

NAYEEM ABDUL KAREEM



A performance driven professional, targeting senior-level assignments in **Accounts & Finance**, with an organization of high repute

Preferred Location: **(Dubai, Abu Dhabi & Sharjah) and Gulf Countries**

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Executive Profile

- A goal-oriented professional offering **nearly 13 years** of experience in **Accounts & Finance**
- Proficient in identifying and adopting the emerging trends to achieve the organizational objectives & profitability
- Skilful in organizing, interpreting and communicating market information to facilitate the decision-making process of the top management
- Acquired understanding of financial analysis & methodology of undertaking financial research; capable of organizing and communicating as well as presenting analysis findings in a clear & useful manner
- Directed financial analysis, internal and regulatory reporting, accounting operations, budgeting, forecasting that led to long-term improvements in cost savings, profitability and productivity
- Effective in performing in high-profile executive roles, overcoming complex business challenges and making high-stakes decisions using experience-backed judgment, strong work ethics and integrity
- An **effective communicator** with strong analytical, coordination, leadership & relationship skills; possess excellent team development skills through consensus building, promotion of teamwork spirit and motivation

Key Impact Areas

Strategic Planning & Execution	Project Management
Financial Planning & Analysis	Budgeting & Forecasting
Cost Accounting, Crisis Management	Corporate Finance
Team Management & Leadership	Accounting Operations
Risk Mitigation and Auditing	Relationship Management

Education & Credentials

- **2008:** Master of Business Administration (Finance) from VTU University, Bengaluru, India
- **2006:** Bachelor of Business Administration (Finance) from Karnataka University, Hubli, India

Certifications

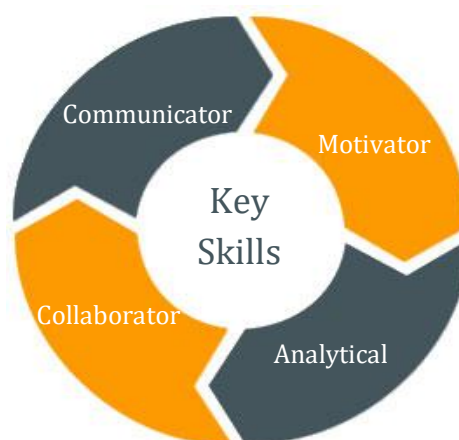


Certified Management Accountant- Not Completed
(IMA membership # 8312439)



ISO 9001-2015 QMS Certified Internal Auditor February 2019 (Bureau Veritas S.A, Dubai)
Certificate Serial No: 19/AE/1019213/1993

Key Skills



Internships

- A study on "The impact of Basel II on bank's capital requirements" at i-flex solutions (now Oracle Financial Services Software Ltd) – MBA Final Semester
- A Study on "Working Capital Management" at Hindalco Industries, Belgaum – MBA Second Semester

Career Timeline



Professional Experience

Since Nov'18 with Al Mayar Electrical & Control Services LLC, Dubai, UAE as Senior Financial Analyst

Key Result Areas:

- Supervising the financial functions including budgeting, planning, forecasting, accounting, variance analysis, financial reports and P&L responsibility
- Resolving vendor queries and reducing aged debts over 60 days by 65%
- Steering the Project Costing and Stock Valuation
- Researching the market trends and conducted site surveys in real estate sector for future investments by the management
- Managing and mitigating financial risk through the development and implementation of strategic measures
- Keeping up-to-date of current business and economic developments; anticipating trends & key issues that impact business and converting that knowledge into research & analysis deliverables
- Spearheading finance functions involving determining financial objectives, designing & implementing systems, policies & procedures to facilitate internal financial controls
- Developing and maintaining adequate internal control system, preparing annual and periodic financial results, submitting them to the management for review and control of the finances
- Providing the management with the actual vs. budget and the variance analysis on a monthly basis (project wise)
- Performing analytical review of financial operations of the process; interpreting financial data for determining past financial performance and projecting the financial probability of process
- Projecting revenue, operating expenses for current month/quarter/year and presenting monthly financials & rollover forecast to the management highlighting the business performance & focus areas

Highlights:

- Led the implementation of QMS - ISO 9001-2015
- Assisted the management in developing Vision 2025
- Managed 5 projects that had a budget of over AED 2.0 million each
- Exhibited excellence in reducing credit facility from 60 to 45 days
- Collected, analysed and managed quantitative data and created meaningful reports to lead business improvement
- Successfully recommended, developed and implemented policies and programs that guide the organization in maintaining and improving its competitive positions and profitability

