



VU HOAI THU

Curriculum Vitae

About me

I am a highly – motivated, possesses in-depth knowledge and expertise in Banking, Retail and Real Estate industry. I pride myself on taking ownership of challenging and independent, I can add value to company by always ensuring my works give the best result possible. With more than 15 years' experience in finance management roles, I have skills in statistical analysis, budgeting and forecasting, providing financial model. My passion lies in leveraging financial insights, including KPI analysis, cost control, and profit optimization, to support strong company operations.

Contact



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Professional experience

Career Break

Feb 2024 – Jan 2025

Dedicated time to managing family health matters, provided necessary family care and support.

Vietsin Commercial Complex Development JSC (ScVivo City Shopping Mall)

Nov 2021 – Jan 2024

ScVivo City is a jointly developed by Saigon Co.op and Mapletree Pte Ltd, it forms part of the 4.4-ha Saigon

ASSET MANAGER

My responsibilities included: Report to General Director

- Responsible for the overall positioning and to achieve the financial, investment, and operational goal of the assigned portfolio.
- Preparing and managing our annual budgets and monthly/ annual reports which will cover the financial performance of the assets, leasing status, rebate planning and rental collection.
- Formulate and execute of asset management plans including asset enhancement initiatives. Maintain close communications and good relationships with the property management companies, work closely with Property Manager to ensure that the asset is properly maintained, managed and compliant with regulations.
- Build strong relationships with customers and coordinating with external parties like government agencies, vendors, legal consultants, on investment projects matters and lease agreement review.
- Manage market intelligence, collate global market/industry information to ensure competitiveness of the Company's products and services

FE Credit Finance Company - VP Bank/ Dist 4, HCMC

Nov 2019 – Sep 2020

FE CREDIT is leading position in the consumer finance market with a nationwide network at more than 21,000 points of sale with more than 16,000 employees. With more than 12 million customers.

FINANCIAL TRACKING & CAMPAIGN MANAGEMENT MANAGER

My responsibilities included: Report to Chief Marketing Officer

- Supported financial review and analysis of potential acquisitions and project ROI. Managed short- and long-term goals for Marketing Center.
- Conducted research and analyzed data to evaluation performance of existing campaigns which included routine reviewing of campaign data and participating in any campaign improvement efforts.
- Delivered regular report of campaign result, including web analysis and evaluation against agree KPI, Campaign performance tracking and centralized reporting.

- Tracking Digital, POSM, CRM campaigns expense compared to budget.
- Worked with consultants to conduct site survey for target product and customer.

OCB has a network of 176 branches and transaction offices in 48 key economic provinces across the country, capital is 20.548 Billion VND.

BUSINESS ANALYST MANAGER

My responsibilities included: Report to Business Director

- Analyzed customer to understand the characteristics, needs, markets, competitive banking product.
- Monitored of Products sales and volume plans, financial plans and budget and tracking their performance compared to budget.
- Updated product features, benefits, Sales planning and business.
- Collaborated with other teams to Identify, understand and target segments to develop the appropriate programs, products and communication strategies identification with target customers.
- Managed business performance, KPI, promotion additional Sales, cross-sell.

ACS Trading Ltd., (AEON Group)/ Dist 1, HCMC

Aug 2014 – Sep 2016

ACS Vietnam Trading Co., Ltd. Vietnam is a member of AEON Groups – one of the leading retailers in Japan with more than 168 subsidiaries operating throughout Asia.

FINANCIAL PLANNING & ANALYSIS MANAGER

My responsibilities included: Report to General Director

- Managed annual budget for company, monitored performance of short-and long – term business strategies. Compared actuals against budget/ forecast, performed variance analysis to explain difference in performance and planning, evaluated financial efficiency of the investment project.
- Participated to evaluate financial efficiency of the investment project, business strategy planning.
- Forecasted P&L, BS, CF, CAPEX, OPEX, Bad Debt provision by monthly, quarterly, yearly.
- Provided effective financial information and overall performance of entities. Worked cross function and managed relationship with stakeholders included Accounting, Sales, Collection, Credit Depts.
- Oversaw policies and procedures that promote company culture and vision.

Business Analysis at Saigon RDC/Dist 1 HCMC

Jan 2010 – Apr 2014

Costing Management at Phu My Hung Corporation/Dist 7 HCMC

Apr 2007 – Sep 2009

Qualification

2014-2017: Master degree at the University of Economic HCM– Management Business Administration (MBA)

2002-2006: Bachelor of Business at the University of Economic HCMC – Accounting & Auditing

2009: Chief Financial Officer (CFO) at PACE institute

2009: Real estate assessment Certificate – Issued by Ministry of Construction

Competencies and skills

- Strong analytical thinking, attention to details, big data analysis, good sense of number.
- Leadership, strong communication, negotiation and presentation, ability to work independently and communicate effectively with all stakeholders.
- Outstanding organizational, multitasking and problem-solving abilities.
- Proficient in English.
- Mastery of MS Office with strong skills in Excel (build Financial Model, dashboard, analyst large database at ease PivotTable).

Reference:

Available upon request