

**PROFILE** Mazen diverse background in working with a variety of organizations and dealing with a wide spectrum of individuals has given him a wealth of experiences with different businesses.

Organizations can be confident that Mazen will provide leadership moving forward, and be a catalyst for their organization continued growth, increased revenue, and enhanced performance. What's more, understanding opportunity analysis, capturing market share, and raising the standards of excellence.

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**EXPERIENCE**     **SIDR, USA / Food & Beverage – SIDR.COM** **2021-2024**  
*Manager, Finance*

The primary focus of the company is on the Food and Consumer with a mission bringing diversified, high-quality, nutritious food products.

*Financial Analysis and Management:*

- ◆ Led the budgeting and forecasting processes, including 5-year plan, annual plan, monthly forecast and real-time projections.
- ◆ Developed financial models and analyses to support strategic initiatives, including product cost analysis, inventory management, and supply chain optimization.
- ◆ Conducted scenario analysis and evaluated the financial impact of potential business decisions, such as new product launches or changes in manufacturing processes.
- ◆ Managed cash flow forecast, capital expenditure analysis and approval, and working capital forecast to ensure financial stability.

*Risk Management:*

- ◆ Identified and managed financial risks related to supply chain, production, and market fluctuations.
- ◆ Developed and implemented risk mitigation strategies.
- ◆ Ensured compliance with regulatory requirements and internal policies.

*Cost Management:*

- ◆ Analyzed and controlled production costs, including raw materials, labor, and overhead.
- ◆ Developed Standard costing for all active and future finished goods and subassemblies.
- ◆ Monitored and addressed variances with Operations leadership.
- ◆ Developed strategies to optimize cost efficiency and improve profit margins.
- ◆ Implemented cost-saving initiatives without compromising product quality.

*Cross-functional Collaboration:*

- ◆ Worked closely with production, supply chain, marketing, and sales teams to align financial strategies with business objectives and to understand key cost drivers and opportunities for efficiency.
- ◆ Partnered with business unit leaders to provide financial insights and support decision-making, especially regarding production planning, inventory management, and sales forecasting.
- ◆ Provided financial guidance on new product development, pricing strategies, market expansion, capital investments, M&A investments.
- ◆ Supported operational decision-making with financial insights and analysis.

**Pacific Mercantile Bank, USA**

*Credit Analysis Manager* **2018-2021**

*Credit Risk and Control:*

- ◆ Directed credit limits excess investigation and monitored credit exposures against approved limits.
- ◆ Monitored countrywide accurate processing of limits, static data, facility details, and applied best practices in the fields of risk control and management.
- ◆ Controlled timely generation and broadcasting of several management reports to the Board of Directors, and to the Credit Risk Committee.

#### *Credit Administration & Documentation:*

- ◆ Handled the credit documents origination, business facility approvals, and securities and legal documentations for all customer segments.
- ◆ Designed an intelligent Information System to effectively reduce credit pools' discrepancies.
- ◆ Instituted statistic reports to manage the workflow between all credit parties.
- ◆ Monitored daily credit operations.

#### *Credit Analysis and Reporting:*

- ◆ Developed a business intelligent report to measure segments' and RMs' profitability performance.
- ◆ Analyzed credit information with complex statistical measures to uncover market trends; segmented consumer groups based on demographic and psychographic traits.
- ◆ Launched and managed the centralized loan monitoring team at the bank to provide financial statement and tax return spreading, covenant calculations and reporting.
- ◆ Produced routine and ad hoc loan assets reports for senior management and regulatory authorities.
- ◆ Examined credit exposures and portfolio performance.
- ◆ Reviewed credit procedures with cross-functional teams to streamline Credit Administration processes and enhance operational efficiency.
- ◆ Provided support in conducting targeted credit file reviews.
- ◆ Followed policies and procedures; completes tasks correctly and on time.

#### *Team Leadership:*

- ◆ Managed the team, promoting professional development and high performance.
- ◆ Fostered a collaborative and results-driven work environment.
- ◆ Ensured the team provides timely and accurate credit analysis and support to other departments.

#### **Al-Ansari Holding Company, KSA – ALANSARI.COM**

##### ***Director, Financial Planning and Analysis***

**2016-2017**

The primary focus of the company is on the construction, manufacturing, trading, energy, real estate and investment fields with a mission consistently to unlock exciting opportunities across the globe.

#### *Strategic Financial Planning and Analysis:*

- ◆ Developed high-quality investment recommendations that is presented for approval to investment committee and performed portfolio management.
- ◆ Originated an investment policy statement with complete outline of processes and procedures, which would apply to the investment portfolio.
- ◆ Developed variance valuation methods to understand business trends and drive decision making by providing evaluation of strategic alternatives and recommendation course of actions.
- ◆ Led the development and implementation of financial strategies to support the company's goals.
- ◆ Established and maintained financial models and analysis tailored to support strategic initiatives.
- ◆ Provided financial insights and recommendations to senior management for decision-making.
- ◆ Collaborated with senior management to create long-term financial strategies that align with industry trends and market conditions.

#### *Financial Reporting:*

- ◆ Prepared and presented accurate and timely monthly, quarterly, and annual financial reports to the Executive Team and Board of Directors.
- ◆ Ensured timely and accurate reporting of financial results, including production costs, inventory levels, and sales performance.
- ◆ Managed robust financial reporting systems that cater to the specific needs of the manufacturing.
- ◆ Ensured compliance with GAAP and industry-specific regulations.

**STUDYING****2012-2015****PERVIOUS  
JOBS****2005-2011****Prince Mohammed Bin Fahad University, KSA***Sr. Budget Officer***Gulf International Bank, KSA***Sr. Credit Officer***Banque Saudi Fransi, KSA***Credit Administrator***Riyad Bank, KSA***Strategy Analyst*

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**EDUCATION****The University of Northampton***Master of Business Administration (M.B.A.)*

◆ Accounting, Finance, and Strategy.

**Metropolitan School of Business & Management***Post Graduate Diploma, Strategic Management and Leadership*

◆ Strategic Management and Leadership.

**California State University, Fullerton***Bachelor of Arts (B.A.), Finance*◆ Finance major with a GPA of 3.62 out of 4.

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**SPECIALIZED  
CERTIFICATE**

- ◆ Bank Lending and Credit Risk Analysis.
  - ◆ Introduction to Bank Lending.
  - ◆ Introduction to Basel II.
  - ◆ Anti-Money Laundering.
  - ◆ Security Awareness.
  - ◆ Problem Solving and Decision Making.
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**HONORS AND  
AWARDS**

- ◆ Dean's list, CSUF.
  - ◆ Recognized as a Golden Key International Honor, CSUF.
  - ◆ Received cash award for developing credit reports, Chairman and Chief Risk Officer, Riyad Bank, Head Office.
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**CORE  
STRENGTHES**

- ◆ Full knowledge of business valuation, investment risk management, and portfolio management.
  - ◆ Wide knowledge of effective financial analysis.
  - ◆ Extensive knowledge of risk and commercial credit control management.
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**COMPUTER  
SKILLS**

- ◆ Proficient in financial systems: MIDAS, Systematic, Exam-piles, General Ledger, Crystal Reports, Cognos, ACLM, Moody's, QuickBooks, NetSuite, Sage 100, and Microsoft Dynamics.
- ◆ Expert in Microsoft Office: Word, Excel, PowerPoint, Access, Project Manager, and Visio.
- ◆ Familiar of web development methodology and the technologies involved: HTML 5, CSS3, jQuery, JavaScript, Node.js, Next.js, SQLite, Figma, UI / UX, SourceTree, Bitbucket, and VS Code.