

# HARWINDAR SINGH



*47 years of age as at January 2005*  
*Malaysian Citizen*  
*Qualified Accountant & Business Strategist*  
*Corporate Trainer and Financial Adviser*

## *Resume'*

### **Section 1 : PROFESSIONAL WORK EXPERIENCE**

- Banking : Served with Kwong Yik Bank (now part of RHB Bank) from 1984 to 1990  
Managed portfolio of corporate clients in Corporate Banking with job functions that included :
- ◆ Marketing of financial services and products
  - ◆ Debt re-structuring for specific accounts (during the recession of 1985 - 1987)
  - ◆ Placement of funds and treasury services
  - ◆ Basic forex products and advisory services
  - ◆ Portfolio management of corporate loans
- Consulting : Set up own consultancy - HARVEY GILL & ASSOCIATES.  
At Harvey Gill :
1. Set up financial models for :
    - a. Financial Analysis
    - b. Cash Management tools
    - c. Specific tools to determine business viability and feasibility - and to track on-going business efficiency
  2. Developed checklists for various applications such as for the Due Diligence, Valuation Guidelines and other Value parameters based on Human Resource, Assets, Business Links, Business Research, etc.
  3. Provided problem-solving consultancy services to several organisations in areas such as :
    - a. Cost management and control
    - b. Systems and Methods
    - c. Business Process Re-engineering, Kaizen, etc.
    - d. Implementation of Balanced Scorecard and 6  $\Sigma$
    - e. Activity Based Management

4. Prepared Confidential Project Papers and Financial Reports to enable clients to get funding, develop business strategies for feasibility (projects can be named in confidence at an interview) :
  - a. IT - networking solutions for intranet, WAN, broadband, etc.
  - b. Feasibility of implementing e-collection and security, firewalls, data tracking, etc.
  - c. Clients from the manufacturing sector
  - d. Clients with infrastructure projects
  - e. Feasibility of logistics solutions
  
5. Provided in-depth, in-house training on financial and management issues, in addition to conducting public seminars, and conferences. Some key projects undertaken include:
  - a. Mergers & Acquisitions - training conducted for the regulatory managers and officers of Bank Negara Malaysia
  - b. Setting up Accounting Systems, Business Strategy, SWOT Analysis, Critical mass and Leverage Analysis, Risk Management, Marketing and Business Intelligence.
  - c. Value Based Management / Market Value Analysis
  - d. Financial Modelling - Several companies, including Bank Negara Malaysia, Petronas, Telekom, Kontena Nasional, Canon Marketing, Bank Industri, and several banks and financial institutions have used financial models developed by Harvey and attended training in their application.
  - e. Application of efficiency enhancement tools such as Activity Based Costing, Balanced Scorecard and 6  $\Sigma$ .
  
6. Conducted a Turnaround Exercise of an educational institution (TM College) resulting in its return to profitability and eventual sale to an interested third party. This required the setting up of an accounting and administrative system with proper controls, application of new programme permits with the local education department, streamlining the programmes of the two centres under the group - one in Alor Setar and the other in Sungei Petani. Although run by educationists, the business viability aspects were input to achieve a successful turnaround.

## **Section 2 : TIME-LINE OF CAREER PATH**

- May 1978 - Started lecturing career at Maju Institute, K.L.  
Subjects : General Paper for HSC examinations,  
A-level Economics and Business Statistics
- Feb 1979 -80 - Joined MEPC Cost Control Department of Texas Instruments (M)  
Sdn Bhd - cost control of semiconductor manufacturing processes
- Part time at P. Sangrapillai & Sons (bookkeeping firm)

## HARWINDAR SINGH'S Resume'

- 1980 - 81 - Joined P. Sangrapillai & Sons full-time  
Took up part-time teaching appointment with Systematic Business Training Centre  
Subjects : Economics, Malaysian Banking Law, Company Law, Accounting and Advanced Business Calculations
- 1982 - 83 - Left for UK to complete studies for ACCA examinations. In UK worked with Jeetex (UK) Ltd. - marketing and accounting functions for leather products and luggage business.
- 1982 - 1983 - Temping appointments in UK included working as Cashier with Conoco petrol station, as assistant to Mike's Central Heating Services, as porter at Liverpool Station and as building assistant to the landlord.
- 1984 - Back to Malaysia and Systematic BTC while waiting for banking appointment.
- October 1984 - Started banking career with Kwong Yik Bank with several postings as Training Officer, Operations Officer and was then selected as one of a team of eight people to set up and run the Corporate Banking Division of the Bank. Achieved departmental profit under the able leadership of Mr Lee Chaing Huat (now GM, RHB Bank) and Mr. Howard Choo Kah Hoe (GM, Thai Danau Bank - part of DBS Group).
- 1990 - Became full-time consultant with Harvey Gill
- Set up accounting systems for several organisations
  - Set up Internal reporting systems and basic financial models for clients including business advisory services
  - Conducted problem solving training for clients in the corporate sector and extensive credit training for several banking institutions including BNM, Maybank, Standard Chartered Bank, Bank Bumiputera Malaysia, Public Bank, and several Finance companies through AFCM (Association of Finance Companies Malaysia)
- 1994 - 1995 Direct involvement as Director of Studies in the turnaround exercise of TM College in Alor Setar and Sungei Petani
- 1996 to present Consulting work with Harvey Gill... (as per Biodata attached)

