



RESUME

Full Name: Nurulhuda binti Baharudin

NRIC: 720825-08-6204 (A 2287645)

Address: No 198, Lorong Maarof
Bangsar Park
58100 Kuala Lumpur

Telephone: 019-2232331 (HP)
03-21808888-3537 (OFF)

Age: 50 yrs

Date of Birth: 25/08/1972

Sex: Female

Marital Status: Single

Nationality: Malaysian

Health: Excellent

Interest: Travelling,Jogging,Swimming

Height/Weight: 165m/65kg

Languages: English/Bahasa Malaysia - Proficient in both (10)

Education:

1985 - 1989	Sek. Men.Abdul Jalil, Kajang SPM Grade 1
1993 - 1996	University Technology Of Mara Diploma In Accountancy
1996 - 1998	Emilee Wolf College, Kelana Jaya Twinning with University of Hull United Kingdom 2 nd Year Degree In Accounting and Finance
1998 - 1999	University of Putra Malaysia B.(Hons)-Accountancy
2006	Certified Credit Professional Exam on 2007 Paper 1 & Paper 2 – Result F1
2007	Professional Diploma Sales And Marketing University Of Malaya Kuala Lumpur CGPA : 3.85
2010	Master in Islamic Banking And Finance University Kebangsaan Malaysia Bangi (Part time) CGPA : 3.54 (completed June 2012)

Recent Training Attended:

PROGRAMME DETAILS	
Title	Financial Statement Analysis for Credit Risk Assessment
Date / Time	1-3 April 2013 (9.00 a.m. – 5.00p.m.)
Venue	LG Floor, Institut Bank-Bank Malaysia, Wisma IBI, 5 Jalan Semantan, Damansara Heights, 50490 Kuala Lumpur
INVOICE DETAILS	
IV0098729	Nurulhuda bt Baharudin

Activities:

- Honorary Secretary of Girl Guide
- Editor of School Magazines
- School dances and play
- Members of PERSIDA committee, ITM
- ITM's Counselor

E-mail : annewa@gmail.com

Career Ambition:	To be versatile and respected by my peers in the Accounting field, Marketing and Business Development, Research and Development, Analyst and Credit Evaluation.
Present Salary	RM8,000.00 (MCO rate)
Expected Salary	Negotiable
Bonus YE2018	2 months

Career Movement :

Position	Appointment Date	Employer Name
Credit Officer	Started Nov 1999	EON Finance Berhad
Credit Officer II	January 2002	EON Bank Berhad (merged EON Finance with EON Bank Berhad)
Executive	January 2004	EON Bank Berhad
Assistant Manager	January 2007	EON Bank Berhad
Manager	January 2010	EON Bank Berhad
Manager Credit (Senior Team Leader)	June 2012	Hong Leong Bank Bhd
Regional Credit Hub Manager	March 2014 to Sept 2014	Courts Malaysia Sdn Bhd
Senior Manager (Head of Department)	Oct 2014 to Feb 2015	Aeon Credit Service (M) Sdn Bhd

Referee:

(1) Previous Supervisor (EON Bank Bhd) – known for 18 years

En Wan Hosni Wan Kamal
Head of Group Consumer Banking
Bank Muamalat Berhad
Tel No : 019-2862308

(2) Previous Supervisor (EON Bank Bhd) – known for 10 years)

Mr Allan Kiang Chee Jong
General Manager
Head, Sales and Distribution
Hong Leong Bank Berhad
Tel No : 012-3828122

Personal Characteristics:	
Personal Qualities:	My colleagues describe me as more of an extrovert, preferring to group interaction. I have also been described as a warm and caring person.
Preferred Work Style	I prefer to work in a fairly organised environment, where the performance can be measured with some degree of accuracy. I would like to think that I am an ambitious person, yet realistic about my chances of completing a task with success.
Executive Qualities	Having been a Prefect during my school days, as well as Honorary Secretary of the School's girl guide. I enjoy taking on leadership roles and decision-making in various capabilities. I look forward to learning much more.

