|  |  |  |
| --- | --- | --- |
| **Balaji** **Balaji.363509@2freemail.com** |  |  |
|  |  |
|  |  |
|  |  |
|  |  |

 **Career Summary**

|  |  |
| --- | --- |
|  | A fast paced environment necessitates the need for comprehensive experience to work in demanding situations. With my widespread expertise I am able to navigate complex situation and provide quality work even under pressure.Highly analytical, deadline-driven professional with over 2 decades of experience in various financial positions. Effectively used financial theories to solve practical problems in dealing with raising funds. I have seen enhancements/changes as an opportunity to grow further.Created computer based information systems by understanding business requirements for MIS, which enabled to analyze the data for effective decision making. Successfully headed team and conducting job analysis, which helped redefine work for effective output and smooth operations. Developed long term and healthy relationship with banks, suppliers by adopting mutually beneficial strategy. A trained ISO MR as well as internal auditor; developed ISO system independently and used it as a tool for improvement of systems.Strong problem solving and effective negotiations skills coupled with effective listening, patience, calm composure, positive attitude enabled me to develop trust which resulted in win - win situations. Looking forward to a job opportunity that matches my experience and portfolio. |
|  |

|  |
| --- |
| * Leadership Skills
* Managerial Skills
* Financial Reporting
* Budget Preparation
* Problem Solving Skills
* Collaboration
* Time Management
* Insurance Consultant
* Influencing & Negotiation
* Risk Management
* Internal & External Auditing
* Adaptability
* Communication
 |

**Professional Contour**

**Business Financial Manager March 2014 - Present**

**National Bank of Abu Dhabi (Properties) Abu Dhabi, UAE**

**(Established in 2008 to provide value added property services across the real estate value chain and through strategic alliances. Currently managing approx. 10,000 units, collecting annual rentals amounting to AED 1Bil and processing payments/transfers/refunds amounting to AED 200Mil.)**

**Business Finance Operations**

* Developing business processes that have a direct impact on creating customer value and satisfaction.
* Closely monitoring turnaround time (TAT) for transactions processed to flag the exceptions, learn from the delays and avoid repetition.
* Providing out of the box solutions for problems raised by finance and other departments related to transaction processing.
* Contribute to system enhancement to automate processes, mitigating the risk of errors.
* Responsible for maintaining stakeholder expectations by approving transactions in timely fashion for vendors, tenants, landlords, and government entities.
* Preparing facility management budgets for each property, which requires details analysis of expenses and ensuring that sufficient level of funds are maintained for each property to meet its financial obligations.
* Reporting on insufficient fund properties, property wise P&L & generating MIS, which helps business decide on the status of toxic / non-toxic properties.
* Accountable for massive liquidity portfolio on behalf of landlord through timely communication and constant feedback.
* Manage and oversee all financial and fiscal management aspects of business finance.
* Conducting operations and provide leadership in planning, and analyzing budgeting offers.
* Extensive Knowledge of Yardi (Property Management System). Contributed in improving system controls & enhancing the overall receivables & payables process.
* Monitoring financial related process during on-boarding and release of properties at ADNP/PMD
* Responsible for coordinating with NBAD business team for any banking requirements for ADNP.
* Responsible for reviewing and approving reconciliations of all the liability accounts.
* Coordinating with IT for system enhancements or to investigate failed transactions.

**Finance & Internal Control**

* Full participation in Account Ownership & verification (AOV) exercise on monthly basis to ensure that all GLs are reconciled & any variances are escalated.
* Active participation in annual self-risk assessment cycle to identify inherent risks and controls to mitigate those risks.
* Ensure that the books of accounts are kept up to date and reflect the true position of the company.
* Strictly follow transaction processing protocol hence reducing the chances of error.
* Performing monthly transaction audit to ensure that there is no deviation from SOP.
* Reviewing audit trial from Yardi and escalating any exceptions noticed.
* Holding monthly department meetings for reviewing any shortcomings & to provide solutions to build better controls and ultimately deliver better results.
* Responsible for coordinating with internal auditors during their reviews and ensure that recommendations made by auditors are implemented.
* Suggest ways to develop internal controls.

**Leadership & Management**

* Handle new requirements as projects by forming small teams, create work breakdown structure and assign tasks to deliver all milestones from start to finish on schedule.
* Leading a team of four members, ensuring that each is fully aware of their deliverables and sufficient empowerment is provided to complete required tasks independently.
* I encourage my team to take initiatives to enhance the existing process. The suggestions are then further reviewed from Risk perspective.
* Directing, managing and providing immediate support to the line manager’s request on any queries.

**Career Achievements**

* *Received appreciation from various department heads for successfully implementing stakeholder’s requirements (electronic transfers to Landlords & tenants, email notification to tenant upon refunds of security deposit, SMS notification for missing documents pertaining to property watchman).*
* *Upon joining, cleared a backlog of insurance payments for 850+ landlords, which involved four separate insurance companies.*
* *Designed a report for landlord which was well perceived and received positive feedback from them.*
* *Introduced budget concept at property level so that supplier payments are not delayed or even holding surplus maintenance retention.*
* *Provided value inputs for self-risk assessment of the finance processes.*
* *Taking into the confidence of senior management implemented earmarks for the handover properties*
* *Reconciliation of ADDC nos. to avoid any disconnection, which was occurring at time of joining the organization*
* *Since the date of inception of Yardi the maintenance a/c was not reconciling, tremendous efforts have been taken to reconcile the a/c with the bank balance. Ensuring that data’s were ready for a smooth audit.*

