

**AZHAR ZAMAN.**

**E-mail:azhar.zaman74@gmail.com**

**Contact Nos. +923156885277. 0326/4921969**



**Objective**

Aspiring to work with growing organization that offers a challenging environment, where I can carve a niche for myself and effectively deliver towards contributing to the organizations target & aspirations.

M.B.A Marketing, having more than 20 years experience of Sales Marketing, Consumer Banking/Credit, Customer services, Operations, Financial Management, Stakeholders Coordination, Risk Management, Wholesale & Retail Management, Import & Export Management, Brand Management, Supply chain management, Event Management & Procurement.

**Abilities/Strengths**

Can Work under extreme pressure and am adept to meet deadlines and targets within Specified time frame. Have excellent communication, Negotiation, Report writing and presentation skills. Excellent team player and leader. Having excellent marketing, sales, operations & Accounting skills. Ability to handle and manage Risk, events and trainings as already managing. Enjoy Working in challenging and multicultural environment and flexible on Relocation. Completely dedicated to sacrifice personal comforts to attain corporate goals.

**Feb 2023 till Date Head Of Sales Infratech Builders and Associates Islamabad.**

- Develop Sales goals and strategies for the team
- Generate regular new leads and avenues for growth.
- Oversee the team and support them in meeting their goals
- Monitor market trends and suggest reshaping of strategies accordingly.
- Understanding Customers needs to provide solutions.
- Channelize all mediums of Sales Digital, social, print electronic etc.
- Develop mechanism/strategy to improve brand value of company products to its key accounts.
- Manage and lead the entire end to end sales activities.
- Achieve sales targets through implementation of Sales strategy.
- Responsible for achieving sales target through dealers, Sales team and individually
- Building networking with dealers.
- Managing existing Dealers and establishing new dealers across Pakistan.
- Ensure strengthening of all sale segments including retail and corporate.
- Plan, propose and execute possible sales campaign targeting lead generation.
- Ensure completion of Sales agreement after sales.
- Conduct regular market survey and assist in preparing strategies to overcome every changed circumstances.
- Ensure sales tools are all available as per requirement.
- Manage and Assist team members to set target market, define action plan, approach plan and execute plan effectively.
- Managing recovery of the clients instalments directly and through team and ensure recoveries are made in time.
- Responsible for hiring and training of new sales staff.
- Responsible for Managing and conducting Sales events and seminars.
- Oversee the overall sales operations on a day to day basis , examine, follow up and feed back for ensuring all systems and procedures are being followed and recommend areas of improvement to instill operational excellence.
- Performance appraisal of the team.
- Reporting to CEO.

**March 2022 Feb 2023 Assistant General Manager Sales Alif Holdings Lahore ( Real Estate Developers and builders Lahore ).**

- Generate regular new leads for both commercial and residential inventory.
- Manage and lead the entire end to end sales activities.
- Achieve sales targets through implementation of Sales strategy.
- Responsible for achieving sales target through dealers, Sales team and individually
- Building networking with dealers.
- Managing existing Dealers and establishing new dealers across Pakistan.
- Ensure strengthening of all sale segments including retail and corporate.
- Plan, propose and execute possible sales campaign targeting lead generation.
- Ensure completion of Sales agreement after sales.

- Conduct regular market survey and assist in preparing strategies to overcome every changed circumstances.
- Ensure sales tools are all available as per requirement.
- Manage and Assist team members to set target market, define action plan, approach plan and execute plan effectively.
- Managing recovery of the clients instalments directly and through team and ensure recoveries are made in time.
- Responsible for hiring and training of new sales staff.
- Responsible for Managing and conducting Sales events and seminars.
- Oversee the overall sales operations on a day to day basis , examine, follow up and feed back for ensuring all systems and procedures are being followed and recommend areas of improvement to instill operational excellence.
- Performance appraisal of the team.
- Reporting to Direction Marketing and Sales and CEO.

**June 2021 till March 2022 Senior Manager Sales and Marketing with Abbott Real Estate Marketing and Builders Abbottabad.**

Looking after Sales and operations of seven story high rise mega project of chinnar builders under construction. It's a high worth seven stories project having hundred and two state of the art one, two and three bed rooms apartments. Along with this also managing construction work of Abbott heights a joint venture.

**Aug 2020 till June 2021 Head of Operations Evergreen Enterprises Peshawar ( Abdul Samad group of companies Lahore ). Lease Business**

