**Pavandeep Kaur**

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# **PERSONAL DETAILS**

Nationality: Indian

Date of Birth: 20th April 1997

Marital Status: Single

Language: English, Urdu, Punjabi, Hindi, Arabic

**EDUCATION**

Masters of Business Administration in Finance (2024)

Canadian University Dubai – Dubai

Bachelors of Business Administration in Finance (2020)

American University o f Sharjah- Sharjah

General Secondary Education certificate- Commerce stream (2014)

Sharjah

**EXPERIENCE**

**Mid Asia Bulk Carriers LLC, intern (May – August 2019)**

**Dubai, United Arab Emirates**

**Key Responsibilities:**

* Updated internal databases with new employee information, including contact details and employment forms, ensuring data accuracy and efficiency.
* Assisted in the sales process by contacting both existing and new accounts, adhering to established sales steps.
* Participated in continuous professional development by engaging in educational opportunities, reading industry publications, and maintaining personal networks.
* Observed the sales process by traveling with sales representatives and attending sales and service calls, gaining firsthand experience in client interactions.
* Prepared and proofread documents including Word, Excel, and PowerPoint presentations, HR documents, marketing materials, and company handbooks.

**Skills Gained:**

* Enhanced sales and marketing skills through direct interaction with clients and observing sales calls.
* Strengthened database management and organizational skills by updating and maintaining employee records.
* Gained proficiency in document preparation, editing, and proofreading in various formats, ensuring high-quality communication materials.
* Developed an understanding of the importance of continuous professional development in sales and marketing.

**CORE SKILLS**

* **Financial Expertise:**
  + Extensive knowledge of financial principles, enabling precise analysis of financial statements, including balance sheets, income statements, and cash flow statements.
  + Proficient in identifying financial trends, anomalies, and opportunities for cost reduction and revenue enhancement.
  + Skilled in using financial modeling techniques to project future financial performance based on various scenarios.
* **Finance Management:**
  + Experienced in developing comprehensive budgets that align with organizational objectives and monitor financial performance against these benchmarks.
  + Expertise in cash flow management, ensuring liquidity while optimizing investments to achieve long-term financial goals.
  + Ability to conduct risk assessments and implement strategies to mitigate financial risks associated with investments and business operations.
* **Managerial Accounting:**
  + Proficient in creating and analyzing managerial reports that provide insights into operational efficiency and financial performance.
  + Experienced in conducting variance analysis to understand deviations from budgeted figures and implementing corrective actions.
  + Ability to design and implement performance metrics and KPIs that drive accountability and informed decision-making within teams.
* **Customer Relationship Management:**
  + Skilled in developing customer engagement strategies that enhance loyalty and retention through personalized communication and follow-ups.
  + Proficient in using CRM software to track customer interactions, preferences, and feedback, enabling tailored service delivery.
  + Ability to analyze customer data to identify trends, enabling the development of targeted marketing strategies.
* **Research & Analysis:**
  + Strong analytical skills to gather, interpret, and synthesize data from diverse sources, ensuring informed decision-making.
  + Experience in conducting market research to evaluate competitive landscapes and identify potential business opportunities.
  + Ability to compile comprehensive reports that present findings in a clear and actionable format for stakeholders.
* **Team Leadership:**
  + Ability to lead, motivate, and mentor team members, fostering a culture of collaboration and continuous improvement.
  + Experience in facilitating team-building activities and workshops to enhance group dynamics and effectiveness.
  + Skilled in conflict resolution, ensuring a harmonious working environment while driving project success.
* **Communication Skills:**
  + Excellent verbal communication skills, allowing for effective presentations, negotiations, and discussions with stakeholders at all levels.
  + Strong written communication abilities, with experience in drafting reports, proposals, and business correspondence that are clear and concise.
  + Proficient in creating compelling visual presentations using PowerPoint to convey complex financial information to non-financial audiences.
* **Technical Proficiency:**
  + Advanced knowledge of Microsoft Excel, including functions such as VLOOKUP, pivot tables, and data visualization techniques for insightful reporting.
  + Familiarity with financial software such as QuickBooks, SAP, or similar platforms, enhancing efficiency in financial operations.
  + Understanding of data analysis tools and techniques that support evidence-based decision-making.
* **Business Ethics:**
  + Comprehensive knowledge of ethical business practices, corporate governance, and compliance requirements.
  + Experience in developing and enforcing policies that promote transparency, accountability, and integrity within organizations.
  + Ability to conduct training sessions on business ethics, ensuring team adherence to ethical standards.
* **Adaptability & Quick Learning:**
  + Highly adaptable, thriving in dynamic environments with a willingness to embrace change and new challenges.
  + Proven ability to learn quickly, with a track record of rapidly acquiring new skills and knowledge to enhance professional performance.
  + Open to feedback and continuous improvement, actively seeking opportunities for personal and professional growth.