**Email:** [**saju-396300@2freemail.com**](mailto: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. |

# 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. |

**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) |

**Personal details**

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