



RAFAT ISLAM

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PROFESSIONAL BIO

I am a well-rounded business professional specialized in the Commercial and Financial side of the business. I am well versed and knowledgeable in International Trading Mechanism, Business Marketing Strategies, developing performance measuring and analyzing techniques, Analyzing Return on Marketing Investment, identifying weakness in the supply chain, and the overall RMG industry of Bangladesh.

EMPLOYMENT HISTORY

JAN 2017- Present	APRIL 2014- DEC 2016	FEB 2013-SEP 2013	FEB 2010-SEP 2011	JUN 2009-FEB 2010
Sr. Commercial Executive, Finance & Commercial	Finance Executive, Finance & Commercial	Operation Executive	Corporate Staff (Part-Time)	Marketing Staff (Part-Time)
<i>Tamishna Group, Uttara, Dhaka, Bangladesh</i>	<i>Tamishna Group, Uttara, Dhaka, Bangladesh</i>	<i>Agrajatra Global Trade, Baridhara, Dhaka, Bangladesh</i>	<i>Delaware North, Melbourne, Australia</i>	<i>Profound Marketing Ltd, Melbourne Australia</i>

RESPONSIBILITIES AT TAMISHNA GROUP

CORE DUTIES

Liaise with our commercial banks' international trade finance department for import & export follow up.

I also supervise a team to manage the following:

- To check Pro Forma Invoices and purchase orders to open flawless L/C.
- To follow up shipment with shipping line to ensure in-time shipments.
- Follow up LC opening with salesperson, Importers & bank.
- To prepare L/C statement & update shipment status.
- Closely work with the Sales Team.
- Prepare export documents.

OTHER DUTIES

- Annual negotiations with suppliers and clients regarding payment terms.
- Evaluate outstanding liabilities of the company and arrange funds for quarterly repayments.
- Provide detailed analysis of the financial aspects of the business, such as budget expenditure and profit and loss projections.
- Develop forecast of financial statements, financial analysis including ratio analysis, break-even analysis, and utilizing capital budgeting methods such as IRR, NPV, and Discounted Payback Period to present project proposals in alignment with the business needs.
- Represent the organization in stakeholder meetings. Present corporate profile, business proposals forecasted financial reports to various financial and economic organizations.
- Work closely with the board of directors and department heads to develop new business projects and execution plans.

CORE SKILLS

- Financial Analysis & Reporting
- Financial Management Business Planning
- Book Keeping
- Cost & management Accounting Developing Project Proposal
- International Trade (Commercial, Supply Chain)
- Marketing and Communications
- Procurement & Resourcing

COMPUTER SKILLS

MS Excel:

- Compile and generate spreadsheets capturing key data, related to company's active contracts.
- Develop and implement standard operating procedures to bridge data gaps and resolve related issues.
- Create pivot tables and modify spreadsheets to achieve analytical goals.
- Manage spreadsheets and maintain data currency to ensure accurate data availability for managers and decision-makers.

MS Word:

- Formatting, Template building & editing.
- Using hyperlink to link and sync with other applications such as Ms Excel.

Google Suit:

- Experienced in using Google suite for project planning remotely with other project members.
- Data Visualization:*
- Ability to create graphical representation of data using MS Office and other statistical software
- Website Designing:*
- Designing a functional website using wordpress

ACADEMIC QUALIFICATION

Qualification	Institute	Duration	Key Details
MASTER OF BUSINESS ADMINISTRATION	Cardiff Metropolitan University (Awarding Body)	From July 2015 to June 2016	<ul style="list-style-type: none"> Second Division
<i>Major: Finance & International Business</i>	<i>London School of Commerce (Course Conductor)</i>		<ul style="list-style-type: none"> Wrote a paper analyzing Wilkinson's growth strategy
BACHELOR OF COMMERCE	Deakin University	From Feb. 2010 to July 2012	<ul style="list-style-type: none"> Second Division
<i>Major: Marketing International Trade & Economic Policy</i>		Degree Awarded in absentia, April 2013	<ul style="list-style-type: none"> Undertook a Three months Strategic Marketing Role in Tertiary Student Business Skills Program under Boxhill Business Group.
DIPLOMA OF COMMERCE	MELBOURNE INSTITUTE OF BUSINESS AND TECHNOLOGY	From OCT 2008 to NOV 2009	<ul style="list-style-type: none"> First Division

ENGLISH LANGUAGE PROFICIENCY

- IELTS 2019 - Overall 8; Listening 8.5, Writing 8.0, Reading 8.0, Speaking 8.0

ADDITIONAL TRAINING/CERTIFICATION

- CFA Institute Investment Foundations® Program (Certificate)
 - CFA Institute
 - Awarded in 2019
- CFA Level 1 Preparation Class (Informal Training)
 - Professional Finance Studies
 - Attended from January. 2019 to December 2019
 - Candidate for CFA Level 1 exam.

<u>PERSONAL DETAILS</u>	HOBBIES & INTERESTS
Date of Birth :20 Feb 1988 Place of Birth :Savar Cantonment, Dhaka, Bangladesh Father's Name :Major General M Tajul Islam, NDC, PSC (Retired) Mother's Name :Jahanara Begum Marital Status :Married Spouse :Maisha Farzana Maleque	<ul style="list-style-type: none"> Playing & Following Golf, Cricket and Football Reading Books: Favorite book, 1984 by George Orwell Keeping up with latest trends in finance, economics & technology Playing and composing music on guitar Listening to Music

REFERENCES

NAWEED ALAM CHOWDHURY
Director

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FAIZUL ISLAM
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MOHAMMAD MAMUN
Sr. Commercial Manager

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