### **Section 3 : TERTIARY QUALIFICATIONS**

**Professional :** FCIA (Mal), ACCA (UK Grad), FPNA (Aus)  
(Chartered Association of Certified Accountants, U.K.)  
**Doctorate in Business Administration DBA (CSU) – Financial Modelling Applications in Entrepreneurial Development**

Qualified in : December 1984 (ACCA)

Attended several courses in

- : Computer Literacy
- SQL and Database Management
- Networking solutions
- Advanced Financial Management
- Management Strategy
- Leadership and Team Building

Conferences in : IT and Human Resource  
Mergers and Acquisitions  
Leadership Strategies  
TNA and Training Roles

#### **Section 4 : MANAGEMENT EXPERIENCE**

As Manager : HARVEY GILL & Associates

- ◆ Managing 5 administrative / support staff
- ◆ Setting performance targets for all staff, administrative as well as marketing personnel on the basis of our corporate motto : *If better is possible, good is not good enough.*
- ◆ Training and motivating staff in various areas of business activity
- ◆ Negotiating staff reward packages
- ◆ Preparing and implementing immediate, strategic and long term goals - including exit clauses
- ◆ Establishing open and pro-active work environment
- ◆ Established TNA for several clients
- ◆ Developed several course agendas and outlines based on market needs and requirements

As Director of Studies : TM COLLEGE Alor Setar

- ◆ Managed two college sites, one in Alor Setar and the other in Sungai Petani
- ◆ Worked with teaching staff of 38 people and administrative staff of 12
- ◆ Improved morale of a business that was losing money
- ◆ Implemented accounting system, proper internal controls and steered the business back to profitability before negotiating and arranging for its eventual sale to an interested third party

**Section 5 : PERSONAL DETAILS**

Full Name : HARWINDAR SINGH A/L INDAR SINGH GILL  
Short Name : HARVEY GILL  
Age : 47 years  
Born : 14 - 01 - 1958 at Kuala Lumpur  
  
Nationality : Malaysian  
  
Languages : English, Bahasa Melayu, Punjabi, Hindi  
(fluent both in spoken and written)  
Mandarin and Tamil  
(spattering of some words and phrases)  
French (enough to find my way in Paris)

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Notes:

- ◆ *References are available on request*
  - ◆ *Some project papers that do not infringe confidentiality may be viewed upon an expressed intention to firm up the appointment*
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## Current Biodata

### HARWINDAR SINGH

Harwindar Singh is a consultant and trainer in the area of financial analysis, credit evaluation, loan recovery, strategic financial management, change management, financial modelling, and other management and strategy related topics

Harwindar has more than 20 years of experience in various industries, working initially for a manufacturing multi-national corporation (MNC), then commercial banking with emphasis on credit marketing and business development and is now a well regarded business consultant whose business advisory services are much sought after.

As a trainer, he has worked with Bank Negara Malaysia and Danamodal, Bank Industri, Standard Chartered Bank, the Maybank group, Telekom Malaysia, NEC Semi-conductors, STAR, Australian Society of CPAs, Association of Finance Companies Malaysia (AFCM), Kontena Nasional, Petronas... and many others. In addition to the conduct of **problem-solving** in house training, he is a regular speaker at public programs and conferences. Harwindar has also developed several **financial models** to assist corporate clients and financial institutions in automating their financial analysis needs.

Harwindar graduated as an accountant in 1984 as a member of The Association of Chartered Certified Accountants (ACCA - UK). He is currently a Fellow Professional Accountant (FPNA) of the NIA and also a Fellow member of The Institute of Commercial and Industrial Accountants, Malaysia, having served as its past President. Of late, Mr Harwindar Singh is increasingly called upon to undertake consultative training and on-going finance advisory functions for a select group of clients.

*Some of the recent training projects that he has been involved in include:*

1. Accounting Systems - A practical approach (Module 1 & 2)
2. Activity Based Management
3. Achieving Critical Mass and Business Risk Management
4. Balanced Scorecard
5. Business Strategy Development
6. Capital Expenditure Evaluation
7. Credit Evaluation (various modules)
8. Debt Collection and Credit Management
9. Finance & Accounting for Legal Professionals
10. Finance for Non - Financial Executives / Managers
11. CPE for Stock Market professionals
12. Financial Modelling
13. Innovative Budgeting and Cost Control
14. Interpretation of Financial Statements & Cash Flow Analysis
15. Leadership - and business
16. Mergers and Acquisitions - Financial & Strategic Considerations
17. Pro-active Cash Management
18. Project Management - the financial aspects
19. Project Planning
20. Six Sigma Application
21. Team Building

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