**Dilip**

**Dilip.80575@2freemail.com**

**Debt Recovery and Credit Control Management – Financial Management – Executive Leadership**

**Strong track records of extraordinary performance in fiercely competitive scenarios**

**OBJECTIVE:** Seeking challenging leadership role with fast track, top international organizations in the capacity of a Chief Financial Officer / Chief Executive Officer for executing projects & programs in challenging business environments demanding high standards of quality and precision.

***Trustworthy Leader of Conviction, Ethics & Integrity, committed to providing second-to-none Customer Service***

**CAREER SYNOPSIS:** A result driven finance executive with strong financial, commercial and general management skills developed through playing a key role in many multi- national companies in UAE. Over 25 years’ experience in many aspects of financial control including maximizing cash flows, Debt Management, working capital management reporting, budgeting, forecasting, treasury and foreign currency management. I also have an experience in managing in house legal function, contract and tender reviews, admin function and implementing IT systems.

**Specialties:** Excellent interpersonal and communications skills resulting in effective credit control management, positive business relationships with customers and employees at all levels.

* **Strong focus** on P&L, Service quality & customer relationship management with expertise in Debt Management and Financial Management
* **Demonstrated outstanding performance** with Strainstall Middle East as Credit Manager in reducing and controlling Credit exposure and was promoted as Finance Manager for Middle East branch.
* **Diligent with thirst** for updating knowledge on the latest development in the industry and implementing in the organizations to get an edge over the competitors.
* **Keen learner**, trustworthy with high courage of conviction, ethics & integrity, analytical skills and cool minded person.
* **A self-motivated**, confident and key advisor with creativity, proven leadership capabilities and attention to details; possessing pleasing and cheerful personality.
* **Mentally agile**, flexible and hard task master, carries an unsullied image of integrity and honesty.
* **Gelling and reliable** with positive mind set to work in-sync with reporting staff and honor directives from senior management for better performance and understandings.
* **Industrious and practical** with superior communication, presentation and interpersonal skills, capable of resolving multiple and complex issues and motivating staff to peak performance.

**AREAS OF STRENGTH**

Vision & Strategic Planning Debt and Credit Control Management Financial Management

Budget and forecasting Profitability Improvement Customer Care Management

Turnkey Project Management Negotiation Skills Credit Control Procedures

Reporting Team Building & Leadership Problem Solving Skills

**PROFESSIONAL EXPERIENCE**

**Al Injazat Technical Services, Abu Dhabi March 2015 – Feb-2017**

(A local company working in electromechanical equipment installation, plumbing & sanitary business activities)

**FINANCE MANAGER**

Deliverables:

* Providing and independent, objective assurance and consulting service to the top-level management, with the principal aims of evaluating and improving the effectiveness of risk management, control and governance processes of the business.
* Carrying out all random audit functions of the company.
* Ensuring senior management that organization maintains adequate and effective internal controls of all its business.
* Satisfying that appropriate controls are in place for monitoring compliance with laws, regulations, and relevant internal policies.
* Reporting and submitting all your work monthly in a written/electronic format which is acceptable for the company/ manager.
* Forecasting cash flow and liquidity management of the company.
* Liaising with banks for Invoice Discounting, Overdraft, Term Loan, Letter of Credit and bank transfers and providing monthly report to the bank and related information as per Facility Agreement.
* Consolidating and presenting the monthly management report viz. Funds Position, Profit and Loss, Balance Sheet, Receivables and Payables to the management.
* Generating and implementing effective auditing procedures and to evaluate accounting systems for efficiency.
* Involve in budgeting, estimation, evaluation and control of projects.
* Providing proper guidance to the finance and accounting team of the company.
* Determining financial objectives, preparing and implementing systems, policies and procedures to facilitate internal financial controls in all the areas.
* Conducting feasibility study for new ventures, analysis of business plan and KPI for Go/No-Go decision.
* Analyzing value chain (procurement to pay) and working capital management by project wise & by company.
* Ensuring compliance with IFRS/ accounting standards.

**Strainstall Middle East LLC, Dubai June 2009 – Mar 2015**

(A James fisher Group Company, listed at London Stock Exchange UK and a world leader in all areas of load measurement, strain and stress determination across a wide spectrum of applications).

**FINANCE MANAGER**

Deliverables:

* Entrusted with the responsibility of developing and execution of company’s Credit Policy to implement strict controls and to minimize credit exposure by credit vetting new customers to enhance increased cash flow.
* Handle full spectrum of accounting role for e.g. AR, AP, GL, cash flow forecasting and budgeting.
* Responsible for the Business Planning, P&L & Operations management for different branches in GCC countries.
* Involved in Consolidating financial statements, variance analysis and timely reporting and internal controls.
* Work in conjunction with sales and marketing department head to support growth within the region.
* Monitoring working capital management with KPI’s.
* Review DSO targets are well controlled to manage risks and minimize overdue exposure through maximizing payment security.
* Liaison with Auditors to review year end reports for analyzing overall business of the company for revenue and costs analysis.
* Be custodian of corporate governance; ensure all entities and employees conduct business in line with applicable laws and regulations, as well as with global and local policies and procedures and the companies code of conduct.
* Establishes accounting operational strategies by evaluating trends; establishing critical measurements; determining production, productivity, quality, and customer-service strategies; designing systems; accumulating resources; resolving problems; implementing change.

