



Commercial Leader with Financial background and passion to lead digital transformation to achieve value leadership. Reporting to CEO, responsible for strategic planning, digital growth, and advanced analytics (business performance, competition, and economic context).

Key skillset includes:

- **Strategy:** Thought leadership in formulating corporate strategy, risk management through analytics, managing cross-functional strategic programs, and leading business transformation.
- **Digital:** Champion digital transformation; system, processes, and cultural change to be an agile, efficient, and customer-centric organization.
- **Finance** business partnering, planning, and management/shareholder reporting: Passionate about adding value through partnership, insights, and articulating the story behind the numbers.
- **Analytics:** Experienced in driving the transformation to a data-driven organization. Lead data strategy, profitability, prediction modeling including 360-degree customer view.
- **Tools:** Performance analysis (Teradata, Tableau, BO, SAS, SAP Hana), Data Visualization (Qlik view/sense, Salesforce Einstein, Power BI), Planning through Jedox, Social Media Analytics (Facebook/Google), Financial systems (Oracle HFM, Hyperion, OBIEE)

My Commercial experience and broad exposure to the business enables me to collaborate, influence, and negotiate with cross-functional teams. I act as a catalyst for transformational change by championing innovation and aligning internal and external stakeholders to a single strategic view.

I am highly organized, known for my ability to communicate effectively and lead high performing teams with diverse backgrounds. I have consistently delivered outstanding value in all my roles, performing with passion, intellect, and integrity.

CAREER

16+ Years

Head of Strategy, Digital Transformation & Analytics	Volkswagen FS, Australia	Oct19 - Present
Senior Manager; Planning, Reporting & Analytics Group Finance Manager	Vodafone, Australia Vodafone, Australia	Jun17 – Sep19 Apr15 – Jun17
Head of Finance Business Partnering Finance Business Partner	Vodafone, Qatar Vodafone, Qatar	Aug12 – Apr15 Dec10 – Aug12
Senior Business Analyst	du (EITC), UAE	Nov08 – Nov10
Assistant Manager - Business Intelligence	Jazz, Pakistan	May04 – Oct08

ACADEMIC

CFA Investment Foundations®	CFA Institute, USA	2020
CPA – Associate	CPA Institute, Australia	2019
MBA – Corporate Strategy	University of Strathclyde, United Kingdom	2015
Bachelor's – Business & Technology	Curtin University of Technology, Australia	2004
Decision Support & Risk Evaluation	London School of Business & Finance	
Project Management Certification	Prince 2	
Service Management Certification	ITIL – Foundation	
Business Intelligence Certification	NCR – Teradata Factory	



Volkswagen Financial Services, Australia

HEAD OF STRATEGY, DIGITAL TRANSFORMATION, AND ANALYTICS

Oct19 – Present

Portfolio:

- Member of the leadership team, reporting to CEO, with a team responsible for Strategic Planning, program management, Digital transformation, and advanced analytics.
- Strategy Office: formulating corporate strategy leading into functional plans, long-range financial plan, head investment committee including merger, acquisition, and strategic partnerships.
- Program Management Office to lead strategic programs, change management, enterprise dealer groups relationship, and performance analysis against KPIs.
- Digital Transformation: Develop and lead the digital transformation journey to achieve efficiency gains, culture change, and customer intimacy.
- Data Analytics: Deliver organizational data strategy, lead competitive/industry research, and introduce the application of advanced analytics; AI, predictive modeling, and big data.

Achievements:

- Setup the strategy function with-in the organization. Led the Planning of corporate and functional strategy in-line with the Volkswagen group strategy, local environment, and competition.
- Increased strategic partnership with the top 5 dealer groups. Signed MOU with AP Eagers, largest dealer group, to pilot vehicle subscription-based model in Australia with joint P&L and partnership.
- Implemented predictive credit risk modeling that improved the Gini coefficient from 0.6 to 0.72.
- Developed Digital roadmap to offer a new value proposition, explore new market segments, and invest in digital business platforms.



Vodafone Hutchison Australia

SENIOR FINANCE MANAGER – PLANNING, REPORTING & ANALYTICS

VODAFONE & TPG MERGER INTEGRATION LEAD

GROUP FINANCE MANAGER

Apr15 – Sep19

Jun17 – Sep19

Jan19 – Sep19

Apr15 – Jun17

Portfolio:

- Reporting into General Manager Finance and dotted reporting to CFO, with 6 direct reports.
- Business Partnering: advisor to CXO and functional leadership teams. Partner with Shareholders to ensure understanding, credibility, and confidence in company's strategies, plans, and performance.
- Planning: Long-range planning, annual budgeting, monthly rolling forecast, and Industry outlook.
- Financial Reporting: Develop, analyze, and present financial performance to internal management and shareholders with insights into key drivers and market movements.
- Advance Analytics: Develop and enable enterprise digital and analytics capability to drive cultural change towards a data-driven organization, ensure data governance, and implement analytics models to gain insights into performance, opportunities, and risks.

Achievements:

- Consecutive achievement of "Excellent" performance rating (Approx. top 3 - 5% of staff).
- Awarded with Vodafone Global hero award for initiative, vision, and achievements.