Working Experience	
(Year) Position	Previous employer

Working Experience	
1996 (3 Months) - Audit Assistant	L.T. Poo & Co Wisma Central, Jalan Ampang Kuala Lumpur
1996 (3 Months) - Accounts Officer (resignation due to pursue studies)	Arab Malaysian Merchant Bank Finance Department, 19 th Floor Jalan Raja Chulan Kuala Lumpur
1997 – (3 Months) Temporary Secretary (Semester Break)	International Petroleum Corporation(Lundin) Menara Lion, Jalan Ampang Kuala Lumpur
1998 - Part time Data Entry Clerk (Weekend)	Malaysian Airline System Subang Airport Subang
1999 (7 Months) - Contract Accounts Assistant	Mayban Life Assurance (MLA) Menara Maybank Jalan Tun Perak Kuala Lumpur
1999 until 2012 - Manager	EON Bank Bhd Menara EONBANK Jalan Raja Laut Kuala Lumpur
2012 until Feb'2014 – Manager, Credit	Hong Leong Bank Bhd Wisma Hong Leong Jalan Perak Kuala Lumpur
Mar to Sept'2014 – Regional Credit Hub Manager, Central	Courts Malaysia Sdn Bhd Wisma Maksak Cheras Kuala Lumpur
Oct'2014 to Feb'2015 – Senior Manager	AEON Credit Service (M) Sdn Bhd Level 29, Menara Olympia No 8, Jalan Raja Chulan 50200 Kuala Lumpur
Availability : One month notice Possess Own Transport : Yes	

Current Employment
Since April' 2021 (Contract)

- **Senior Manager II, Corporate Finance**
Marina Sanctuary Resort Sdn Bhd
KM 1, Jetty Complex, Jalan Jetty Complex
Marina Island Pangkor, 32200 Lumut Perak

Reporting to the CEO
Madam Ding Mei Looi

Head of Corporate Finance & Account Department

I bring with me broad expertise across business and operations management, Finance and Accounting, Strategic planning, Budgeting and Forecasting, Tax Compliance & Tax Advisory including Sales and Service Tax Management, Corporate Finance as well as performance management and change management where I have played an integral part in conceiving and deploying holistic business growth strategies

Provide financial leadership of all entities as a member of the leadership team directly reporting to execute on the company's operational objectives. Establish performance targets through the operative accurate forecasting as well as robust financial reporting and analysis through ownership of business-critical KPIs (cashflow, cost base, G&A). As a corporate finance head, directly support to investment planning for growth strategies, including but not limited to M&A projects and capital expenditures. Additionally, ensuring the internal financial control standards are upheld anticipation vision of performance.

Below are the Primary Responsibilities:-

i. **Investment Planning & New Business Support (45%)**

Support the elaboration of stand-alone business cases for incremental investments into new product capabilities modelling. Planning and review of all CAPEX files, optimise financial resources through renegotiation of contrcats, tax efficiency, obtaining loans and grants, etc. Project Proposal and Projected Cashflow for company(ies) project.

I had secured RM10.0 Million soft loan from government funding arm and the funds has been discuresed on October 2022. Additionally, the project paper has been solely prepared by myself within less than six (6) months.

ii. Finance Controlling (25%)

Comprehensively plan the development ensuring alignment with stakeholders on key assumptions related to Order Intake, Revenue, Profitability, Capital Investment and FCF. Quarterly forecasting of financial performance against Annual Operative Planning target, capture all risks and opportunities to update targets on year-end performance.

Provide detailed analysis of actual financial results on a monthly basis versus Forecast and AOP targets (ratio analysis), performing root-cause analysis and synthesizing the analysis into actionable guidance back to KPI owners for mitigation or exploitation of risk and opportunities.

iii. Transactional Accounting, Tax & Operational Treasury (15%)

Review Accounts Payable, Account Receivable, General Accounting, Expenses operation with suppliers, vendors, intercompanies followed internal controls by timely, accurate and complete supplier payments are made in strict adherence to payment due dates also ensure that the entity is compliant to all Tax regulations.

iv. Financial Compliance (10%)

Ensure appropriate internal controls are in place and actively manage to ensure continuing adequacy and effectiveness.

v. Other Responsibilities (5%)

Carefully assess, regularly review and document material technical accounting matters.

Five important section incharge other than Account and Finance there are, Corporate Tax and Transfer Pricing, Loan Financing, Money Lender & Grant, Corporate Strategy, Banking Operation and Cooperative (Koperasi).

