

REHAN ALI

Date of Birth: 03 Oct 1979
Marital Status: Married (03 Dependents)
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SUMMARY

- 6+ years of trading, brokering and business development experience in physical commodities trading (coal, oil & LPG) industry. Skilled in Negotiation, Business Planning, Operations Management, Procurement, and International Marketing.
- 10+ years of credit risk and relationship management experience across banking and oil & gas industry
- Experience in customer development and retention and supply chain supported by an understanding of physical trading, derivatives, technical analysis, risk and regulation, market fundamentals and logistical operations.
- Credit evaluation and analysis of counterparties using credit scoring model to determine the rating of counterparties considering rating of external credit rating agencies.
- Portfolio Management - proactively developing and managing a corporate client portfolio of 50 clients (asset & liability) and focusing on optimizing the revenue / risk equation of the portfolio and managing collateral arrangements.

PROFESSIONAL EXPERIENCE

Commodity First DMCC – Dubai, UAE	June 2021 – Present
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Manager – Trading

- Develop coal sales to Bangladesh Private Market / Government entities by sourcing suitable quality coal as per customer requirements and participate in Bangladesh tenders on long term / spot basis
- Liaising with suppliers to procure coal from various origins like South Africa, Indonesia, and Australia
- Develop sales of other commodities such as Petroleum products (bitumen, base oil etc.), Limestone, Gypsum, Clinker, Aggregates, etc to customers in Bangladesh using the company's strong customer network / presence.
- Develop sales of Fertilizers in other South East Asian markets such as Pakistan, India, etc

Ventura Trading FZE (Sega line SA DMCC) – Dubai, UAE	Nov 2020 – May 2021
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Manager – Trading

- Set up a commodity trading desk for managing refined oil products, agro commodities, and base metals
- Established Free zone company in Hamriyah, Sharjah and LLC, Dubai to carry out business activities
- Hired resources to develop a team in trading, operations, and accounts
- Developed new channels (buy/sell) for gas oil (low & high sulfur) locally and base oil and bitumen for export market.
- Identified new sources for purchase of metal scrap for export to Pakistan and India.

RWOOD RESOURCES DMCC – Dubai, UAE	March 2018 – August 2020
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Trade and Marketing Manager (DGM)

- Responsible for identifying / developing new business in Pakistan, UAE, Egypt, Bangladesh and Turkey market.
- Developing new sourcing channels of coal from South Africa, US for offering in various markets thus increasing our portfolio of products and pet coke of different origins
- Managing existing and building new relationships within the target markets to help grow the coal portfolio
- Develop and carry out strategies to optimise the commercial success on the sales side into the target regions
- Keep track of market movements and information as well as pricing curves and analysis to ensure profitable trading portfolio in order to capitalise on any opportunity
- Negotiate and finalise contracts and supply agreements with customers, whilst working closely with the operational and logistics team to ensure timely and smooth trades
- Keep track of government regulations affecting import of coal/Gather market information for taking informed decisions

GP Global (GULF PETROCHEM GROUP) – Sharjah, UAE**Marketing Manager – Coal****Jan 2016 – Feb 2018**

- Starting 2016 given additional responsibility of New Business Development in Pakistan market on various product segments in the coal & pet coke arena
- Identify / Maintain relationships with traders / end-users across Pakistan and Liaising with them on their current and future demands for Coal / Pet coke.
- Negotiating Price, Specification and Supply Chain details & follow up for client payments as well as addressing supply chain and quality issues to maintain a strong business relationship.
- Develop / Work on hedging strategies to ensure maintaining a profitable coal book
- Monitoring market performance and future demand of Coal for the upcoming IPPs.

Credit & Risk Management (AGM)**Nov 2012 – Dec 2015**

- Assessment and monitoring of credit exposures and due diligence and underwriting on all customers within Gulf Petrochem Marketing portfolio.
- Managing the Credit Risk insurance program for the group in collaboration with 3 leading international insurers (MARKEL Intl, Coface & Credimundi) and insurance brokers (Marsh, AU Group & ICIEC)
- Managing counterparty credit exposure within approved limits by interfacing with Traders and counterparties and ensuring that company's exposure remains within its desired credit risk profile.
- Responsible for weekly / monthly reporting of past due balances to the senior management.
- Analysis of the credit status and risk profile of GP's marine fuel oil and/or fuel oil counterparties by using a variety of information sources. These counterparties range from the small bunker trading outfits to large shipping / multinational companies.
- Recommendation of credit limits to Management using structured reports, following rules and guidelines as well as approving credit limits within my delegated authority given by Management.
- Track and stay abreast of market changes related to counterparty and/or industry developments that may impact counterparty's creditworthiness.
- Monitor credit exposure through various trading and credit systems and ensure all systems are synchronized for credit limits and exposures are properly reported.
- Involved for all facets of receivable management / collection activity including customer visits.
- Support Head of Risk in operationalizing strategies locally with the Business to ensure support in respect of all Debt recovery/collection issues, especially in volatile situations/businesses where risks to the business are high.
- Reporting to the Global Head of Risk, dotted line to the Head of Credit Risk – Bunkers based in Singapore.

BITUMEN Trading (Senior Manager)**May 2012 – Oct 2012**

- Reporting to the Head of Bitumen, assisted in the procurement of bitumen from various markets.
- Following up with customers for replenishing stocks, accounts receivables
- Managing bitumen product and storage positions utilizing storage locations
- Evaluating markets and market trends and communicating with other Supply & Trading offices
- Ensuring all trading activities are conducted within appropriate delegations of authority and conform to Risk Manual Guidelines
- Work alongside operations and analysis teams to ensure a complete coverage of the local market.
- Limit the company's exposure through the development of hedging strategies.

