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CORE COMPETENCIES

<i>Leadership skills</i>	<i>Credit management</i>
<i>Time management</i>	<i>Risk management</i>
<i>Financial management</i>	<i>Feasibility studies</i>
<i>Financial controlling</i>	<i>Corporate budgeting</i>
<i>External and internal audit</i>	<i>Performance Management (KPI's)</i>
<i>Fraud detection and prevention</i>	<i>Performing research</i>
<i>Fraud investigating and reporting</i>	<i>Investment decision making</i>
<i>Forensic accounting reports</i>	<i>ERP implementation.</i>
<i>Analyzing financial statements</i>	<i>Strategic thinking</i>
<i>Working capital management</i>	<i>Negotiation skills</i>
<i>Corporate financing</i>	<i>Work under severe stress</i>

PROFESSIONAL EXPERIENCE & ACCOMPLISHMENTS

Reliance Consultation DMCC Dubai – UAE

2012-Now

General Manager - GM

Assignment Review: The GM is the main responsible for managing all the auditing/ accounting/ financial consulting/ financing consulting/ business consulting services in the company.

Main Duties & Responsibilities:

- Managing the external audit work and procedures in accordance with International Audit Standards and International Financial Reporting Standards.
- Managing all the fraud detection and prevention work in accordance with the applicable standards and laws.
- Managing the accounting and bookkeeping services and the related work (financial reports, financial analysis, financial proceduresetc).
- Financial diagnosis, fraud reports services and other consultancy reports.
- Managing the specific legal audit services related to the company life cycle (constitutions, minutes of meetings, review of capital increases, restructuring, dissolutions and liquidations ...etc).
- Managing the business consultation services of the company (feasibility studies, corporate finance, financial analysis, strategic analysis and planning, costing, budgeting, credit management and control, drafting policies and procedures, ERP solutions implementation ...etc).
- Company's valuation reports.
- Planning interventions, management of teams involved, supervision, training and coaching employees, recruiting new employees ...etc).
- Corporate budgeting, formulating the clients' company's strategies and business plan.
- Identifying the company's and departments' objectives.
- Overseeing performance of the company and departments to ensure achievements of targets.
- Relationship management with both local and international clients.

Oryx Global Limited (JLT Branch) Dubai – UAE

2009-2012

Chief Financial Officer- CFO

Assignment Review: The CFO is reporting to the Chief Executive Officer (CEO) and is the main responsible for managing all the financial/ Financing activities in the company and providing reports and information to the CEO.

Main Duties & Responsibilities:

- Corporate budgeting, formulating the company's strategies and business plan.
- Identifying the company's and departments' objectives.
- Overseeing performance of the company and departments to ensure achievements of targets.
- Managing the relationship with the external auditors and all needed audit work and requirements.
- Relationship management with both local and international customers for building a loyal customer base.
- Monitoring the procedures and systems followed in sales, operation and financial departments to ensure compliance with the quality norms and standards of the company.
- Inter-departmental coordination with sales, operation, financial, admin and IT departments to ensure smooth functioning of all company's activities and processes.
- Managing the financing channels of the company with banks.
- Managing the financial reports, management reports and audit reports.
- Cash flow management.
- Managing negotiations with banks, suppliers, clients and vendors.
- Reviewing of outstanding policies and procedures to enhance the internal control system.

Obegi Chemicals LLC Dubai – UAE

2007- 2009

Financial Director

Assignment Review: The Financial Director (FD) is reporting to the Regional Manager and is the main responsible for supporting management decisions by providing data relating to the financial activity of the company (group). Moreover, FD is responsible for Controlling over the company financial data, and project financial/ budgetary tracking, analysis, and reporting.
FD's main responsibilities include managing all the cash transactions and the cash flow of the company in addition to managing all banks' transactions and credit lines with both banks and suppliers.

Main Duties & Responsibilities:

- Identifying finance & credit department's objectives.
- Managing the financing channels of the company with banks.
- Managing financing activities for the company.
- Corporate budgeting.
- Cash flow management.
- Receivables portfolio management.
- Controlling over operating costs.
- Reviewing audited reports.
- Design an early alert system to specify any variances.
- Reviewing of outstanding policies and procedures to enhance the financial control system.
- Managing the credit insurance policies of the company.
- Managing the financial relationship with the main and top customers.
- Participating in all the company's events related to clients, suppliers and products.
- Managing and negotiating the credit lines with the company's suppliers and establishing the same in case of new suppliers .
- Any other tasks that might be required by management. Improving and\or creating a financial analysis system through which the monthly performance of the company can be traced and managed.

Finance & Credit Manager

2006-2007

Assignment Review: The Finance and Credit Manager (FCM) is reporting to the Regional Manager and is the main responsible for supporting management decisions by providing data relating to the financial activity of the company (group) and by providing credit analysis support. Moreover, FCM is responsible for Controlling over the company financial data, and project financial/ budgetary tracking, analysis, and reporting.

FCM's main responsibilities include managing all the cash transactions and the cash flow of the company in addition to managing all banks' transactions and credit lines with both banks and suppliers. FCM is also responsible for managing all credit transactions and credit decisions given to clients.

