
T. RAGUNATHAN, M.Com. F.C.A., C.P.A.

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***Specialist in Consultancy Job in Educational Consultancy and Financial Consultancy
with professionally managed organisation***

ACADEMIC CREDENTIALS

1977	Bachelor of Commerce, Madras University, India
1981	Master of Commerce, Sri Venkateswara University, India
1982	Chartered Accountant, The Institute of Chartered Accountants of India
1984	CPA, Certified Public Accountants of Singapore.

PROFESSIONAL SYNOPSIS

- ✓ Over **35 years** of experience in managing different type of Industries, System implementation and Consultancy.
- ✓ Worked in Price Waterhouse India for a period of **6 years**; functioned as a Articled clerk to Assistant Manager and did various Audit and System Consultancy of Multi National Company.
- ✓ An innate flair for accepting challenges with entrepreneurship skills and demonstrated business acumen in leading and managing the operations and achieved higher rate of organisational growth by effectively making the man power in discharging their functions to the organisations.
- ✓ Extensive experience in conceptualizing and implementing Computerisation, Accounting System, Financial procedures, Setting Audit Control Procedures, Working capital management, Profit monitoring and building internal financial controls

ORGANIZATIONAL SUMMARY

Aug 1977 - Jul 1980	Price Waterhouse Chennai	Articled Clerk
July 1980 - Jul 1982	Price Waterhouse Chennai	Junior Officer
July 1982 - Jan 1983	Price Waterhouse Chennai	Asst. Manager
Feb 1983 - Aug 1984	Thakral Brothers Singapore	Finance Executive
Aug 1984 - Dec 1987	Thakral Brothers Pte Ltd	Executive Assistant to Chairman
Jan 1988 - Dec 1989	Thakral Brothers Pte Ltd	Finance Manager
Jan 1990 - Dec 1991	Thakral Brothers Pte Ltd	Group Finance Manager
Jan 1992 - Nov 1995	Thakral Corporation Ltd	Group General Manager (F&A)
Dec 1995 - Dec 2006	Chaya Industries Ltd India	Managing Director
Dec 2006 - Jun 2012	Matrix Infosys FZC. Dubai	Chief Executive Officer
Jun 2012 - Till Now	Sunvis Systems Private Ltd Sunvis Overseas Consultants	Managing Director Proprietor

CORE STRENGTHS FOR CONSULTANCY JOB

Strategic Financial Planning

- ⇒ Planning finance functions involving determining financial objectives, designing & implementing systems, policies & procedures to facilitate internal financial control.
- ⇒ Formulating need-based business strategies for maximizing profitability & revenue generation & realize organizational goals.
- ⇒ Instituting internal control systems viz. debtors' management, stock monitoring, as well as keeping a constant vigil over overhead expenses.
- ⇒ Undertaking the feasibility studies on special projects that are undertaken as part of the trading process and reviewing all transactions so as to ensure procedures are in line with company policies.

Budgeting / Fund Management

- ⇒ Formulating budgets and conducting variance analysis to determine difference between projected figures & actual expenditure and implementing corrective actions.
- ⇒ Liaising and negotiating with banks and financial institutions for raising fund and non-fund based facilities to meet working capital and project requirements.
- ⇒ Analysis on both income & expenditure on monthly basis and make suggestion thereon to Managing Director/Chairman with consultation of the top management.

Accounting, Software System Implementing

- ⇒ Designing and implementing systems & procedures; supervising the consolidation of group accounts and preparation of financial statements & annual reports.
- ⇒ Establishing strategic cost management systems / techniques for monitoring various overheads and achieving maximum cost control in operations.
- ⇒ Supervising the preparation of MIS reports to provide feedback to top management on financial performance, viz. fund management, credit control, profitability, etc.
- ⇒ Involved in Job costing, reconciliation & analysis, contract/subcontract control, supervision of staff Accountants, AP, AR and Financial Analysts.
- ⇒ Involved in designing and developing of SayaMatrix Accounting & ERP Package from the inception of the Company Saya InfoNet India Limited.

MAJOR EXPERIENCE & ACCOMPLISHMENTS

I. Involved in various types of Audits and Consultancy Services during the six year tenure in Price Waterhouse (Now known as Price Waterhouse & Coopers). During this tenure i have been exposed in the following types of Industries Business and Audits.

Ashok Leyland Ltd

Heavy Truck Manufacturer - Accounts were made using IBM first generation Computer system in 1981 itself Implementing Computerised Accounting software & setting up the process & Controls.

India Cements Ltd

Cement Manufacturer – Internal Audit

Tata Finlay Ltd

Tea Manufacturer – Internal Audit

Advani Orelikon Ltd

Welding Rod Manufacturer – Statutory Audit

Lucas TVS Ltd

Auto Parts Manufacturer – Internal Audit

Sundaram Clayton Ltd

Auto Parts Manufacturer – Consultancy

Asian Paints Ltd

Paints Manufacturer – Internal Audit

Indian Express Ltd

News Print Company – Internal Audit

Siloam Church International,

Religious & Cultural Organisation – Investigative Audit

Premier Spinning Mills Ltd

Spinning and Weaving Mills – Internal Audit

Aavin Milk Federation
Co Operative Milk Federation

II. Thakral Group of Companies in Singapore

Joined the Group as a Finance Executive in 1983 and by 1992 become the Group General Manager(Finance and Admin) of an organisation with a Global Turnover crossed over S\$ 900 Millions. During the 13 years of tenure in the Group, I have managed and administered various types of Company in the Group.

