

# VIJAY GANDHI

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Human Resources Department

Dear Sir/ Ma'am,

**Subject: Application for a senior finance position**

I am writing to request that you consider me for a suitable position. I believe I have the right attributes to succeed and feel excited about the possibility of acquiring new responsibilities and growing my career managing the Finance Department of a bank / large corporate.

I have gained strong experience in the money exchange and remittance business and overall management of finance departments, working with **BFC GROUP HOLDINGS** (holding company for 6 global wholly owned subsidiaries, of which 4 are in the money exchange and remittance business, 1 is a newly converted bank license from money exchange and remittance in the UK, and 1 is a newly formed ancillary services licensee in Bahrain) and in **Financial Control, Central Bank Reporting & Investment Analysis** working with **ADDAX BANK B.S.C. (C)**, **BAHRAIN SPECIALIST HOSPITAL B.S.C (C)** and **ZAYANI MOTORS W.L.L**; and in **Audit of various industries** (including Hotel & Leisure, Banking, Investment Banking, Construction and Real Estate, Garment Industry etc) working with **PRICEWATERHOUSE COOPERS** and **PANNELL KERR FORSTER**.

The main strengths I possess which would be best utilized are, excellent inter-personal and communication skills at all levels, willingness and ability to learn and a determination to succeed. I have enjoyed various challenging roles in recent years to great success and now hope to find another position commensurate with my abilities.

I can assure you that given an opportunity to work in any organization, I can contribute to its growth and profitability using my skills.

I enclose my CV for your perusal and I look forward to hearing a favorable reply from you shortly.

Thanking you  
Yours faithfully

**Vijay Gandhi**

## **WORK EXPERIENCE**

December 2010 till date

### **BFC GROUP HOLDINGS W.L.L., BAHRAIN**

#### **Group Financial Controller**

- Direct and manage the finance & accounting functions including overseeing of all accounting and set-up internal & external audits to ensure the accuracy of all related financial operations, statements and reports across the Group.
- Review and implement group budgets.
- Assess organizational and business units performance against both the annual budget and company's long-term strategy while developing performance measures that support the company's strategic direction.
- Develop tools & systems to provide critical financial and operational information to the Group CFO and make actionable recommendations on both strategy and operations.
- Work closely with the Group CFO and the Executive team to develop overall financial planning and management objectives in line with the Group's business strategy and objectives.
- Participate in key decisions pertaining to strategic initiatives, operating models and operational execution.
- Construct and monitor reliable control systems and processes.
- Spearheading as the Chairman of the Working Group Committee and part of the Steering Committee for the implementation of VAT for the Group and GCC subsidiaries; and Microsoft Dynamics 365 for Finance and Operations as the financial reporting and control ERP for the Group and all subsidiaries.
- Prepare group financial statements monthly and annually.
- Develop and maintain an accurate cash flow projection, including minimum cash required to meet operating needs and capital expenditure.
- Manage commercial and investment banking relationships.
- Coordination and interaction with professional counterparties in new jurisdictions, including Auditors, Lawyers, Company Secretary, Central Bank, Banks and other Regulatory bodies, including introduction of the Group's organization and Strategic Plans.
- Establishment of Financial Control framework through roll out of Group Finance Policies, Accounting System modules and Financial Controls in new locations to minimize financial risk.

