



# **RÉSUMÉ**

**OF** 

**RUBECCA KHAN** 

2013

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#### Rubecca Khan Résumé

Phone Number: +27 82 307 1023 Email Address: khanrubecca@gmail.com Updated – March 2018

#### » Personal Details

Name Rubecca Khan
Date of Birth 14 June 1975
Identity Number 750614 0054 08 0
Contact Cell 082 307 1023 - cell
Email address khanrubecca@gmail.com

» Career Objective

Objectives **Property Director** 

**Asset Management** 

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» Education

Current Master of Business Administration NQF Level 8

MANCOSA - Management College of Southern Africa

Dissertation

02/2018 Excellerated Management Programme

Current Cushman & Wakefield Excellerate (In House Training)

Subjects:

Business Strategy

Driving for Results

Decision Making

Leading Others

Commercial Awareness

Property Management

Planning & Organizing

Client Contracts

Leading & Managing Change Communication & Influence

Managing Performance Financial Acumen
Teamwork & Collaboration Developing Others

Innovation & Creativity Systems & Reporting Process

02/2017 Compliance Online

**Financial Intelligence Act** 

FICA Compliance

02/2016 Estate Agency Affairs Board of South Africa

**Certificate of Professional Designation**Professional Practitioner in Real Estate (PPRE)

02/2015 Enpower Training Services

First Aid Level 3

Subjects:

Principles of Emergency care Cardio Pulmonary Resuscitation

Environmental Illness Emergency Child birth

01/2016 South African Council of Shopping Centres

12/2016 Retail Immersion Programme

06/2015 International Business Training Association

**Certificate of Excellence in Leadership** 

07/2012 Master of Business Administration (NQF\_Level 8) 07/2014 MANCOSA - Management College of Southern Africa Rubecca Khan Résumé - Page 3 -

Subjects:

Managerial Finance Project Management
Managing Strategic Change International Business
Accounting for Decision Making Corporate Strategy

Human Resources Management Management Information Systems

Marketing Management Economics

Quantitative Methods Operations Management

03/2012 Merit Business Institute (Pty) Ltd (NQF\_Level 6)

05/2012 Management Empowerment Program

Subjects:

Managing for Peak Performance

Recruit Right Disciplinary Process

07/2011 Advanced Certificate in Management Studies (NQF<u>Level 6</u>)

05/2012 MANCOSA - Management College of Southern Africa

Subjects:

Business Information Systems
Principles of Management
Microeconomics
Marketing
Accounting
Business Statistics

10/2010 Merit Business Institute (Pty) Ltd (NQF<u>Level 6</u>)

**Operational Finance** 

<u>Subjects:</u>

Accounting Concepts and Terminology Basics of Accounting

Overview of Financial Statements Management of Working Capital

Operational Budgeting

08/2010 **Scott Safe** 

Occupational Health & Safety Legal Compliance Workshop

Subjects: OHS Act

02/2010 **Certificate in Property Management** (Passed with distinction) NQF<u>Level 5</u>

**Courtwell Consulting** 

Subjects:

Introduction to Property and Investment Commercial Lease Agreements

Credit Management Maintenance and Facilities Management

Asset management Space management Service-level agreements Budgeting Life cycle costing analysis

Property Investment

03/2008 Certificate for Commercial Property Practitioner (CCPP)

**South African Property Owners Association** 

**University of Pretoria** 

Subjects:

Introduction to Property Development Property Economics and Urban Markets

Urban Services and Markets Planning Controls and Regulations

Financial Mathematics Building Technology

Building and Design Economics Property Law

Property Finance Feasibility and Financial Viability Study

Property Tax and Valuations Service Level Agreements
Negotiations Marketing and Investment

03/2007 Advanced Certificate in Shopping Centre Leadership (ACSCL)

**South African Council of Shopping Centres** 

**University of Pretoria** 

Subjects:

Town Planning procedures Market research

Consumer research Building technology/ services

Financial Mathematics Operating budgets
Property finance Investment analysis
Property tax Property management

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Risk management Strategic management Negotiation skills

Re- merchandising shopping Centre

09/2006 Certificate in Shopping Centre Management (CSCM)

**South African Council of Shopping Centres** 

**University of Pretoria** 

Subjects:

Developing Shopping Centre Concepts

Market research

Building maintenance
Tenant mix / relations
Presentation and display
Financing and investment

