

House No: 378  
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## **Masum Monowar**

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**Career Objective:** To become a prudent professional in a competitive business conglomerate.

**Career Specialization:** Corporate Finance, Fund Management, Working Capital Management, Treasury Management, Financial Control, Research and Analyzing, Data and Information Management.

### **Personal Information:**

**Father's Name** : Late Monowar Hossain.  
**Mother's Name** : Mrs. Ayesha Khanam.  
**Date of Birth** : 27th September 1984.  
**Permanent Address** : Village-Khagrabaria, Post.Office.-Khagrabaria, Thana-Kashiani, District-Gopalganj.  
**Sex** : Male  
**Nationality** : Bangladeshi  
**Religion** : Islam

### **Educational Qualification:**

- M.B.A. from the Department of Accounting & Information Systems (AIS), University of Dhaka, Year: 2011, CGPA: 3.50.
- B.B.A. from the Department of Finance, University of Dhaka, Year: 2005, CGPA: 3.78.
- H.S.C. (Business Studies) from Dhaka City College, Year: 2001. Division: 1<sup>st</sup> Division (6<sup>th</sup> place in Dhaka Board, Marks: 864).
- S.S.C. (Business Studies) From Motijheel Model High School & College, Year: 1999, Division: 1<sup>st</sup> Division (Marks: 831).

### **Achievements:**

- **Scholarships:**
  - Awarded the scholarship of "The Nippon Foundation, Japan" for the year 2004-2005 & 2005-2006 which is arranged by Bangladesh Scholarship Council.
  - Awarded Scholarship from University of Dhaka based on result of BBA.
  - Awarded "Syeada Anowara Memorial Fund Scholarship" of the University of Dhaka.
  - Awarded the scholarship of Dhaka Education Board at S.S.C. level.
  - Awarded the scholarship (Talent Pool) of Dhaka Education Board at H.S.C. level.
  - Awarded the scholarship of Gopalganj Foundation for the year of 2006-07.
- **Creative Attachments:**
  - Grand Finalist of "HSBC Young Entrepreneurship Awards-2006-07". Group Name & ID- Ever Tenor & BA070019, Project Name- Ever Tenor Food & Energy.
  - Present a paper on microeconomics in the "XVII Annual Economic Conference" organized by the department of **Development Economics of Jadavpur University, India** in the year 2007.

### **Number of Years of Experience:**

**Total Experience:** 7 Years and 5 Months

**Summary of Experiences:**

**Experience: Grameenphone Limited: Corporate Finance**

**Basic Information:** Unit: Corporate Finance, Department: Corporate Finance & Treasury, Division: Finance

Position: Specialist, Tenure: 1<sup>st</sup> July 2010 to 28<sup>th</sup> December 2014 (4 Years and 6 Months)

**Key responsibilities:**

- Scoping out the Market with regard to available financing alternatives including Long Term, Short Term, Debt and Capital Market instruments and making recommendation to the Management as to the alternatives that would best fit the company strategy.
- Maintain liaison with Banks/ Financial Institutions, Bilateral and Multilateral Development Organizations, Legal Counsels, Credit Rating Agencies, Regulatory Authorities, Audit Firms, Issue Managers, Asset Managers etc.
- Counter Party Risk Assessment.
- Investment Grading.
- Investment (Fixed Deposit with Financial Institutions) decision.
- Perform monthly/quarterly cash flow projection for the purpose of determining funding needs.
- Appraisal of Loan Documents in accordance with the Group policies of Grameenphone Ltd.
- Arrangement of USD 344 million of composite working capital facilities (Funded Facilities, L/C facilities, Bank Guarantee Facilities, Foreign Exchange Settlement Arrangement) from locally operated commercial banks and non bank financial institutions on unsecured basis.
- Conversion of USD 200 million of funded facilities in to committed and non callable featured on unsecured basis.
- Introducing factoring and reverse factoring as a tool of alternate financing to maintain working capital discipline.
- Assess the Non Funded limit (Both L/C and Bank Guarantee) requirement for CAPEX investment and regular day to day operation.
- Negotiate preferential rates for all the facilities to yield cost savings for the company
- Meet queries of the regulators (e.g. BTRC, Bangladesh Bank) for short term local financing
- Suggesting the legal department regarding the format of standard set of charge documents (e.g. DP Note, Letter of Continuity, Letter of Revival, Loan Disbursement Letter)
- Explore and arrange different modality of financing as per the recommendation of the Management on Ad hoc basis (e.g. Factoring, Preferred Stock)
- Managing the process of Credit Rating of GP through Credit Rating Agencies as per the guideline of Bangladesh Securities and Exchange Commission (BSEC) and other concerned regulators
- Regular monitoring the money market for negotiating the preferential rates of interest
- Scoping out the Market with regard to available Financing Alternatives including Long Term, Short Term, Debt Instrument and Capital Market instruments

