

## Client, M.COMM, DBA, FCCA, CPA, FIII

*Every problem has a solution. If a solution doesn't exist, the problem doesn't exist.*

+XXX XXXXXXXXX | [Email address](#) | Location | [LinkedIn](#)

### Senior Finance & Change Management Executive *Financial Accounting, Analysis and Reporting*

Negotiations & Business Decision-Making | Process Reengineering | Systems Integration  
IT / Software Implementation | Regulatory Compliance | ERP Systems & Solutions  
*Exemplary Leadership, Communication & Team Management*

Dedicated, well-respected Finance Executive, developing and flawlessly executing management strategy, leading complex global finance operations, stewarding organizational assets, and positively impacting bottom line and shareholder value. *Precise, determined and highly ethical.*

**Experience across various industry verticals** – in small to large multi-national organizations – including Financial Services, Insurance, Industrial City Management, Port Operations, Not-for-profit, hospital, farming.

*“My success lies in my team’s success. I provide pragmatic solutions to challenges and we make an almost immediate impact on mission-critical objectives. An affiliative, mentoring leader, my goal is to create an exciting work environment where morale is high, and everyone feels wanted and shares my passion for our work.”*

**Strategic partner to the CEO and C-suite** with a rare understanding of both the modern Finance Department mandate and general business practices. Known for superior communication skills, helping even non-finance staff understand confusing finance jargon by using simple analogies and common examples.

#### **Driving change to improve financial and operating results, KPIs, cash flow and internal controls:**

- Saved \$2.6M in expense, increased collections turnover ratio by 10%+ and captured \$10M in receivables 10 years past due.
- Reduced expenses by 15%, improving credit rating from B+ to A-. Eliminated all audit weaknesses.
- Accelerated month-end closing process from the 10th to 5th working day of each month, enhancing the process company-wide.

**Dedicated to ongoing professional development for self and others.** Persuaded most of finance team to pursue insurance and accounting certifications. Industry-leading figure in [helping women advance](#) to management positions.

**Multi-cultural savvy consensus-builder**, empathetically leading through the ethnic and ethical differences of diverse workforces across 3 continents (Asia, India, North America). Languages – English, Hindu, Tamil.

*“[Client’s] down to earth nature, selfless contribution and determination to do the right thing make her a true leader, and give her the ability to connect with and inspire broad audiences.”* – Group CFO at GIR, in nomination for [2016 Business Insurance Women to Watch Award](#).

### Senior Finance & Change Management Professional Experience

#### **Financial Controller**

2013 to Present

[GENERAL INSURANCE AND REINSURANCE COMPANY](#) (GIR), Western Asia country

\$2B national company and the country’s second largest 100% share holding general insurance company with several subsidiaries in investment management and real estate.

*“[Client] is a gifted leader. We have a high team spirit and healthy atmosphere because of her positive impact and exceptional team management. She is exceptionally organized, calm and wise, managing the most stressful, complicated projects and meeting all reporting deadlines.”* – Financial Reporting Manager

**Financial Controller**, GENERAL INSURANCE AND REINSURANCE COMPANY, continued

Developed financial controls to scale as the company grew in revenue each year. Lead team of 20 from 7 different countries.

***Turned around critical operational challenges risking company's reputation – inexperienced financial staff, improper financials, lack of internal control measures, lack of transparency on details, revenue loss from collections issues, emerging regulatory requirements.***

- Designed company's first-ever investment portfolio report in Excel to monitor performance.
- Redesigned fixed asset recording module, a major audit weakness, to safeguard company's \$3M assets. Within 2 months, ensured physical verification of assets across western Asia.
- Reduced Quarterly Reporting \$36M from overstated liabilities.
- Created policy and structure to perform daily bank reconciliations and resolve differences within 48 hours. Resolved 50+ incorrect, incomplete bank account reconciliations within 3 months.
- Redesigned content and layout of corporate website to enhance brand image, including considerable copywriting. Completed within deadline, despite also managing year-end audit, financial closing and AGM.
- Core member of the software implementation committee tasked with ERP (enterprise-wide) software procurement and mapping projects.