Apr'15 – Oct'18 with Avensia General Trading LLC, Dubai as Financial Analyst

Highlights:

- Led the modeling, planning and execution of all financial processes
- Prepared quarterly and yearly budgets and submitting them to the management for review and control of the finances for future investments
- Executed short and long-term custom comprehensive financial strategies to reach company goals
- Facilitated the research of market trends & surveys; used information to stimulate business and revenue growth
- Secured loans for high level management spending processes
- Conducted research of various tax issues and communicated them through memos
- Successfully managed accounts payable involving complete payments and control expenses by receiving payments, plus processing, verifying and reconciling invoices
- Acted as purchasing agent for acquiring all necessary equipment and materials for jobs and tracking inventory; re-ordering when levels met a certain criteria

May'13 – Apr'15 with Energetic Interiors Design LLC, Dubai, UAE as Financial Analyst

Highlights:

- Spearheaded the analysis and interpretation of monthly variances and trends between budgets, actual and prior results in developing projections and forecasts
- Arranged bank facilities including working capital requirements for expansion and development of the company (LC, TR, OD and LBD Term Loan & Vehicle Loan) and ensured optimum utilization
- Delivered excellence in negotiating with suppliers and increased the supplier base
- Streamlined the corporate planning process

- Rendered financial support and analysis to Operations and Marketing areas for strategic business decisions and cost saving initiatives
- Successfully bargained and arranged working capital facilities for smooth running of operations

Feb'09 – May'13 with Dotsan Group Dubai, UAE as Assistant Accounts Manager

Growth Path:

Finance Executive

Sr. Finance Executive

Assistant Accounts Manager

Highlights:

- Streamlined the cash flow for all of the companies and facilitated the day-to-day cash management
- Spearheaded a team of 6 accountants and 12 junior accountants
- Improved the accounts Receivable average from over 45 days to 30 days by establishing rapport with delinquent clients to successfully collect on past due accounts
- Delivered excellence in successfully arranging bank facilities including working capital requirements for expansion and development of the company (LC, TR, OD and LBD Term Loan & Vehicle Loan)
- Successfully introduced new suppliers to the company on credit and increased the credit limit as well as credit period of the existing suppliers of the company and reduced material cost by 15% in my first year
- Conducted detailed account analysis corporate month-end processing and reporting
- Secured loans for high level management spending processes
- Assisted and supervised annual audits(internal and external)
- Ensured verification of monthly payroll & transferring the sip files as per the WPS system of the Ministry of Labor
- Managed accounts payable involving complete payments and control expenses by receiving payments, plus processing, verifying and reconciling invoices
- Assisted in valuation of a Rent a car company during its acquisition

Jul'08 – Dec'08 with ICICI Prudential, Hubli, Karnataka, India as Unit Manager

Highlights:

- Coordinated and worked with the Branch Manager in achieving the targets
- Worked with a team of 14 Advisors
- Engaged in recruiting advisors
- Successfully achieved all the targets within time frame

Causes Supported

- Conducted a socio economic survey in Hubli City, on behalf of "Centre for Multi-Disciplinary Development Research", (a wing of Human Resource Department Ministry, GOI)

Achievements

- Outstanding Student for the year 2005 – 2006 - Nehru BBA College (affiliated to Karnataka University, Dharwad)
- Presented paper on 'E-Recruitment, a new trend in HR' at Indian Academy School of Management Studies, Bengaluru
- A Study on "Export Procedures and Documentation and IFM" at Digital Juice, Bengaluru - BBA Final Semester

Major Skills

- Computer Applications: Microsoft Office(Word, Excel, PowerPoint) Focus ERP, PACT ERP, Tally 9 ERP
- Mathematics, Business and Economics: Cost Accounting, Corporate Finance Knowledge, Data Validation Techniques, Budgeting, Risk Management, Data Visualisation, Asset Management



Personal Details

Date of Birth:	5 th May 1984
Languages Known:	English, Arabic, Hindi, Kannada and Malayalam
Nationality:	Indian
Marital Status:	Married
Visa Status:	Employment Visa
Driving License:	Valid UAE Driving License
Address:	Dubai, UAE