

Rubaiyat Redwan Ahmed

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CAREER SUMMERY

Results-driven and qualified finance professional with 9 years of experience optimizing financial operations and supply chain efficiency across high-stakes and diverse industries (real estate, construction, tobacco). Demonstrated expertise in managing letters of credit (L/C), loans, sales, along with proven leadership in coordinating cross-functional teams with a sharp focus on cost accuracy, compliance, and risk mitigation. Hands-on experience and strong focus on timely import of quality materials, preparing comparative statements, and building trusted stakeholder relationships (vendors, banks, internal teams) to support seamless procurement and logistics.

Area of Expertise

- **Financial Management**

L/C Operations | Borrowing & Fund Mobilization | Financial Reporting

- **Technical**

ERP Software | Data Analytics (ongoing)

- **Leadership**

Team Coordination | Stakeholder Liaison | Cross-functional Collaboration

WORKING EXPERIENCE

Assistant Manager, Finance & Accounts

Sanmar Properties Ltd (Real Estate) | Dec 2021 – Present

- Manage long-term and short-term loan facilities with financial institutions, securing optimal terms for business operations.
- Prepare comprehensive liability position reports for senior management, providing clear visibility into debt obligations and maturities.
- Liaison with banks regarding queries against loan proposals and ensuring timely clarifications and smooth credit approval processes.
- Manage daily operational funding needs by preparing and obtaining management approval for money indents
- Compile and analyze monthly collection reports
- Accurately record all bank transactions within the ERP system
- Prepare and submit detailed project profiles and financial documentation to banks for loan applications and project financing
- Coordinate Letters of Credit (L/C) processes, including issuance, amendments, import document collection, and payments, facilitating seamless international trade.
- Disburse Cash Salary (Casual, Non-Management and office employee)

- Support line manager and senior management by preparing ad-hoc reports for strategic decision-making.

Executive, Finance & Accounts

Navana Construction Ltd (Construction) | Apr 2017 – Nov 2021

- Managed Letters of Credit (L/C) processes, including issuance, amendment, import document collection, and payment coordination with multiple banks.
- Administered Bank Guarantees (B/G), overseeing issuance, tracking, and renewal.
- Assisted in securing long-term and short-term financing facilities from financial institutions.
- Prepared daily/weekly L/C, B/G, and monthly liability position reports and processed related voucher entries in the ERP system.
- Processed payment requisitions, prioritized disbursements, and prepared approved payment indents.
- Managed the cheque registry, printing, and disbursement.
- Supported financial analysis and special assignments for senior management as directed by the line manager.

Field Operation Officer

JTI-DTI JV (Tobacco Manufacturing & Selling) | Aug 2016 – Mar 2017

- Managed key metrics including distribution coverage, productivity, visibility, and merchandising standards across territories.
- Led distributor management, selection, relationship building, and performance development to enhance channel efficiency.
- Oversaw recruitment, training, development, performance management (KPIs), and daily monitoring of field sales teams.
- Prepared comprehensive sales analysis reports (e.g., sales performance vs. target, forecasts) to drive data-driven decision-making.
- Implemented national and local trade marketing programs and oversaw innovation rollout.
- Guaranteed accurate execution of company sales strategies, discount structures, and trading terms at all customer levels.

Assistant Manager, Accounts & Finance

Rashed Kanchan Corporation (Public Relation) | Jun 2015 – Aug 2016

- Creating Salary statement, Receivables and Payables Statement
- Creating Project Quotation & Budgeting

PROFESIONAL EDUCATION

Post Graduate Diploma in Supply Chain Management from International Supply Chain Education Alliance (ISCEA) – November 2021

ACADEMIC QUALIFICATION

Taylor's University, Malaysia
Masters in Finance
CGPA: 3.56

April 2014 – April 2015

American International University-Bangladesh
Bachelors of Business Administration
Major: Accounting & Finance
CGPA: 3.70

January 2009 – March 2013

Notre Dame College, Dhaka (Dhaka Board)
Higher Secondary Certificate (HSC)
Major: Business Studies
GPA: 4.30 on the scale of 5.00

July 2008

Birsreshtha Munshi Abdur Rouf Rifles School & College (Dhaka Board)
Secondary School Certificate (SSC)
Major: Business Studies
GPA: 4.75 on the scale of 5.0

July 2006

PROFESSIONAL TRAINING AND SPECIALIZATION

Training Title	Topic	Institute	Year	Duration
Taylor's-Oxford Entrepreneurial Leadership Program	Entrepreneurial Leadership	Mansfield College, University Of Oxford	2015	1 week
12 Days Online Course on Value Added TAX & SD Act – 2012	VAT & SD ACT	Business Development Company	2021	12 days
Data Analytics		Online		Ongoing

PROFESSIONAL REFERENCE

1. Rajib Mazumder
Deputy General manager
Sanmar Properties Ltd
Sanmar Ocean City, 7th Floor
997 CDA Avenue, East Nasirabad
Chattogram-4000
Cell: 01713376331
Email: rajibm@mysanmar.com

2. Md. Mokarrom Hossain
Head of Treasury
Union Group
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Signature

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