Undertake focused research on specific subject matter, monitoring and reporting activities for specific projects and provide analytics and insights as and when required by management. Analysing industry prospects by gathering information about growth, competitors and market share. Annual budget preparation for eight (8) active group of companies related to Marina Island Sanctuary Resort Sdn Bhd.

Previous Experience
Since July' 2015 until Oct'20

- **KSJM Head of Operation, Malaysia/Account Manager**
KSJM Electronic Sdn Bhd
No 168 & 169, Jalan P/AM2
Arab Malaysian Industrial Park
71800 Nilai Negeri Sembilan

Reporting to the Managing Director
Mr Shuji Takada in Japan (Japan HQ)
Salary RM12,605.00
(Transport Allowance RM755.00) Total RM13,360.00

Head of Operation, Malaysia/Account Manager

I am in charged of Japan subsidiary company in Malaysia and the responsibility includes designing policies, overseeing customer service and implementing technology solutions. And also as a responsible leader with an analytical and strategic mind and have a broad knowledge of the business.

Reporting to MD and serving as a member of the Management Team along with MD, Japan Chief Engineer, Japan Counter Part Operation (Yokkaichi Branch), and this position's primary responsibility is ensuring organizational effectiveness by providing leadership for the organization's financial function.

Working with the management team, the position also contributes to the development and implementation of organizational strategies, policies and practices. This position will also interact with the Board of Directors.

Full in charged for data entry, account payable, payroll, grant report entry, managing HR organizations, creating organizational and program budgets in collaboration.

Key Responsibilities:

- i. Tax Compliance
 - ii. Tax Advisory including SST and Import Duty Matters
 - iii. AP Processing
 - iv. Cash Flow Management
 - v. Credit Control
 - vi. Human Resource Management
 - vii. Conventional Division
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- Improve the operational systems, processes and policies in support of organizations mission -- specifically, support better management reporting, information flow and management, business process and organizational planning.

- Manage and increase the effectiveness and efficiency of Support Services (HR, Production and Finance), through improvements to each function as well as coordination and communication between support and business functions.
- Play a significant role in long-term planning, including an initiative geared toward operational excellence.
- Oversee overall financial management, planning, systems and controls. Management of agency budget in coordination with the Managing Director. Supervise and coach office manager on a weekly basis.
- Development of Production program budgets (Pricing and Cost calculation). Invoicing to funding sources, including calculation of completed units of service. Disbursement of checks for agency expenses
- Payroll management, including tabulation of accrued employee benefits.
- Regular meetings with Executive Director (Malaysia) around fiscal planning.

Responsibilities by Function

Account Manager/Financial Management

- Direct annual budgeting and planning process for the organization's annual budget with MD
- Develop and manage annual budget
- Oversee monthly and quarterly assessments and forecasts of organization's financial Performance against budget, financial and operational goals. Oversee short and long term financial and managerial reporting.
- Managing day to day processing of accounts receivable and payable using Japan Standard Template, producing reports as requested.
- Reconciling monthly activity, generating year-end reports, and fulfilling tax related Requirement.
- Assisting Managing Director in creating annual organizational budget and monitoring cash flow.
- Managing grantor contracts and reimbursement requests.
- Maintaining Intersection's archival and administrative files.
- Administering payroll and employee benefits and organizational insurance.
- Ensure that Accounting Department requests are resolved and communicated in a timely manner to internal and external parties.

- Develop long-range forecasts and maintain long-range financial plans.
- Develop, maintain and monitor all fundraising and accounting systems and procedures capturing all pledges, billings and receipts and for the recording of all revenue transactions, recommend and implement improvements to systems.
- Prepare annual audit and be a liaison with all outside vendor/supplier.

Organizational Effectiveness

- Manage functions.
- Increase the effectiveness and efficiency of Support Services through improvements to each function (HR, Production and Finance) as well as coordination and communication between functions.
- Drive initiatives in the management team and organizationally that contribute to long-term operational excellence.
- Providing consulting services on matters related auditing, company tax and company insurance questions and staff insurance, and business structure and growth.

Organizational Leadership

- Contribute to short and long-term organizational planning and strategy as a member of the management team

Risk Management

- Serve as primary liaison to legal counsel in addressing legal issues e.g. copyright, antitrust, governing instruments, partnerships, licensing etc.