- Overall Management and supervision of Fifteen Leasing branches located at different cities.
- Responsible for Managing routine operations of the branches including timely opening, Staffing, inventory and managing daily morning reports and closing reports by the branch Managers and maintaining excellent working environment in branches.
- Make branch Managers accountable for leasing branches.
- Responsible for the sales and profitability of the company.
- Responsible for the stock and inventory management of all the branches.
- Oversee the processing and approvals of clients application and lease documents
- Elaborate the lease rate and term of repayment.
- Guide the activities and operation of leasing teams to ensure revenue targets are met.
- Organize meetings during which lease operations are discussed to identify solutions necessary for achieving occupancy targets.
- Responsible for the expense control of the branches.
- Responsible for monthly inspection and stock Audit/Physical inspection of Assets of branch.
- Oversee hiring and on job training of lease recruits to make them up to mark.
- Conduct survey of the market to get information about competitors activities.
- Ensure proper documentation and storage of leasing files.
- Develop and implement policies necessary for improving the profitability and efficiency of leasing department.
- Responsible for managing Sales staff and their training and Development.
- Responsible for hiring of staff.
- Responsible for expansion of lease branches in Pakistan.
- Performance evaluation of the team.
- Setting of monthly and yearly targets for branches.
- Responsible for upgradation and renovation of branches.
- Responsible for upgradation of software.
- Reviewing expense and income statement.
- Budget planing for the branches.
- Responsible for Developing and printing of promotional material for lease business.
- Maintaining close liaison Branch Managers for branch timely recovery.
- Monitor cash collection/Bank deposits and daily compliance and their reporting to finance department.
- Follow up of customers complaints generated at branches in collaboration with Branch Managers.
- Manage and negotiate branch/rent aggrements and ensure payments are disbursed timely.
- Manage and respond to all sort of regulatory matters and ensure regulatory compliance in entire area.

- Performs other related duties as assigned by the CEO.
- Reporting to CEO.

Nov 2019 to June 2020. Program Manager/ Head Micro Finance Program- Sungi Development Foundation Pakistan-Regional Office Abbottabad.

- Program planning and Implementation.
- Business/growth Analysis.
- Product Development.
- Managing monthly disbursement of the program.
- Coordination with all the branch Heads for effective recovery of monthly due amount.
- Ensuring Compliance with operational policies and procedures.
- Handling all corresponding relating to Micro Finance Program
- Hiring and capacity building of Micro Finance staff.
- Reviewing Statement of Expenditure.
- Ensure smooth functioning of Micro Finance policy and procedures in working areas.
- Regular Field Monitoring visits.
- Ensure Risk Mitigation.
- Ensure Achievement of Annual work plan/targets.
- Monitoring of online data entered by field staff.
- Participation in Net working meetings/seminars/events.
- Portfolio Management.
- Preparing monthly, quarterly and annual performance/progress reports.
- Responsible for the outreach of Micro Finance program.
- Team Management.
- Responsible for the up gradation of software.
- Performance appraisal of the staff.
- Preparing Program presentations for Management/Stake holders .
- Reporting to Executive Director/Director Finance.
- Responsible for Coordination & communication with all internal and external stake holders of Microfinance Program.
- Maintaining monthly cash flow statement.
- Budgeting for the Zones and Management of funds.
- Compliance & grievance handling.
- Any other task assigned by the Management.

March 2017 till Oct 2019. Manager Operations , Administration & Sales in Millennium Inn Hotel Narran KPK GM Group Abbottabad.

GM Group is Dealing in Hotels, Construction Projects, Petrol and Cng Pumps and Freight forwarding.

- Managing day to day operations of the hotel.
- Sales Management.
- Managing operational and Administrative issues of the Hotel.
- Responsible for managing the daily house keeping operations.
- Ensure that the housekeeping staff maintains standards of cleanliness.
- Responsible for General and specific maintenance of the hotel.
- Responsible for kitchen and Restaurant operations and maintaining high standards of quality and cleanliness.
- Managing Customers reservations and queries.
- Providing excellent customer services.
- Managing accounts of the hotels.
- Daily reporting of Sales and accounts to Head Office.
- Daily checking and posting of accounts in Software.
- Cash Management.
- Daily recording and posting of transactions in Accounting software.
- Preparing monthly bank reconciliation statement.
- Preparing monthly profit and loss statement.
- Purchase management and payments to suppliers as per company policy.
- Managing websites of the hotels
- Responsible for the promotional Activities.
- Management of all fiscal reporting activities for the organization including: organizational revenue/expense, other regulatory reports and balance sheet reports etc, reports to concerned Senior Directors.
- Social Media Management.
- Networking/Correspondence with Corporate Clients and tour operators for business
- Managing corporate clients.

- Events planning and management for corporate clients.
- Inventory Management.
- Managing Receivables from Corporate clients.
- Organize and supervise other office activities
- Excellent Communication, organizational and multitasking abilities.
- Maintains environment by monitoring and setting building and equipment controls and security arrangement
- Managed a Team of 35

Feb 2008 to 31st Jan 2017. District Coordinator Microfinance/Credit-Micro Finance for Women Empowerment Section- Sungi Development Foundation Pakistan-NGO Based at Zonal Office Abbottabad

- Managing Marketing and operational activities in the District regarding Microfinance.
- Program Planning & Implementation.
- Responsible for Coordination & communication with all internal and external stakeholders of Microfinance Program.
- Maintaining monthly cash flow statement.
- Preparing monthly Accounts of the zone.
- Reconciliation of Borrowers accounts on monthly basis.
- Managing Field Level Operation of Microfinance Section. ( Four Districts ).
- Budgeting for the Zone and Management of funds.
- Compliance & grievance handling.
- Planning, forecasting and setting of monthly, Quarterly and yearly targets.
- Sales Management.
- Risk Management.
- Portfolio Management.
- Conflict Management..
- Preparation of business plans & CLPs (Credit Line Proposals).
- Managing Field staff, Field Activities and issues.
- Maintaining 100% recovery rate
- Managing Sales Team.
- Monthly, Quarterly and yearly progress reporting.

