Ahamed Rila Fuard, *MBA, ACPM ,Dip. in English*

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 **(Accounting & Finance / Admin professional)**

# Personal Statement

Over 15 years of comprehensive knowledge in financial sector including office administration, asset liability management, business planning, staff coordination and customer service. Ability to aim high, think smart and act fast with dedicated to effective and innovative management techniques to ensure the success of the business.

# Core Skills

* Extensive experience in managing personal, corporate and small business clients.
* Strong communication and negotiation skills
* Able to meet all new account quotas
* Works well as part of a team
* Computer literate (**Well versed in Finacle ERP and MS Office packages**)
* Pleasant and professional approach
* Able to sustain strong flow of revenue

**Professional and Academic Qualifications**

* **Master of Business Administration |** University of Wolverhampton, UK
* **Certificate in Banking and Finance |**Institute of bankers of Sri Lanka
* **Diploma in English |**South Eastern University of Sri Lanka
* **Associate Member of Certified Professional Manager (ACPM)|** Institute of Certified

Professional Managers, Sri Lanka.

# Professional History and Experience

* 1. **“Magbool” FMCG & Telecommunication Distributors – (May 2018 – up to date)** “Magbool” is a leading FMCG & Telecommunication distributor engaged in the distributional activities of the telecommunication service (Airtel & Etisalat) and FMCG products in the Eastern part of Sri lanka.

**Designation:** Accountant

**Reporting line:** Branch Manager / Finance Manager

## Responsibilities:

* Preparing and monitoring the financial accounts (Bank Accounts, payable & receivables accounts, petty cash,payroll and other related payment calculations )
* Assist to Finance Manager to finalize the Asset liability and the P& L accounts by summarizing the financial statements.
* General office administrational activities (Documentation, Customer quarries and data analysis)

# British Centre for Applied Studies, Qatar – (February 2016 – April 2018)

*One of the premier education service providers in Sri Lanka, established in 1999 with a large number of students around 4,000 and currently operated in Sri Lanka with 8 branches. It is collaborated with UK awarding bodies such as Edexel Pearson, and London South Bank University to provide UK Qualification locally. It also has expanded the operations overseas offices in Qatar and Oman*

**Designation:** Accountant

**Reporting line:** Finance Manager/ Directors

## Responsibilities:

* Payable and Receivable accounts monitoring
* Preparing cash flow, bank reconciliation and P & L reports
* Budgeting for the revenue and expenses
* Recoveries
* Business Promotion and Marketing

# DFCC Bank PLC, Sri Lanka – (January 2013 to February 2016)

*One of the Largest Development and Commercial Bank in Sri Lanka established in 1956. It operates in 137 Branches across the country with over 1500 staff.*

**Designation:** Executive Operations **Reporting line:** Senior Manager **Responsibilities:**

* Supervising the all operations in the branch to ensure the smooth function of the business in an efficient manner towards the goal of the bank (Front and back office).
* Develop and enforce the long-term strategic plans to ensure continuity of the banking business in the long run in order to maintain the asset liability portfolio.
* Recommending and approving of the credit facilities, risk validating, and oversee the centralized operations related to all banking activities
* Ensure minimum/Low NPL within the Retail & SME business assets portfolio and monitoring of excess of the Branch.
* Ensuring compliance of all lending transactions relating to said clients of the portfolio assigned with the bank’s credit policy & guidelines.

# Hatton National Bank PLC, Sri Lanka – (April 2003 to January 2013)

*The Largest Private Bank in Sri Lanka consists of 246 Branches Network and 400 ATM with over 4500 staff.*

**Designation:** Junior Executive- Operations & Credits

**Reporting line:**Branch Manager

**Responsibilities as Junior Executive - Operations:**

* Overseeing /Approving the all cash and FC transactions, and cheque clearance ( front Office)
* Preparing safe movement and cash management reports
* Ensuring the all insurance and cash limits of the branch
* Posting and verifying the entries and account opening transactions
* Engaged in AML & KYC compliance

**Responsibilities as Junior Executive - Credits:**

* Develop and execute integrated sales, relationship and credit strategies that are aligned with the area business plan to achieve desired revenue and service goals.
* Interpret documentation in order to analyze and evaluate the financial statement and identifying financial solutions based on the client’s requirement.
* Risk rating and recommend to mitigate the risk
* Recommend and approve the credit facilities as per the limit
* Monitoring the recoveries of the credit facilities
* Make sure the all insurance policies in force related to the mortgage credit facilities
* AML and KYC data gathering and reporting to the centralized division & Document control

# Personal Information

Date of Birth : 30thSeptember 1981.

Sex : Male.

Nationality : Sri Lankan

Civil Status : Married

Visa Status : Visit Visa

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