

Name: **Zeina Krayem**
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VISA Status: Resident
Nationality: Palestinian.



Personal Statement:

Well-motivated, enthusiastic and hard worker. Had great education years with honors and recommendations. Determined to bring a difference in the world of business and confident that with my abilities I will add more success to your esteemed company.

Work Experience:

In Abu Dhabi, UAE

PharmaLink Drug Store – Chief Accountant GL& P2P Cycle:

Dec.2019-till present

I am handling a team of **5** senior accountants; my duties and accountabilities are extended but not limited to the following:

- Assist CFO in implementation of internal control policies & projects, guidelines, and procedures for budget administration, cash/credit management and accounting.
- Responsible for our major key Business Partners' accounts, the preparation of their financial statements, business activity reports, financial position, stock forecasts and budgets.
- Supervision of employees performing day-to-day transactions related to GRN, Landed cost, Invoicing, payments, FA, Insurance reconciliation, Bank reconciliation, AP, AR & GL Reconciliation and stock control.
- Coordination of company accounts/financial audits.
- Responsible for Inventory & Fixed Asset Counts.
- Responsible for our month-end closing calendar (Accruals & Prepaid, AP Aging reconciliation with TB, Bank reconciliation, intercompany reconciliation, Business Partners DNs & reconciliation...etc.)
- Continues coordination with IT Dep, Purchasing Dep. (Stock & Non-Stock) and Warehouses in different locations to come up with new solutions & policies, in order to insure accurate results with less chances of human mistakes.
- Comply with MOH & DHA financial policies and regulations

In Dubai, UAE:

Mazen Khanati General Trading L.L.C –Accounting Manager:

Nov.2017- Dec.2019

- Prepare and analyze Financial Statements in order to report to management according to IFRS9 as needed.
- Monitoring and reviewing actual spends Vs Budget and study standard deviation and the reasons behind the differences (if any).
- Preparation of VAT submissions for the FTA.
- Manage and oversee the daily operations of the accounting department (AR, AP).
- Perform month-end accounting activities such as reconciliations and book closure entries.
- Coordinate with finance team to complete assigned accounting tasks within deadlines.
- Evaluate computerized accounting systems and provide recommendations to IT team for process gaps fixing and performance improvements.
- Generate financial reports and statements to Managers for review.

- Analyze financial discrepancies and recommend effective resolutions.
- Monitor expenditures, analyze revenues and determine budget variances and report the same to management.
- Respond to accounting inquiries from management in a timely fashion.
- Provide guidance to other Accountants in other branches when needed.
- Provide budget preparation and expense management activities for assigned accounts.
- Assist in auditing activities by providing necessary information and preparing requested documentations.
- Monitor and record financial transactions according to company policies and regulations.
- Review and recommend changes to existing accounting procedures.
- ERP Software: SAP Business One 9.3 .

In Erbil, Iraq:

Mazen Khanati General Trading L.L.C – Chief Accountant :

June.2017-Nov.2017

- I started with this company in Erbil Branch as chief accountant; and I was responsible only for Erbil. After 6 months I was offered to come to Dubai and be responsible for all three branches U.A.E., Erbil and Syria and that what happened in November 2017.
- In Erbil I had same up mentioned responsibilities but for Erbil Branch only.

In Damascus, Syria:

International Bank for Trade and Finance (IBTF) - Credit Officer Corporate Banking

Oct.2010–April.2017

Achievements:

- Participated in managing a syndicate agreement of USD 60 Million.
- Directly Managing 15% of total bank portfolio which is over 60 files with a credit portfolio of USD 100 Million and sustained very strong relationships with corporate credit clients.

Major Duties:

- Approve on Credit Facilities within specified limits, and refer the Credit Facility applications outside those limits to management for approval.
- Meet with applicants to obtain information for the Credit Facility applications and to answer questions about the process. Plus, civilian survey to the industrial or commercial sites of the perspective client.
- Analyze clients' financial statements, credit histories, property evaluations, and other financial information to determine feasibility of granting any Credit Facilities and the granted lines of these facilities.
- Review and analyze the facility study of new projects that are represented by our perspective client.
- Explain to customers the different types of Credit Facilities and credit options that are available, as well as the terms of those services.
- Update and follow upon debtor client accounts.
- Review the Credit Facility agreements to ensure they are complete and accurate according to policy.
- Build, sustain, and improve relationship with debtor clients through identifying their financial goals and finding ways to reach those goals.
- Negotiate payment arrangements with customers who have delinquent Credit Facilities and Compute payment schedules.

In Damascus, Syria:

Parfait Patisserie Co. - Chief Accountant

Jan.2014–April.2017

- Reviewing and archiving the day-to-day processing of receivables, payables and cash reconciliation
 - since issuing the company in 2000 till 2017.
 - Registering fixed assets and their updates.
 - Conduct ledger close activity, prepare statement of financial position and Profit/Loss Statement for periods from 2000 till 2016.
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In Damascus, Syria:

Arope Syria for Insurance - Accountant

Oct.2007 –Oct.2010

- I started as a cashier at the first six months (Receivables – payables and cash reconciliation)
- I became a junior accountant. I was responsible for claims' payables (cheques and transfers)
- I became a senior accountant responsible for commission and reconciliation with our sales, agents, bank employees and the Bank of Syria and Overseas since Arope Syria is a sister company with BSO.
- In addition to Conducting reinsurance companies and our VIP's accounts reconciliation.

Education:

- 2003 – 2007: Damascus University, Faculty of Economic, Bachelor in Accounting, GPA 67.61%

Certifications:

- **2021: CFA - Level 1 Candidate in WPS Academic, Abu Dhabi**
My exam in Nov.2021
- 2013: International English Language Testing System (IELTS) - Academic
Overall Band Score: 6.5 out of 9
- 2012: Certificated Management Accountant (CMA)
Attending the course and now planning to be examine ASAP.
- 2009: Intermediate Accounting (IA)
I had the course at the Integrated Accounting Center (IAC).
- 2005: International Computer Driving License (ICDL) [UNESCO Cairo Office](#).
- Also plans to get MBA certifications.

Language:

- Bilingual English and Arabic.
- French: Basic skills in: reading and writing.

Skills

- **Computer Skills:** Excellent user in Microsoft Office.
- **Communication:** Ability to communicate, converse and assist customers or clients on various levels with excellence in both Arabic and English.

