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### *CAREER SUMMARY*

*Executive Leader with 18 years of experience in developing and managing Commercial departments, Operations and support functions across several industries, (Retail, FMCG, Real-Estate, Banking, Oil & Gas) in Pakistan & GCC region.Exemplary motivated leadership skills with a drive to create high performance teams and developing managers into world class leaders.* ***Area of Expertise:-***

*\*Corporate Planning (Strategic Planning) \*Sales & Marketing Management \*Retail Operations Management \*Property / Asset Management \*Facility & Leasing Management \*Performance Management System*

*\*Trade / Channel Management \*Product / Business Development\*Customer Services & Support \*Supply Chain Management \*Contracts Management \*Market Research & Analysis*

*\*Credit Initiation / Under-writing \*Risk Management \*Quality Assurance / Internal Audit \*Financial Institution Sales (all products) \*Software Design / System Control \*Mergers / Acquisitions*

### *EMPLOYMENT HISTORY*

* ***SERGAS GROUP – G.C.C. Aug 2013 – Till Date***

1. ***Head of Sales& Marketing- Facility Management, Real-Estate&Distribution Sales:***

* *Setting the overall strategic direction of the group companies; planning and implementing long term business strategies for each business division. Making SWOT Analysis to mitigate possible risk through industry &market changes.*
* *Providing leadership, direction, and resources to the sales department for the group companies across GCC, reporting to C.E.O.*
* *Developing sales strategies in accordance to each business life cycle (P&L), increasing market share, revenues and profitability.*
* *Developing targets and KPIs thatdetermines annual sales revenue; forecasting salesand profit for existing and new products.*
* *Analyzing business trends and results; maintain product mix, recommend selling prices, monitoring costs and supply/demand.*
* *Improve product marketability; identifying opportunities, consumer requirements; competitor's share and competitor's strengths &weaknesses; forecasting projected business; establishing market share in contrast to changing market trends & growth rate.*
* *Accomplishing human resource objectives by recruiting, selecting, orienting, training, assigning, scheduling, coaching, counseling, and disciplining employees; communicating job expectations; planning, monitoring, appraising and reviewing job contributions.*
* ***Achievements:***
* *Accumulative:Achieved 600mmAED milestone with 87% division growth in 2017, making the Company No.1 in private sector.*
* *Real Estate: Projects sales increased with 134% in 4 years with market share @ 43%, achieving 100mm AED milestone in 2017.*
* *Facility Management: 186 new contracts (427 system for maintenance) generated in 3 years, making 48% increase in portfolio.*
* *Distribution Sale:Achieved 450 million AED turnover milestone for Retail & Bulk Gas supply in 2017.*
* *Management: Implemented Change Management across the Group; reduced 9% overheads & accelerated productivity with 14%.*
* *I.T: Designed Market Intelligence data base; successfully structured and implemented Sales force (cloud base application).*

1. ***Head of Operations - Retail&Trade:***

* *Oversee daily end to end operational activities for 5Retail Storesand Trade business segment in UAE, Oman& KSA.*
* *Translate company’s strategic goals into defined operations plans; leading marketing mix for existing stores and new openings.*
* *Develop, Monitor and overseeing the division’s budget and financial targets. Analyze and improve cost effectiveness.*
* *Evaluate efficiency of each product segments P&L; prepare reports and justify to the board members on monthly basis.*
* *Strengthen relationship with key accounts, local and International channel partners to ensure continual growth is achieved.*
* *Providing support to business development team to enhance channel partners; optimizing product out reach.*
* *Providing guidance to product development team to increase product line in accordance to market demand and supply.*
* *Monitoring Inventory, warehouse and sales turnover on daily basis; maintaining excellent relationship with local suppliers & International partners to ensure minimum stock level at high turnover are maintained.*
* ***Achievements:***
* *Accumulative:Achieved 100mmAED milestone with 47% division’s growth in two years, achieving 108mm sales revenue.*
* *Retail Stores: Retail sales contributed division sales with 25%, 13mm AED turnover in the second year end 2015.*
* *Trading (local): Direct sales Increased with 36% in two years making net sales turnover increased from 39mm to 53mm AED.*
* *Trading (Channel Sales): Developed 8 channel partners making contribution of 7% to sales revenue, 4.8mm AED YTD-2015.*
* *Trading (Exports): Developed 13 channel partners in MESA and Africa region resulting increase of exports 37mm AED.*
* *Project Management: Opened 5 stores from finding locations, layout planning, merchandising till opening in 1.5 years 2013-2015*
* ***LASHKO GROUP– Oman Jun 2010 – Jul 2013***