The Thakral Group first started its business in Bangkok in 1905 and in 1936, the Thakral's enterprising spirit led them to Japan, where they continued to focus on the family's core business - textiles. Later, the Group ventured into several other countries, including Singapore and China in the 1950s and 1980s. The group expanded their operation in Electronics, Spinning, Polyester yarn, Reality and Hotel Industries.

Thakral Brothers Pte Ltd. Singapore.

The main Trading arm of the Thakral Group and is involved in Textiles and Electronics Trading. The Company had a Turnover of about S\$ 10 million in 1983 and seen growing to S\$ 400 million in 1994 in just 11 years.

Thakral Electronics Pte Ltd. Singapore.

Agent of Sony, Casio and National Panasonic brands for Singapore.

Thakral Reality Pte Ltd.

Property Developer in Singapore and has developed Property worth more than S\$500 million during my tenure. I was involved in arranging the offshore funding for all the property development of the Company.

Thakral Brothers (HK) Ltd.

The main Trading arm of the Thakral Group in Hong Kong and is involved in Textiles and Electronics Trading and Procurement of trading item from China.

Thakral Holding HK Ltd.

The main investment arm of the Thakral family and all the Family holdings are kept under the Company

Thakral Corporation Ltd.

The Company was formed in the 1990's to take over the business of the Thakral brothers Trading Business. It was listed in Singapore Stock Exchange (Main Board) in 1995.

Thakral Holding Ltd. Australia.

The Company was formed in the 1991 to develop and run Hotel and Retail Malls in Australia. It was listed in Australian Stock Exchange in 1995.

PT Bitratex Industries, Indonesia.

The Company involved in Textile Manufacturing with over 80,000 spindles of cotton and Polyester blended yarn capacity. The Company was Promoted in the 1980 with Tolaram as the Joint Venture Partner.

Lucky Polymer Ltd, Hartlepool, UK

The Company involved in Polyester Chips Manufacturing with over 400 Tons capacity a day. The Company was Promoted in the 1987 with Tolaram as the Joint Venture Partner. Acted as CEO of the Company for the year 1989.

Punjab Tower Ltd., Thailand.

Property Developer in Bangkok and has developed Property worth more than US\$400 million during my tenure. I was involved in arranging the offshore funding for all the property development of the Company.

Thakral Brothers Japan Ltd.

The main Trading arm of the Thakral Group Japan and is involved in Textiles and Electronics Trading and Procurement of trading item from Japan.

Thai Punjab Ltd. Bangkok.

The main Trading arm of the Thakral Group in Thailand and is involved in Textiles Trading.

During the Tenure with Thakral I was involved in the following activities

- ⇔ Directly reporting to Chairman.
- ⇔ Implementing Computerised Accounting software & setting up the process & Controls.
- ⇔ Involved in Looking after of Cash flow and family resources of the entire Group.
- ⇔ Led a team of over 200 staff in Accounts and Administration Department.
- ⇔ Involved in controlling, Monitoring and reporting on all Investments and performance of the entire Group of Company.
- ⇔ Responsible for the project's financial closeout.
- ⇔ Successfully manage the new ventures of the Group like until suitable replacement is found
- ⇔ Preparing an annual audit plan which fulfils the responsibility of Internal Audit

- ⇨ Scheduling and assigning work to meet completion dates, and estimating resource needs.
- ⇨ Implementation of policies and establishment of procedures covering the scope of audits,
- ⇨ Review and evaluation of work papers of completed projects to be certain that adequate documentation has been gathered and that the work papers document and provide an adequate basis for reporting
- ⇨ Review of draft audit reports in connection with work papers to assure full and complete reporting in a approved format
- ⇨ Coordinates coverage with external auditors.
- ⇨ Provided strategic assistance to the members of management and board in achieving business activities and need for overall assurance on the quality and cost effectiveness of controls.
- ⇨ Undertook review of appropriate interval to determine whether members of management are efficiently & effectively carry out their functions of planning, organizing, directing and controlling in accordance with the established policies and procedures.

IT SKILLS

- ⇨ Exposure to Computerised environment from 1978 onwards starting with IBM the first generation computer.
- ⇨ Started to work on PC from the year 1983 onwards with Apple Compatible and IBM compatible PC.
- ⇨ Exposed from the DOS, Windows 3.1, Windows 95, 98, Windows XP and Vista Operating System.
- ⇨ Trained as Database Administrator In Access and SQL Databases.
- ⇨ Involved in designing and developing of SayaMatrix Accounting & ERP Package

PERSONAL DETAILS

Date of Birth : 24th May 1957
Address : 3 Raja Nagar 2nd street, Near Naveen Hospital,
Sowripalayam. Coimbatore, India 641 028
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Alternate ID : ragu@sunvis.in
Passport Details : India International Passport Issued in Dubai
Languages Known : English and Tamil