Oversee organizational insurance policies

Previous Experience
Since Oct' 2014 to Feb' 2015

- **Senior Manager**
Head of Department, Head Office
SME, GEP & Autofinance
AEON Credit Service (M) Sdn Bhd
Level 29, Menara Olympia
No 8, Jalan Raja Chulan
50200 Kuala Lumpur

Reporting to the Head of Credit Assessment Group
Mr Robert Loo

Facilities/Financing Evaluation/Approving Authority of
RM70,000-00(Auto Loans), RM60,000 (SME) and RM40,000
(GEP) limit on Standalone Credit Facilities.

Head of Department of SME, GEP and Autofinance.

Overseeing, ensuring credit processing productivity are effectively managed. Developing and providing automated support for credit evaluation activities. Participating in-dept credit evaluation, ensuring mitigation and recommendations to enable decision-makers to formulate well-informed decisions with the objective to protect quality and satisfy merchant and customer's needs.

Key responsibilities

- Managing five (5) Regions ie. Central Region Operation (CRO), Northern Region Operation (NRO), Eastern Region Operation (ERO), Southern Region Operation (SRO), Kuching Region and Kota Kinabalu Region. Total staffs 250.
- Actively manage the credit held order queue in an effort to meet customer delivery dates and brand sales targets while effectively managing receivable risk.
- Manage credit team & processes to minimise of orders going on credit hold & expedite prudent releases while still achieving acceptable bad debt expense.
- Ensure credit reviews are properly sequenced and promptly performed according to established standards of which the SCM may update from time to time.
- Coordinate and lead as necessary, held order review process with both Collection & Credit teams to ensure maximum efficiency in this critical & ongoing activity and to achieve timely disposition of such orders.
- Weekly and monthly reviewing and recommend an action plan also timeline for products to meet target KPI.

- Promote, support and actively engage in pursuit of Continuous Improvement for products that will improve efficiency, performance and/or customer's experience in Credit Services and also to attend credit interchange meetings to track performance and make recommendations relative to Head of Credit Assessment and Executive Director.
- Lead training efforts for Credit SME team (on financial analysis) specifically opportunity to enrich content of credit reviews (ratios, insolvency predictors and negotiating skill & techniques).
- Provide expertise and guidance to lenders in the pursuit of profitable and reliable business. Coaches lending team through the credit negotiation process and also manage credit department workflow mentor, train and coach individual analyst on performance of reviews.
- Advise Senior Management on documentation that impact credit quality.

Previous Experience

Since March until Sept' 2014

- **Regional Credit Hub Manager, Central Courts Malaysia Sdn Bhd**
Wisma Maksak
Cheras Kuala Lumpur

Reporting to the Head of Credit
Mr Robert Loo

Facilities/Financing Evaluation/Approving Authority of
RM40,000-00 limit on Standalone Credit Facilities.

Credit Hub Manager, Central Region Courts Malaysia Sdn Bhd

Managing Central Hub Region as to ensure credit processing functions are managed effectively and efficiently, by facilitating timely and accurate credit sanctioning and approval in accordance to company's policies, procedures and guidelines.

Key responsibilities

- Managing total 63 Credit staff who is divided into 3 units ie. Documentation Team (20 staffs),
- Verification Team (26 staffs), Approval Team (13 staff), Documentation Team (23 staff), 1 Field Checker and 3 under Special System Project..
- Monitoring productivity daily, weekly and monthly for all staffs by setting up minimum target to process for all units.
- Monitoring NAIA, NPSS, Cancellation Sales and Credit, Pending Approval analysis for Central Region must be lower than the target set. Working closely with Credit Collection Department to reduce the NAIA and NPSS.
- Monitoring approval rate for Central region by increasing number of approval, reduce TAT at the same time ensure the approval quality.
- Provide monthly, weekly and daily credit MIS to Head of Credit relating to reduce pending applications with action plan, productivity shortfall with time line and action plan.
- Monitor, plan and conduct regular reviews and effective meetings with credit team members, branch managers, sales personnel and other operational departments aim to achieve objectives as defined by the Company's Senior Management via effective use of company's resources.
- Implementation and monitoring the performance measurement matrix for all staff in the unit.

