

WAEI ALLAM

CREDIT & COLLECTIONS MANAGER | CREDIT RISK | O2C TRANSFORMATION | WORKING CAPITAL

Egyptian National | Riyadh, Saudi Arabia | Transferable Iqama | Open to relocation
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PROFESSIONAL SUMMARY

Credit & Collections Manager and O2C transformation leader with 8 years leading credit and collections and 15+ years across finance and receivables in Saudi Arabia. Leads a seven-person team with full authority over credit limits, payment terms, portfolio priorities, collection strategy and executive escalation for a large-scale B2B technology receivables portfolio covering 3,000+ invoices annually. Combines credit-risk judgment, exposure management, invoice-quality governance, cash forecasting and cross-functional diagnostics to convert complex receivables into governed, executable cash actions.

LEADERSHIP SCOPE | 3,000+ B2B invoices annually | Large-scale technology receivables portfolio | 7-member team | Full credit authority

SELECTED LEADERSHIP IMPACT

- Cash conversion: materially improved dashboard-reported DSO while annual portfolio scale expanded, strengthening cash visibility and management control.
- O2C transformation: established invoice-readiness governance and cross-functional diagnostics across commercial terms, delivery, acceptance, invoicing, disputes and collections.
- Decision systems: built executive dashboards, forecast discipline and collector scorecards linking invoice-level causes, exposure and expected cash to management action.

CORE COMPETENCIES

Credit & Collections Leadership | Credit Risk & Exposure Management | Customer Credit Assessment | Credit Limits & Payment Terms | Order-to-Cash Transformation | Accounts Receivable | Working Capital | AR Aging & DSO | Cash Forecasting | Collection Strategy & Escalation | Invoice Quality & Readiness | Dispute Resolution | Root-Cause Analysis | KPI & SLA Governance | Executive Dashboards | Cross-Functional Leadership | Process Improvement

PROFESSIONAL EXPERIENCE

Credit & Collections Manager | Alnafitha International for Information Technology

Riyadh, Saudi Arabia | Aug 2018 - Present

- Lead a seven-person Credit & Collections team with full decision authority over credit limits, payment terms, portfolio priorities, collection strategy and executive escalation across public- and private-sector accounts.
- Own a large-scale B2B receivables portfolio covering 3,000+ invoices annually across software licensing, technology supply and project implementation in a complex Saudi B2B environment.
- Apply customer-risk assessment, payment behavior, aging movement, exposure and commercial safeguards to credit decisions, payment terms, collection priorities and escalation.
- Transformed fragmented balance follow-up into invoice-level governance covering aging, exposure, expected cash, forecast discipline, collector accountability and management escalation.
- Materially improved dashboard-reported DSO while annual portfolio scale expanded substantially, strengthening cash visibility, forecast reliability and management control.
- Led resolution of high-value invoice blockers spanning contracts, purchase orders, delivery, project acceptance, licensing evidence, portals, documentation, disputes and internal approvals.
- Diagnosed upstream O2C failure points across Sales, Projects, Operations, Finance and Collections; translated findings into invoice-readiness gates, owners, SLAs, decision rights, escalation and phased 30/60/90-day roadmaps.
- Built executive dashboards, collector scorecards and customer/transaction decision logic combining payment behavior, exposure, aging movement, commercial safeguards and expected-cash impact.

EARLIER FINANCE EXPERIENCE

Chief Financial Officer | Ahya Cancer Care Association

Saudi Arabia | Jan 2015 - Aug 2018

- Led annual financial-statement preparation, budgeting, multi-year planning, donation tracking, financial reporting and internal controls; provided executive decision support.

Accounts Manager | Saudi Cancer Foundation

Saudi Arabia | Mar 2012 - Aug 2016

- Prepared financial statements and management reports and strengthened reconciliations, documentation, accounting workflows and controls.

Accountant | WAAI Association for Awareness & Rehabilitation

Saudi Arabia | Feb 2009 - Mar 2012

- Managed general-ledger activity, reconciliations, payments, financial documentation and accounting records.

Installation Specialist - Finance & Technical Support | Al-Khorayef Group

Saudi Arabia | Oct 2005 - Oct 2009

- Monitored installation-project revenue streams, supported cost tracking and contributed to operational financial analysis.

CREDIT RISK, O2C & WORKING CAPITAL FRAMEWORK

- Credit Governance: customer assessment, risk classification, credit limits, payment terms, exposure monitoring and commercial safeguards supporting disciplined credit decisioning.
- Portfolio Risk Management: aging movement, overdue exposure, payment behavior, customer risk and risk-based collection prioritization.

- O2C Governance: invoice-readiness gates, defect ownership, decision rights, SLAs, dispute/root-cause management and cross-functional escalation across Sales, Projects, Operations, Finance and Collections.
- Cash & Performance Management: DSO, aging, overdue exposure, expected cash, forecast discipline, collector performance and executive dashboards translating receivables into management decisions.

SYSTEMS, ANALYTICS & APPLIED AI

Zoho Analytics | Zoho Books | Zoho CRM | Microsoft CRM | Advanced Excel | Google Forms | Customer and government portals | Nafith | Executive dashboards | Workflow design | Customer-risk logic | Collector scorecards | AI-assisted decision support

- DSOX product-building portfolio: developing applied analytics and decision-support concepts for Credit, Collections, customer risk, receivables diagnostics and management visibility.

EDUCATION & PROFESSIONAL DEVELOPMENT

Bachelor of Commerce in Financial Accounting | Alexandria University, Faculty of Commerce | 1999 | Grade: Good

AI Fundamentals - Google/Coursera | Apr 2026

Business Analysis & Process Management Project - Coursera | Apr 2026

Self-directed Executive Development - Principal Consulting in Credit, Collections & O2C Transformation | In Progress, 2026

LANGUAGES

Arabic: Native | English: Professional working proficiency