SAID ALBOHaisi (سعيد البحيصي)

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PROFESSIONAL SUMMARY

Accomplished Credit and Collection Supervisor with over **15 years** of progressive experience in commercial banking, credit risk analysis, and financial operations management. Proven track record of leading collection teams, optimizing accounts receivable processes, and enhancing cash flow performance across multiple industries including healthcare logistics and contracting. Expert in negotiating with high-profile clients while ensuring strict compliance with internal policies and financial regulations. Combines deep analytical skills in ERP systems (SAP, Sage, Microsoft Dynamics GP) with strong leadership capabilities to drive team performance and achieve collection targets consistently.

WORK EXPERIENCE

Supervisor of Credit and Collection | Imdad Medical Business Company Ltd., Saudi Arabia

2018 – Present

- **Lead** a collection team of **10 members**, providing ongoing coaching and performance feedback, resulting in a consistent achievement of quarterly collection targets.
- **Redesigned** collection policies and payment follow-up schedules, which significantly reduced the average collection period and improved the company's operating cash flow cycle.
- **Implemented** a risk-based classification system for customer accounts, enabling the team to prioritize high-risk debts and increase recovery rates from overdue accounts by over **15%**.
- **Negotiated** customized payment plans with distressed clients, successfully recovering a substantial portion of long-standing bad debts while preserving long-term business relationships.
- **Reviewed** and evaluated commercial contracts and credit limits, providing data-driven recommendations to senior management for credit approval or rejection, minimizing potential write-offs.

- **Developed** monthly performance dashboards and collection efficiency reports for the executive team, highlighting key trends and areas for process improvement.
- **Trained** team members on advanced negotiation techniques and effective use of ERP systems (SAP, Sage), which reduced data entry errors and accelerated month-end closing processes.

Credit Executive | Aramex, Riyadh, Saudi Arabia

2010 – 2018

- **Managed** a diverse credit portfolio encompassing hundreds of corporate accounts, consistently achieving an annual collection success rate exceeding **90%** through proactive follow-up strategies.
- **Supervised** and mentored a collection team of **10 members**, delivering regular training sessions on communication skills and debtor negotiation, which directly improved customer satisfaction scores.
- **Designed** and implemented a dynamic customer risk-rating model, allowing for early identification of potential defaults and proactive adjustment of credit limits.
- **Reduced** the non-performing debt ratio by an estimated **10–15%** within the first two years by restructuring repayment schedules and intensifying collection efforts on high-risk accounts.
- **Prepared** comprehensive monthly credit portfolio reports for management, including aging analysis, cash flow projections, and recommendations for credit policy adjustments.
- **Collaborated** with the legal and sales departments to resolve complex collection cases, ensuring alignment between commercial objectives and risk management protocols.

Accountant | Splendor Nations Contracting, Riyadh, Saudi Arabia

2008 – 2010

- **Managed** all day-to-day accounting operations including journal entries, bank reconciliations, and general ledger maintenance with 100% accuracy.
- **Developed** the company's annual budget and performed variance analysis between actual and budgeted figures, identifying cost-saving opportunities that reduced operational expenses by approximately **5%**.
- **Designed** detailed expense tracking spreadsheets and financial dashboards, which streamlined the monthly reporting process and saved the finance team over **30%** of preparation time.
- **Prepared** full set of financial statements (income statement, balance sheet, and cash flow statement) for management review and external audit purposes.

- **Analyzed** cash flow trends and provided actionable insights to support strategic decision-making regarding working capital management.

TECHNICAL SKILLS

Category	Skills
ERP & Accounting Systems	SAP Financials, Sage, Microsoft Dynamics GP
Credit & Risk Management	Credit Risk Assessment, Portfolio Management, Accounts Receivable Aging, Bad Debt Provisioning
Financial Analysis	Cash Flow Analysis, Financial Reporting, Budgeting & Forecasting, Variance Analysis
Microsoft Office	Advanced Excel (PivotTables, Formulas, Dashboards), PowerPoint, Word
Compliance & Controls	Internal Control Systems, Policy Implementation, Audit Coordination

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PERSONAL SKILLS

- **Leadership** – Proven ability to lead, motivate, and develop high-performing collection teams.
- **Negotiation & Persuasion** – Expert in resolving disputes and reaching win-win agreements with challenging clients.
- **Analytical Thinking** – Strong capability to interpret financial data and translate it into actionable business strategies.
- **Attention to Detail** – Meticulous approach to financial documentation and compliance requirements.
- **Time Management** – Adept at prioritizing tasks in fast-paced, deadline-driven environments.

CERTIFICATIONS & TRAINING

- **Commercial Banking and Credit Analyst (CBCA)** – Corporate Finance Institute (CFI)
- **Fundamentals of Credit** – Specialized Banking Program
- **Careers in Commercial Banking** – Professional Development Course
- **Financial Management** – Advanced Training Workshop
- **Communication and Interpersonal Skills** – Negotiation Masterclass
- **Certified Management Accountant (CMA) Preparation Course** – Curriculum Completed
- **Internal Control Systems** – Compliance and Risk Management Training

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EDUCATION

Bachelor's Degree in Accounting
Al-Quds Open University, Kingdom of Saudi Arabia – **2010**

LANGUAGES

- **Arabic:** Native (Mother Tongue)
- **English:** Good (Reading, Writing, and Conversational)