Previous Experience

Since Nov 1999

- **Manager, Credit (Senior Team Leader)**
Auto Loans Department
Group Consumer Banking
Hong Leong Bank Berhad (formerly known as EON Bank Berhad)
Level 3A Wisma Hong Leong
18 Jalan Perak
50450 Kuala Lumpur

(Loans proposal evaluation and credit control)

Credit Facilities/Financing Evaluation/Approving Authority of RM500,000-00 limit on Standalone Credit Facilities.

Reporting to the Head, Auto Loans Credit
Simon Chan

Experience

- Starting career as a Credit Officer who is in-charged on all credit applications such as Mortgage loan applications, Bridging and also Syndicated loan financing as well as hire purchase processing. As a Credit Officer, strong credit and relationship management skills are main criteria in order to produce good negotiation and analytical skills.

Job responsibilities

Designated Officer with EON Bank Berhad

- Discretionary lending powers as Designated Officer (DO) at Auto Loans, Group Consumer Banking to approve hire purchase cases (both Conventional and Islamic – RM500,000 approving limit).
- In exercising the lending power, the responsibility of exercising it with due caution, observing credit standards and internal and external policy guidelines, express or implied, and as expected of a person of credit standing and experience. Deemed to have undertaken to exercise the power with integrity and propriety being fully aware of the sanctions and penalties under BAFIA, IBA and other laws.
- The exercise of DLPs for Hire Purchase is subject to compliance with Credit Grading Information System (CGIS) Scoring Model.
- Exercise of approving powers is also to compliance with credit underwriting standards. Debt Service Ratio (DSR), Margin of Finance, Interest rates, Loan tenure and other such requirements as per EBG's respective credit risk policies and guidelines or as approved by the GCC from time to time.

Credit Team Leader with Hong Leong Bank Berhad

- Undertake credit analysis and recommendation for approval (Credit Proposal) to Chief Operating Officer and Management Credit Committee and for total hire purchase application above RM1.0 million and RM2.0 million and RM5.0 million and above.
- As a Credit Team Leader entail analyzing financial information and assessing the risk of credit offer to individuals and businesses. As a Credit Analyst my job function is to gathers and analyses credit information on potential and current borrowers, the need to maintains good customer relations by promoting business for Bank and refer customers for new services to appropriate staff.
- A credit data and financial statements to determine the degree of risk involved in extending credit or lending money. Prepare reports that include the degree of risk involved in extending credit or lending money. Evaluate customer records and recommend payment plans based on earnings, savings data, payment history and purchase activity.
- Confer with credit association and other business representatives to exchange credit information. Complete loans applications, including credit analyses and summaries of loan requests and submit to loan committees for approval. Generate financial ratios, using computer programs to evaluate customers' financial status. Review individual or commercial customer files to identify and select delinquent accounts for collection.
- Compare liquidity, profitability and credit histories of establishments being evaluated with those of similar establishments in the same industries and geographic locations. Consult with customers to resolve complaint and verify financial and credit transactions. Analyse financial data such as income growth, quality of management and market share to determine expected profitability of loans.
- Credit Team Leader is the process of understanding business change needs, assessing the impact of those changes, capturing, analyzing and documenting requirements and then supporting the communication and delivery of those requirements with relevant parties.
- Monitor loan application to four (4) Managers, three (3) Business Analyst and Coordinator to Officers and Clerks to comply with required turnaround time.
- Oversee Auto Loan Centre's administration and operations, credit understanding and loan growth.
- Possess leadership/managerial skills and able to lead a team.

Summarised of duties and responsibilities

- i Developing models and methodologies of credit information in order to predict trends and patterns using specific statistical software (CGIS & Hybrid model in practised).
- ii Providing excellent service to customers by providing risk assessment analysis.
- iii Analysing financial information like cash flow statements and management accounts.
- iv. Due to the market scenario, the best effort basis to serve customers is the need to focus on giving good services not only selling product. This is where the Management emphasised on am-pm approval and using sophisticated application software (RLOS system). Market penetration strategy was used to capture market by reaching applicants at the right time, hitting them right when there have had the time to give thought to their current monthly payment amount with a personalized offer, using most cost-effective marketing channel.

