



# MAHMOUD IBRAHIM

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/ Nationality: Egyptian

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## SUMMARY

Forward-thinking Credit Manager with comprehensive experience implementing new processes and managing and planning innovations. Bringing outstanding problem-solving and abilities paired with in-depth knowledge of policies and procedures. Polished in evaluating employee performance and overseeing key projects.

## SKILLS

- SAP User
- C4C User
- Sales Force User
- Cargo Wise User
- MS Office
- Power BI

## EXPERIENCE

**Group Credit and Collections Manager (Kuwait & KSA) / Gulf Group**

06/2023 - Current



**Group Industry (Constructions – Retail – Healthcare – HVAC – Access Equipment Rental)**

- Assesses and analyzes creditworthiness of new and existing customers.
- Establishes and maintains credit limits and terms in accordance with company policies.
- Monitors and periodically reviews customer credit profiles to identify potential risks.
- Collaborates with sales and customer service teams to resolve credit-related issues.
- Leads a team of collections specialists to ensure the timely collection of outstanding invoices.
- Develops and implements effective collections strategies and processes.
- Resolves complex customer disputes and negotiates payment arrangements.
- Maintains accurate records of all collection activities.
- Develops and updates credit and collections policies and procedures in alignment with industry best practices.
- Ensures compliance with legal and regulatory requirements related to credit and collections.
- Prepares regular reports on key credit and collections metrics for senior management.
- Provides insights and recommendations to improve cash flow and reduce bad debt.
- Builds and maintains strong relationships with key customers.
- Collaborates with sales and customer service teams to address customer concerns and improve payment processes.

**Senior Credit & Collections Controller / Aramex**

08/2021 – 05/2023



**Company Industry (Distribution, Supply Chain & Global Logistics)**

- Prepare and monitor the status of customer's receivables aging and due invoices
- Tracking due / overdue invoices and following up on them with customers
- Handling customer inquiries regarding billing issues
- Investigate/reconcile disputed balance where appropriate and correct related errors if any Report any payment issues to management or the appropriate team
- Liaising with customers and the sales team daily Preparing customer invoices based on accounting procedures
- Initiates collection actions by notifying account collector
- Posting and applying payments receipts in a timely manner
- Confirming the due balance with customers
- Evaluating new credit requests and conducting client credit checks
- Managing and collecting debts from company debtors

**Company Industry (Insulating Material Manufacturing)**

- Creating procedures and policies that ensure timely payments while maintaining a high level of customer retention
- Evaluating new credit requests and conducting client credit checks
- Managing and collecting debts from company debtors
- Setting up the terms of credit for new clients
- Negotiating payment plans
- Managing the collection of all payments and debts
- Responding to client inquiries
- Preparing statements and reports for the company accountant
- Liaising with customers and the sales team
- Monitoring debtor balances to ensure a reduction in debtors DSO
- Ensuring credit and collection policies and procedures are followed within your team
- Liaising with customers, as well as internal personnel including the sales team
- Review the online payments, check for credibility and complete bank reconciliation
- Update accounting records with new payments, balances, customer information etc.
- Manage account balances to discover outstanding debts or other inconsistencies
- Chase overdue invoices by telephone, email & letter within agreed timescales
- Communicate with internal and external parties in order to resolve all issues related to the processing of accounts receivables

**Branch Manager / Al Muzaini Exchange Company**

01/2018 - 12/2018



- Branch monitoring
- Verify all transaction done at the end of the shift
- Explain advice on and promote products and services to customers offered by the company (Up selling)
- Keep cash secure and maintain a high level of safety and security
- Responsible for accurately and efficiently processing transactions, promote and advise customers on the bank's products and services
- Record all transaction promptly, accurately and in compliance with the company procedures
- Welcome customers and checking on their needs
- Assisting customer is in case of any complaints.

**Head Teller / Al Muzaini Exchange Company**

06/2017 - 12/2017



- Responsible for the contents of the vault of the entire branch and all the functions that pertain to it (LC / FC / Drafts / Gold Bullions and all other valuable items if any)
- Receiving and counting funds (LC / FC) from the Tellers for accuracy
- Bundling, labeling the cash and delivering LC to authorized collection agents with accuracy and proper receipts according to company policies & procedures
- Receiving and counting FC/LC from treasury as and when delivered
- Reporting to BM/BIC for FC/ LC requirements as per business needs
- At end of each shift counting all cash received from Tellers and to ensure it is matching the balance report generated by the system.

**Teller / Al Muzaini Exchange Company**

11/2016 - 05/2017



- Performing transaction as per the need of the customer
- Receive and count working cash at beginning of shift
- Perform tasks such as preparing Draft, Transfers, Issuing/accepting traveler's checks, exchanging foreign currency, processing inward transfer and draft
- Assisting customer is in case of any complaints and directing the customer to branch manager/customer service depending on the matter
- Carrying out KYC on customers, ensure all customer information is fed accurately in the system for each transfer and customer registration
- Accurately count and receive money from the customer (LC/FC) for the service rendered

## Senior HR Generalist / **Rameda for Pharmaceutical industries**

11/2012 - 11/2016



- Recruit and coordinate interviewing, references, and documentation for staff hiring
- Follow up on hiring decisions
- Work with employees to answer benefits questions and assist in processing life events and open enrollment Elections
- Conduct new hire orientation and benefits orientation to build a strong foundation for new employees and increase Employee engagement
- Coordinate exit process for departing employees
- Taking new employees on board, offering employment letters and performing related paperwork
- Conducting new employee orientation sessions
- Preparing confidential documents for HR Department.

## Payroll Specialist / **Rameda for Pharmaceutical industries**

08/2008 - 10/2012



- Prepare and calculate Payroll on a monthly basis
- Handle all payroll issues
- Handle the Monthly closing
- Account reconciliations on a monthly basis
- Perform daily payroll department operations
- Manage workflow to ensure all payroll transactions are processed accurately and timely.

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## EDUCATION

### Bachelors in commerce (English Business administration Section)

6 October university

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## LANGUAGES

- Arabic, Mother Language
- English, Fluent

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## TRAINING & CERTIFICATES

- CMA Part 1
- Certified Regulatory and Compliance Professional (CRCP)
- Anti-money Laundering (AML) & Combating Terrorist Financing (CTF), Certificate
- PMP Workshop
- HR Diploma, Cairo Uni
- Office Safety Awareness, International Association of Drilling Contractors
- Customer relationship Management, HP
- Effective Leadership, HP
- English Conversation, AmidEast