

Faique Bin Fakhra



Profile

To work in a competitive and dynamic environment where I can utilize my skills and knowledge to learn new things and meet the industry needs through a result-oriented approach. I believe in practical approach and my aim is to grow in practical way.

Experience

Union Coop – Al Qarya L.L.C

August 2019 – Present

Address: Al Aweer Fruits & Vegetable Market,
Dubai - United Arab Emirates.

Website: <https://www.unioncoop.ae/>

Position: Chief Accountant

Responsibilities

- Manage and control the routine operations related to accounts and other financial activities within and outside the company.
- Preparation of monthly financial closing reports such as profit and loss statement, purchase reports, cost-benefit analysis for management to make strategic financial decisions.
- Record and maintain financial general ledgers, expenses, accounts payables, production, delivery, return and sales data of the company in Tally ERP on regular basis.
- Preparation and evaluation of accounts related transactions to give recommendation to higher management for decision making and implementation of financial controls.
- Handle company petty cash and issue payments for operational and purchase expenses.
- Works collaboratively with external auditors, providing assistance, responding to inquiries and provide financial data.
- Manage company's monthly account payable portfolio of supplier to keep cash flow and supplies on track.
- Responsible for ensuring compliance of VAT data collection, consolidation, e-filing VAT return and payment of quarterly VAT liability.
- Monthly bank reconciliations with against all expenses, payments and other financial transactions.
- Responsible to manage purchase and stocks, negotiation with suppliers for contracts and generate purchase orders as per production requirement.
- Analyzes actual manufacturing cost and prepares periodic reports to compare production costs to margins.
- Provides management with reports specifying and comparing factors affecting prices and profitability of product
- Coordinates with inventory control team to evaluate inventory needs as per production plan, closing and opening of stock reports.
- Supervises day-to-day purchasing plans, directing workforce, and assigns responsibilities to production and purchase team.
- Adheres to all good manufacturing practices, company policies, food safety and quality assurance procedures.
- Monthly processing, disbursement of company employees' salaries, bonuses and other reimbursements.
- Formulates and update the HR records related to employee visa processing, hiring, transfers, final settlements.

Personal Information

Mobile: +971-522617435

E-Mail: faique.fakhar@gmail.com

D.O.B: 01st October, 1990

Nationality: Pakistani

Current Location: Dubai, United Arab Emirates.

Visa Status: Employment Visa

Professional Trainings

- **Training on Anti-Money Laundering / KYC**
Askari Bank Training Center, Rawalpindi
- **Training on Flexcube Operations**
Askari Bank Training Center, Rawalpindi
- **EFU Hemaya Training**
Ramada Hotel Islamabad
- **Pak Qatar Takaful Training**
Askari Bank Training Center, Rawalpindi

Certification

April, 2017
Credit Risk Management- Managerial Level
Knowledge and Human Development Authority- Dubai

March, 2017 to April, 2017
Credit Risk Management- Professional Level
Knowledge and Human Development Authority- Dubai

Personal & Technical Skills

- Marketing Strategies & Campaigns
- Corporate Communications
- Creative Team Leadership
- Relationship Management
- Development of Training Materials
- Sales Collateral & Support
- Public Relations
- Business Development
- MS Office Suit

Education

2012 to 2014

Masters of Business Administration.
Foundation University RWP, Pakistan

2008 to 2012

Bachelor of Business Administration
Foundation University RWP, Pakistan

2006 to 2008

Intermediate in Computer Science
Govt. Gordon College, RWP, Pakistan

PUBLICATIONS

- **Impact of Abusive Supervision on Organizational Citizenship Behavior: Moderating role of Job Tension, Emotional Exhaustion and Turnover Intension**

International Organization of Scientific Research (IOSR Journals) February 2014.

- **Final Year Thesis titled “Relationship between Working Capital Management and Companies’ Performance: A Study of Manufacturing Sector of Pakistan”**

Conducted a research to analyze the relationship between Working Capital Management and Companies’ Performance of 10 years in the selected manufacturing companies of Pakistan. The research was conducted with the help of SPSS 16.0 and MS Excel along with the secondary data collection from Financial Reports of 50 manufacturing companies of Pakistan.

Brothers Gas Bottling and Distribution Co. LLC

March 2018 – May 2019

Address: Corporate Office, Office No.204,
Al Fattan Plaza - 65 Airport Rd - Garhoud - Dubai

Website: <https://www.brothersgas.com/>

Position: Manager – Account Receivables, Collection and Sales

Responsibilities

- Management of Company Credit portfolio to ensure effective cash flows to run company operations.
- Responsible to get monthly collection from market to keep company credit portfolio at a substance level.
- Management of Credit Team of four main company divisions including division credit managers.
- Responsible to devise and implementation of standardize credit policy for effective credit management of company receivables.
- Maintain Interdepartmental liaison at senior level to run credit related operations and decision smoothly.
- Make decisions related to receivables/sales with assigned authorities in higher management.
- Design and organization of credit department activities both within and interdepartmental for operative implementation.
- Direct handling of Company Corporate customers to resolve Credit issues.
- Handling of Top problematic customers to negotiate and get payment from them.
- Coordination with company legal advisor and lawyers for execution and resolution of legal case to recover company debts.
- Develop Reports and strategies for senior management for analysis of company Credit and cash flow position.

