

Tina Li Eng Kho

Head of Finance

Benchmark Health Group of Companies

(+60) 168896006 | tkho8062@yahoo.com | Kuching, Sarawak

Experience

26 years of total experience

Feb 2022 – Dec 2023
(1 year)

Head of Finance

Benchmark Health Group of Companies | Sarawak, Malaysia

| | |
|----------------|---|
| Industry | Healthcare / Medical |
| Specialization | Finance - General/Cost Accounting |
| Role | Management/Cost Accounting/Business Analyst |
| Position Level | Senior Manager |

Responsible for the total Finance for all the Companies under the Benchmark Health Group as well as Procurement, Human Resource and Administration. Role includes structuring the companies to achieve corporate efficiency and tax effectiveness. Funds sourcing for ongoing and future business expansion as well as managing the cash flow for day-to-day operations. Reports to Group CEO. 13 subordinates reporting directly.

Since joining, revamp and structure Finance Team to increase efficiency and implement monthly closing. Recommended and approved by Management for the appointment of new tax agent (improve services and advisory).

Oct 2019 - Jan 2022
(2 years 4 months)

Manager, Finance East Malaysia Brunei

F&N Beverages Manufacturing Sdn Bhd | Sarawak, Malaysia

| | |
|----------------|---|
| Industry | Consumer Products / FMCG |
| Specialization | Finance - Commercial/Cost Accounting |
| Role | Management/Cost Accounting/Business Analyst |
| Position Level | Manager |

Responsible for the total Finance for Domestic Commercial Operations (DCO) and Manufacturing of East Malaysia, Brunei as well as Borneo Springs Sdn Bhd, Matang and Bentong Water Plants. Reports to Director of DCO – East Malaysia & Brunei, and dotted-line report to Director of Finance. 5 subordinates reporting directly.

Oct 2017 - Sep 2019
(2 years)

Manager, Manufacturing Finance (East Malaysia)

F&N Beverages Manufacturing Sdn Bhd | Sarawak, Malaysia

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|----------------|-------------------------------------|
| Industry | Manufacturing / Production |
| Specialization | Manufacturing/Production Operations |
| Role | Management |
| Position Level | Manager |

Transfer from F&N Beverages Marketing Sdn Bhd in October 2017 to form the Finance Team supporting the manufacturing operations in East Malaysia.

Reporting to the Finance Business Partner - Manufacturing in HQ. Responsible for managing all aspects of the Finance Department of the Manufacturing operations in East Malaysia. 2 subordinates report directly.

Reporting

Responsible for meeting all monthly closing and reporting deadlines.

Prepare monthly management reports.

Analysis of production numbers for Statistics Department.

Asset Management

Responsible for the proper recording, monitoring and tracking of Company's fixed assets, to ensure all such assets are valid, complete and in good working condition, and to make adequate provisions for any potential assets at risk in the books. To drive the physical verification of fixed assets in the Company via fixed assets tagging.

Review request to purchase assets and disposal of assets and approval as per Chart of Authority.

Payments

Responsible for the processing, matching and batching of all bills and invoices for prompt payment, issuing of local cheques for emergency payments (GST payments, port charges etc), staff reimbursements, check, control and monitor all bills and claims as per quotations and entitlements.

Payroll

Responsible for the preparation and processing of the supervisory, unionized and temporary staff payroll and any withholding of salary as per Company instructions.

Annual budget planning

Responsible for the co-ordination, preparation and compilation of the annual budget as per the specific requirement. Provide relevant analysis based on different scenarios/forecast to support Management's decision making on budget to be locked in.

Banking and Treasury

Responsible for the monitoring of the bank balances to ensure moneys are promptly received and sufficient funds are available for local requirement.

External Parties Liaison

Liaising with external auditors for annual audit as part of financial year closing activities. Key liaison/contact point for external parties for all matters related to East Malaysia's finance.

Feasibility Evaluation

Project / capital expenditure financial feasibility evaluation on manufacturing projects/cost cutting projects.

Apr 2010 - Sep 2017
(7 years 6 months)

Manager, Regional Commercial Finance

F&N Beverages Marketing Sdn Bhd | Sarawak, Malaysia

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|----------------|-----------------------------------|
| Industry | Manufacturing / Production |
| Specialization | Finance - General/Cost Accounting |
| Role | Management |
| Position Level | Manager |

Promoted from previous position of Assistant Administration Manager – Sarawak.