1. ***Head of Corporate Planning & Performance Management***

* *Reported to theChairman; Led the Corporate Planning & Performance Management function for LASHKO Group; business division included;* ***Real-Estate, Property Management, Retail, FMCG, Building & Industrial materials, Gas, Hospitality&Laundry***
* *Developed corporate strategic direction of the group and its companies, planning and implementing long term business strategies for each business division. Made research and detail analysis to identify all risks which could impact Group or Divisions objectives.*
* *Supported CEO and Divisional Directors with business planning activities, provide practical and creative input in the development of new business initiatives, the design of current and future strategic and operational plans to achieve Group strategic goals.*
* *Developed and implementedperformance scorecards by Division, Departments and Individual KPIs; Analyze performance measures, benchmarking and related data (qualitative and quantitative) into strategic recommendations and actions plans.*
* *Align corporate reporting systems, identified key performance indicators, high level targets, communication strategies and processes for review & evaluation. Track identification of variations from plan and take corrective actions accordingly.*
* *Analyze, Investigate and commenton all reports submitted to the Top Management to ensure alignment with group objectives.*
* *Provided leadership in the workplace by modelling high standards of work performance, positively influenced teams and individuals; negotiated, facilitated and resolved conflicts by providing clarity on group vision and values.*
* ***Achievements:***
* *Accumulative:Secured 23% growth for the group in 2 years, reaching yearly turnover 1.23 billion AED.*
* *FMCG (Poultry & Fish Farming):Increased sales revenue with 9% by developing channel partners. (13% local sales & 11% exports)*
* *Trading:Product development “baby diaper” generated 9mm AED local sales through 12 channel partners in 2012.*
* *Gas:Increased sales by 35% in Bulk Sales and 7% in Distribution Retail sales with yearly turn crossed over 300mm AED.*
* *Retail (Super Market):Increased sales turnover for 7 stores by 34% with margins up 18%, Awarded performance bonus 55k AED.*
* *Retail (Building Material):Increase sales turnover by 116%, developed 9 channels partners locally, KSA and UAE.*

1. ***Head of Property Management***

* *Led the development and implementation of property division strategies for LASHKO group in line with Chairman Vision & mission.*
* *Created and monitored annual budgets, operational and management objectives; analyzed results and make timely actions.*
* *Monitored market conditions and rent regularly and communicate changes to leasing team and CEO to adjust budget projection.*
* *Developed leasing strategy and tenancy mix for Residential & Commercial properties; ensure long term value.*
* *Developeddirect & indirect marketing channels to identify new clients, negotiate price & to achieve higher occupancy rate.*
* *Manage allocated annual budget in coordination with property managers; by controlling expenditures & cost reduction initiatives.*
* *Created and refined operational policies and procedures. Approved market rent changes, write offs and re-imbursements.*
* *Aligned operational activities to meet legal/Regulatory requirements, together with preparation for new legislation if arises.*
* *Worked closely with the Director - Construction Division to establish budgets for new property adding to portfolio; carry out price modeling in conjunction with Leasing team and Finance team to ensure maximizes return on investment.*
* *Provide guidance and leadership to all departmental staff to achieve agreed upon targeted goals and objectives.*
* *Presented reports, analysis & recommendations on target variances, occupancy rate &accounts receivable to Top Management.*
* ***Achievements:***
* *Occupancy rateincrease from 83% to 92%, Revenue uplift by 17% &budget cut 10%; while expenditure increased by 7%.*
* *Service delivery standard scorecard introduced, customer feedback increase to 82% resulting happy, satisfied and loyal tenants.*
* ***ILYAS CARPET INDUSTRIES (PVT) LTD- Pakistan Jan 2008 – May2010***
* ***Director Operations - Retail&Exports:***
* *Planned and monitored day-to-day retail store operations and exports; planning, project implementation, local buying, product development, product pricing, merchandising, marketing, promotions, exhibitions and staff administration.*
* *Coordinated with the CEO to make decisions on annual Retail &Export turnover and retail operational enhancement goals.*
* *Supervised 37 staff from 8 retail stores across Pakistan and evaluated efficiency of individuals and business procedures according to organizational objectives and apply improvements where required.*
* *Ensure smooth retail sales operations, frequent market visits, conduct regular price surveys and monitor competition strategies.*
* *Ensure quality product availability, work out annual budgets, design trade promotions, search and secure attractive prices from buyers and put them into sales on top priority.*
* *Supervise the slow moving returns of stocks, eliminate dead ones and replace them with new item available with suppliers and in the market. Liquidate stocks through mixing and bundling them up with fast moving items.*
* *Monitor sales and profitability targets of the store and implement necessary actions as needed. Analyze sales revenue and gross margin with the allocated budget and its achievability.*
* *Evaluated performance by analyzing data; plus ensuring company complies on legality and conformity to established regulations.*
* ***Achievements:***
* *Generated over 18mmAED in exports an overall increase of 13% & generated over 3mm AED in local sales from Retail stores.*
* *New product developed “Gabbah” for Europe market, generated yearly production contract worth 30mm AED from Germany.*

