

MAYSA AWARTANI – BUDGET AND EXPENDITURE

U.A.E ■ (+971) 0503008869 ■ md.awartany@yahoo.com

AREAS OF EXPERTISE

- *Budget preparation and monitoring*
- *Expenses and invoice verification*
- *Risk & Credit Analysis*
- *Portfolio Monitoring*
- *Government Relation*
- *Agreement management*
- *Direct client relations*

OBJECTIVE

I am highly motivated, focused, and self driven professional. I always exceeded expectations throughout my career and during my academic studies. I have worked in Dubai for over 6 years in the banking sector and I am looking for vacancy that matches my experience and credentials. I held responsibilities in both the administrative side and finance side.

I am looking for an opportunity where new challenges, skills and experiences can be further mastered and utilized.

PROFESSIONAL EXPERIENCE

United Arab Bank, U.A.E

Jan, 2018 – June, 2019

Budget and Expenditure Specialist Officer

Key Responsibilities

Budget and Expenditure Control:

- Budget Preparation and submitting the budgets to the Governing Body for approval prior to the commencement of a financial year.
- Work closely with all concerned Departments to provide guidance, advice and related data to agree on a reasonable budget amount before submitting to the Governing Body
- After each monthly closing, obtain the actual figures from Finance Department and produce a monthly budget statement or separate reports in accordance with the timetable laid down. The statement will include, where appropriate for each individual heading, details of:
 - The annual budget
 - Actual and budgeted staff members for the reporting month
 - The proportion of budget for the report month
 - Expenditure in the report month
 - Variance in the report month
 - The proportion of budget for the cumulative period from the commencement of the financial year to the end of the report month
 - expenditure for the cumulative period from the commencement of the financial year to the end of the report month
 - variance in the cumulative period from the commencement of the financial year to the end of the report month
- Provide management with update regarding the budget and to Monitor Expenses against approved budget
- Carefully assess expenditure within each monthly report and make appropriate accruals in order to allow for probable financial transactions not yet recorded in the accounting records.
- Verify and Compile all information related to an invoice received from vendors to ensure completeness and accuracy of the information including PO, ERFs and ensure the amount invoices is within allowable limit before payment is made.
- Create PRF and match the details provided in Approved Good/Service Receipt Note and ensure the appropriate approvals have been obtained in Accordance with banks Policies and Procedures in order for the payment to be processed. To review other details as:
 - Completes four-way match between the Procurement Resolution/Expenditure Request Form, purchase order, vendor invoice
 - Match the Account and budget code to which the purchase is being charged. This is important to ensure the financial statements correctly reflect the nature of the transaction.
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- Provide advice and raise enquiries in order to address overspending and underspending.
- Working closely with Vendors and related Dept in order to clear all disputes related to payments

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- Ensuring all requests and payments are approved according to DOA
- Ensure proper implementation of centralized Invoicing and Payment System
- Provide vendor reconciliation and handling vendor communications
- Timely reporting to concerned parties on all operational risk, fraud, AML and related issues
- Handling, reconciliation and documentation of Petty Cash transaction

License and Lease agreement Handling and Processing:

- Responsible for all administrative requirements pertaining to trade license, lease agreements, utilities payments, safe custody of all official agreements, certificates, and track approved budget of the bank.
- Ensure all administrative requirements of the bank are attended at all locations.
- Responsible for issuing, handling, preparing and documenting central bank approvals / Trade License / Chamber Certificates / civil defense certificates for the Bank, Branches and ATMs
- Handling communication with the landlords related to lease agreements, price negotiations, contract signing, payment processing and Ejari / Tawtheeq
- Handling utility payments and communications with Vendors.

