIBF.
<b>Mar 95</b>	<b>Intermediate Economics</b> Attended & successfully completed Business English course at BIBF.
<b>Mar 95</b>	<b>Basic Accounting</b> Attended & successfully completed Finance course at BIBF.
<b>Jan 90</b>	<b>PC Application Programming</b> Attended & successfully completed Programming course at MCG.