Location theory
Design principles
Parking management
Leasing of retail space
Financial administration
Shopping centre promotion

Security management Principles of feasibility studies

09/2005 Facilities Management Programme (Passed with Distinction) (NQF Level 6)

**South African Property Owners Association** 

University of the Free State

Subjects:

Facilities Management Introduction to Property Management

Introduction to Facilities Management Strategic Management Principles of Facilities Management Asset Management

Management of Operating Cost Energy and Water Management

Financial Management Law of contracts

Introduction to Property Maintenance Principles of Life Cycling & risk Management

01/2008 LGIT Smart Solutions

Subject:

Business Writing Skills

Service Level Agreements

07/2005 **VETTA Communications** 

Subject:

Supervisory & Leadership Skills

11/1994 Association of Private Colleges: SA

Subjects:

Microsoft: Word, Excel and PowerPoint

Introduction to Computers Advanced Word Perfect

02/1992 **Department of Education & Culture** 

**Avonford Secondary School (Phoenix)** 

Subjects: Lotus 1-2-3

12/1992 **Matric / Grade 12** 

Solvista Secondary School (Phoenix)

Subjects:

English Afrikaans Mathematics (with distinction) Biology

Accounting Typing (with distinction)

# » Employment

07/2017 Senior Portfolio Executive: Cushman & Wakefield Excellerate t/a JHI

current Portfolio

Sanlam Insurance Ltd, Vukile Property Fund, MICC Property Fund Limited & Synergy Property Fund, Investec Property Fund, Old Mutual Commercial & Industrial

# **Additional Responsibilities:**

Input and Contribution at EXCO Client relationship management

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Business development and growth

Alignment with Excellerate services within the region

Portfolio Executive management of certain client portfolios

Staff development, management and retention

Ensure service excellence in the region, in line with various client mandates and requirements

Brand building and promotion of Cushman and Wakefield Excellerate capability within the region and nationally where possible

Regional financial performance monitoring and target achievement

# 07/2015 Portfolio Executive: Cushman & Wakefield Excellerate t/a JHI 06/2017 Portfolio

Sanlam Insurance Ltd, Vukile Property Fund, MICC Property Fund Limited & Synergy Property Fund, Investec Property Fund, Old Mutual Commercial & Industrial

#### **Key Performance Areas**

#### Staff Management

Source and select the right people for the right position; Performance management according to agreed KPAs; Identify development gaps and source solutions together with People Management Consultants; Continuous development of staff to address gaps as well as their retail expertise; Motivational and directional support;

#### **Property Management**

Facilitate the property management process in selected retail Centres within the mandates provided by the client; Planning and alignment of resources between retail centres; Facilitate the property management process between functions, i.e. Property Management, Marketing and Facilities; Evaluate tenant mix, turnovers, trading densities, feet count statistics, etc. of Centres under management and make recommendations to improve; Implement initiatives to improve the retail expertise across regions; Optimize sustainable net income stream per property; Ensure compliance to mandates received from clients, i.e. approvals according to Approval Framework; Monitor performance of properties against targets as set by Client and implement corrective actions where necessary; Facilitate and monitor the implementation of space marketing initiatives; Investigate and implement new initiatives to reduce the vacant space in client portfolios; Liaison with major clients and prospective clients at senior level to determine their needs and preferences; Forward possible leads for property related services to prospective clients to the Business Development division; Actively participate in the composition of proposals to prospective new clients and assist marketing team in concluding the deal; Facilitate and monitor changes in our service delivery to accommodate specific client needs;

# Financial Management

Maximizing the profitability of the Company by efficiently managing existing business in the Retail business stream; Monitor Company expenses on an ongoing basis; Investigate and implement measures to reduce costs; Actively participate in the budgeting process to ensure that the Company budget is correct; Actively manage and monitor actual profit against the budget

# Revamps and/or expansions to existing shopping centres to improve the long term profitability of the centres

Ongoing liaison with property owners and asset managers to understand their needs; Ongoing liaison with national tenants in shopping centres to understand their current and future needs; Investigate the various possibilities to address the specific needs, i.e. expansion vs. changing current tenant mix and utilization of space,etc.; Compile a proposal to address the specific needs and present it to the property owner or asset manager; Once approval for the project is obtained, advise the project team where needed

#### Public Relations and Community Involvement

Pro-active approach in dealing with local government and government; Active involvement in business and property related forums to promote the Company and improve the well-being of the Property Industry; Active involvement in community projects; Active involvement in the Company's social responsibility programme.