July 2007 - December 2010

### **ADDAX BANK B.S.C (C), BAHRAIN**

#### **Associate Vice President**

- Assumes leadership and provide guidance to the finance function throughout the Bank.
- Develop policies and procedures in operational and financial control areas based on 'best practices' document them in the form of manual and communicate them through presentations/ workshops.
- Review all major project plans, seek approval on budgets and timeframes, monitor progress and ensure their completion. Maintain effective internal control to ensure safeguarding of assets and reliability of financial statements.
- Review the compliance and control requirements of the Bank, identify needs/ priorities and initiate action to put in place a compliance & control framework.
- Monitor and evaluate performance against budget, and provide a critique of business performance, plans and budgets for the Chief Executive Officer (CEO) and Board of Directors.
- Ensure optimization of Bank's capital position (including the raising of new finance, both equity and loan finance, negotiating credit lines and borrowings).
- Review reports/ comments from auditors, legal authorities, regulators, Banking & Investment supervision authorities and initiates actions to follow-up on the points raised and improve the control mechanisms.
- Review of all Central Bank required reports prior to submission.
- Review project feasibility studies and proposals for the bank; provide views on valuation of companies and "entry-exit" option strategy; and review of Placement Memorandums
- Assist the CEO in the quarterly and annual Board meetings as required.
- Member of various Investment and Management Committees (including ALCO).

May 2004 - June 2007

### **595<sup>TH</sup> TRANSPORTATION GROUP**

### **SURFACE DEPLOYMENT AND DISTRIBUTION COMMAND (SDDC)**

### **UNITED STATES ARMY, BAHRAIN**

#### **Quality Assurance**

- Ensuring that all contractual terms & conditions are enforced and complied as per Universal Service Contract (USC). The USC is a Global Ocean-Shipping Contract that provides ocean, truck and terminal related transportation services.
- Gather and analyze shipping data, mainly Service Schedule Consistency, Meeting RDD's, DoD Intransit Visibility, Submission of Operational Reports (cargo receipt, cargo lifted as booked, cargo not lifted as booked, cargo lifted but not booked, vessel pre-arrival notice, cargo discharge, commencement of delivery, cargo delivered).
- Evaluate, analyze and prepare failure reports detailing non-compliance - Contract Discrepancy Report (CDR).
- Develop Universal Service Contract (USC) quality assurance plans.
- Process claims against carriers for loss and damage to material - Transportation Discrepancy Report (TDR).
- Develop 'set-off' packages (non-compliance) against carriers and forward to the paying office if the contract provides for liquidated damages provisions.
- Act as a focal point for resolving problems with contractors (carriers).
- Resolve shipper and carrier problems relating to cargo shipments booked under the SDDC shipping contract.
- Received intensive on-the-job training on the Universal Service Contract (USC-04 & USC-05), Quality Assurance (QA) and Contracting Officers Representative (COR).

March 2003 - May 2004

### **BAHRAIN SPECIALIST HOSPITAL B.S.C. (C), BAHRAIN**

#### **Chief Accountant**

Establish and oversee the Finance Department for the hospital

#### **Financial Accounts**

- Supervising & Finalization of Monthly Management Accounts
- Preparing the yearly budget for presentation to the Board of Directors
- Reviewing the entries passed in various modules of Hospital Management Information System (HMIS) and Financial Management Information System (FMIS), posting them in the GL in FMIS; and reviewing the entries passed in PeachTree Premium Accounting 2004
- Finalization of the Yearly Accounts

#### **Finance**

- Preparing Projections, Cost Analysis and Feasibility Study for various cost centers individually and jointly
- Liaising with banks for operational issues and other related matters
- Preparing all documents relating to import of equipment through bank, right from Application of Letter of Credit until the time the Morhaba Loan is paid
- Preparation of monthly cash budget
- Coordination with different departmental heads to make sales and expense budgets
- Preparation of budgeted income statement based on data provided by the different Department Heads
- Preparation of capital expenditure budget
- To limit the expenses payments within the allocated budget
- Supporting department head in preparing MIS report and providing assistance in verification of financial information
- Developing new MIS reports based on the needs of management
- Pricing analysis for competitive prices
- Preparing reports to monitor performance against budget and to highlight areas with major deviations
- Liaising with Insurance and Private Companies for Debt Collection and negotiation of special and group rates
- Daily banking operations
- Daily Cash Flow Statement

#### **Others**

- Maintaining relationship with banks
- Negotiating with Insurance Companies for competitive rates, terms and conditions, settlement conditions and preparing the contract
- Negotiating with Commercial Companies for competitive employees' rates, terms and conditions, settlement conditions and preparing the contract
- Officiating for the Finance Director for related jobs when on leave
- Using PeachTree Premium Accounting 2004 as secondary accounting package