Dubai Islamic Bank, Dubai- U.A.E

December 2013 – Oct, 2017

Officer – Business Development Management – Consumer Banking

Key Responsibilities

Evaluation:

- Examination and review of Credit Applications/Transaction Applications for the allotted portfolios in light of Bank's credit policies and Central Bank's regulations to evaluate whether the risks are acceptable.
- Initiate discussions/correspondence with the relevant relationship Team members, wherever warranted.
- Compile Risk Review Report by adding appropriate comments on the risk aspects, identify the risk factors and suggest mitigation if needed.
- Thoroughly worked on implementing Operation Risk Management (ORMS) in our department, which enabled us to assess risks in the department, and use guidelines to improve and increase the efficiency of process through identifying risk thresholds, KRI, RCSA.
- Thoroughly worked on developing business continuity plan to be implemented in case of unforeseeable future events.
- Make appropriate recommendations to the approving authorities based on the above.
- Working on many related systems like FINNONE, CRM, BO Report, BI and Tracking Systems.

Monitoring:

- Identify, measure, monitor and control the risk inherent in the allotted department using periodic system generated reports, core-banking system and other analytical tools and reports.
- Monitor the progress of project finance/contract finance through a Project Control sheet for adequate account control in the light of Bank's Engineer's report and the terms of sanction.
- Monitor assets under management reports (AUM) received from business partners and ensure its compliance with the contents provided.
- Follow up with Relationship Teams and Branches for timely adjustment.

Client Management:

- Perform activities regarding sales, marketing, customer acquisition, customer relationship management.
- Cross-sell financial products directly to established clients.
- Network in the local business community to build relationships in order to generate new business for the Bank.
- Evaluate customer records and recommend payments plans based on earnings, savings data, payment history, and purchase activity.
- Consult with customers to resolve complaints and verify financial and credit transactions.

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Jordan Insurance Federation Authority, Amman - Jordan
Assistant Financial Analyst

2007 –2008

Main objectives

To contribute to the achievement of the organization business plan objectives, and the efficiency and effectiveness of the organization by producing accurate and meaningful financial and business analysis on the insurance companies governed in Jordan, & ensure its accordance with the International Financial Reporting Standards.

Responsibilities

- Responsible for the day- to-day general ledger accounting and reconciliation, financial reporting and analysis for assigned functional areas.
- Cash reconciliations, payment date accounting, monthly reporting and report production, daily modeling, analysis and reporting and financial Analysis.
- Perform monthly balance sheet, income statement and changes in financial position/budget variance analysis.
- Investigate and report to the Manager any inconsistencies or improprieties.
- Analyze data to ensure proper accounting procedures have been followed
- Prepare financial reports, charts, tables and other exhibits as requested.
- Responsible for performing special projects to improve process efficiency and performance Projects as assigned by Management.
- Provide timely, relevant and accurate reporting & analysis of the results of the division's performance against historical, budgeted, forecasted and strategic planning results to facilitate decision-making toward the achievement of the budget and strategic plan.
- Maintain and develop various financial models and standard templates distributed for use by all of Finance during the planning processes, ensuring quality, accuracy and focused analytic review.
- Demonstrate appropriate understanding / working knowledge of accounting principles and internal controls, and apply them.
- Describe an insightful use of financial analysis techniques, tools, and concepts, to provide practical counsel to business area partners and management to drive business results.
- Understand and facilitate the integration of business processes, people, and relevant technology, in order to identify, configure, and communicate useful information, and to provide practical business leadership to drive business decision making across the company.
- Identify non-value added processes within the department and seeks solutions.

EDUCATION

CFA Institute

Passed level 1

The Hashemite University, Amman - Jordan

Master's in Business Administration / Banking Management

Graduated second in my class – **GPA: 3.6**

The Hashemite University, Amman - Jordan

Bachelor's degree in Accounting

Graduated first in my class – **GPA: 3.5**

Other Trainings, Certifications & Seminars:

- Negotiation skills
- Financial calculations
- Finance for Bankers

PERSONAL INFORMATION

- Date of Birth: 7th of August, 1983
- Nationality: Jordan
- Languages: English, Arabic