MOHAMED MAHMOUD ELIAS
Mobile Number: + 97156 650 1011
Email: *Mohamed.elyass@gmail.com*
Dubai, United Arab Emirates

Professional Summary

Patient Credit Manager possessing vast understanding of credit reporting agencies and in-depth knowledge of job-related software, bringing 15-year background managing credit files, analyzing credit applications, risk assessment, cash flow and monitoring credit reviews. Comfortable working in team-setting and using logical approaches to find best solutions to complex problems.

Skills

- Policy application
- Account Receivables
- Balance Sheet Reconciliation
- Credit Card Reporting & Disputes
- Team leadership
- Debt management
- Collections processing
- Aging reports analysis

Educational Attainment

- 4 years Bachelor of Commerce Degree - Faculty of Commerce from Alexandria University - Egypt 2003
- Pursuing **CMA** (Certified Management Accountant) from ICMA

Accomplishments

- Successfully managed to open two new hotels and established credit policies and procedures.
- Successfully resolved 97% of collections-related issues.
- Generated a 70% reduction in month-end close.
- Handled and resolved the largest Number of reporting discrepancies in month end closing.
- Cut total of past due accounts from 70% to 30%.
- Supervised team of 4 staff members.
- Documented and resolved credit card charge backs and credit card commission which led to more than 300k savings.

Work History

1. **Credit Manager = November 2020 till to date**
   Emaar Hospitably Group
   The Address Hotels + Resort
   Pre-Opening Address Beach Resort

2. **Credit Manager, Accounting = December 2018 till up June 2020.**
   Fairmont Dubai, Sheikh Zayed Road, Dubai, UAE

- Oversaw all reporting, documentation and recordkeeping requirements for department.
- Maintained full knowledge of current regulatory environment and made proactive adjustments to meet changing requirements.
- Monitored accounts for signs of fraud and non-payment issues.
- Investigated and evaluated customers for creditworthiness and potential risk factors.
- Collaborated with management to evaluate credit strategies and develop improvements.
- Referred delinquent accounts to collections department or outside resources.
- Reported key performance indicators to department heads for management of positive cash flow and to adjust credit risk policies and procedures.

- Collected data and performed trend and variance analysis to mitigate risk arising from bad debt.
- Optimized credit approval and collection processes, improving operational efficiencies by over 95%.
- Streamlined processes for early identification of potential credit system and monitoring problems.
- Performed semi-annual account credit limit reviews and credit increase review requests from financial service and sales teams.
- Devised collection recovery strategies to resolve customer issues and delinquent cases.
- Utilized deep understanding of industry best practices and legal requirements to prevent critical incidents.
- Developed strategies to expedite payments and customer resolutions.
- Work cross-functionally with sales, management and other departments to maintain effective operations.
- Obtained and reviewed credit reports, credit references, credit insurance and financial statements to establish credit limits for new accounts.
- Reduced past due balances and bad debt by coordinating collection efforts with customer service, sales and billing departments.
- Compiled data critical to analysis of annual bad debt.

3. Credit Manager = December 2012 till up December 2018.
The Ritz-Carlton Abu Dhabi, Grand Canal (Marriott International), Abu Dhabi, U.A.E.

- Pro-Opening property with 532 rooms & villas, 10 F&B outlets, Banquets & 14 Conference facilities, Spa with retail shops & F&B outlets outsourced.
- Responsible for establishing the Credit policy and setting up the standards for billing and receivables.
- Queries and guest complain, dealing with some of highest net-worth individuals and Identify disputed receivables and follow up with the business to ensure resolution in a timely manner.
- Focal point for billing and invoicing, regular reviews of the aged trail balance, and identifying and following up on doubtful accounts through collection calls & follow-ups, and frequent on site-visits.
- Identify potential problematic accounts and bring them to the attention of the General Manager and Director of Finance for collaborative resolution.
- Monitoring the credit card reconciliation and investigating any disputes or charge back.
- Prepare credit applications to set up trade finance facility.
- Conduct peer analysis of existing or potential customer in the industry.
- Periodical account analysis and scrutiny of general ledger-debtors, creditors account, reconciliation.
- Reconciling receivables and payables with statement of accounts and obtain balance confirmations, as well as preparing the monthly DCSO report issues to Owners (Stakeholders), Area VP Finance and Director of Finance.
- Review cash and bank transactions; prepare financial and cash flow projection of corporate entity.
- Preparation of legal documents and supporting material for the commencement of recovery proceedings in the Court in coordination with Advocates if any.
- To collect external customer payments, arrange regular customer visits, Proactive collection through soft call and dispatch of statement, review open receivables as well as Negotiate overdue payment plans.
- 100% two years respectively in internal and external audit.

4. Credit Manager = January 2010 till up to December 2012.
Hilton Hotels International, Al Ain, Abu Dhabi, U.A.E.

- Verify credit application forms of new customers to establish credit worthiness of the company.
- Establish credit limits and send letters to the customer either accepting or rejecting the customer's application.
- Prepare a list of authorized credit accounts and distribute to Front Office, Reservations, Food & Beverage Outlets and Sales Department on a monthly basis.
- Review credit check report and high balance report.

