

SULTAN BAJAHZAR

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SUMMARY

Dynamic and forward-thinking leader with extensive experience in treasury operations and payments investigation in the banking sector. Skilled Credit Advisor with a proven track record in managing financial risks and optimizing payment processes. Demonstrated expertise in regulatory compliance and strategic financial planning. Adept at leveraging analytical skills to enhance operational efficiency and deliver exceptional results. Committed to driving continuous improvement and fostering strong stakeholder relationships. Holding RBPFC certification, enhancing capabilities in financial consulting and advisory services. Seeking to contribute to a dynamic financial team with a forward-thinking approach to treasury and payments management.

EDUCATION

Bachelor of Business Administration Okanagan College	Kelowna, BC, Canada 2018
Diploma of Business Administration (Accounting) College of Technology	Makkah, Saudi Arabia 2013

PROFESSIONAL CERTIFICATIONS

Risk Management Professional RMP Project Management Institute PMI	2024
Project Management Professional PMP Project Management Institute PMI	2023
Retail Banking Foundation Professional Certificate RBPFC SAMA, Saudi Central Bank	2021
Credit Advisor SAMA, Saudi Central Bank	2021

WORK EXPERIENCE

Treasury Operations Albilad Bank <ul style="list-style-type: none">Oversee daily cash flow, ensuring optimal liquidity levels and efficient fund utilization.Execute and monitor foreign exchange transactions to mitigate currency risk.Manage the bank's investment portfolio, including bonds, equities, and other financial instruments.Identify, assess, and mitigate financial risks related to treasury activities.Ensure all treasury operations comply with regulatory requirements and internal policies.Prepare and present regular financial reports to senior management.Develop and implement hedging strategies to protect against market volatility.Maintain relationships with financial institutions, investors, and other stakeholders.Utilize treasury management systems to streamline operations and improve efficiency.Contribute to the development and execution of the bank's financial strategy.	Riyadh, KSA Feb 2024 - Present
Payments Investigation Officer Albilad Bank <ul style="list-style-type: none">Initiate and process domestic and international payment transactions accurately and efficiently.Ensure all payment transactions comply with regulatory requirements and internal policies.Perform daily reconciliation of payment transactions to ensure accuracy and resolve discrepancies.Provide support to customers regarding payment inquiries and issues.Identify and mitigate risks associated with payment processing.Utilize payment processing systems to streamline operations and improve efficiency.Prepare and present regular reports on payment activities to senior management.Work closely with other departments to ensure smooth payment operations.Identify opportunities for process improvements and implement changes to enhance efficiency.Train and mentor junior staff on payment processing procedures and best practices.	Riyadh, KSA Aug 2022 – Jan 2024
Social Media Networks Officer Albilad Bank <ul style="list-style-type: none">Develop and curate engaging content for various social media platforms.Implement and manage social media strategies to increase brand awareness and engagement.Monitor social media metrics and prepare regular reports to assess performance and inform strategy adjustments.	Riyadh, KSA Oct 2019 – Jul 2022

- Engage with followers, respond to inquiries, and manage online communities to foster positive relationships.
- Plan and execute social media campaigns to support marketing objectives.
- Work closely with marketing, PR, and other departments to ensure cohesive messaging across all channels.
- Ensure all social media activities comply with regulatory requirements and internal policies.
- Handle social media crises and negative feedback professionally and effectively.
- Train and mentor junior staff on social media best practices and tools.

Store Manager

Riyadh, KSA | Aug 2018 – Oct 2019

Al Shaya International Trading

- Drive store sales to achieve targets and maximize profitability.
- Ensure high levels of customer satisfaction through excellent service.
- Manage stock levels, conduct regular inventory checks, and minimize stock loss.
- Recruit, train, and develop store staff to maintain a motivated and efficient team.
- Ensure the store is visually appealing and products are displayed according to company standards.
- Oversee store budgets, expenses, and financial performance.
- Ensure the store complies with all company policies, procedures, and regulatory requirements.
- Prepare and present regular reports on store performance to senior management.
- Streamline store operations to improve efficiency and reduce costs.
- Collect and analyze customer feedback to improve store operations and customer experience.

TRAINING COURSES

- Formatting of Contracts (2015)
- English Academic Certificate.
- Computer Certificate - Microsoft Office Specialty.
- Anti-Money Laundering and Terrorist Financing Certificate.

SKILLS

Professional

- Project Management, Risk Management, Retail Banking Operations, Credit Advisory, Treasury Operations.
- Payments Investigation, Financial Analysis, Regulatory Compliance, Risk Mitigation.
- Operational Efficiency Optimization, Stakeholder Management, Process Improvement.
- Data Analysis and Reporting, Financial Regulations and Standards.

Personal

- Team building, cross-functional collaboration, conflict resolution, coaching and mentoring.
- Communication skills, effective listening, relationship management, problem-solving, analytical thinking.
- Negotiation, persuasion, networking, influencing skills, and motivational skills.

Technical

- Customer Relationship Management (CRM), MS Office, Governmental Portals, Social Media Networks.

Languages

- Arabic: Native
- English: Fluent