Senior Portfolio Manager: JHI Properties (Pty) Ltd t/a JHI
Portfolio
Portfolio

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Sanlam Insurance Ltd, Vukile Property Fund, MICC Property Fund Limited & Synergy Property Fund

#### **Key Performance Areas**

#### Team Leadership

People management, staff in own cluster of responsibility including performance management as per agreement KPA's; Training and development; Conducive work climate; Co-ordination of regional activities where relevant.

#### Marketing of Space and Renewals and Leasing

Ensuring correctness of vacancy list and informing Finance and Operations Managers accordingly. Devising marketing plan, based on vacancy list, including determining tenant mix. Lease negotiations (according to approval frameworks and mandates). Drafting motivations for approvals of deals. Communicating with brokers and implementing marketing programme. Ensuring a sustainable income stream is secured, whilst taking account of the viability of tenant (trading densities) and required tenant mix, as well as profile and image of the building. Retain or replace tenant in time at optimal rate. Ensuring contract administration accurate and timeously completed. Ensuring vacant space let at optimal rate whilst taking account of sustainability of the income stream. Monitoring of outstanding renewals.

#### Public Relations and Community involvement

Proactive approach in dealing with local government and government. Active involvement in business and property related forums to promote the company on a regional level. Active involvement in community projects. Active involvement in the company's social responsibility programme.

#### Property Management

Service contractors: arrange fulfill specifications and finalization of service contracts according to needs in conjunction with Facilities Centre. Manage service contractors and liaise with management of contractors.

Inspections: Manage inspection programme with Operations Manager, Portfolio Managers and Centre Managers. Inspections with Facilities team. Ad hoc inspections. Oversee tenant installation process. Oversee running and planned maintenance. Ensure compliance in terms of OHS Act and other statutory requirements; oversee health and safety meetings.

# **Budgeting**

Provide inputs into the income and expense budgets based on knowledge of property market in the cluster. Management of income and expenses. Approval and management of internal orders. Energy Management in conjunction with technical consultants. Evaluating municipal accounts and implementing corrective measures. Monitoring or company expenses and implementing appropriate cost reductions. Monitoring actual income versus budgeted income. Evaluating outstanding rent roll, timeous follow up and corrective measures. Involvement and monitoring of legal cases.

# Liaison (tenants, clients, brokers, public and community)

Facilitate interaction between tenants and other company divisions. Implement an effective tenant visitation programme. Ensuring tenants meet required standards and contractual obligations with reference to usage clause. Feedback to external clients including issues identified and recommendations of corrective measures. Implementation of instructions of Key Account Manager or Landlord regarding requirements for the portfolio. Dealing with broker queries and providing assistance. Ensuring quality customer service delivery.

# Revamps and Upgrades

Visioning sessions with professionals. Involvement in project planning stage and project implementation. Relocating of tenants if required. Ongoing involvement in meetings during revamps. Providing project management expertise.

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# 01/07/2010 Portfolio Manager: JHI Properties (Pty) Ltd t/a JHI 30/06/2012 Portfolio

Sanlam Insurance Ltd, Vukile Property Fund & MICC Property Fund Limited (Retail & Industrial & Commercial)

#### **Key Performance Areas**

#### People Management

Staff and team performance management taking into account training and development aspects. Implementation of actions with respect to the corporate culture change programme. Ensuring that the working climate in the cluster is conducive to productivity, empowerment and service quality.

#### Marketing of Space and Renewals

Ensuring correctness of vacancy list and informing Finance and Operations Managers accordingly. Devising marketing plan, based on vacancy list, including determining tenant mix. Lease negotiations (according to approval frameworks and mandates). Drafting motivations for approvals of deals. Communicating with brokers and implementing marketing programme. Ensuring a sustainable income stream is secured, whilst taking account of the viability of tenant (trading densities) and required tenant mix, as well as profile and image of the building. Retain or replace tenant in time at optimal rate. Ensuring contract administration accurate and timeously completed. Ensuring vacant space let at optimal rate whilst taking account of sustainability of the income stream. Monitoring of outstanding renewals.

