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| **CURRICULUM VITAE** |

**Ramez**

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| **CAREER SUMMARY / CAREER OBJECTIVE** | |
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|  | My career in business, collections, finance and accounting is extensive. I have enjoyed a reputation as an efficient accountant and collection officer, credit controller as well as debt recovery manager and have a talent for immediately establishing a good rapport with clients. I have worked in banks, law firms, with a broad GCC experience, having spent my last 7 years in the Dubai working environment.  I am now seeking a leading position with a dynamic firm where I can use my energy and skills to develop, motivate, lead and encourage the company’s productivity. |
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| **EDUCATION** | | | |
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| **\* BSc in Commerce – Sep 1998 – Jul 2002** | | | |
| University | Cairo University | |  |
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| **PERSONAL SKILLS** | | |
| **Language:** | | |
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| **Computer:** |  |  |
| Collections & bank software | CWX, Cards400, CACS, Vision Plus, CTL ; RLS, EBBS |  |
| Microsoft Office | Word, Excel, PowerPoint, Outlook |  |
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| **WORKING EXPERIENCE** | | | |
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| **\* Accounts receivables – Kuwait** | | | |
| **Employer** | | Villa Capri furniture – Kuwait | |
| **Period** | | From 01/05/2015 till date | |
| **Description** | | My main duties as accounts receivables included, but were not limited to: | |
|  | | * maintaining up-to-date billing system * generating and send out invoices * following up on, collecting and allocating payments * carrying out billing, collection and reporting activities according to specific deadlines * performing account reconciliations * monitoring customer account details for non-payments, delayed payments and other irregularities * researching and resolving payment discrepancies * generating age analysis * processing credit card payments * developing a recovery system and initiating collection efforts * communicating with customers via phone, email, mail or personallyassisting with month-end closing | |

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| **\* Debt Recovery Manager & Credit Controller** | |
| **Employer** | KBH Kaanuun – boutique law firm in Dubai International Financial Center |
| **Period** | From 08/05/2013 till 31/12/2014 |
| **Description** | My main duties included, but were not limited to: |
|  | As a Credit Controller & Debt Recovery Manager, I was responsible for chasing outstanding invoices to the company and had a vital role in the cash flow of the organisation ensuring credit given to customers was monitored and controlled effectively.   * My duties included, but were not limited to: * Chasing debt by telephone and email and reducing debtor days * Processing and generating reminder letters and monthly statements * Liaising with the sales and accounts receivable teams to resolve outstanding queries * Daily and month end reporting and account reconciliations * Investigating and resolving queries relating to non-payment of invoices * Assisting in developing sound, acceptable credit policies * Reconciling transactions and balances to maintain accurate accounts * Initiating credits and adjustments to customer accounts within company policy limits |

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| **WORKING EXPERIENCE (Continued)** | | | | | | |
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| **\* Debt Recovery Manager & Credit Controller (Continued)** | | | | | | |
|  | | | * Checking for credit viability on requests for extended terms, and evaluate various adjustments or exception documents * Researching and taking decisions on finance charges * Maintaining bad debt and bad debt recovery records * Monitoring receivables and collections * Identifying problem accounts and providing regular updates of receivables to management * Negotiating payment programs with delinquent customers | | | |
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| **\* Collections Team Leader** | | | | | | |
| **Employer** | | | Habib al Mulla & Co. – law firm – Dubai, Business Bay  From 07/01/2012 to 30/04/2013  My main duties included, but were not limited to:   * Handled the tasks of developing productive, highly motivated team of collectionsrepresentatives * Updated daily activities to the collection support manager and provided assistance tomanagement and collections team * Handled the tasks of monitoring staff * Interfaced with sellers regarding copy agreements, statements on accounts, terms andconditions of contract, queries, complaints and disputes * Responsible for dealing with incoming correspondence and third parties documentation * Handled the tasks of entering correspondence on to in-house debt collection system "cash flow" and to action accounts accordingly * Performed responsibilities of arranging instalment plans with debt management agencies | | | |
| **Period** | | |
| **Description** | | |
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| **\* Collections Officer** | | | | | | |
| **Employer** | Standard Chartered Bank – Dubai | | |  | | |
| **Period** | From 08/07/2009 to 03/01/2012 | | |
| **Description** | My main duties included, but were not limited to: | | |
|  | * Primarily taking care of Business Loan (SME Banking) wherein customers are delinquent &reminding them about their overdue payments. * Discussing with the clients’ business partners, sponsors & finding out the reasons of delinquency * Finding solutions for the defaulters on presented matters & issues * Arranging field visits and managing field collectors to ensure effective collections * Presenting cheques, preparing documents and filing cases against default customers * Tracking skip customers and coordinating with legal and collections agencies in different countries | | | | | |

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| **WORKING EXPERIENCE (Continued)** | | |
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| **\* Sales Executive – Customer Service** | | |
| **Employer** | Barclays Bank Cairo |  |
| **Period** | From 01/05/2008 to 30/06/2009 |
| **Description** | My main duties included, but were not limited to: |  |
|  | * Providing Barclays bank’s customers financial services which exceed the customer’sexpectations by delivering an unbiased, competent, timely and problem free service * Being imaginative and creative in the delivery of customer service * Proactively working towards satisfying the customer’s needs * Profiling each and every customer met to understand their needs * Improving on service levels at the branches * Taking ownership of customer’s complaint resolution * Reporting indicators * Being a team player and contributing to achievement of goals based on the Key PerformanceIndicators in the Branch * Also supporting and coaching new staff to make easier their assimilation in the bank environment * Providing constructive and constant feedback on improvement of: products, services, processeswhich may either reduce cycle time or costs or enhance customer’s satisfaction | |
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| **\* Accountant** | | |
| **Employer** | Domina Coral Bay Hotels & Resorts, Sharm El Sheikh, |  |
| **Period** | From 01/10/2006 to 31/01/2008 |
| **Description** | My main duties included, but were not limited to: |  |
|  | * Entering data regarding taxes, sales, profits, bills payable and other transactions in a timely fashion * Balancing accounts on a daily, weekly or monthly basis * Preparing financial statements on either a regular schedule or when requested * Ensuring all financial practices are legal and within guidelines as outline in state laws | |
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| **\* Accountant** | | |
| **Employer** | Movenpick Hotels & Resorts – Sharm El Sheikh, Egypt |  |
| **Period** | From 01/09/2004 to 31/09/2006 |
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Ramez