**Finance and Administration Manager July 2007 – February 2014**

 **Rexel Industries FZCO Jebel Ali, Dubai, UAE**

**(A leading manufacturing plant dealing in sheet metal products in Dubai)**

* Established and maintained new relationship with various banks for optimum facility utilization
* Granted and managed the contract including supporting the Executive Manager in negotiating donor funding support.
	+ Ensured that procurement and administration policies and procedures are adhered to and are compatible with donor criteria.
	+ Confirmed that regular financial statements are produced so that the Executive Managers and the Board have adequate information for decision making
* Delivered presentations to the board whenever required
* Significant experience in H.R. functions such as Staffing, H.R. development, Employees and labor relations, compensation and benefits as well as safety and health.
	+ Worked with the Management Team to maintain the company’s and individual campaign budgets
	+ Developed and maintaining policies relevant to the financial demands of the company management
	+ Managed the register of contracts for the company and keeping them up to date
	+ Strategic financial planning of the organization in conjunction with the CEO and Executive team
	+ Worked with the Management Team to develop and implement budgetary system improvements

**Accounts Manager December 2006 – June 2007**

**Elekta Gulf Jebel Ali, Dubai UAE**

**(Manufacturers of home appliance products under their own brand)**

* Preparing cash-flow on a fort-nightly basis for effective utilization of funds
* Negotiation of documents for imports and exports, Discounting of documents.
* Arranging overseas remittance and critical analysis of exchange rates.
* Reviewing and acceptance of customer LC application, checking and approving the LC documentation
* Raising Bill of Exchange for exports made and submitting it to bank and routing it through bank for acceptance and payment on due date
* Possessing thorough knowledge of discounting of documents as well as Receivable Insurance
* Having thorough knowledge of Logistics department functions and activities
* Engaged in project management duties for the better functioning
* Monitored and examined accounting data and produced financial reports or statements
* Established and enforced proper accounting methods, policies and principles
* Coordinated and completed annual audits for the company whenever required
* Improved systems and procedures and initiated corrective actions
* Assigned projects and directed the staff to ensure compliance and accuracy
* Met financial accounting objectives of the company
* Established and maintained fiscal files and records to document transactions

**Senior Accountant June 1996 – November 2006**

**Pharmatrade LLC Dubai, UAE**

**(A leading Pharmaceutical Products distributor in the Middle East)**

* Draft accounting reports by verifying, allocating, posting and reconciling accounts payable and receivable.
* Analyze financial information to summarize financial status, identify discrepancies and undertake corrective actions to resolve issues.
* Based on Sales Turn Over planned, preparing Budgeted Profit & Loss accounts keeping in mind the likely increase of expenses and submitting to Management
* Provided technical support and advice on management whilst supervising accounting assistants and bookkeepers.
* Prepared financial statements to generate schedules according to stipulated budgets and provided input for establishing department goals.
* Strategize, allot and review personnel performance and directed internal and external audits.
* Developed and documented business processes and accounting policies to maintain and strengthen internal controls
* Analysis of Gross Margin (Supplier-wise) analysis for studying the feasibility
* Intercompany funds mobilization
* Responsible in investing surplus short term funds from operations in time deposits after careful review of commitments to creditors
* Responsible for negotiating / renewing insurance policies such as Workman Compensation, Fire & Burglary, Public Liability, Marine Insurance etc., Also responsible for claims and settlement
* Monitoring market value of the assets for Management information

**Accountant and System Administrator June 1994 – April 1996**

**Hauers Line Pvt. Ltd. Chennai, India**

**(The firm owned vessels & were transporting cargos to Adman sectors)**

* Examined statements to ensure compliance with company rules and regulations.
* Inspected account books and accounting systems by maintaining financial records, computing owed taxes, preparing tax returns and ensuring prompt payment clearance.
* Improved business profitability by recommending cost-effective techniques, and boosting revenue.
* Provided auditing services for businesses and individuals

**Junior Accountant June 1992 - May 1994**

**Pasupathy and Co. Chennai, India**

**(One of the leading share broker in Chennai)**

* Primary responsibility is to assist with the preparation of financial statements and support schedules according to corporate time lines
* Assist the seniors with the monthly closing procedures
* Prepared account reconciliations (cash, liabilities, fixed assets, payroll accruals) and supported sub-ledgers
* Researched and resolved account reconciling items
* Assisted with documentation and testing of internal enterprise reporting system upgrades and modifications
* Assisted with preparation of audit sampling package for external & internal audits
* Support other team members as necessary and whenever asked for
* Worked on other projects as assigned by the seniors

**Educational Credentials:**

* *MBA from University of Atlanta, Georgia, U.S.A*
* *Bachelors of commerce, from University of Madras*
* *Advance post graduate diploma course in computer applications from Brilliant’s computer center, Chennai*

**I.T Skills:**

* Tools & Utilities : Proficient in MS Office (Word, Excel, Power Point) & other PC utilities
* Applications : Yardi Voyagers 7s, Great Plains (ERP Software), Tally, e MAS (ERP Software),

 Short lands Accounting Package, Target (ERP Software)

**Training Certificates**

* *Effective Leadership Skills*
* *Project Management*
* *Influencer*
* *Internal Quality & Auditors training ISO 9001:2008*
* *Operation Risk Management*

**Personal Dossier**

**Date of Birth :** 26th of April, 1971

**Nationality :** Indian

**Visa Status :** Employment Visa, Dubai

**Linguistic Skills**  : English, Hindi, Tamil, Marathi, Kannada

**References to be furnished on request**