#### **Property Management**

Assisting with specifications and finalization of service contracts according to the needs in conjunction with the Facilities Consultants and manage service contracts. Conduct and manage inspection programmes with the Operations Manager. Regular inspection of the building. Oversee tenant installation processes. Ensuring OHS Act and other statutory requirements are adhered to and the building is compliant. Updating of relevant data in the BIMS. Monitoring and maintaining BIMS data by Operations Manager. Parking audits. Monitoring and submitting insurance claims. Preparing management packs and reporting thereon.

#### <u>Budgeting</u>

Provide inputs into the income and expense budgets based on knowledge of property market in the cluster. Management of income and expenses. Approval and management of internal orders. Energy Management in conjunction with technical consultants. Evaluating municipal accounts and implementing corrective measures. Monitoring or company expenses and implementing appropriate cost reductions. Monitoring actual income versus budgeted income. Evaluating outstanding rent roll, timeous follow up and corrective measures. Involvement and monitoring of legal cases.

# Liaison (tenants, clients, brokers, public and community)

Facilitate interaction between tenants and other company divisions. Implement an effective tenant visitation programme. Ensuring tenants meet required standards and contractual obligations with reference to usage clause. Feedback to external clients including issues identified and recommendations of corrective measures. Implementation of instructions of Key Account Manager or Landlord regarding requirements for the portfolio. Dealing with broker queries and providing assistance. Ensuring quality customer service delivery.

# Revamps and Upgrades

Visioning sessions with professionals. Involvement in project planning stage and project implementation. Relocating of tenants if required. Ongoing involvement in meetings during revamps. Providing project management expertise.

# 06/2006 Property Manager: ERIS Property Group (Previously RMB Properties) 06/2010 Portfolio

Emira/Freestone Properties (Retail & Commercial)

# **Main Duties & Responsibilities**

# Project Management & Tenant Co-Ordination

Perform ongoing building inspections during redevelopment. Liaise with contractors on site and ensure that the building programme is maintained. Attend site meetings. Submission of layouts and proposals in terms of feasibility approved for fit out. Tenant Co-Ordination for retail and commercial tenants ensuring that tenants can take handover as specified.

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#### Asset Maintenance & Management

Perform ongoing building inspections. Liaise with Centre Managers and Property Service Managers. Authorise and monitor monthly expenses and sign invoices. Proactively manage building maintenance. Ensure TI's run efficiently and at an effective cost. Motivate unbudgeted expenses. PSM to motivate, PM to agree and forward mutual recommendation for approval to Asset Management. Presenting a well maintained, profitable building to the Client. Attend asset management meetings with Client.

#### <u>Arrears</u>

Ensuring minimal debtors. Monitoring regularly tenant arrears. Motivating rental payments, handovers, reductions and bad debts. Maintaining arrears at single digits by 7th

#### **Budgeting**

Preparation of annual and mid-year budgets. Adjusting market rentals. Updating current budget. Update Rolling Budgets, after provisional Income Statements, but before final Income Statements. Obtain budget approval via regional managers, general manager and director of property management. Reduce variances, increase income, minimise unbudgeted expenses.

#### Renewals

Compile proposals and conclude lease negotiations. Motivate where necessary for proposals under budget or TI's in excess of budget to the Asset Manager. Negotiate, troubleshoot and manage Tenant Installation process. Sign up tenants, both new and renewals. Negotiate the best rates possible at the least expense to the Landlord. Constantly monitoring tenant mix and demand for retail space.

#### Reportina

Compilation of final income statements, variance reports, leasing reports. Submit Manpacs consisting of 6 Year Trading Forecast, Income Statement Variance Report, Vacancy Report, Letting Activity Schedule, Arrears, Debtors Analysis and, additional for Retail, Turnover Report, Foot Count Report, Centre Manager's Report, Technical Report and Marketing Report.

### Staff Management

Motivate to manager to ensure that staff have adequate equipment, skills and knowledge to complete their tasks. Motivate to manager to plan and implement career development, including guidance and mentorship. Manage relationships between staff and clients. Performance appraisals. Constantly ensuring that staff are fully informed and educated and trained on all process of property management. Promoting team spirit and team workmanship and maintaining a happy and productive environment for all staff.

# Tenant Retention & Liaison

Attend tenant meetings. Respond timeously and efficiently to tenant queries. Know and understand tenants businesses and industries in which they operate. Keep abreast of major trends in those industries and possible effects on tenants.

