



HALLA ABUDAWOOD

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PROFESSIONAL SUMMARY

Meticulous Credit risk manager, excellent at juggling multiple tasks and working under pressure. Offering different industry experience includes Banking, catering and Construction. Using logical approaches and exceptional communication, negotiation skills to best solve complex problems. Team player with proven leadership and communication skills, that enhance customer experience to build up trust and driving overall operational improvements. Consistently saved costs while increasing profits. A vast understanding of credit reporting and in-depth working knowledge of ORACLE and UBS and other systems. With a background managing credit files, analyzing credit applications and monitoring credit reviews.

EDUCATION

MBA : General Business, 2013
University of Business and Technology - Jeddah
GPA: 4.83/5, Graduated with first Honor

Bachelor of Arts : English Literature and Linguistics, 2004
King Abdul Aziz University - Jeddah

COURSES & SEMINARS

- Introduction to Islamic Banking and Finance Course (BIBF, Bahrain)
- Advance business and financial reporting (Meirc training & consulting) CPE credits :25HR
- Sharia Compliant Banking Products Course (GIB, Jeddah)
- Project Management Fundamentals (Project Management Institute, Jeddah)
- PMP certification Training course

EXPERIENCE

Credit Control Manager, 08/2022 to Current

Saudia Cargo - Jeddah

- Maintain databases for customer profile between CSPT & SAP.
- Controlling the credit limit into CSPT & SAP to check credit records.
- To do Credit analysis for the new clients and ensure that within company credit policy.
- Checking credit customer's ratings with banks.
- Calculate BG, promissory note, cash deposits or any tools of covering financial risks.
- Suspending air waybill stock if exceeded the credit limit through system.
- Setting up the terms and conditions of the bank guarantee to be able to cover any future outstanding amounts.
- Link AR balances from SAP with CSPT to ensure that credit limit been control and it has been systemized.
- Coordinating with AR & collection team to sorted out overdues and explaining the terms of their credit periods.
- Arranging for liquidation of bank guarantee to be repossessed to cover the outstanding debt.
- Review current process and look to improve / maintain.
- Identify risk associated with debtors and proactively take measures to mitigate such risks.
- Personal development of credit facility.
- Weekly debtors meeting with all business units.
- Assist with the implementation of the automation, multiple transactions.

Credit Control Manager, 04/2021 to 12/2021

United Technologies - OTIS - Jeddah, Saudi Arabia

- Provide management information and insights on all dimensions of work area performance to facilitate discussion and decision making
- Organizes and supervises the activities of Collectors in a manner that supports self-management and continuous development
- Coordinate with sales and field teams to ensure MIS and outstanding claims with appropriate supporting are submitted on time
- Provides coaching, formal and informal feedback to team members in order to support their continuous development
- Reviews, conduct due-diligence and analyses all security documentation (e.g Notices and correspondence with the debtors)
- Supports in monitoring the process of honoring of commitment by the client on the re-agreement of debt payment with Otis - Saudi Arabia
- Generates statement of outstanding debts as required
- Facilitates efforts to trace missing debtors and coordinates initiation of legal proceeding if debts are not paid within an agreed time
- Assists in planning different approaches of debt recovery, depending on type of customers, value, relation with Otis - Saudi Arabia
- Assists the business in adhering to the risk management guidelines and provides regular reports and updates to the Otis - Saudi Arabia management
- Coaching and assists the team in the use of JDE system

(Project Champions for Consultation)

Credit: 35HR

- Administrative Leadership (Institute of Public Administration)
- Project Management: Communication and Risk Management (Doroob)
- Money Laundry (BSF)
- Trainee Sales & Service Banker - Riyadh Bank
- Labor Benefits (End of service Benefits) - The Science & Technology institute for Training.
- Business startup seminar (workshop)
- Interview skills - Ingeus

- Handling and overseeing almost 3000 contracts in the West Region.

Group Credit Control Manager, Office, 08/2018 to 08/2019

Saudi Airlines Catering Company - Jeddah, Saudi Arabia

- Conduct and supervise the process of monthly collections report and aging analysis to clear the Account receivables outstanding
- Monitor the unapplied receipts in Oracle that was misleading for the client to read the SOA, which I have cleared for over 20MM SAR
- Improve the provision in the company through continuous analysis of monthly sales and an unallocated collection resolved, that shows the impact of client's payments hence I have covered for the amount of 100MM SAR
- Proposing a policy for the blacklisting customers who falls under bad debts clients to follow in the credit department, which has been approved by the committee
- Liaise with customers to ensure that all relevant debts are managed through phone calls, emails and side visits to maintain a strong relationship
- Conduct thorough analysis on debtors' accounts and proposed certain actions, to mitigate any risk involved, such as undertaking account reconciliations and negotiating repayment plans with the finance team
- Assist and resolve critical queries both internally and externally
- Manage customers credit files from different industries, handling almost 300 customers from different segments with the largest customers to ensure all clients have proper customer service
- Recommended changes in the credit policy to head of departments and
- CEO, presented a brief overview that outlines the approach, scope, objectives and layouts
- Created a credit scoring model that was still to be approved from the
- Risk committee.

