

**GODWIN**

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**Objective**

**Looking for career enrichment opportunities in Credit Management with a frontline organization**

**Summary**

* An incisive **C2C**professional with **over 15years** experience in **Credit Control Administration & Management**
* Adept at scrutinizing documents, sanction of credits after crosschecking credentials of the borrowers
* Deft at handling operations in compliance with rules and regulation laid by various governing bodies
* Extensive experience in conceptualizing and implementing financial procedures, with working capital management, profit monitoring and building internal financial controls
* Ascertained needs and goals, streamline operations and envision new concepts
* Visitation of customers

**Proficiency Strength**

***Skills:***

* Strong Commercial & Negotiation Skills
* Extremely strong on follow up
* Leadership, Training, Presentation, Communication & Convincing Skills
* Accurate and have a good sense of responsibility
* Can multitask and work under pressure
* Business intelligence & New business development
* MIS Reports

***Competencies:***

* + Keep receivables under control with minimum bad debt andtimely collections of payments by Analytical Thinking, Planning & Organising
  + Professional Judgment, Relationship Building & Commercial Orientation
* Ability to manage and prioritise an extensive caseload
* Experience of dealing with clients at all levels, including corporate entities and high net worth individuals
* Letters of Credit
* Legal compliance

**Employment Profile**

**in Dubai, Qatar & Kuwait as Accounts Receivable Manager Nov’14 to Mar’19**

***Key Result Areas:***

* Controlled, defined and managed overall company’s market exposure and improve cash flow and payment cycle
* Complete ownership of Credit Assessment, Account Opening and Invoice Management
* Credit review of existing customers, established and managed credit limits in line with business
* Contributed to resource optimisation by ensuring Sigma AR process utilises Sales team for follow up
* Monitored Sales Ledger to optimise the due amounts and to minimise the incidents of bad debts
* Initiated and managed legal actions wherever necessary
* Ensured Revenue Recognition compliance on monthly closing sales
* Enabled day to day business by reviewing and approving orders on hold
* Actively participated in monthly Business Review Meetings and present Debtors Overview
* Conducted monthly AR Review Meeting and Debtors Provision Workshop with AR and Sales Team
* Handled LC transactions and educated Sales Team
* Monitored daily cash flow, deposits, cash and CDC transactions
* Monitored unapplied receipts on regular basis
* Combined customer visits with Sales Team and Senior Management as per business requirements
* Established a system to ensure a clean and updated customer data base for driving effective collections

***Achievements:***

* Reduced bad debts by establishing pre-alerts, process control and its management through Sales and AR Team
* Developed strong relationship with key accounts for smooth business transaction without increasing the risk exposure
* Developed a motivated and target oriented AR Team by providing a road map for career growth.
* Coordinated with Sales and AR Team in their day to day activities and assisted them to resolve various issues such as disputed invoices, short supply, warranty obligations, calibration certificates, discounts not applied, wrong billing and reconciliation.
* Built strong relationship with Customer Service and Logistics Team

**in Chennai as Credit Control Manager Sep’09 to Sep’14**

***Key Result Areas:***

* Developed and maintained procedures for efficient and accurate end to end billing process
* Managed and supervised the billing reconciliation and proactive for billing errors and discrepancies
* Responsible for developing and maintaining dispute management and escalation process
* Responsible for credit management including collections, adjustment and write offs
* Investigated billing error, discrepancies and frauds in billing
* Managed the accurate processing of credit notes / refunds
* Interfaced with third parties performing specific functionalities within the billing process
* Responsible for controlled implementation of all types of changes impacting operational billing
* Developed the executive summary reporting and reports for financial reporting

***Achievements:***

* Improved business by 32% in 2010-2011 with proactive customer relationship
* Successfully incorporatedAR follow up system
* Improved cash flow by 14% in 2010-2011 and by 16% in 2011-2012

**in Dubai as Credit Controller Jul’04 – Jul’09**

***Key Result Areas:***

* Prepared and administered Credit Policy & Procedures
* Administered recoveries from bad and difficult customers
* Maintained Key Accounts
* Reviewed Debtors Analysis monthly with Divisional Sales Managers & Sales Team
* Presented Debtors Overview in monthly Management Group Meeting
* Coordinated with Corporate Office for Financial Reports
* Visited customers with Sales Managers & Engineers and negotiatedwith alternate payment terms to close deals
* Built and maintained relationships with customers
* Managed a Team of 4 AR Accountants + 4 Debt Collectors + 1 Invoice Coordinator

***Achievements:***

* Accomplished the highest collection in FY 2006-2007
* Recorded the lowest DSO and the lowest >120 days overdue in March 2007
* Collection exceeded Sales five times between 2005 & 2008
* Successfully implemented invoice tracking system for receipt from Sales Coordinators and onward submission to customers
* Received appreciation from Hilti Management for successfully Training Hilti UAE National Sales Team on AR Procedures & Policies in 2005

**in Dubai, UAE as Credit Executive Mar’03 – Dec’03**

***Key Result Areas:***

* Managed reconciliation of accounts between partners and recovered debts
* Steered submission of final report to Management for legal case

***Achievement:***

* Detected Credit Fraud involving one of the Partners & a Sales Executive

**in Dubai, UAE as Credit Controller Apr’02-Jun’02**

***Key Result Areas:***

* + Handled AR of Government Departments, Ministries, LPO& Rent-A-Car customers
  + Processed credit applications and forwarded to management with assessment
  + Coordinated with H.O & Branch Sales
  + Prepared MIS reports

**in Sultanate of Oman as Credit Officer Feb’88-Oct’01**

***Key Result Areas:***

* Liaisedwith Royal Oman Police, Wali’s Office & Commercial Court for legal matters and actions
* Maintained an Accounts Receivable System under computerized environment
* Independently managed head office and 14 branches dealers accounts
* Handled accounts of 2 major Auto Finance Co (UFC & AOFS)
* Handled In-House Financing for Hire Purchase deals
* Rescheduled instalments during change of ownership of Hire Purchase deals
* Coordinated with branch accountants for computerisation and trained them

***Achievements:***

* Successfully implemented Check List system for submission of Auto Finance Companies’ documents and PDC collection system from dealers
* Improved DSO of two major Auto Finance Companies in 6 months to 45 & 42 days from 112 & 98 days respectively
* Improved cash flow by 28% by timely recovery from Auto Finance Cos
* Reconciled account of a major Auto Finance Co with an outstanding of R.O 3M
* Recovered fully against returned cheques and thus no additional provision made for dealers accounts for 4 consecutive years from 1997 to 2000
* Part of Core Team for computerisation & training across the Group & instrumental in implementing AR Controls

**Education**

* Passed**M.B.A** (Financial & International Trade Management) in **First Class**from **National Institute of Business Management**, Chennai, 2011
* Passed **B. A** Economics (with Mathematics and Statistics) in **First Class** from **St. Joseph’s College**, Tiruchirappali (Madras University), 1982

***Certification:***

* **Six Sigma Green Belt** from **DevelopmentInstitute, Ministry of Micro Small and Medium Enterprises, Government of India,** Chennai, October 2010. License # PD 2010-2011/5151

**Personal**

Nationality : India

Languages : English, Hindi & Tamil (Read, Write & Speak)& Arabic (speak)

Marital Status : Married

Driving License : UAE