

RAMI RAGHEB RAJA ASAD

رامي راغب رجا أسعد

Mobile: +966544683388

RamiRagheb80@hotmail.com

5114 King Abdul Aziz Rd - Al Zuhour

Dist., Dammam 32423 - 6954, KSA.



SUMMARY

- ❖ Profile: Male, 41 Years Old, Married.
- ❖ Nationality: Jordanian.
- ❖ Current Location: KSA – Dammam.
- ❖ Recent Position: Jeddah Branch Sales Manager.
- ❖ Recent Company: Al Howail Trading & Contracting Co.
- ❖ Preferred Role: Area Sales Manager | Credit Control Manager.
- ❖ Preferred Function: Sales | Financial Services | Business Development
- ❖ Years of Experience: 17 years plus.
- ❖ LinkedIn Profile: <http://www.linkedin.com/in/ramiasad>



COMMENTS

“Driven Credit & Sales Manager with 17-year track record of success in increasing revenue, improving operations efficiency and building high-performance team. Results-oriented problem solver and skilled leader. Self-directed and motivational style”

* Transferable residency & driving license are available.

* Notice period is not required, ready for work immediately.



SKILLS & OPERATING SYSTEMS

- ✓ *Authorizations understanding*
- ✓ *Credit control & reports*
- ✓ *Internal & external audit*
- ✓ *Sales presentations*
- ✓ *Process cycle time improvement*
- ✓ *Karridge operating system*
- ✓ *Visual Basic 6*
- ✓ *Business planning*
- ✓ *Credit scoring*
- ✓ *Investigations & negotiations*
- ✓ *Sales processes & proficiency*
- ✓ *Retail & wholesale management*
- ✓ *Sales ledger & CRM*
- ✓ *SQL*
- ✓ *B to B sales*
- ✓ *Coaching and mentoring*
- ✓ *New business development*
- ✓ *Programing*
- ✓ *Review of contracts*
- ✓ *Point of sale system P.O.S.*
- ✓ *Java*
- ✓ *Corporate services*
- ✓ *Communications efficiency*
- ✓ *Sales and account management*
- ✓ *Performance monitoring*
- ✓ *Time management*
- ✓ *Microsoft office & windows*
- ✓ *Oracle 8*



LANGUAGES

Arabic	(Reading, writing & speaking)	Native
English	(Reading, writing & speaking)	Expert



WORK EXPERIENCE

Jan 2021 - May 2022

Al Howail Trading & Contracting Company

Jeddah, KSA

Branch Sales Manager

For Western Region – New Tires Sales Division



I was reporting directly to general manager with a team of 6 qualified Salesmen, we were providing wholesale and retails tire trading services in western region of Saudi Arabia, Al Howail is the official agency for Falken, Double Coin, Chaoyang & Wanli tires in Saudi Arabia, covering a huge range of tire sizes and brands for all budgets.

Main Responsibilities & Achievements:

- Managed branch sales of new tires, customer service, finances, stock and recordkeeping.
- Resolved customer complaints to maintain high level of satisfaction.
- Worked directly with customers and associates to handle internal and external complaints and objections.
- Coordinated calls to prospective and existing customers, acceptance of small business loan applications and referrals to other product specialists.
- Monitored sales team performance, analyzed sales data and reported information to GM.
- Increased monthly sales by 150% through effectively training employees, closely monitoring regional and local markets, searching new customers and managing stock requirements.
- Coordinated staff sales meetings to discuss developmental strategy, best practices and process improvements.
- Devised collection recovery strategies to resolve customer issues and delinquent cases.
- Investigated and evaluated customers for creditworthiness and potential risk factors.
- Analyzed applicants' financial status and credit and property evaluations to determine loan feasibility.
- Collaborated with management to evaluate sales strategies and develop improvements.

Dec 2013 - May 2019

Dar Al Etiman Al Saudi Company

Khobar, KSA

Regional Credit Sales Manager

For Eastern & Central Regions



I was reporting directly to GM of Dar Al Etiman Al Saudi Company with a team of 7 qualified Credit Officers covering 9 automotive branches. Dar Al Etiman Al Saudi is an independent consumer finance company established in 2007 as a spinoff company of Universal Motor Agencies ("UMA")'s credit division.

Main Responsibilities & Achievements:

- Exceeded targets by building, directing and motivating high-performing sales team.
- Oversaw reporting, documentation and recordkeeping requirements for department.
- Wrote and implemented standard operating procedures for credit personnel to achieve consistency.
- Reviewed and analyzed loan procedures.
- Provided training and consulted with struggling teams to help meet monthly target goals.
- Reduced past due balances and bad debt by coordinating collection efforts with credit departments.
- Used Karridge and CRM System to perform credit appraisals, document verification and loan approvals.
- Obtained and interpreted financial statements to assist in credit limit reviews.
- Collaborated with management to evaluate credit strategies and develop improvements.
- Obtained and reviewed credit reports, references, insurance and financial statements to for new accounts.
- Negotiated settlements and payment terms with customers and delivered customized payment plans.
- Achieved the highest credit sales results over the last 4 years continuously in the eastern region.
- Automated credit evaluation process in accordance with Simah rules & the instructions of SAMA.
- Increased DAE credit share for credit sales from 34% to 50% growth within 5 years.
- Increased DAE market shares overall UMA branches in eastern region from 11% to 25% of all sales.
- Reduced the cycle time of approval on credit transactions from minimum 2 days to be an instant approval given while the customer is available at the branch.