* ***STANDARD CHARTERED BANK Oct 2004 – Jan 2008***
* ***Head of Sales– Retail Banking***
* *Structured department, policies and procedures re-aligned with the growth strategy of the division / vision of organization.*
* *Directed, developed and implemented sales strategies across 120 branch’s Pakistan with a team of 3 regional managers, 8 territory managers and 124 personal financial consultants; involved selling full range of banking products.*
* *Developed / Implemented effective sales programs with clear focus on maximizing sales, profits and brand awareness.*
* *Developed, measured and controlled monthly/quarterly targets assigned to respective regional managers and their teams.*
* *Organized events, promotions and community activities along with cross functional organizational sales to boost sales.*
* *Ensure the teams develop and maintain necessary relationships with line of business partners, branch managers to facilitate a one team environment and successful promotion of product & service delivery.*
* *Organized all aspects of staff sourcing, development and management—including hiring, interviewing, recruitment, training, and direction—to stimulate top-flight team performance.*
* *Quarterly training for Team development provided to enhance techno/commercial expertise. And continuous guidance provided to ensure all team members are always motivated and achieve their targets.*
* *Assisted Fraud, Policy, collection &business department to align lending strategy according to delinquent and market analysis.*
* ***Achievements:***
* Built a portfolio over 50mm AED Unsecured Asset lending with 83% approval rate (highest ever in Pakistan history by any Bank)
* ***ASKARI BANK Mar 2000 – Sep 2004***
* ***Credit Initiation Manager–Retail Banking***
* *Manage team of 38; Credit Analysts and support staff for the processing of unsecured applications receive across Pakistan.*
* *Final review of loan approval amount set by Credit Analyst. Making sure that all the Policies and Regulatory requirements are in place before finalizing loan approval.*
* *Coordinate Asset Operations department for timely disbursement of loan, responsible to monitor effective utilization of analytic, forecasting and modeling tools, maximize profitability, mitigate risk exposure and offer corrective action plans.*
* *Interact with top management in matters of policy approval, products initiatives, sharing of IT solutions. Participate in the Risk Management Process and interact with Sales, Finance, Operations and Collections in order to achieve business objectives.*
* *Implement the verification manual for screening potential customers through a series of checks and procedures to check the quality of approvals and make sure that the work is completed within the defined turnaround time (TAT).*
* ***Achievements:***
* Approved 240mm AED loans under my supervision and level of authority, reduced turnaround time from 3 days to 9 hours for 80% of the daily applications received. Initiated in-house front-end system, assisted in designing and implementation of the system which increased the productivity of the department by 60%.

### *EDUCATION*

* ***MBA(Executive Degree) –*** *Marketing& Sales Management* *Greenwich University* ***-*** *Pakistan*
* ***MBA(Accredited Degree)–*** *Supply Chain, Procurement & Logistics**Crest Ford University****-*** *USA*
* ***Bachelors –*** *Finance & Business Management Karachi University* ***-*** *Pakistan*

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| ***ON JOB TRAININGS*** |
| *\*ISO Internal Auditor – 2017 \*Train the Trainer – 2004*  *\*Customer Excellence – 2007 \*5 C’s Credit – 2001*  *\*Winning through Customer Service – 2006 \*Credit Bureau – 2002*  *\*Anti-Money Laundering & Compliance – 2005 \*Anti Money Laundering – 2000* |

### *PERSONAL INFORMATION*

*\*Nationality: Pakistan*

*\*Date of Birth: 17-11-1980 (37 years old)*

*\*Visa Status: UAE Resident*

*\*Residing Emirate: Sharjah*

*\*Marital Status: Married*

*\*Dependent: 5 - (Wife, 3 Sons, 1 Daughter)*

*\*Languages: English, Urdu, Hindi & Punjabi*

*\*Driving License: UAE, Pakistan & Oman.*