FIRST ABU DHABI BANK (FIRST GULF BANK) – Dubai, UAE**Nov 2007 – April 2012****Relationship Manager – Dubai & Northern Emirates**

- As an independent Relationship Manager, handling a portfolio of over 25 clients with funded and non-funded facilities of over AED 1 Bn. Portfolio includes customers from the trading, manufacturing, contracting / real estate, oil & gas / lubricants, food stuff, consumer electronics & services industry based in the UAE.
- Expansion of the clientele by means of soliciting new business relationships and maintenance of the same via effective liaison with the concerned departments.
- Strengthening relationship with existing customers and identifying new opportunities for the bank while managing risk parameters.
- Identify client's needs by analysing the business structure and its different functions to better understand and justify the requirement of the company and structuring the facilities and offer bank's products & services to grow the company and structuring the facilities.
- Perfection of all security documentation & monitoring disbursements in line with credit approval conditions.

- Timely identification of underperforming and distressed accounts / loans and recommending suitable action to avoid any potential loss to the bank.
- Monitor market and competitor activity to ensure opportunities for new customer acquisitions and enhanced market share.

STANDARD CHARTERED BANK – Karachi, Pakistan
Relationship / Credit Manager

Feb 2007 – Nov 2007

- Member of Regional Credit Committee with approving authority of PKR 10.0 M.
- Managing and maintaining Asset / Liability portfolio of over 50 clients to build revenue streams on lending side and trade business through close liaison with all the departments of the bank
- Preparation of credit proposals, financial analysis, business / industry analysis and monitor quality of credit portfolio on proactive basis.
- Analysing the business structure and its different function of the concern to understand and justify the requirement of the funds.
- Solicit and build new relationships with SME customers / entrepreneurs in tandem with risk acceptance criteria and marketing plan of the bank. Improving penetration in the existing target industries and identifying new target industries / markets.

Reason for leaving: Received the opportunity to relocate and advance my career in the UAE.

HABIB BANK LIMITED – Karachi, Pakistan
Relationship Manager / Credit Analyst

Oct 2003 – Feb 2007

- Facilitating & prospecting potential Commercial clients for Fund based (Short term & long term) and Non-fund based facilities. Managing a risk asset portfolio of existing clientele spread in the following main sectors: Auto Vendors, Pharmaceuticals, Confectionary & Steel Industry. Booked new assets of over PKR 450 M.
- Preparing Credit Approvals (CA's), with extensive qualitative and quantitative credit and financial analysis for existing clientele base and new business opportunities. Moreover, it consists of thorough credit analysis of the borrower's financial statements focusing on debt servicing ability and stability of income stream through cash flow generation, liquidity ratios, turnover efficiency, and cash generation cycle based on company's historical and forecasted statements.
- Coordinating with the bank's Documentary Credits, Operations and Treasury for ensuring smooth transaction flow.
- Presenting Portfolio updates and future plans in regular business review meetings conducted on monthly / fortnightly basis. Ensuring regular compliance of prevailing State Bank of Pakistan (SBP) prudential regulations and standard operating procedures/manuals of the bank.
- Maintaining a liaison between the Credit Administration Department and the Customers for smooth execution of fund based & non-fund based transactions while monitoring the disbursed limits of commercial customers for compliance purposes and maintaining profitability analysis on a regular basis.

Assistant Manager – Trade Processing

(Oct 2003 – Dec 2004)

- Issue, process, amend, and authenticate the letter of credit (LC) and reimbursement claims (RC).
- Scrutinize, lodge and retire L/C documents and handle discrepancies.
- Making SWIFT messages enabling foreign banks to claim their payments.
- Coordinating with other functional areas such as Operations, Marketing, Branches and Financial Institution etc.

Citibank N.A.
Consumer Sales Unit – Global Consumer Banking
MIS Coordinator – Consumer MIS Unit

Jan 2003 – Sept 2003

Successfully managed Sales MIS Unit of Consumer Banking. As Country MIS coordinator, developed and coordinated an integrated system for the consumer sales department that incorporated all units and cities into one single centralized system to increase the efficiency and effectiveness of consumer products sales reporting.

- Ensuring that the workflow of MIS system meets appropriate quality standards
- Monitoring daily sales of all consumer products (credit cards, auto loans, mortgages, merchant sales, personal loans and tele – sales)
- Ensuring timely submission and maintenance of auto loan dealers and credit card sales agents MIS on a country wide basis
- Supervising the MIS reporting of Relationship Managers, Officers and Sales Executives
- Delinquency monitoring of the mortgages and personal loans cases

EDUCATION

Master in Business Administration (MBA) from Institute of Business Administration, Karachi, Majors in Finance/MIS (Dec 2002)

Bachelor in Business Administration (BBA) from Institute of Business Administration, Karachi (Dec 2001)

TRAININGS / COURSES / CONFERENCES

- Attended various Coal Conferences held in Dubai (UAE), Bali (Indonesia) and Cape Town (South Africa)
- Credit Skills Development (15 modules) by Omega Performance, Singapore (10 modules cleared)
- Business Development Program (4 modules) by Omega Performance, Singapore
- Corporate Credit Risk Management
- Negotiation Skills / Developing effective Interpersonal & Communication Skills
- Transaction Banking – Cash Management / Introduction to Capital Markets & Private Banking
- Advanced Relationship Management Excellence
- Project Finance: Feasibility Assessment and Cash Flow Projection / Structured Trade Finance