

DENISE M. BEDRANE

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Professional Experience

Audi Bank SAL Beirut, Lebanon

Senior Officer / Project manager - Regulatory Relations Feb 2017 - Present

- Working on a project Basis with the regulatory partner (BDL, BCC, CMA).
- Review all the communications between Audi and BDL.
- Insure that all the circulars and memos are being applied properly by the bank.

Audi Bank SAL Beirut, Lebanon

Senior Officer / Team leader - Country Finance reconciliation unit Feb 2016 - Feb 2017

- Managing three employees under the reconciliation department.
- Review all the reconciliations between Audi and all the correspondence banks
- Insure that all mismatches are properly booked
- Monitor the interest applied from the correspondent banks
- Control the movement & opening of all new internal accounts
- Insure that all interbank financial transaction are recognized directly in Nostros ACC & the correspondent bank account

MIDIS GROUP – E HOSTING DATA FORT Dubai, United Arab Emirates

Finance Director June 2014 - Feb 2015

- Analyze and present financial reports and communicate monthly and annual financial statements.
- Lead annual budgeting and planning process and review all financial plans and existing budget.
- Update and implement all necessary business policies and accounting practices, improve the overall efficiency, Policy and procedure of the accounting department.
- Oversee the bookkeeping function including maintenance of the general ledger, accounts payable, accounts Receivable and payroll.
- Oversee all payroll functions to ensure that employees are paid in a timely and accurate manner.
- Migrating all the accounting from Oracle to Traverse.
- Participating in the due diligence, legislation, contractors and the SPA agreement.

HELLA MIDDLE EAST Dubai, United Arab Emirates

Finance Manager May 2012 - May 2017

Reporting to Germany

- Ensure timely and accurate reporting of financial information to the Head office in Germany in compliance with reporting requirements.
- Monitor control CAPEX, headcount, budget and reporting.
- Review and control working capital accounts – AR/AP/Inventory, unbilled receivables advances, etc...
- Develop monthly rolling forecasts.
- Complete monthly management reports packs.
- Develops and presents the three years operating budget.
- Researches new operating guidance and implements changes to policies and procedures to ensure compliance with appropriate accounting and operation guidelines with the head office.
- Ensure accurate and timely payroll and benefits accruals.
- Works with other HELLA personnel to confirm that appropriate internal control, policies and procedures are in place.
- Manage the monthly close process to ensure the timely and accurate accounting and reporting for HELLA Middle East

and Germany head office.

- Supervises the areas of accounting financial reporting, accounts payable, payroll and budgeting which include hiring.
- Holds responsibility for HELLA's accounting methodologies and general ledger closing functions.
- Monitor the economy across the region with a focus on UAE and advise the risks and opportunities and analyze the actual portfolio strengths and weaknesses and provide recommendation to the business.
- Ensure the record keeping meets the requirements of auditors and head office.
- Report risk issues to the management.
- Construct and monitor reliable control system.
- Monitoring and interpreting cash flow and predicting future trend.
- Monitor banking activities of the organization.
- Providing and interpreting financial information.
- Develop financial strategic planning.
- Cash and treasury management
- Determined the company goals and risk tolerance.
- Monitor banks service fees and address quality issues.

CHABROS International Group Dubai, United Arab Emirates
Chief Accountant May 2010 - Apr 2012

- Verify and monitor accounts payable transactions to journals, ledgers, and other records.
- Maintain balanced trial balance.
- Checking the sales invoices / Quotations / Price the sister companies, follow up with the customers for any complaints.
- Prepare periodic financial reports, includes trial balance, income statement, balance sheet, Ratios, Sales Analysis etc...
- Monitor and control CHABROS fixed assets :
- Cost - Depreciation Amount - Depreciation Period – Disposal - Etc..
- Responsible for accounting and financial records of all funds, including reconciling bank statements and drafting cheques and accounts payable.
- Arrange and oversee completion of all work including posting, pressing, and verifying of receipts, credit claims, refunds, interest charges, or other similar records.
- Maintain up to date account analysis.
- Supervise and coordinates the activities of accounting staff.
- Apply and implement CHABROS operational and financial policies.
- Understand IFRS principles and implement them accordingly.
- Prepare all necessary documentation and analysis for internal / external audit purposes.
- Report any risk factors or deviation from policy to management.