Major Accomplishments:

* Successfully achieved milestones set for Credit Control functions resulting in healthy collections to minimize credit exposure and increase cash flow and was promoted as a Finance Manager for the Middle East.
* Successfully developed new Credit System, structure, processes and policies.

**Supreme Food Service AG (Fuels Division) January 2009 – June 2009**

(A Swiss based company with over 50 years’ experience provides support to missions in both developed and developing nations. It has proven expertise in supplying Food, Equipment, Fuel and complex logistics solutions in remote and difficult locations.)

**CREDIT MANAGER**

Deliverables:

* To lead Credit Control Department with the responsibility to develop and coordinate the credit team.
* Meet collection targets and maintain DSO set by the Finance Director to enhance increased cash flow.
* Handling Due Diligences encompassing Audit Report, P&L, legal framework etc.
* Identified key talent requirement and recruited key employees

Major Accomplishments:

* Successfully developed and maintained healthy cash flow.

**International Aeradio (E) LLC Dubai June 2003 – June 2008**

(Founded in 1947 the company is a subsidiary of Serco Group UK. The company is a leading provider of cutting edge technology solutions in the field of Telecommunications, Aeronautical systems, enforcement systems, and Marine electronics, Navigation and Communication systems.)

**CREDIT CONTROLLER**

Deliverables:

* Assigned responsibility of formulating Credit Control procedures to evaluate creditworthiness of customers both Local and international in the gulf region.
* Rolling credit applications to evaluate each individual company’s financial information and collating trade license and Chamber of Certificate to document companies profile and getting further evaluated through external Debt Collection Agency.

Major Accomplishments:

* Commended for collecting over AED 5 million in a span of less than four months’ debts which were past 1-2 years overdue.
* Successfully devised and introduced the credit control functions and procedures.
* Successfully managed to bring down the DSO and at the same time built strong relationships with Government Bodies like Department of Civil Aviation, Dubai Police, Dubai Municipalities, TECOM and different Banks, Marine companies and various other multinational organizations in all GCC countries and Internationally too.

**Freight Systems Company Ltd. LLC, Dubai June 1997 – September 2002**

(Founded in 1988 as a forwarding company Freight Systems is one of the leading worldwide provider of freight transportation and related logistics services both Air and Ocean Freight in various countries all around the globe.)

**CREDIT CONTROLLER**

Deliverables:

* Responsible for managing credit control function by processing credit applications.
* Maintaining business analysis and profitability reports for each customer and revenue generated for each business segment.
* Managing credit control of 11 salesmen plus 2 managers (Country Manager and Branch Manager) customers profile single handedly and negotiating payment terms & contracts.
* Responsible for preparing comparative sales & collection reports for each salesman and managers with previous year’s figures.

Major Accomplishments:

* Successfully established the credit control function and was commended for bring down DSO.

**Al Shirawi Air Conditioning LLC October 1992 – April 1997**

(A division of Al Shirawi Group of companies – Al Shirawi Air conditioning manages Turnkey projects and contracts of both High-rise apartments and Villas. It has agencies for two major Air conditioning units like Rheem and Janitrol. Company formed or launched a new division called Leminar Air conditioning.)

**CHIEF ACCOUNTANT**

Deliverables:

* Entrusted with the role to head finance department to monitor daily routine functions and control credit.
* Managing bank accounts and projecting cash flows, payroll functions of all the staffs.
* Reporting monthly closings of accounts, preparation of schedules.
* Liaison with external and internal Auditors.
* Preparation of Financial Statements.

Major Accomplishments:

* Successfully segregated accounts for two companies with introduction of new company single handedly.
* Reports were submitted timely to the top management.

**New Prince Garments Trading, Dubai October 1989 – January 1992**

(A leading garment industry in Dubai satisfying needs of various traders, companies.)

**COMPUTER PROGRAMMER**

Deliverables and Major Accomplishments:

* Database management for the complete factory including worker’s schedules and targets achieved to manage production.
* Indexing of database.

**Unit Trust of India, Mumbai INDIA November 1987 – September 1989**

**ACCOUNTANT**

Deliverables and Major Accomplishments:

* Preparation of accounts manually and uploading the records in the computer.
* Preparation of Trial Balance and bank reconciliation statements.

**EDUCATION & TRAINING**

**Educational Credentials:**

* Master’s Degree in Finance, Preston University Ajman, Grade 3.68 /4.00
* B. Com from Mumbai University, India, Second Class Degree.
* Licentiate and Associate-ship from Insurance Institute of India, October 1988.
* Certificate for successfully completing a course on Computing in Database Management (Dbase III Plus) from Informatics Computer Systems, Mumbai, India year 1989.

**SKILLS – IT & OTHERS**

**IT Skills:**

* Excellent IT skills particularly in Excel and MS Office Package.
* Strong knowledge and experience of various accounting software packages like Oracle, Focus, Peachtree / Sage, and other tailored ERP.

**Other Skills:**

* Excellent Organizational Skills.
* Complete and expert understanding of all accounting principles.

**On Job Seminars /Trainings attended:**

* Attended Training Program on Working Capital Management for Frontline Executives.
* Workshop on Credit Control Techniques and Debt Recovery.
* Marketing Orientation and customer care course.

**Other Academics Info:**

* Worked on a Marketing Project of Mc Donald to stimulate new product and the existing product while pursuing M.B.A. degree in finance through Preston University’s (Wyoming State, USA) campus in Ajman – UAE.
* Worked on a Management Product to stimulate the efficiency of the workers under new management.
* Worked on various case studies during the course to gain knowledge on how the research is implemented and formulated.