- Send statement of accounts to all credit customers within a week of the month end.
- Ensure that all outstanding credit should be followed up to ensure receipt of all amounts due.
- Conduct monthly credit meetings and bad debt process and approvals if any.
- Ensure that payments are correctly allocated, to the appropriate account and against the appropriate accounts.
- Responsible for the entire credit granting process, including the consistent application of a credit policy and periodic credit reviews of existing customers, with the goal of optimizing the collection process.
- Responsible for the day to day operation, demonstrate experience of process improvement, improving efficiency and constantly finding new ways of doing things better.
- Able to manage transformation, demonstrating leadership skills in managing the Credit Department.
- This role will also be fully involved to support the change process and to contribute to the overall success of the Finance strategy.

5. Assistant Credit Manager = January 2009 till up January 2010.
Hilton Hotels International, Al Ain, Abu Dhabi, U.A.E.

- Implemented standard operating procedures for credit personnel to achieve consistency in unit operations.
- Provided resources and expertise for conversion, validation and training required for company-wide software updates.
- Attended ongoing professional training to facilitate accurate and productive credit management.
- Monitored social media and online sources for industry trends.
- Resolved conflicts and negotiated mutually beneficial agreements between parties.

6. Credit Supervisor = February 2008 till January 2009
Hilton Hotels International, Al Ain, Abu Dhabi, U.A.E.

- Ensures that I meet the deadline set by the department and establishment.
- Maintain good relations with the customer.
- Review supporting documents verifying the accuracy of the balance of receivables.
- Report immediately any unfavorable information received affecting a customers' credit standing so that appropriate action may be taken.
- Follow - ups on customer's deposits and advance payment.
- Responded to client concerns and questions about credit scores and methods to improve numbers.
- Contacted major credit bureaus to obtain copies of files and discuss specific entries.
- Received and submitted customer payments to further reduce open account balances.
- Investigated and resolved customer complaints to foster satisfaction.
- Collaborated with team to define business requirements for organizational processes, achieve productivity standards and adhere to accuracy standards.

7. Accounts Receivable = January 1, 2007 till January 1, 2008
Hilton Alexandria Egypt Green Plaza, Alexandria, Egypt.

- Interacts, coordinates with Accounting Office personnel and other Departments as appropriate.
- Interacts, cooperates with outside members of the community such as, but not limited to Hotel Guests, Suppliers, supplier's representatives and visitors to the Accounting Office.
- Reviewed time and attendance records to identify billable items.
- Posted high volume of monthly payments, performed research, tracked misapplied payments, prepared monthly reporting and trained new associates.

- Made outbound calls to vendors and customers to discuss and resolve account needs.
- Sent invoices via mail, email or online means.
- Prepared monthly receivable statements.

8. Income Auditor = August 2006 till January 2007
Hilton Alexandria Egypt Green Plaza, Alexandria, Egypt.

- Created detailed expense reports and requests for capital expenditures.
- Maintained proper inventory controls and eliminated workflow gaps to balance projected demands with on-hand supplies.
- Tracked Micros business revenue and costs with Opera, diligently reconciling accounts to maintain high accuracy.
- Maintained account accuracy by reviewing and reconciling checks monthly.
- Analyzed financial data derived from multiple reporting systems to develop recommendations for operational and performance improvements.
- Supported operations by communicating with customers, filing documents and managing data.

9. Night Auditor = May 2005 till August 2006
Hilton Alexandria Egypt Green Plaza, Alexandria, Egypt.

- Rate discrepancy report, departure actual, arrivals actual report reviewed.
- Audits of all the Front Office cashiers, City Ledger folios with sufficient supporting vouchers.
- Credit card transactions checked and submitted, Audit balance procedures with Fidelio system are done.
- Correction and deletion report checked and explanation was obtained.
- Rooms interface transaction report agreed with POS & PMS Report.
- F&B interface transaction report agreed with POS & PMS Report.
- Processed arrivals and departures for hotel guests, handling approximately 300 guests per shift.
- Assisted day staff by completing daily computer backups, virus checks and program updates.
- Applied proper codes to invoices, files and receipts to keep records organized and easily searchable.
- Reviewed checklist on daily basis and planned shift accordingly.
- Handled tasks and responsibilities for front office employees during periods of understaffing.

10. Cashier = September 2004 till May 2005
Hilton Alexandria Egypt Green Plaza, Alexandria, Egypt.

- Developed exceptional attendance record with special attention to punctuality and preparation to work upon arrival.
- Followed quality standards and procedures to minimize errors and maximize customer satisfaction.
- Equipped and organized facility to comply with company strategy for online and offline quality controls.
- Improved quality processes for increased efficiency and effectiveness.
- Developed and executed plans to monitor standard process adherence.
- Updated quality control standards, methods and procedures to meet compliance requirements.

PERSONAL INFORMATION

Nationality	:	Egyptian
Civil Status	:	Married with two children.
Birth Date	:	February 25, 1982
Driving License	:	U.A.E & Egypt.