July 2006- 31<sup>st</sup> Dec 2007. Assistant Manager Marketing -SME (Small & Medium Enterprise Development)- Women Empowerment Project-WEP (Livelihood Department) International Rescue Committee IRC-INGO. Pakistan (Earthquake Recovery Unit) Mansehra and Field office Dana- Khawara Valley-AJK Pakistan.

- Develop and establish linkages between the beneficiaries and the market.
- Market surveys, market forecasts that may help the beneficiaries of vocational training to Gain economic returns by the development of small and medium enterprise.
- Coordinate with other organizations both governmental and non-governmental to facilitate the program related activities including arrangement of exhibitions.
- Coordinate, organize, supervise and monitor the implementation of women & children Activities to insure that program objectives are met appropriately and on time.
- Value Chain Management.
- Supply Chain Management.
- Raising of different purchase requests (PRs) for livelihood department Product development.
- Managing Budget of the Program.
- Preparing & updating monthly budget monitor
- Implementation of Vocational Training in the field.
- Reporting to Manager Livelihoods.
- Event Management. Arranged two mega exhibitions of the products prepared by beneficiaries
- Designing of publicity material and Communication with different NGOs and Line departments
- Provide regular field reports to project manager.
- Monthly Report writing, Quarterly & Yearly progress reporting.

Dec 2000- July 2006. Manager Consumer Finance (Auto Finance) Bank Alfalah Limited Rawalpindi Main Branch

- Managing sales marketing and operational activities of the department.
- Achievement of monthly/annual sales targets through individual and corporate clients.
- Rechecking and forwarding credit Line proposals (CLPs) for approval from Branch credit Committee and consumer finance head office Karachi.
- Carry out sales training.
- Maintaining monthly Cash flow statement.
- Risk Management.
- Preparing monthly accounts of the department.
- Reconciliation of customers accounts on monthly basis

- Build a sound PR and maintain good customer relations.
- Keep the sales team motivated enough throughout.
- Providing excellent customer services.
- Managing car dealers and their associates.
- Daily activity reporting to head office.
- Managed a portfolio of Rs.850 million.
- Month end, half yearly and year End reporting to head office.
- Provising and accrual posting.
- Reporting to Branch Chief Manager & Country Head Consumer Finance.
- Liability Marketing for the Branch.

May 1994- April 2000      Syed Match Co Ltd      Haripur      Marketing, Sales and Procurement Manager

Controlling overall marketing and sales activities of the company.

- Reporting to director sales and procurement.
- Promoting sales, future forecasting, planning and implementation of Marketing strategies to achieve maximum sales targets.
- Sales training and performance evaluation of the team.
- Budget Management
- Supply chain management.
- Channel Management./Ware house management.
- Product Development for local & International Markets.
- Dealership Management( Two Hundred & Ninety Six )
- Retail & Whole sale Management.
- Managing corporate clients i.e. USC, CSD & others.
- Coordination with production department for timely completion of orders
- Export Management. Managed exports to Afghanistan, Iran and central Asia states.
- Managing a team of thirty five persons.
- Procurement Management.

#### **Qualification**

M.B.A (Marketing) in 1992 From Gomal University Dera Ismail Khan in first Division.

#### **Languages**

English, Urdu, Hindko, Punjabi and Pushto

#### **Computer Skills**

Excellent Working Knowledge of MS Dos, MS Excel, MS Word, MS power point. Also have knowledge of using Accounting Software Accpac.

#### **Courses/Trainings**

- Attended Course on Marketing of Financial Services arranged by Institute of Bankers of Pakistan (IBP).
- Attended Workshop on Selling Techniques Arranged by Training & Development Center Bank Alfalah Ltd Karachi
- Attended two days specialized workshop on Islamic Agricultural Finance by Al-Huda Center of Islamic Banking and Economics at NIBAF (National Institute of Banking and finance)-State Bank of Pakistan-Islamabad.
- Attended two days workshop on Debt & Liability Management arranged by CNFA-ILED (USAID) Islamabad.
- Attended four days training on Client Protection arranged by PLAN Pakistan and delivered by PLAN Asia.

#### **Trainings Delivered**

- Financial Management Training
- Marketing Skills and development of market linkages
- Group Management and leadership.
- Client Protection.
- Leadership Management & Skill Training.

#### **Personal Information**

Father's Name      Safdar Zaman Khan (RTD SSP)  
 Current Address      M Abdullah House CB No. 875/80 Toheed colony phase 2  
                                  Behind PC Hotel Mansehra Road Abbottabad.  
 Domicile      Abbottabad( KPK).  
 Marital Status      Married  
 Date of Birth      15th January 1972