2011-07 - 2013-02

Vehicles Financing Assistant Manager Yusuf Ahmad Al Ghanim & Son's Co, Jalib Al Shuyoukh***Main Responsibilities & Achievements:***

- Exceeded goals through effective task prioritization and great work ethic.
- Drove operational improvements which resulted in savings and improved profit margins.
- Delivered services to customer locations within specific timeframes.
- Used Microsoft Word and other software tools to create documents and other communications.
- Participated in continuous improvement by generating suggestions, engaging in problem-solving activities to support teamwork.
- Developed and implemented performance improvement strategies and plans to promote continuous improvement.
- Resolved problems, improved operations and provided exceptional service.
- Led projects and analyzed data to identify opportunities for improvement.
- Created plans and communicated deadlines to complete projects on time.
- Built-up a new scoring system to evaluate the customers eligibility for credit.
- Developed the program of AIGB system to maintain the speed of approval for vehicle financing transaction within 5 minutes only.
- Programming a lot of projects related to credit sales such as:
 - ✓ Credit Scoring Program.
 - ✓ Current Credit Accounts Profiles Project.
 - ✓ Ci-Net Credit Calculator Project.
 - ✓ Electronic Credit Transaction Project.
 - ✓ Finance Credit Calculator Project.
 - ✓ Data Entry Credit Profile Project.
 - ✓ Daily Credit Sales Project.
- Minimized the cycle time of credit approvals to be as an instant approval using above projects.
- Automated evaluation process overall all credit transactions in accordance to Ci-Net and CBK regulations.
- Achieved the highest sales for vehicles financed during 2011 & 2012.

2008-08 - 2011-07

Credit Supervisor Yusuf Ahmad Al Ghanim & Son's Co., Shuwaikh***Main Responsibilities & Achievements:***

- Handled all credit approval over non-vehicle products (electronics, Furniture, Textile, AC Contracts, Spare parts, Air Tickets, Xerox, Avis Services, Maintenance, Kirby, Kimco, Platform, etc.).
- Worked with clients and ALGO Departments to develop financial planning strategies and solutions through evaluation of finances.
- Offered competitive commercial non-banking solutions and retail financing options.
- Validated existing accounting management and reporting systems to assess quality and conformance, identify problems and implement corrective actions.
- Identified improvement changes regarding key processes for internal controls and financial procedures.
- Complied with established internal controls and policies.
- Supported credit manager with special projects and additional job duties.
- Recruited, interviewed and hired employees and implemented mentoring program to promote positive feedback and engagement.
- Handled all credit sales in 18 electronics showrooms and 3 home furniture's showrooms, and managed a team of 72 employees' from FSR's & credit officers.
- Achieved the highest sales for vehicles financed during 2010.



2006-01 - 2008-08

Fahaheel Showroom Financial Services Representative Yusuf Ahmad Al Ghanim & Son's Co., Fahaheel

Main Responsibilities & Achievements:

- Worked with clients to develop financial planning strategies and solutions through evaluation of finances.
- Worked with clients to provide competitive commercial non-banking solutions and retail financing plans.
- Conducted research, gathered information from multiple sources and presented results.
- Worked flexible hours across night, weekend and holiday shifts.
- Participated in continuous improvement by generating suggestions, engaging in problem-solving activities to support teamwork.
- Increased customer satisfaction by resolving issues.
- Participated in team-building activities to enhance working relationships.
- Worked with customers to understand needs and provide excellent service.
- Achieved the highest credit sales among all electronics showroom for Al Ghanim during 2006, 2007 & 2008.

2003-01 - 2006-01

H.O. Financial Services Representative Yusuf Ahmad Al Ghanim & Son's Co., Shuwaikh

Main Responsibilities & Achievements:

- Onboarded new temps by entering employee information into systems.
- Developed team communications and information for meetings.
- Drove operational improvements which resulted in savings and improved profit margins.
- Worked within applicable standards, policies and regulatory guidelines to promote safe working environment.
- Managed team of employees, overseeing hiring, training and professional growth of employees.
- Devoted special emphasis to punctuality and worked to maintain outstanding attendance record.
- Actively listened to customers' requests, confirming full understanding before addressing concerns.
- Developed and implemented performance improvement strategies and plans to promote continuous improvement.
- Participated in team-building activities to enhance working relationships.
- Prepared variety of different written communications, reports and documents.
- Conducted research, gathered information from multiple sources and presented results.
- Carried out day-to-day duties accurately and efficiently.
- Created spreadsheets using Microsoft Excel for daily, weekly and monthly reporting.

EDUCATION

Sep 1998 - Jul 2002	Amman Al Ahliya University. <i>M.I.S., Bachelor (BSc/BA), GPA 67.3%</i>	Amman, Jordan
Sep 1997 - Jun 1998	Al Jamil Al Ahliya Secondary School. <i>General Secondary Education Certified [Science], GPA 74%</i>	Hawalli, Kuwait



TRAINING COURSES CERTIFICATES

Mar 2018	Anti-Money Laundering & Terrorism Financing	Dar Al Etiman Al Saudi Co., KSA
May 2016	Anti-Money Laundering & Terrorism Financing	KULD For Training, KSA
Jan 2013	Emerging Leaders Development Program	Talent Development Company, Kuwait
Jan 2012	Lean Six Sigma White Belt	Operational Excellence Course, Kuwait
Dec 2011	Anti-Money Laundering	Ernst & Young Training Course, Kuwait
Aug 2007	(ILM) Institute of Leadership & Management	ILM Course, Kuwait
Apr 2006	(ACTION) Customer Service	ACTION Course, Kuwait

