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| **SUNIL KUMAR****Credit Control / Finance & Accounting/ Accounts Receivable** *Spearheading organisational growth in dynamic environments, while driving vision and achieving critical strategic goals; skills in analysing the effectiveness of the company’s credit control system and implementing changes to improve profitability & reduce bad debt* |
| **Profile Summary****Personal Details****Date of Birth:**14th March 1981**Languages Known:**English,Hindi ,Malayalam &Tamil.**Address:** Manama ,Kingdom of Bahrain**Marital Status:** Married**Nationality:** Indian* A competent professional with **nearly 14 years** of experience in managing finance for major companies; knowledge of **developing, implementing & maintaining effective credit control**
* Hands-on experience in **Finance & Accounts activities** encompassing preparation to verification, scrutiny of general ledger, intercompany reconciliation and settlement of payments with all stakeholders (internal & external)
* Skills in **reviewing & enhancing all financial procedures & internal controls**, automating & integrating financial information systems and directing preparation of financial forecasts
* Actively contributed in steering **Billing & Payments, Collections, Client Servicing and Credit & Risk Management**
* Experience in working on**ERP System**& managing **debt collection /accounts receivables**
* **Travelled**to other countries in **GCC**
* Leveraged **processing of Accounts Receivable (AR) invoices, billing and credit notes,** reconciliation of customer accounts and credit analysis
* **Identified major weaknesses in Accounts Receivable (AR);** assisted in creation of streamlined agreements in the case of disputed payments
* Experienced in **administering the reconciliation process, internal control & monthly accounts closing process** while reviewing & finalizing financial statements
* Resourceful in adding value by **suggesting possible cost savings** and developing a strong control by recommending systems, policies & standard operating procedures
* **Reviewed, investigated, and corrected errors and inconsistencies** in financial reports and documents that led to transparency in reporting to stakeholders
* Effective leader with **excellent motivational skills to sustain growth momentum** while motivating peak individual performances

**Core Competencies****~ Financial Planning& Coordination ~ Debt Management & Credit Control****~ Collections Monitoring ~ Bank / Vendor Reconciliations****~ Accounts Receivable ~ Key Account Management****~ Internal Control ~ Payment Processes / Operations****~ VAT & IFRS reporting experience ~ Escalation Management****Education*** **Persuing CMA**
* **Bachelor of Commerce (B.Com.)** from Calicut University in 2001
* **Diploma in Computer & Financial Accounting (DCFA)** from Sree Sankaracharya in 2003

**Knowledge Purview*** **RM2000** – Route Accounting software, deployed over 14 countries by Nestle Waters
* **MS Office Suite**
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| **Employment Details****Nov 2012 – Jan 2020: Budget Rent A Car, Bahrain as Credit Controller****Key Result Areas:*** Studying credit applications, assessing the risk on new credit facility requests as well as existing clients
* Analysing the credit information provided by the Sales Department, and obtaining reports from the Credit Rating Agencies
* Conducting market research and reducing the DSO; collecting the payments from more than 500 customers on time
* Managing a team of 7 members and chasing for payment with more than 500 customers to achieve the monthly target
* Monitoring the Accounts Receivables Team to reach the monthly target and minimize over 60 days of debt
* Dealing with customer queries face-to-face, over the phone or via e-mail to identify customer payment problems
* Following up with customer for regular payment and organising regular debtors meetings with depots, agents,& project teams; checking the credit limit for all direct customers/ non-credit approved walkin customers
* Visiting regularly the the clients to meet with General Managers, Financial Managers & accountants to ensure that the company has full visibility of potential debt risks
* Verifying the potential customer's credit rating with banks and other references to make decisions
* Steering preparation of Monthly Ageing Report with analysis and submitting to GM, CFO& FM
* Administering client's account according to payment terms and credit limits
* Producing weekly /monthly statements and submitting the same to customers
* Preparing and sending all the invoices to customers
* Ensuring all collections (cash, cheque, bank transfer, electronic cards) are deposited, updated and allocated to invoices
* Reconciling the accounts receivable ledger to ensure that all payments are accounted for and properly posted
* Supervising all transactions and ensuring the same are compliant with the company's policies and country's regulations
* Establishing and maintaining client relationships; managing escalations of complex debt issues
* Liaison with legal department for document submission ,meeting the legal experts appointed by the judiciary & represent the company in the court as witness ,when ever required.

**Jul 2006 – Oct 2012: Nestle Waters, Bahrain as Credit Controll Executive****Key Result Areas:*** Developed the company's credit policy after consulting with other departments like Sales & Purchasing
* Ensured that the company was up-to-date with new credit management procedures and techniques
* Administered the collection of customer accounts in a manner that ensured high customer satisfaction
* Monitored and followed up for the overdue debts; ensured all the customers respected the credit period and limit
* Managed a team of 5 members to maximize the collection of debt, while maintaining maximum cash flow levels
* Followed up with customers and conducted outstanding review meetings with collection staff and Sales Team
* Conducted the regular reconciliation of all debtors; controlled the daily office activities of Receivables Team
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