Responsible for managing all aspects of the Finance & Administration Department of Sarawak's Regional Office.

Reporting directly to Business Controller in Head Office, functionally to Region Sales Manager

– Sarawak. 14 subordinates report directly.

- Accounting – responsible for meeting all monthly closing and reporting deadlines.

- Financial Reporting – responsible for the preparation, compilation and consolidation of all financial reporting, analysis of variances for management review and action.

Business assessment analysis - provide analysis required for decision making e.g. whether to switch product sourcing point to achieve lower costs of delivering products.

- Budget – responsible for the co-ordination, preparation and compilation of the annual budget as per the specific requirement. Provide relevant analysis based on different scenarios/forecast to support Management's decision making on budget to be locked in.

- Liaise and coordinate with Risk Management Team, Adjustor and Insurer on insurance claims including goods damaged from shipments.

- Liaise with Group Legal Department and external panel law firm on legal debt recovery and any disputes claims file against the company.

- Banking and Treasury – responsible for the monitoring of the bank balances to ensure moneys are promptly received and sufficient funds are available for local requirement.

- Front Office – responsible for the smooth running of front office ranging from order entry and pricing checks, stock holding availability, final route settlement, proper and complete filing of documents, daily generation of all reporting requirements.

- Payables – responsible for the processing, matching and batching of all bills and invoices for prompt payment, issuing of local cheques for emergency payments, staff reimbursements, check, control and monitor all bills and claims as per quotations and entitlements.

- Payroll – responsible for the preparation and processing of the supervisory, unionized and temporary staff payroll and any withholding of salary as per Company instructions.

- Fixed Assets – responsible for the proper recording, monitoring and tracking of Company's fixed assets, to ensure all such assets are valid, complete and in good working condition, and to make adequate provisions for any potential assets at risk in the books. To drive the physical verification of fixed assets in the Company.

- Cold Drink Equipment (CDE) – responsible for recording, update and filing of all CDE agreements to ensure all units placed in the market are genuinely and properly accounted for, to drive the physical verification of CDE in the market.

- Standard Operating Procedures (SOP) – responsible to ensure that all the systems within the Company are operating in accordance to the prescribed Standard Operating Procedures. Participate in revision of SOP when necessary.

Security Department and Credit Control - Responsible for the Security Department and Credit Control function of Sarawak Regional Office from 2010 to 2015.

- Staff Development – responsible for counselling, developing and training of staff to ensure competency in meeting business objectives of the Company. Succession planning to ensure business continuity.

Accomplishment:

- No qualifications by external auditors during annual audit site visits.

- No major observations for Region Operations during the internal audit conducted by Group Internal Auditors from March 2016 – April 2016.

2006 - Mar 2010
(4 years 3 months)

Assistant Administration Manager

F&N Coca-Cola (M) Sdn Bhd

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|----------------|---|
| Industry | Manufacturing / Production |
| Specialization | Finance - General/Cost Accounting |
| Role | Management/Cost Accounting/Business Analyst |
| Position Level | Manager |

RESPONSIBILITIES:

- Promoted from previous position of Credit Control Executive - East Malaysia.
- Assist the Administration Manager in overseeing the day-to-day function of the Finance & Administration Department for the East Malaysia Region Office.
- Assist the Administration Manager in allocating, guiding and developing 15 staffs of the department.
- Involved in annual budgets and budgets review.
- Ensure accurate and timely submission of monthly Management reports, including Profit & Loss Statement. Provide analysis to each departmental heads on items that are not as per budget for better budgetary control and improvement.
- Involved in the implementation of ACCPAC system at subsidiary company (Borneo Springs Sdn Bhd) in 2006.
- Continue to head the credit control function for East Malaysia to ensure timely collections and minimise company's risk exposure in accordance with the credit policies.

Oct 2000 - Sep 2006
(6 years)

Credit Control Executive - East Malaysia

F&N Coca-Cola (M) Sdn Bhd

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|----------------|----------------------------|
| Industry | Manufacturing / Production |
| Position Level | Senior Executive |

RESPONSIBILITIES:

Promoted from previous position of Credit Control Officer.