Assistant Manager / Credit Limit, 08/2015 to 08/2017

Gulf International Bank

- Jeddah, Makkah Province - Jeddah
- Reviewing, reporting, monitoring and controlling assigned limits as per the credit approval and policy guidelines
- Controlling of Limits through UBS system which applies on a daily basis through approvals of credit files
- Conducting Credit Applications and approval Memorandum reviews almost 200 applications for all clients in the region
- Managing customer information through FERMAT system and ensure accurate input align with Treasury department
- Coordinate with colleagues in the CARC department in a professional manner to foster and promote positive teamwork and innovative spirit
- Lead and cooperate with team members of the department and provide necessary assistance and address all related business requests in timely manner
- Timely and accurate processing of limits, static data and facilities details upon receipt of approvals
- Daily and periodic reconciliation processes to be adhered
- Timely generation and broadcasting of several reports to different business units and senior management
- Assist to generate supports report for sub-units with in CARC for monitoring and control purposes
- Assist in timely and accurate Exception reports generated and sent to
- Department Head for verification and escalation
- Proficient Knowledge in computer systems, complex databases and financial systems such as: EXIMBILLS, UPS, FERMAT, SMARTLITE (EXPOSURE), ORACLE & SAP.

Assistant Manager / Corporate Support, 04/2015 to 08/2015

Gulf International Bank Jeddah - Makkah

- Process orders, forms, applications and requests (such as new draw-downs and renewal loans and ensure the accuracy of credit line utilization, availability, documentation and the payment instructions)

- Provide pricing from treasury department and deliver information
- Arrange for the setting up of new customer accounts
- Direct requests and unresolved issues to the designated resource
- Prepare and distribute client activity report
- Provide feedback on the efficiency of the client service process
- Comply with the bank's policies and procedures as per GIB
- Preparing SOA through the UBS system and send it to the client as per request
- Provide the client with all necessary details of the credit facilities
- Prepare Approval memo for the credit to process facilities with deficiencies
- Perform customer verification, Manage customer accounts
- Keep records of client's interactions and transactions (for example:
- Monitor all incoming funds related to contract financing and maintain a control sheet to record the same)
- Handle and resolve clients' complaints on a daily basis and respond promptly to client's inquiries
- Give instructions to process International and internal transfers for customers

HR Generalist, 05/2014 to 12/2014

Najeeb Alissa Holding Company - Jeddah

- Initiated and created Job descriptions for each employee within the company starting by interview the employee and head of department, sitting up the qualifications, responsibilities and duties
- Liaised with several employment agencies to acquire the best candidates
- Managed various HR operations such as compensations, leaves, complaints and appraisals
- Maintaining and revising the company's handbook on policies and procedures by
- Compensation and benefits
- Training aligned with each head of department
- Policy change for Medical insurance

English Language Instructor, 01/2010 to 01/2011

King Abdulaziz University, IGIT

- Jeddah
- Plan, prepare and deliver lectures
- Mark and provide appropriate feedback on oral and written work
- Evaluate, and revise curricula, course content, and course materials and methods of instruction
- Maintain regularly scheduled office hours in order to advise and assist students

Regional Credit Admin Officer, 01/2008 to 12/2009

Bank Saudi Fransi

- Head Office - Jeddah
- Managed the implementations of extensions and deferral as well as the modification of credit files
- Maintained supportive relationship with various stakeholders to overcome challenging demands of the limits once processing sheet is received
- Managed the implementation, modification, and cancellation of approved credit facilities in wings Skills / Professional
- Development
- Review if there are any credit limit excesses
- Assess if all credit exposures are covered and mapped
- Ensure credit risk reports reach all relevant parties
- Ensure all transactions have full and proper documentation
- Ensure strict adherence to BSF credit policies & procedures related to all
- TFOD & loan transactions
- Implementing modification & cancellation of approved credit facilities in wings
- Capturing / modification of interests / Opening allocation / authorization
- Maintain a good & supportive relationship while meeting all the challenging

demands & requirements of the limits once processing sheet is received

- Receiving / modifying credit files & implementing extensions & deferral
- Implementing of limits once processing sheet is received
- Checking of Bank counter Guarantees
- Processing non-financial authorization in BDS.

CORE QUALIFICATIONS

- MS Office expert
- Credit check management
- Credit limit management
- Research skills
- Credit analysis
- Credit rating analysis
- Coaching skills
- Client assessment and analysis
- Strong verbal communication
- Negotiation and persuasion skills
- Risk management processes and analysis
- Time management
- Competitive and strategic