**** **SAJID**

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**In quest of career enhancing opportunities in the field of:**

**⮱ Accounts & Audit ⮱ Financial Planning & Analysis**

**EXECUTIVE SUMMARY**

* A dynamic professional with **16 years** of experience in Finance & Accounts, Auditing and MIS; **associated with Emirates Lube Oil Company Ltd., Sharjah** as **Senior Accountant;** skilled in handling the overall accounts up to finalisation.
* Well versed in enhancing financial processes and systems, reviewing complex financial data to facilitate strategic financial growth of organisations; skilled in handling activities pertaining to Financial Planning, Analysis & Financial Reporting.
* Strong accounting, negotiation, and influencing skills.
* Instituting internal control systems over **working capital management;** maintaining local banking relationships, Import/Export LC documentations, etc.
* Proficient with MS Excel, Word and PowerPoint. Excellent verbal and written communication skills. Excellent customer service skills
* Strong analytical & organizational **abilities with adeptness in formulating accounting systems**, preparing accounting records and financial statements.
* Performed treasury operational functions such as cash management, cash forecasting, interest rate monitoring and forecasting.
* **Areas of Expertise Entails:**

VAT Returns & Accounting Finalisation Working Capital Management

Audit Schedules MIS Development Liaison & Coordination

Cash Flow Monitoring Trade Finance Spread Sheet Solutions

**CAREER RECITAL**

**Feb’15 to Sep'17 Emirates Lube Oil Co. Ltd. (ELCO) Sharjah Senior Accountant**

**Jan’10 to Feb'15 Emirates Lube Oil Co. Ltd. (ELCO) Sharjah Treasury Accountant**

**Jun’05 to Jan’10 TITCI Printing & Publishing Branch Accountant**

**Oct’00 to Nov’04 Al Madeena Super Markets Group Accountant**

**July’98 to June’99**  **Shaj & Associates, Kerala Accountant / Audit Assistant**

**Key Deliverables**

* **Cash Management and Control:**
	+ Prepare Daily cash flows and cash forecast to ensure efficient cash management and sufficient funds for revenue items, capital budgets and major project plans.
	+ Checking data, maintaining and scrutinizing books of accounts viz., journal, ledger, cash / bank book and subsidiaries in compliance with time & accuracy norms.
	+ Monitoring and managing fund flows for optimum utilization of available funds and interacting with banks and funding agencies.
* **Trade Finance:**

 - Responsible for administering and processing Local Bills Discounted (LBD), Letters of Guarantee

 (LG), Letter of Credit (LC) and other bank trade finance facilities and instruments.

- Keeping Track of due & overdue trade finance out standings and reporting to the management.

* **System Implementation & MIS:**
	+ Designing and implementing systems to ensure smooth functioning of finance & accounting operations across the department.
	+ Supervising the preparation of MIS reports to provide feedback to top management on financial performance, viz. fund management, Bank Facility details, Bank borrowings, etc.

**Highlights**

# Knowledge of local banking regulations.

# Handling Bank Facility renewals and updating the facility documentation as required for the group.

# Ensuring compliance with financial covenants of all the banking facilities.

# Expert in Preparing VAT Returns & Accounting

# Independently can prepare, Finalise financial statements including cash flow.

# Developed Various inventory analysis reports and analyze variances

# Reconcile different bank accounts, internal & external borrowing and investments accounts.

# Ensure Group’s financial requirement is met, including repayment, interest payments and covenants.

# Prepare bank status report to meet day to day funding requirement.

# Liaise with Payable and Receivable department for arranging funds to meet the working capital.

# Manage day to day banking relationship and correspondence.

# Ensure timely submission of relevant audit schedules and documents

# Proactively converted Past dues of Bank OD & TR to Easy repayable Term Loans to enable smooth cash flow & minimise finance cost.

# Handled 15+ Bank Accounts with Trade Finance Facility at the time lowest fund inflow.

# SCHOLASTICS


# B.Com. from Calicut University, Kerala, India in 1998.

# IT SKILL


# Well versed with MS Office, Accounting software like GP Dynamics, Tally ERP and Peachtree.

# PERSONAL DOSSIER

Nationality : Indian

Date of Birth : 22nd March 1978

Marital Status : Married

Address : Sharjah

No. of Dependants : 03

Passport No. : P 1735284

Visa Status : Employment Visa

Driving License : Valid UAE Driving License

Linguistic Skills : English, Malayalam, Tamil & Hindi