Main Duties & Responsibilities:

- Identifying finance and credit department's objectives.
- Credit controlling and management.
- Establishing financing channels for the company with banks.
- Managing financing activities for the company.
- Corporate budgeting.
- Cash flow management.
- Receivables portfolio management.
- Controlling over operating costs.
- Financial analysis for the company.
- Managing and analyzing customers' credit files.
- Reviewing audited reports.
- Improving and implementing a credit scoring system used in identifying the credit terms and limits for the company's customers (Existing and Potential)
- Improving a financial analysis system through which the monthly performance of the company (and business units) can be traced and managed.
- Preparing management reports including variance analysis, and its causes, on a regular basis and upon request.
- Reviewing of outstanding policies and procedures to enhance the financial control system.
- Managing the credit insurance policies of the company.
- Participating in all the company's events related to clients, suppliers and products.
- Managing and negotiating the credit lines with the company's suppliers and establishing the same in case of new suppliers .
- Improving and creating a financial analysis system through which the monthly performance of the company can be traced and managed.

Financial Controller

2004-2006

Assignment Review: To support management decisions by providing data relating to the financial activity of the company and by providing credit analysis support.

Main Duties & Responsibilities:

- Improving and implementing a Credit Scoring System used in identifying the credit terms and limits for the company's customers (Existing and Potential).
- Improving and creating a financial analysis system through which the monthly performance of the company can be traced and managed.
- Improving and implementing a credit insurance policy with the biggest and main credit insurance companies (Atradius, Coface, Euler-Hermes & Ducroire) in the world in order to minimize the credit risk of the customers' portfolio.
- Implementing the SWOT analysis to identify strengths, weaknesses, opportunities, and threats.
- Establish local financing channels with local banks in order to obtain the required facilities on an acceptable terms and conditions.
- Prepare managerial reports including variance analysis, and its causes, on a regular basis and upon request.
- Examine the budgeting process used in the company and suggest many enhancements.

- Design an early alert system to specify any variances in comparison with the historical performance and with the budget.
- Review of outstanding Policies and Procedures to enhance the financial control system.
- Evaluate the existing cash flow management tools.
- Any other tasks that might be required by management.

Arab Bank, General Management, Amman- Jordan**Credit Facilities Department, Jordan & Palestine Branches** 2002-2004

Major Assignments:

Financial Analyst

- Evaluating projects and preparing an exclusive report including the expected income statement and the cash flow statement for the project and assessing the credit size and risks involved, this job includes the following duties:
- Feasibility studies & Project Financing proposals.
- Contractor Financing.
- Financial analysis of clients' financial statements & models, highlighting strengths and weaknesses, and identifying risk.
- Participate in the final decision making process.

Financial Controller

- Preparing and follow up the Business Plan and Budget for Arab Bank/ Jordan Region.
- Evaluating the budgeting process undertaken by the branches in Jordan (35 branches).
- Analyzing and evaluating the monthly and yearly consolidated financial statements so as to trace variances and reasons.
- Evaluating each Branch's Monthly and Yearly Performance.
- Monitoring and responsible for auditing all the financial reports of the branches.
- Monitoring and responsible for the consolidated financial reports of the branches.
- Preparing the monthly and yearly Jordan Branches budgets.

Arab Bank, Jabal El-Hussein Branch, Amman- Jordan**Accounting & Internal Audit Department** 2000-2002
Accountant & Internal Auditor**Main Duties & Responsibilities:**

- Auditing and reviewing the daily branch transactions and reports.
- Preparing yearly budget for the branch.
- Reconciliation of branch accounts with JBC accounts on the daily, weekly, and monthly bases.
- Follow up any variance in the budget and analyzing its reasons.

Customer Service Department 1999-2000
Bank Relationship Officer**Main Duties & Responsibilities:**

- Handling and processing customers' requests.
- Following up the customers requests with the headquarter and with the service center.
- Resolve customers' questions in relation to their accounts with the bank.
- Respond to customers' request via telephone and email.

EDUCATION & PROFESSIONAL DEVELOPMENT

Institute of Certified Bankers- U.S.A

Certified Lender Business Banker (CLBB) Dec. 2003

Jordan University – Amman

MBA- Majoring in Accounting. Sep. 2001

Philadelphia University – Amman

B.A in Accounting. Feb 1999

Numerous training & courses in several areas including Project Management, Time Management, Credit and Financial Analysis, Credit Risk, Credit Control, Prevention and Collection of Bad Debt, Debt Recovery Techniques...

PUBLISHED PAPERS

Over 20 Publications related to Finance, Accounting and banking in different Journals.

PROJECTS COMPLETED- MAIN

Activity Based Costing System (ABC)

A member of the team who developed and implemented the ABC System at Arab Bank plc. Also I was the leader of the team who developed this system at Obegi Chemicals LLC.

The Balanced Scorecard (BSC)

A member of the team who developed and implemented the BSC at Arab Bank plc and at Obegi Chemicals LLC.

Evaluation System of Branches

A member of the team who developed and implemented the Financial Evaluation System of Branches at Arab Bank plc.

The Relative Value of Growth (RVG)

A leader of the team who developed and implemented the RVG Analysis at Obegi Chemicals LLC.

The Key Performance Indicators (KPI's)

A leader of the team who developed and implemented the KPI's System at Obegi Chemicals LLC and at Oryx Global Limited.