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| **SANJAY** [**sanjay.242502@2freemail.com**](mailto:sanjay.242502@2freemail.com)  **Treasury Management | Financial Analysis & Control | Trade Finance**  **Industry Preference:** Commodities Trading Company  **Location Preference:African Countries / Gulf Countries /India**  [**sanjaytailor08@gmail.com**](mailto:sanjaytailor08@gmail.com)**+971 565 00 4338**  Pls. insert photo | |
| knowledge24x24iconsProfile Summary | |
| * **17 years of cross-cultural experience inInternational Trade Financing, Treasury Operation Management, Regulatory Compliance, Corporate Finance and Risk Management** * Strong exposure in directing the development of comprehensive Finance and Treasury Policies including appropriate risk / return trade-offs. * Proven skills in coordinating with bankers for lease lines and financing; analyzing and reviewing capital and investment activities and raising funds including structured funding. * Expertise in implementing policies, procedures & guidelines concerning organization’s compliance activities * Banking Relationship of more than 15 banker across the global. * Excellent relationship management, organization &team building, and strategic decision-making skills | |
| edu24x24iconsEducation | |
| * **CA (Inter)** from ICAI, India in 2000 * **ICWA (Inter)** from ICWA,Mumbai,India in 2000 * **B.Com.** from Shah N. H Commerce College, South Gujarat University, Surat, Gujarat India with 66% in 1997 | |
| edu24x24iconsIT Skills   * MS Office including Advance Excel, Accounting Packages like Microsoft Dynamic (ERP), JD Edward (ERP), SAP (ERP) Software, Oracle Accounts Software, and Tally   softskills24x24iconsSoft Skills    personaldetails24x24iconsPersonal Details  Motivational Leader  Change Agent Thinker  Collaborator Planner  Communicator  **Date of Birth:**21stJanuary 1977 **Languages Known:** English, Hindi and Gujarati **Permanent Address:**Valsad, Gujarat  **Nationality:** Indian  **Marital Status:** Married  **Visa Status:** Employment Visa with Family Status | * Area of Excellence  |  | | --- | | Strategic Planning & Implementation | |  | | Treasury Management | |  | | International Trade Finance | |  | | Fund Raising & Management | |  | | Client Relationship Management | |  | | Risk Assessment & Solution | |  | | Reconciliation | |  | | People Management/ Leadership | |  | |
| career24x24iconsCareer Timeline  2011-2012  2005-2011  2004-2005  2002-2004  2001-2002    **Art Group Co. Ltd., Valsad, India**  **Export Trading Group, Dubai**  **Al Nasr Trading L.L.C., Muscat, Oman**  2006-2009  **Al Maya Group of Companies, Dubai, UAE**  2011-2018  2009-2011  Since 2012  2003-2006  2000-2003  **Today’s Writing Instrument Ltd., Silvasa, India** | |
| exp24x24iconsWork Experience  **Since Apr’16Export Trading Group, Dubaias Regional Finance Controller.**  **Key Result Areas:**   * Monitoring Finance operations of more than 7 countries by leading a team of 20 members and restoring financial health of the company by: * Managing Daily Cash Flow. * Establishing a working relationship with Regional bankers. * Monitoring the FinancialOperation for Gulf Regional. * Organizing the Internal and Statuary Auditing.   **Monitoring Works: -**   * Day to Day Finance Function of all 7 Gulf Countries. * Managing the Working Capital. * Monitoring Bank loan Renewal process. * Liaising with Regional bankers for the KYC process. * Negotiation Term sheet with Bankers for all the clauses under the Loan Term sheet. * Restructuring the existing bank credit lines. * Structure Trade Flow. * Monitoring Annual Audit process. * Monitoring the Debtors overdue list. * Monthly Filling VAT Returns   **Reports: -**   * Projected Global Cash flow statement. * Preparing the Commodities wise cost of funding. * Commodities wise Budget Forecasting Model. * Finalization of Balance sheets. * Supervising sales of inland and cross-border trade finance products; strategizing the Trade Finance business. * Projected Reports for Private Equity Funding. Including Power Point Presentation to PE. * Countries Wise Hedging Reports. Analysis of Global Debtors / Inventory Hedging. * Analyzing mark to market pricing of all the financed stock. * Follow up with Sales team for Debtors collection and pending sales orders. * Participation and Preparing of Commodities wise Pricing models. * Physical stock taking of Fixed Assets. * Analysis of best product margin for the month and worst margin in the month. * Analysis of Commodities wise C2C cycles Preparing the Monthly Management reports. * Preparing the Financial Accounting as per IFRS. * Analysis of Variance for Budgeted cost and Actual cost. * Analysis of non-moving commodities.   **Since Apr’11– Apr’16Export Trading Group, Dubai as Sr. Treasury Manager.**  **Key Result Areas:**   * Spearheading all treasury management activities and finance operations of more than 25 countries by leading a team of 30 members and restoring financial health of the company by: * Expertise in all the Trade financing – Including Inventory financing,documentation finance and project financing. * Managing Daily Global Cash Flow. * Establishing a working relationship with bankers; negotiating settlements & restructuring financial liabilities with bankers * Developing and presenting a revival business model to Financers, Regulatory Agencies.   **Managing / Monitoring work: -**   * Long &Short-term funding, Credit control, Foreign exchange management, MIS Reports. * Monitoring Monthly Bank Dues from a cross the group bankers. * Monitoring Bank loan Renewal process. * Liaising with bankers for the KYC process. * Negotiation Term sheet with Bankers for all the clauses under the Loan Term sheet. * Restructuring the existing bank credit lines. * Suggesting documentation scenarios for Letters of Credit (L/Cs) by proactively envisaging risk mitigates for the bank while structuring the transaction for key clients. * Steering all import and export collection and Letter of Credit (L/C) bills; effecting payments and sending acceptance for import bills; creating the export bills collections and financing process documents and process flows. * Handling the long-term loan with IFC/PROPARCO for CAPEX Project. * Preparing various documents for Project financing. * Managing the Group Working Capital Requirements. * Negotiation with bankers for Interest on L/cdiscounting, PDC discounting, CMA Financing, BBF financing. * Monitoring the country wise forex hedging.   **Reports Preparation: -**   * Projected Global Cash flow statement. * Commodities wise Budget Forecasting Model. * Finalization of Balance sheet for Treasury Point of views. * Preparing the Commodities wise cost of funding. * Supervising sales of inland and cross-border trade finance products; strategizing the Trade Finance business. * Projected Reports for Private Equity Funding. Including Power Point Presentation to PE. * Administering tasks including negotiation / payment of Letters of Credit (L/Cs), Sight & Usance Export, Import Bills, Bank Guarantees, Export Finance, Buyer's Credit, ECGC Covers, and so on. * Countries Wise Hedging Reports. Analysis of Global Debtors / Inventory Hedging. * All necessary Reports including Syndication stock sheet Global commodities exposure reports, Weekly & Monthly cash flow statements. * Analyzingmark to market pricing of all the financed stock and updating the stock position of more than 25 countries   Previous Work Experience | |
| **Mar’09 – Mar’11Al Nasr Trading L.L.C., Muscat, Oman as Finance Manager**  **Key Result Areas:**   * Planned & executed monthly / quarterly / annual closure schedules; provided monthly financial statements; administered the monthly closing process * Ensured reclassification and accounting of wrong or unaccounted entries prior to closure of the General Ledger * Prepared weekly profit & loss projections; established product line profit & loss statements to identify opportunities * Implemented cash controls to monitor cash flow, resulting in improved cash utilization and interest spread * Developed payable control procedures that improved timeliness & accuracy of recording & payment of transactions * Presented weekly and monthly management reports on cost and benefit analysis, productivity analysis, inventory turnover analysis and cost variance analysis * Controlled and maintained fixed assets; streamlined reports and entries, filed returns for fixed assets, monitored site wise capitalization and provision, undertook physical verification of assets * Maintained Accounts Chart and managed all routine accounting activities * Adhered to all income tax rules * IFRS minimum presentation and disclosure   **May’06 – Jan’09Al Maya Group of Companies, Dubai, UAE as Finance Manager –Overseas**  **Highlights:**   * Successfully consolidated monthly accounts of all the 17 associate companies (UAE & Overseas) with diversified business activities. * Proficiently followed-up with every location for obtaining monthly data; prepared monthly Profit & Loss Accounts, Balance Sheets and conducted performance analysis * Scrutinized financial statements of all Gulf & overseas locations on monthly basis for audit purpose * Visited approximately 10 overseasbranches and assisted in finalization of accounts and internal auditing activities * Managed accounting process of all Joint Venture Companies (UAE & Overseas) * Imparted user training to team members on JD Edwards ERP Package   **May’03 - Apr’06Art Group Co. Ltd., Valsad, Gujarat,India as Commercial Manager**  **Role:**   * Maintained & reconciled accounts as well as prepared reports; created, documented, and posted complex journal entries; recorded various inter& intra company transactions and cost allocations * Conducted financial statement variance analysis (actuals vs. forecast, period-over-period actuals); provided explanations / insights on the same * Processed Accounts Receivable (AR) invoices, billing and credit notes, reconciliation of customer accounts, credit analysis and follow-up on collections * Received & verified invoices and requisitions for goods &services; assured that procedures pertaining to sign-off, coding, scanning and payment were followed * Ensured matching of invoices, debit/credit notes, delivery notes, purchase orders, goods receipt notes, vouchers and other related documents before creating any accounting entries * Prepared daily consolidated sales and receipts & payments report for various locations * Managed daily cash flow, issues & approved payments to overseas & local suppliers, followed-up with C&F agents, customs and other government officials | |
| **Nov’00 – Apr’03Today’s Writing Instrument Ltd., Silvassa, India as Assistant Commercial Manager**  **Role:**   * Managed all company law related documents; filed monthly sale tax and income tax data to the department * Finalized accounts, reconciled accounts for any discrepancy and managed financial reporting, inventory, banking matters and other related functions * Performed inter and intra companies profitability analysis based on performance * Implemented new accounting systems for ensuring smooth accounts & finance process operations | |