#### Vacancies

Ensure that vacant space is adequately marketed and correctly advertised. Ensure that space forecast to be vacated within the next 6 months. Minimise vacant periods by proactively marketing vacant space. Identify problematic pockets of space and suggest possible solutions to overcome vacancy. Compile proposals and conclude lease negotiations. Negotiate and manage Tenant Installation process in conjunction with Property Services Manager.

# Information Management

Check Income Statements and adjusting. Monthly accruals. Reduce variances, increase income, minimise unbudgeted expenses. Ensure that recoveries are captured timeously. Perform spot checks on the accuracy of PIMS. Checking GLA of the building. Ensure pro rata share apportioned to each tenant is always accurate. Lease audits. Manage lease process. Authorise credits and reversals on tenant accounts. Authorise deposit refunds. Set up team meetings with whole team including PSM. Manage implementation of Statutory and Legal requirements. Follow up on the status of all legal action and legal handovers.

# Refurbishments and Developments

Assess asset in terms of life span and maturity levels for possible revamp. Submit motivations and costing to Asset Management for approval for refurbishment or revamp. Check leases in terms of notice periods and relocation. Co-ordinate relocation and vacation of tenants during intended revamp. Market and let new space and concepts. Project Manage the professional team and attend regular site meetings. Finalise snag and liaison with architect and project team and asset management.

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08/1999 05/2006

# Housing Administration Officer: First Metro (Social Housing Institution) Portfolio

#### **Main Duties & Responsibilities**

Management of 792 Residential Rental Units.

Management of 15 Commercial Properties (retail)

Sale of 56 plot & plan sites and 100 free-standing sites.

# **PROPERTY MANAGEMENT INCLUDING:**

#### • <u>Letting & Letting Administration</u>:

Co-ordinate letting activities: including integrity checks on screening, qualification for subsidies and acceptance of tenants for rental tenure. Interviewing potential tenants ensuring they meet specified criteria to gain tenancy. Conducting workshops to ensure tenant understands terms, conditions and house rules of tenancy with organisation. Co-ordinate letting administration: including all documentation associated with tenant take-on; integrity checks on leases and tenant verification status. Compiling and completing lease agreements with tenants – managing the letting department including letting officer and letting administrator.

# • <u>Property Marketing & Client Services & Project Development</u>:

Design adverts for vacant units. Constantly improving delivery and company performance mechanisms for letting and property management. Designing marketing strategies, producing adverts, delivering sales pitch and signing the deal with potential tenants and purchasers. Interacting with tenants to continuously ensure they are happy with their tenancy status. Finding methods to ensure that tenants are satisfied with service delivery. Taking steps to improve projects, e.g. painting of internal or external facades, replacing tiles, designing and delivering a playground in a National Treasury Funded Project. Marketing: Promotional Requirements incl. Branding, Pamphlets, Newsletters and Brochures, Events Organizer of all functions. Design recreational facilities for tenants.

# • <u>Client Education & Policies and Procedures</u>:

Design and maintenance tenant subsidy database. Developing Policy and Procedures for the Company, Compiling Relevant Documentation for various departments incl. Real Estate, Managing Maintenance Concerns from Tenants, Assisting Staff with implementing Procedures and Understanding Policy. Track, Research and develop changes in policies in terms of Rental Housing Act and Institutional Subsidies. Develop tenant information booklets and manuals for easier understanding and ensuring tenants always know what processes to follow in case of emergencies, maintenance problems and general complaints. Communication and development: respond to tenant queries, concerns and requests; assisting in various tenant surveys and developing intergrity checks for illegal operations.

# • <u>Default Management</u>:

Including drawing reports on various levels of defaulting tenants, overseeing processes of legal handovers. Default Counseling: including interaction with clients in default; attempt resolution before legal proceedings; customer orientation and contact. Discussions with tenants to assist in financial management when in arrears, etc. Design Excel management reports for Rental Collector to compile reflecting various stages of defaults. Managing the Property Management Programme Nicor and ensuring smooth operations on Tenant Financial Statements. Producing Reports on arrears.

# • <u>Maintenance Management</u>:

Working hand in hand with the Maintenance Officer to ensure smooth operations in the maintenance department. Assisting in securing quotations from various contractors and analysing and awarding contracts. Verifying funds available for expenses and maintenance required. Overseeing maintenance complaints and referring to relevant department, contractor or caretaker to handle the complaints depending on severity. Preparing response time reports for Board meetings on extent of refurbishments, the time frames and the cost to company loss for vacancies.