FUTURE PIPE INDUSTRIES Dubai, United Arab Emirates
General Accountant – ERP System Feb 2008 - April 2010

- Preparing the budget.
- Ensure the assets register is maintained up to date, new assets booking and monitor against the approved capex .
- Prepare the monthly management fees, Engineering fees, Technical fess and inventory.
- Reconciliation.
- Booking Journal vouchers for bank transaction, all routine accruals, pre payments, bank guarantees and monthly writes off.
- Calculation of the recovery / under recovery.
- Preparing the bank exposure.
- Checking and uploading the payroll voucher into accounts.
- Review of Inventory Cost Items - To ensure proper revenue recognition to costs.
- Inventories Reconciliation - GL vs. Logistics
- Review Trial Balance [monthly columnar] after all the above checks and signoff.
- Circulate the CC Expense Report (Actual vs. Budget) to Dept Heads and obtain variance
- Knowledge in ERP System.

Auditor Dec 2004 - Jan 2007

- Maintaining several companies' accounts (SARL, SAL, etc.)
- Preparing the standard month end journals.
- Responsibility for updating the month end files.
- Preparing Bank reconciliations.
- Filling the legal books of accounts.
- Preparing invoices to Clients.
- Working on the following accounting software:
Dolphin Junior - Omega Orange – Silicon – Pms - Fox pro
- Preparing the following declarations such as: VAT, CNSS & Income Tax on Salaries.
- Preparation and input of the fixed assets depreciation.
- Preparation and input of the monthly expense accruals and prepayments journal for the company.
- Responsibility for the accruals and prepayments reconciliation's and listings sections of the month end files.
- Dealing with client queries and resolving in a timely and professional manner.
- Ensuring all monthly GL reconciliations are completed in a timely & efficient manner.
Revenue - Bank reconciliations - Accounts Receivable Ledger
Accounts Payable Ledger - Fixed Assets - Provisions & Accruals
- Ensuring that all activities necessary for financial reporting are completed in accordance with the scheduled timetable.
- Preparing Financial Statements.
- Report to the Chief Accountant and / or to the General Manager.
- Feasibility Study.
- Financial analysis and calculating the ratios.

Professional Training

Lebanon & Syria Bank	Hazmieh – Lebanon	Jun 2004 – Sep 2004	ACCOUNTANT
ISO TRAINING CERTIFICATION	Dubai – UAE	Jun 2010 – Nov 2010	
BM TRADA	Dubai – UAE		
PEFC & FC Certificate			

Education

University of Wollongong	Dubai
MBA	2012 - 2014
Lebanese American University – LAU	LEBANON
BA Banking & Finance “Double Major”	2005 - 2007

Skills

Ms Windows, Ms Word, Ms Excel, Ms Outlook Express, Access, Internet Explorer, Dolphin Accounting Software, Omega Orange Accounting Software, PMS Accounting Software, Silicon Accounting Software, ERP System, SAP.

Personal Informations

Place & Date of Birth	Beirut, Lebanon – Sep 1 st , 1983
Marital Status	Married
Nationality	Lebanese
Languages	English (Fluent), French (Fluent), Arabic (Fluent)
Interests	Reading, Music, Sports

Personal Characteristics:

Hardworking, creative and innovative; Good listener, confident, result and service oriented; Self-motivated and ambitious; Presentation, communication and interpersonal skills; Team leading and managerial skills; Always willing to learn new things, very quick learner; Organized and can handle working under pressure.

References are available upon Request