CHALLENGE/INITIATIVE	ACTIONS	VALUE ADDITION
Profit growth in a declining market.	<p>Introduced Customer profitability framework and led the cost efficiency program through 2016-17. Capabilities developed included.</p> <ul style="list-style-type: none"> - Margin reporting at the customer level. - Predictive models: SNA (Social Network Analysis), churn prediction, calling circles, Next Best Action/Offer, Live/Work/Play network model, dynamic market pricing model. - SPV (Single Plan Value) customer model - Segmentation models; value-based, behavioral, psychographic, and geo-based. - Partnered with CVM team to enable always-on campaigns like NBA – Next Best Activity. 	<ul style="list-style-type: none"> • Improved EBITDA% by 2pp (~\$40m) in 2 years. • Improved customer retention by 3pp (~60k). • Product simplification; reduced 180 products to 25 with positive SPV. • \$82m revenue generated in 2018 by monetizing data services.

CHALLENGE/INITIATIVE	ACTIONS	VALUE ADDITION
Data-driven decision making	Led the cultural change towards a data-driven organization by promoting data democracy, improving data literacy KPIs and implementing dynamic visualization capability through Qlik.	<ul style="list-style-type: none"> +12% analytics users +33% analysis produced by the user community
The planning process to be highly engaged, integrated, and business owned	Engaged the leadership team to support the top-down process, introduced best practices, implemented Jedox and Hyperion; scenario-based planning, and workflow management tools.	Introduced integrated, engaged, and agile planning process with rolling initiatives.
Grow market share while being profitable	<ul style="list-style-type: none"> Evaluated opportunities for partnership and acquisition to grow business verticals. Implemented Geo-based market analytics, in partnership with the Australian Bureau of Statistics, Mastercard, and Facebook. 	<ul style="list-style-type: none"> \$30m margin gain in 2018 through Lebara acquisition. 2pp market share growth in top5 cities.
Reduce the effort required to produce financial results	Initiated the audit of financial systems and financial reporting processes. Implemented OBIE and Power BI. Developed and documented month-end reporting. Outsourced non-value-added tasks.	<ul style="list-style-type: none"> Brought forward month-end reporting by 2 working days. Saved net \$8m per year through outsourcing.
Cost-saving initiative.	Challenged and negotiated with Vodafone group to exclude wholesale revenue from Brand Fee.	Saved \$12m in 2019



Vodafone, Qatar

HEAD OF FINANCE BUSINESS PARTNERING – COMMERCIAL
FINANCE BUSINESS PARTNER – SALES & MARKETING

Dec10 – Apr15

Aug12 – Apr15

Dec10 – Aug12

Portfolio:

- Reported to Director of Finance Business Partnering. Three direct reports, partnering with commercial functions; Marketing, Sales & Distribution, and Customer Services.
- Trusted financial advisor to the commercial teams, delivering financial performance insights, strategic planning, investment appraisal, and risk evaluation.

Achievements

- Special CEO award, "Shukran", awarded in 2012 and 2014 for high achievement.
- Developed customer segmentation and pricing models: VBS Matrix, Decay Curve, Potential Value Matrix, Optimal Price Point, Price Elasticity, Van Western Drop, and Market Basket Analysis.
- Supported the channel development in Qatar by implementing the Vodafone Group Franchise model, evaluating new channel partners, and implementing partner profitability framework to gain market share, improve quality of acquisition, and secure a larger share of the distributor's wallet.
- Initiated and implemented the fit for growth program that directly resulted in 0.7pp EBITDA improvement in 2014, through cost optimization.
- Introduced the Network rollout model that enabled the company to prioritize the network investment at key strategic locations thereby increasing the network NPS by 3 points in the top 12 locations.
- Developed customer Value/Lifecycle Management through micro-segmented offers for retention, acquisitions, and revenue uplift.
- Developed business cases for all ALT/BTL campaigns, and conducted post-investment reviews (PIR), daily tracking of offers, reporting dashboards, balanced scorecards, ensured data quality, RFV (recency, frequency, and value) analysis, build vs buy analysis.
- Supported the commercial team in several market-first offers including; Vodafone Black proposition for high-value customers, corporate plans with high value Prepaid to Postpaid migration, introduced the concept of location-based and time-based pricing offers.



EITC – du, UAE

Nov08 – Nov10

SENIOR COMMERCIAL ANALYST – SALES PLANNING & PERFORMANCE

- Reported into Senior Manager Sales, with two direct reports.
- Awarded CEO medal for the successful implementation of Apple project at du in 2009
- Developed and implemented the Franchise sales channel for du including partner business plan, profitability, customer experience processes, and compensation model.
- Developed the compensation and incentive schemes for partners and employees. Managed a diverse team responsible for performance evaluation, commission calculations, and payments.
- Introduced channel profitability to analyze sales channel performance by product and geo area.
- Managed the planning and reporting of Opex, Capex, and Headcount budgets for the Sales unit within the commercial department. Activities included budgeting, forecasting, and business case evaluation.
- Lead the planning team responsible for Target setting, Workforce Planning, and stock management.
- Second in command and acted as primary management delegate in the absence of the line manager



Jazz, Pakistan

May04 – Oct07

ASSISTANT MANAGER – BUSINESS INTELLIGENCE

- Responsible for Business Intelligence and advance data mining
- Developed the award-winning prediction models for customer propensity to churn to help make informed decisions and enhance the customer life cycle.
- Wholesale Analytics: Developed the industry's first market share model through Interconnect records with 92% accuracy.
- 'Employee of the Year', for outstanding performance from Jazz in 2005 & 2006.
- 'Employee of the Month', for creative and efficient work from Jazz in May & Sep 2005.
- Outstanding work achievement awarded by NCR on the Data mining project.