# • <u>Facilities Management</u>:

Overseeing the general day to day operations of the various buildings, flats and complexes. Ensuring that there are no problems and unnecessary expenses in terms of burst pipes, poor security, lift maintenance and generally poor use of the buildings. Ensuring that the company is utilising buildings, storerooms and general lettable areas to its fullest potential. Devising systems to improve project atmospheres and general appearances of buildings and facilities.

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#### People Management:

Direct, control and monitor employee performance; analyze, source and provide training and development; Mentoring staff. Carrying out regular site inspections to ensure field staff are performing and abiding by Company Rules and Regulations. Investigating disciplinary matters and proceeding with disciplinary action in some cases disciplinary hearings with external chairpersons otherwise pre-arbitration dismissal hearings. Liaising with CCMA, attorneys and refering to relevant Legislation.

#### IT and IT Support:

Company internal IT support staff for viruses, uploads and upgrades of all electronic and information technology systems. Ensuring the general smooth operations of the network at head office and maintaining site connections for property management and internet access. Managing Property Administration and Property Management System.

#### Other Appointments:

- Skills Development Facilitator: Services Seta.
- Project Monitor: Property Management Programme Nicor.
- Chief First Aid Personnel.
- Occupational Health, Safety and Security Officer.

#### Other (10/2002 To 11/2002)

Attended a training programme in Rotterdam (Holland) to learn more on Social Housing, Documentation, Policy and Planning in an effort to implement my findings in South Africa.

#### 06/1996 07/1999

# PA to Senior Partner: Shepstone & Wylie (Attorneys)

# **Duties and Accomplishments**

Typing, Assisting colleagues with P.C. Troubleshooting, Co-Ordinator: SASLAW - KZN Region, Organizing and Co-Ordinating Seminars, Functions and Meetings, Paralegal Assistant to Senior Partner, Research of Case Law, Minute Taking, Reporting, Diary, Travel Arrangements, Administrative Duties, Report Writing, Researching Various Case Law and Case Studies for Upcoming Trials, Marketing, Client Liaison, Appointed Committee Secretary for S A Society of Labour Law, Design Letterheads for Various Sub-Structures, Drafting Reports and Maintaining Ongoing relations with various role players.

# 10/1994 05/1996

# PA to Senior Partner/Networking Assistant: Gowans & Paton (Attorneys) **Duties and Accomplishments**

Customer & Supplier Liaison, Data Capturing, Diary Organizing, Typing all Correspondence, Electronic Filing, Setting up and Coordinating Functions and Conferences for Managing Members, Preparing Tender Documents, Checking Tenders, Taking Minutes at Meetings, Liaising With Clients And Court Officials, Appearances At Court, Negotiations On Settlement Offers, Compiling Reports For Applicants And Management, Maintenance Computers, Marketing And Promotions, Debt Collections, Receiving, announcing and Redirecting Company visitors. Receiving, recording and distributing mail/parcels, Assisting switchboard with re-routing calls, General Office Administration and arranging documents for tenders.

#### 02/1993 10/1994

#### PA to Managing Director: Dehal Incorporated (Attorneys) **Duties and Accomplishments**

Dictaphone Typing, Court Transcribing, General Administrative Duties, liaising with Clients, Minute Taking, Marketing and Promotions Assistant, Setting Up Databases, Drafting Contracts and Sale Agreements, Co-Ordinating Functions, Diary Management, Travel Arrangements, Filing, Debt Collections.

# » Skills & Competencies

Resilience Time Management Administration Skills **Business Writing** Project Management Contract Management Communication Marketing & Promotions **Public Relations** Property Management Negotiation Deal Management

#### » Knowledge

Budgeting and Financial Management People and Performance Management Property Market Industry Technical (Facilities Management) General Business Acumen Contract Management and Collections

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# » Behavioural Attributes

Assertive Problem Solving and Decision Making Methodical Drive and Productivity Customer and Quality Focus Communication Systematical Thinking Tolerance of Stress Team Leadership Accuracy

# » References

Mr Rob Moran - reference at period in JHI
 Asset Manager - JT Ross
 083 357 3759
 RobM@jtross.co.za

Mrs Debby Kippen – reference for period at ERIS Property
 Asset Manager - Maradelta
 +230 5 496 2772 (Mauritius)
 debby.kippen@maradelta.com