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RAFAT ISLAM

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

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| **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)** |
| *Tamishna Group, Uttara, Dhaka, Bangladesh* | *Tamishna Group, Uttara, Dhaka, Bangladesh* | *Agrajatra Global Trade, Baridhara, Dhaka,*  *Bangladesh* | *Delaware North, Melbourne, Australia* | *Profound Marketing Ltd, Melbourne Australia* |

RESPONSIBILITIES AT TAMISHNA GROUP

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| ***CORE DUTIES*** | ***OTHER 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. | * 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. |

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| **CORE SKILLS** | **COMPUTER 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 | *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. * Using excel tools like Pivot tables, VLOOKUP, XLOOKUP, SUMIF, Data Validation to 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. |

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|  | *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

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| **Qualification** | **Institute** | **Duration** | **Key Details** |
| **MASTER OF BUSINESS ADMINISTRATION**  ***Major: Finance & International Business*** | Cardiff Metropolitan University (Awarding Body)  *London School of Commerce ( Course Conductor)* | From July 2015 to June 2016 | * Second Division (GPA 3.00) * Wrote a paper analyzing Wilkinson's growth strategy, and Investment analysis. |
| **BACHELOR OF COMMERCE**  ***Major: Marketing International Trade & Economic Policy*** | Deakin University | From Feb. 2010 to July 2012  Degree Awarded in absentia, April 2013 | * Second Division (GPA 2.7) * 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 | * 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.

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| PERSONAL DETAILS | 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, retd. Mother’s Name :Jahanara Begum  Marital Status :Married  Spouse :Maisha Farzana Maleque | * 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

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| **NAWEED ALAM CHOWDHURY**  ***Director***  **Tamishna Group** [**naweed@tamishna.com**](mailto:naweed@tamishna.com) **55085783, 55087270-76 (ext.: 302)** | **FAIZUL ISLAM**  ***General Manager, Finance & Commercial***  **Tamishna Group** [**fishabuj@etafil.com**](mailto:fishabuj@etafil.com)  **55085783, 55087270-76 (ext.: 401)** | **ABDUL MALEQUE**  ***Chief Civil Engineer***  **Western Engineering Ltd**  [**ace.civil@westernengineering.com**](mailto:ace.civil@westernengineering.com)  **+8801731943250** |