Other responsibilities

- Manage and supervise the ALC's business of its allocated cluster Branches to achieve the growth and profitability targets budgeted for the Centre. Ensure the Centre's allocated retail business targets set by Management are achieved.
- Manage the overall day-to-day operations of the HPC including maintaining close rapport with and provide value added support to existing and prospective motor vehicle dealers and customers. These visits should be documented (marketing call reports) to facilitate the appropriate follow up.
- Provide feedback to the management on the performance of the Centre and proposed changes to the policy in accordance to economic environment.
- Develop and market for new HP loans by contacting prospective and existing customers and cross selling the full range of the Bank's products and services in line with the Bank's policy.
- Market and cross sell the Bank's loan products and services.
- Conduct briefing for staffs on new circulars and procedures/products and other relevant matters pertaining to HP operations so as to create awareness on the standard procedures, fraud cases, compliance, etc to avoid adverse incidents or unnecessary losses to the Bank.
- Rectify promptly all audit findings on the HPC and to ensure no recurrence. Ensure recommended measures are implemented.
- To ensure all code of ethics required by the Bank are adhered to strictly.

Project Involved

Hong Leong Bank Bhd

Involved in Centralisation of Auto Loans Credit. As a person who incharged on new centralization workflow of whole process of interim and post centralization. It involved Credit Initiation Workflow (CIW) for Credit Evaluation Department.

Completed centralization of project on 30/05/2013. The foremost criteria to pen down in preparing the CIW are the decision making. Decision-making is about **authority**. A key question is whether authority should rest with senior management at the centre of a business (**centralised**), or whether it should be delegated further down the hierarchy, away from the centre (**decentralised**).

Currently, handling Automation project by Industry 4.0 and it is under Readiness Assessment stage.

Newly, received an invitation from MIDA on collaboration, partnership or alliances. Current progress is newly send company profile to MIDA and waiting for next action.

Aeon Credit Service (M) Sdn Bhd

Setting up SME unit to cater Hire Purchase application from Sdn Bhd and Enterprise. Started from preparation manual credit handbook, guideline, process flow, interest rate, team unit and approval level. Work together with Policy Department, Marketing Department, IT Department, Finance Department and Branch Manager as well as Vendor.

The project completed within two (2) months with the help of related parties above.

KSJM Electronics (M) Sdn Bhd

MIDA accepted proposal for collaboration between Japan technology in Malaysia with Russian Electronic company where focus on speed transmission data “ETHERCAT”. The initial work started in year 2017, the confirmation received in year 2018.

Marina Island Group

Own initiative,

- Highlighted of over payment to partners ie Ferry Operation for years. Rectify immediately by initiated an excel format of revenue sharing and expenses for monthly usage. The amendment done started from April 2021 revenue.
- Highlighted of electricity charge burden on Marina Island and the cost is spike up by more than RM10,000 monthly.
This issue forced project department to study and inspection on main station suis and its connection to other tenant.

Ratify within 1 month where a tenant (Yacht business operator) had own link over the supply of main station (by pass) main meter reading. Additional calculation charge to the tenant therefore, more than 50% over burden charge to Marina is counter.

- Raised issue on high Sales of Parking income vs cash received in hand. Additionally, Sales declare in SST submission is not in line with Sales in Accounting record. This finding shows, unsold parking ticket did not minus with total sales at initial recorded for years. Ratification, immediately finance staff collected all unsold ticket to contra in the system. Reverse all figures in the accounting system and make amend to SST Payment. Additionally, new Finance Manager hired and current PIC in charged only on administration and operation started Year 2022.
- Wrong operation on profit sharing among three (3) companies ie hotel accommodation operator, tour agency company and master title/landlord company for years. This finding shows hotel accommodation operator poorly cash in hand in view of tour agency company took 100% sales without disseminate the hotel room, F&B to hotel operators. Additionally, no sharing portion transfer to master title company who is liable to pay monthly hotel room to the owner instead payment is via other related company by the name of intercompany transaction. Immediate instruction by CEO for finance to ratify the matter amicably by highlighted out loud each company profit sharing and initiated agreement.
- Relocated 66 staffs hired from dormant company to respective active and generating revenue company for staff benefit and comply with legal and procedure. It involved Auditor and Company Secretary, it took series of discussion with CEO for both parties and accountability responsibility between employer and employee. It was successful relocated within 2 months ie by Oct 2022 by the help of HR PIC and Finance PIC.
- In charged of Koperasi Marina Island Pangkor Berhad AGM started from preparing forecast budget, prepare documents and agenda, send report post AGM with the help of few PIC.