Brothers Gas Bottling & Distribution Co. LLC

October 2016 - February 2018

Address: Corporate Office, Office No.204,
Al Fattan Plaza - 65 Airport Rd - Garhoud -Dubai

Website: <https://www.brothersgas.com/>

Position: Asst. Manager – Account Receivables, Collection and Credit Control

Responsibilities

- Effective credit control and receivables management.
- Reviews credit files (deals) and commend approval for credit facility.
- Managing a team of 45 personnel of credit control in-charges, credit controllers, assistant credit controllers, debt collectors and meter readers.
- Responsible of effective credit risk management and compliance with credit policies and procedures.
- Effective collection management to run smooth cash flows for company.
- Review customer credit limit/payment terms and credit history of customers.
- Coordination with the finance controller/ chief controller to set policy and procedures for effective collections and account receivable management.
- Setting and assigning of collection targets and action plan to account receivable team every month.
- Monitor credit limits and payment terms on regular basis to control financial risk.
- Follow up with the sales executives and invoicing department for timely submission of documents to the customers.
- Return cheques follow ups and devise collection plans for team according to market status quo.
- Correspondence and distributing lists of all the pending payments to the sales department.

Achievements and Milestones

- Pan Pakistan No.1 in Banca Takaful Campaign of Islamic Banking services division (Nov 2015- Apr 2016).
- Best performance in 2015 in achieving the target of overall portfolio of bank's products.
- Pan Pakistan Top performer of BANCA Campaign in the Islamic Banking Division.
- Attained 1st Position throughout the year for generation of highest deposit in country.
- Achieved "Top Performing Business Development Officer Award" in 1st, 2nd and 3rd Quarter in Year 2014 for generation highest CASA deposit and No. of Accounts.
- Attained first position countrywide in "Quarterly Account Opening Campaign" in 2nd, 3rd & 4th Quarter Year 2014, consecutively.
- Attained highest incentive in country on generation of highest Current deposit throughout the Year 2014, in all over the country
- Got merit certificate on getting a 3.69 CGPA in BBA (Hons.)

Languages

English (Fluent)
Urdu (Native)
Punjabi (Working Knowledge)

Other Information

Valid UAE driving License

Askari Bank Limited, Pakistan

Address: Plot No.30B Main Road PWD
Employee Housing Society, Islamabad, Pakistan

April 2016 – September 2016

Website: <https://askaribank.com/>

Position: Relationship Manager

Responsibilities

- Responsible to fetch new business in branch to generate the income by selling all bank products to customers including bank accounts, insurance, consumer and other products.
- Field visits to potential and corporate customers to build healthy relationship for branch sales and profitability.
- Managing liability and consumer portfolio of branch in term of consultation of customers, sales, processing and disbursement of loan.
- Assistance to branch manager in deposit mobilization to achieve the profitability and growth of the branch on monthly basis.
- Look for probabilities to strategically pitch or upsell of newly launched product of bank to existing customers.
- Identify market opportunity to cross sell bank products and target the prospect clients
- Responsible for exceptional customer service keeping in mind the end goal to keep up a positive business standing for bank.
- Responsible to achieve weekly and monthly assigned targets by branch manager for all bank products.
- Managing the team of business development officers and Internees of branch to meet business development targets.
- Assisting branch operations staff to resolve customer queries, good service and to attain good rating in external and internal audit.
- Arrange and attend individualized meetings with customers to clarify benefits with an end goal to help in their decisions to avail suitable bank products.
- Prepare MIS reports related to the branch business, sales progress, customer information on regular basis for staff and management review.
- Responsible for training and development of subordinates to equip them with bank product knowledge and for exceptional customer service.

Askari Bank Limited, Pakistan

November 2013 – March 2016

Position: Business Development Officer

Address: Plot No. 167 Raja Arcade Spring North Phase VII Bahria Town, Rawalpindi, Pakistan

Website: <https://askaribank.com/>

Responsibilities

- Accomplish target of deposit, account opening and other bank products on monthly premise assigned by branch manager.
- Ensure to open not less than assigned minimum No. of new bank accounts on monthly premise and bring deposit to maintain substance level of branch portfolio.
- Keep in touch with prevailing or potential customers to shape new business development opportunities and cross selling.
- Keep follow up with existing bank customers for cross sell bank products and deposit mobilization.
- Perform cold calls in various residential and commercial areas for new business generation.
- Contribute in bank growth, generate profitability and income by cross selling banking products and services.
- Respond to queries or complaints of existing and walk in customers of branch regarding bank products and services within a reasonable span of time.
- Maintain database of customers for effective relationship building and sales growth to contribute in bank business development.
- Ensure to complete tasks assigned by branch manager and relationship manager related to business development and branch banking.

References

Fraz Muhammad Butt
Organization: Askari Bank Limited, Pakistan/
Brothers Gas Bottling and Distribution Co LLC, UAE
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Distribution Co. LLC, UAE
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