November 2000 - March 2003

### **ZAYANI MOTORS W.L.L., BAHRAIN**

#### **(AGENTS FOR MITSUBISHI VEHICLES, HYUNDAI GALLOPER & FORKLIFTS, FREIGHTLINER TRUCKS & MAHA EQUIPMENTS)**

#### **Accountant (Assistant Manager - Accounts)**

#### **Financial Accounts**

- Supervising & Finalization of Monthly Accounts
- Preparing the yearly budget for presentation to the Board of Directors
- Finalization of the Yearly Accounts
- Preparing Reconciliation of Bank Statements
- Preparing the Vehicle & Spare parts cost statements

#### **Finance**

- Liaising with banks for operational issues and other related matters
- Reviewing all documents relating to import of vehicles and spare parts, right from Application of Letter of Credit until the time the L/C is paid
- Hedging of Currencies
- Liaising with Finance Companies to release the funds of invoices

#### **Supervision**

- Daily banking operations
- Daily Cash Flow Statement
- Daily Vehicles Sales Reports & Cash position
- Commissions of sales staff
- Advertising costs

#### **Others**

- Maintaining relationship with banks
- Pricing analysis for competitive prices; tracking competitor prices on various models
- Coordinating and keeping a close watch on cheques returned unpaid by customers and following up on them, stop credit or pass to legal dept if required
- Officiating for the Finance Manager for related jobs when on leave

October 1999 - September 2000

**PANNELL KERR FORSTER & PARTNERS - BAHRAIN**

*Public Accountants and Consultants (Formerly known as Shaji & Raman)*

**Trainee Business Consultant (Assistant Auditor)**

- Specializing in External and Internal Audits under supervision of the Senior Auditor
- Preparing Management Report (MR) at the end of each Audit, reviewed by the Senior Auditor
- Training Clients on PeachTree Complete Accounting 2002

October 1998 - July 1999

**PRICEWATERHOUSE COOPERS (PwC), BAHRAIN**

**Trainee Business Consultant (Assistant Auditor)**

- Specializing in External and Internal Audits under supervision of the Senior Auditor
- Preparing Management Report (MR) at the end of each Audit, reviewed by the Senior Auditor

**EDUCATION**

**Bachelor of Commerce**

Symbiosis College of Arts & Commerce  
Pune University, Pune, India.

**PERSONAL DATA**

Age	42yrs (22 December 1977)
Nationality	Indian
Marital status	Married
Notice period at current employer	Two months
Total experience	21 Years
Relevant experience	18 Years

**QUALIFICATION PURSUED**

- **CERTIFIED PUBLIC ACCOUNTANT (CPA)** - Appearing the exam in mid 2021

**BANKING & FINANCE RELATED COURSES ATTENDED**

- 1) Anti-Money Laundering
- 2) International Financial Reporting Standards (IFRS)
- 3) Fundamentals of Islamic Finance
- 4) Financial Modeling
- 5) Strategic VAT Implementation and Resource Planning for Operational and Process Efficiency
- 6) IFRS 9, 15 and 16

**CERTIFICATES OF TRAINING - DEPARTMENT OF DEFENSE (DoD) COURSES**

- 1) Contracting Officers Representative (COR) - Services and Construction
- 2) Defense Travel System (DTS) - Policies and Procedures
- 3) AT Level 1 Awareness Training
- 4) Contracting Officers Representative COR Mentor Program (24CLP's)

**TRAINING - DEPARTMENT OF DEFENSE (DoD) SYSTEMS**

- 1) World Wide Port System (WPS) - certified
- 2) Integrated Booking System (IBS) - certified
- 3) IBS Web Vessel schedules (IBSWVS)
- 4) IBS Commercial Sealift Solutions (IBSCSS)
- 5) IBS Container Management - CENTCOM (CMST)
- 6) PipeLine Asset Tool (PAT)