**Head of Financial Analysis Section**

2011 to 2013

WESTERN ASIA PETROLEUM COMPANY, Western Asia country

Industrial City Management, a Directorate provided by company as a service to the Government of country, is a single point authority to provide "one stop" services such as real-estate lease to light and heavy industries, commercial complex, community, marine operations, utilities and waste management services.

City Management needed a finance management expert to analyze and improve financial performance, identify potential revenue targets, maximize future sustainability, reset pricing tariffs on services to match increasing costs, and correct overpricing issues.

***Recommended potential avenues of recovering expenditure and optimizing budget (more than \$15M) leading to a 20% increase in financial profitability.***

- Developed the organization's first economic model enabling measurement of financial performance by various revenue segments.
- Identified avenues that could generate \$8M in additional revenue.
- Analyzed and provided several strategic pricing and cost recovery recommendations on tariff rates to be charged towards the organization's diversified services, taking into account Strategic, Commercial and Operational Cost Sharing Services.
- Structured a standard procedure for formal approval on tariffs that streamlined the approval process, and gave better clarity and justification to management on pricing strategy.
- Identified gaps in existing financial procedures and obtained approval to implement changes leading to improved performance and efficient internal control.

**Director of Finance and Operations**

2007 to 2011

ASSET MANAGEMENT COMPANY, Western Asia country

The country's first boutique Asset Management and Investment Banking firm, producing the country's first-of-its-kind mutual fund.

With a background in Finance, Legal and IT, and experience in financial services in Canada (a highly regulated market), hired to meet more stringent regulatory requirements and introduce mutual fund products.

***Volunteered to take over the functions of Operations, HR and IT during the change management process, to lead teams through significant corporate changes, and align processes and procedures with the new strategy.***

**Director of Finance and Operations**, ASSET MANAGEMENT COMPANY, continued

- Saved nearly \$50K as part of core team identifying and structuring new portfolio management system.
- Optimized working capital by recommending appropriate short and long term investment strategies based on cash flow requirements.
- Implemented budget, control and variance analysis and reporting framework. Worked closely with business stakeholders (IT, Compliance and other functional heads) in developing enterprise wide financial and operational risk management framework.
- Collaborated with portfolio managers and lawyers to create Private Equity, Equity and Money Market Funds and established operational support for the new products.
- Working with IT, spearheaded implementation of a new portfolio management system (Advent) and successfully migrated data from old system.

**Senior Financial Analyst**

2003 to 2006

FUNDS MANAGEMENT COMPANY, Canada

Company's Physician Services provides Canada's physicians with personalized, expert advice and best-in-class solutions to meet their financial and practice needs.

Led accounting and preparation of monthly financial statements including variance analysis and annual budget for MD Management's 16 regional and 49 branch offices. Prepared Financial Group flow of funds and cash flow reports. Managed and trained team of 8 accountants, ensuring the completeness and accuracy of monthly, quarterly and annual consolidated financial statements, inter-company transactions and responsibility reports.

- Within 7 months, promoted from Senior Accountant to Senior Financial Analyst, performing market analysis and fund performance valuation and analysis.
- Within 6 weeks, improved accounting of core company transactions and cleared all unreconciled differences between various companies.
- Directed corporate strategic planning of implementation for recording and reporting procedure of newly acquired wealth management company.
- Conducted detailed review of Risk Adjusted Capital and ensured compliance with regulatory requirements of Investment Dealers Association of Canada's legislation.

**EARLY CAREER EXPERIENCE**

Finance Manager, Not-for-Profit Governance Institute, Canada (1998 - 2003)

Underwriter, Insurance Company, India (1991 - 1997)

**EDUCATION**

**Doctorate in Business Administration**, International School of Management, France (2017)

**Masters in Commerce**, Annamalai University, India (1997)

**Bachelors in Business Administration**, Annamalai University (1995)

**CERTIFICATIONS**

Fellow of Chartered Certified Accountants, UK (2007)

Chartered Professional Accountant, Canada (2007)

Fellow of Insurance Institute of India (1996)

**AFFILIATIONS**

Life Member of Insurance Institute, India

Member of Association of Chartered Certified Accountants (ACCA), UK

Member of CPA, Canada

**OTHER ACHIEVEMENTS**

Chairperson of Member's Advisory Committee for ACCA

Founder of Women in Finance and Accounting, Western Asia country

Recipient of United Nations Award for online volunteering