**Email:** **saju-396300@2freemail.com** **Nationality: India**

**Saju**

**Work experience in U.A.E. (19+ Years)**

**Finance Manager** with 19+ years of proven UAE experience in finance & accounts, VAT implementation and auditing. From providing data driven decisions to managing several staff, my role as a team leader has made me stronger in delivering well timed results.



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| Feb 2004 – May-2019 | Company:  *Leading Manufacturers and Traders of Building Maintenance Units (BMU) in the Middle East*Designation: Finance & Accounts Manager* Overall management of the finance functions
* Develop and monitor financial department policies and procedures.
* Banking Facility Management, LC, LG and TR Settlements, Maintain banking relationships. Ensure timely renewal of facilities and provide prompt answers/feedback to financial institutions to queries.
* Manage senior level projects related to finance, budgeting, account management, benefits and grant administration.
* Analyze financial statements, conduct cost/benefit analysis and identify areas of weakness.
* Forecast cash flow positions, related borrowing needs, and available funds.
* Ensure that sufficient funds are available to meet ongoing operational and capital investment requirements.
* Arrange Bank finance for individual projects, working capital and Investment purposes.
* Review of all daily transactions.
* Manage and strategizing Yearly Audits.
* Liaising with customers & suppliers and managing the internal personnel including the sales and operating team.
* VAT Implementation and Compliance.
* Review and approval of Vendor Payments.
* Track and Management of Accounts Receivables.
* Prepare and monitor annual sales forecasts and budgets.
* Working closely with the Managing Partner and Board Delegate to implement the organizational strategies and plans.
* Evaluating and analyzing the various business contracts on job wise.
* Conducting weekly meetings to co-ordinate purchase, AR & AP activities.
* Incentive schemes for Sales personnel.
* Salary disbursement and WPS Management
* Supportive in creating customized new ERP Accounting software
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| Jan 2002 –Dec 2003 | Company: *The company is authorized agent for GE Bayer Silicone in UAE and large scale Exporters and Importers of Silicone Sealant*Designation: Accounts & Office Manager* Prepare profit and loss statements at detailed level and monthly closing of financials.
* Coordinate and lead the annual audit process.
* Cash flow management.
* Documentations for export and import of goods
* Effectively communicate and present the critical financial matters to the Partners.
* Preparation and execution of daily production schedule
* Reconcile bank accounts, petty cash and other GL accounts
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| Dec 1999 – Dec-2001 | Company: *Large scale camping and catering across UAE and manufactures of Garments*Designation: Accountant General* Managing all accounting related activities up to finalization
* Cash flow management
* Submission of financial report on monthly basis
* Payroll preparation and disbursement of salary
* Providing and interpreting financial information and financial reports.
* Monitoring and interpreting cash flows and predicting future trends..
* Monitoring AR and AP
* Correspondence to various level.
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# Work Experience-Outside U.A.E. (6 Years)

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| Jan 1998 –Oct 1999 | Company: Group of Companies in Chennai, India*Leading whole sale dealers of automobile parts and exporters of cashew nuts.*Designation: Accountant* Preparation of all kind of accounting books in both manually and computerized.
* Preparation of export and import documents.
* Filing of govt. regulatory forms like Income Tax and Sales Tax returns.
* Fixing monthly target/tour programs and incentives for the Sales representatives.
* Weekly and monthly report to the management.
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| Jan 1994 –Oct 1997 | Company: Chartered Accountants in Kerala, India*The firm is involved in auditing/consultancy services to their major clients which includes Banks, Exporting Companies, partnership firms, corporate companies, etc*.Designation: Audit Associate* Statuary auditing of corporate companies, banks and other firms.
* Conducting internal audit of banking institutions and corporate companies.
* Giving consultancy advice to various clients.
* Liaise with Government departments for Tax and tax related matters.
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**Academic Records**

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| Year | Course | University |
| 2012-2013 | Master of Business Administration (MBA) | Mahatma Gandhi University, India |
| 1990-1992 | Master of Commerce (M.Com) | Kerala University, India |
| 1987-1990 | Bachelor’s degree in Accounting & Finance (B.Com) | Mahatma Gandhi University, India |

**Other qualifications**

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| **ICWAI (Inter)**- Specialization in Cost Accounting, Institute of Cost and Works Accounts of India, India |
| Course completed for Intermediate and qualified Group-II |
| Period 1993-1994 |
| **Diploma in Financial Accounting**, Software Accounting, Indian Academy of Computer Technology, Kerala, India. |

**Skills**

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| Job Related Skills | * VAT Implementation and Compliance.
* Familiar with ERP systems
* Management information system(MIS)
* Strong work ethic with an ability to work under stress and tight deadlines with an analytical problem solving mindset
* Well versed with MS office tools, with a focus on data analytics.
* Financial modelling, budgeting, and advisory
* Salary and WPS management
* Inventory management
 |
| Languages | * English (Excellent Fluency)
* Hindi
* Tamil, Malayalam (Mother tongue)
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**Personal details**

* Valid UAE Driving License
* Marital status : Married
* Date of Birth : 21st May 1970
* Visa status: Resident Visa (Spouse Visa)