

S U M I Y A B A N U

SENIOR FINANCIAL ANALYST

• +971 523527714 • sbkshj92@gmail.com • Sharjah, U.A.E.

Accomplished and results-oriented Financial Analyst with 8+ years of experience who consistently increases company revenue and meets critical deadlines. Highly skilled at increasing productivity through detailed cost analysis. Committed to delivering high-quality results and contributing to the overall success of the organization.

PROFESSIONAL EXPERIENCE

SENIOR FINANCIAL ANALYST

Optimus Corporate Services - Dubai, U.A.E.

Aug 2022 – Present

- Provide analysis, forecasting, reporting, and project support to senior management and across the company's integrated countries.
- Spearhead the monthly, quarterly and annual budgeting and forecasting processes.
- Post transactions and promptly verify all accounts into Zoho One.
- Review and analyze the company's invoices and expenses if goods and services are contracted for and received
- Analysing credit data, financial statements and ratios to determine the overall risk.
- Coordinate and manage client's relations (external) and operations (internal) for payments and transactions.
- Obtaining Bank Risk Reports for more client information.
- Preparation of Credit rating analysis internally for the management based on Credit Rating criteria.
- Preparation of Information Memorandum, Circulars and responses to banks, lenders for Project Financing and Corporate level financing.
- Preparing PowerPoint presentations, ad-hoc reports, financial analysis, research, data mining and handling of confidential data for senior management.
- Receives and resolves variety of routine internal and external queries regarding account status, discrepancies.

CREDIT CONTROL INCHARGE (INDUSTRIAL DIVISION)

Brothers Gas Bottling & Distribution Co. LLC - Dubai, U.A.E.

Jan 2020 – June 2022

- Responsible for meeting targets in monthly receivables and keeping bad debt to a minimum.
- Cash flow forecasting – weekly detailed forecast by every sales invoice for 8 weeks ahead, comparison to previous week and major movements.
- High volume of calls and emails chasing from debtors.
- Liaise with sales Account Managers regarding overdue/disputed accounts

- Disputes review on a weekly basis with escalation to account managers and directors as appropriate.
- Assessment of credit worthiness of potential and existing customers including determining credit limits and payment terms.
- To create new client accounts and set up onto system Banking and cash allocation onto system when required.
- Maintain Credit Card receipts – Reconciliation and allocation; Deal with billing escalations.

SENIOR ACCOUNTANT

S.F.A Romani Trading L.L.C - Dubai, U.A.E.

July 2019 – Dec 2019

ACCOUNTANT

Start Electrical Switchgear Assembly L.L.C - Sharjah, U.A.E

May 2017 – July 2019

FINANCE ASSOCIATE

Cognizant Technology Solutions - Coimbatore, India

Oct 2013 – April 2017

Job duties & responsibilities performed for above roles:

- Cash flow forecasting – weekly detailed forecast by every sales invoice for 8 weeks ahead, comparison to previous week and major movements.
- Verifying, allocating, posting and reconciling accounts payable and receivable
- Maintaining accurate financial records by preparing financial documents such as invoices, tax filings, and monthly profit reports.
- Maintaining files on account receivables and updating records as required.
- Managing the flow of petty cash by recording all monetary transactions.
- Ensuring that suppliers are informed of any changes to service agreements & payment options.
- Updating management on any financial discrepancies found during tax filing or invoicing duties.
- Creating periodic reports, such as balance sheets, profit & loss statements, etc. and presenting data to manager and other entities.
- Compute taxes and prepare tax returns; Performing audit reports and resolving discrepancies.
- Liaise with accounting assistants and bookkeepers.
- Prepare financial statements and produce budget according to schedule.

EDUCATION & CERTIFICATES

BACHELOR OF COMMERCE

Bharathiar University - Tamil Nadu, India

Mar 2010 – April 2013

DIPLOMA IN COMPUTER APPLICATION

CSC Computer Institute - Tamil Nadu, India

April 2009

CORE COMPETENCIES

- Leadership with Budgeting & Cash Management
- Financial Reporting, Audit Assistance
- Receivables and Payables
- Value Added Tax (VAT)
- ERP Sage – Tally 9.0 – Zoho One
- MS Excel Advance
- Letter of Credit & Risk management
- Product Pricing & Costing Payroll Management & Administration
- Credit Risk Analysis & Analysis variance

PERSONAL DETAILS

- Date of Birth: 17-Oct-1992.
- Nationality: Indian.
- Marital Status: Married.
- Visa Status: Employment (NOC Provided)
- Languages Known: English, Hindi, Tamil, and Malayalam.

References can be furnished upon request.