Credit Control

- Manage the accounts receivable for Sabah & Sarawak (East Malaysia region) and meet the KPIs target set by Management.
- Provide guidance and advise to the newly acquired company Borneo Springs Sdn Bhd (formerly known as Sime-Oleader Sdn Bhd).
- Help formulate and implement the credit control policy of the company to manage the risk exposure of the company.
- Liaise with Head Office on approvals of write-offs for bad debts
- Chair monthly credit review meeting. Attendees are: Sales Managers, Sales Supervisors and Sales Representatives.
- Work closely with internal Legal Advisor and external lawyers. Apart from this, also work closely with Distributors bankers on matters related to bank guarantees and other forms of collateral given to the company.
- Headed field investigation team on misappropriation of company funds and goods in one of the branch in 2001.

- Provide weekly cash forecast to HQ to assist in management of company cash flows.
- Responsible for providing guidance to the Credit Control Officer based in Kota Kinabalu, Sabah and three clerks in Kuching.

Administration & Finance:

- Assist the Administration Manager in allocating, guiding and developing staffs of the department.

- Involve in the testing and implementation of the ERP system - SAP. Part of the three power users involved in managing the whole order-to-cash (OTC) cycle of SAP.

- Ensure accurate and timely submission of monthly Management reports.

- One of the appointed Internal Quality Auditor for 2006 to ensure company's manufacturing practices meets The Coca-Cola Company Quality System (TCCQS) standard and ISO 9001:2000 standard.

- Conduct periodic fixed assets verification to ensure records tally with physical counts. Recommend corrective actions to minimise risk/losses.

- Involve in periodic stock-takes of full stocks and raw materials.

Accomplishment:

- Exceeded bad & doubtful debts recovery target set by Management for 5 consecutive years.

May 1998 - Sep 2000
(2 years 5 months)

Credit Control Officer - Sarawak
F&N Coca-Cola (M) Sdn Bhd

| | |
|----------------|----------------------------|
| Industry | Manufacturing / Production |
| Specialization | Banking/Financial Services |
| Position Level | Junior Executive |

RESPONSIBILITIES:

Employed as part of the Company's pioneer credit control team to implement the Credit Policy during the critical period of economic slowdown after 1997 financial crisis.

Work with Regional Credit Control Manager - East Malaysia to improve and achieve collection targets, KPIs (for Sarawak) and minimize bad & doubtful debts. Recommend adequate provision for bad & doubtful debts for year-end accounts.

- Chair monthly credit review meeting. Attendees are: Sales Managers, Sales Representatives.

- Prepare and analyse reports including cash flow forecast for submission to Head Office in Shah Alam.

- Implement and ensure compliance of good practices by relevant parties as per requirements set by top Management.

- Reconcile discrepancies in various customers' accounts, arising from manipulation by Sales Executive in-charged.

- Chair monthly Accounts Receivable meetings. Worked closely with all sales personnel to improve collection and improve quality of customers given credit.

- Managed one clerk.

Accomplishment:

Brought down DSO (Accounts Receivable turnover) from 107 days to 58 days (target set was not to exceed 60 days).

Education

2000

Chartered Institute of Management Accountants (CIMA)

Professional Degree in Finance/Accountancy/Banking | United Kingdom

Major

Accountancy

1997

University of Otago

Bachelor's Degree in Commerce | New Zealand

Major

Accounting

Skills

Appraisal of potential business partners, Feasibility and financial business analysis, Preparation of Departmental budgets, monthly financial reporting and variance analysis, Cash flow forecast & monitoring, Legal proceedings - delinquent accounts & contract, Appraisal of collateral, Appraise credit applications. SAP (ERP), Plant/Premise security management. People management and succession planning. MS Office.

Languages

Proficiency level: 0 - Poor, 10 - Excellent

| Language | Spoken | Written |
|-----------------|--------|---------|
| English | 9 | 9 |
| Bahasa Malaysia | 8 | 7 |
| Mandarin | 6 | 2 |

Additional Info

Summary of Profile:

- 26 years' experience in finance, administration, credit control, people management/planning and Plant/Premise security
- Passion for continuous learning and personal growth.
- Highly motivated, goal oriented individual with leadership abilities.
- Proven ability to work with staff at all levels.

About Me

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|---------|---|
| Gender | Female |
| Age | 48 years |
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