**Experience: Grameenphone Limited: Fund Management**

- **Basic Information:** Unit: Fund Management, Department: Fund Management and Collections,

Division: Finance, Position: Senior Executive, Tenure: 1<sup>st</sup> July 2009 to 30<sup>th</sup> June 2010 (1 Year)

• **Key responsibilities:**

- Developed an Index naming "GP TOP 11 INDEX". This index is developed by following the methodology to calculate the "S&P 500" index.
- Developed an Excel base tool for determining the Optimal Capital Structure of any firm with a link to Optimum Value of the Firm. The tool is developed based on Capital Asset Pricing Model (CAPM).
- Perform due diligence to comply with Financing & Dividend Policy of GP.

***Experience: Grameenphone Limited: Financial Control***

- **Basic Information:** Department: Financial Control, Division: Finance, Position: Officer, Tenure: 8<sup>th</sup> January 2008 to 30<sup>th</sup> June 2009 (1 Year 5 Months and 24 Days)
- **Key responsibilities:**
  - Voucher (Purchase Ordered, Non Purchase Ordered & Foreign - LC related) verification according to local Tax-VAT rule & Company Policy.
  - Ensure compliance in light of company procurement policies and authority matrix
  - Prepare payment outflow report for Finance signatory before authorization of online payments
  - Find out new area of controlling for GP(Project Base)
  - Perform regional audit on task basis.

***Experience: Center for Microfinance & Development (CMD), University of Dhaka: Research***

- **Basic Information:** Department: Research Wing, Position: Research Assistant, Tenure: August 2007 to December 2007 (5 Months).
- **Key Responsibilities:**
  - Designing questionnaire for data collection
  - Assigning variable for statistical analysis
  - Conduct field level data survey
  - Data inputs & analyzing results ( Output)
  - Area of involvement-Micro Finance, Social Forestation, Assessment of Impact of micro credit on slam & rural development, Prepare article on Rotating Savings & Credit Association behavior and prospect in Bangladesh etc.

***Professional Qualifications & Training Information:***

- **Professional Qualification:**
  - Registered with Association of Chartered Certified Accountants (ACCA) & got exemption from the foundation level.
- **Training & Workshop:**
  - Successfully completed a Training Course on “Costing & Pricing” organized by “Small & Cottage Industries Training Institute “in the year 2006.
  - Completed the certificate course on Microsoft office packages offered by “Royal Thai Embassy” in the year 2007.
  - Participate in the day long workshop on “Customs Duties & Procedures” organized by Bdjobs.com in Dec’08.
  - Take part in the workshop of British Council on “How to manage conflicts with Non professional by Professionals”
  - Complete a month long training named “Advance Excel Training” organized by Mantrust in 2008.
  - Successfully completed a day long session on “MS Office Package-2007” from Aamra Software Solutions.

***Computer Skill:***

- Expertise in MS Office i.e. MS Word, MS Excel, MS Access and Power Point.
- Frequent user of Internet for online browsing etc.
- User of Oracle E-business suite (ERP) for official payment purposes

***References:***

**Dr. Md. Rafiqul Islam**  
Professor and Chairman  
Department of Banking  
University of Dhaka  
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**Molla Mamun Monowar**  
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