Ardiana Merovci

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# Profile

Dedicated and accomplished Regulatory Financial Officer and Treasury Management Consultant with extensive experience in financial reporting, analysis and project coordination. Skilled in cash flow management, forecasting and budget reporting. Detail-oriented and analytical to prepare, analyse and submit regulatory reports to relevant authorities.

# Experience

## REGULATORY REPORTING OFFICER | JORDAN INTERNATIONAL BANK PLC London

## fEBRUARY 2025 - present

* Preparation and submissions of monthly ALMM returns, as well LCR and PRA110 to the regulators on accurate and timely basis.
* Data gathering, analysis and preparation of Quarterly returns, i.e. FSAO17 and PRA108 import into system of BEEDS.
* Assist in the preparation of other Quarterly returns to the Regulator’s as and when required.
* Manage and update of WIRES system, including the production of CAB required by IT.
* Create/amend the policies of the Regulatory Department.
* Consult with Business lines, IT, Operations, Treasury and Risk functions.
* Assisting with on-going system, processes, and control improvements.

## co-founder at visa’s place ltd London | october 2020-january 2025

* Successfully established business model in food and hospitality.
* Developed and streamlined business processes to provide quality customer service.
* Actively involved in daily operational management and business administration.
* Grew customer based and increased restaurant social media accounts by 19% through interactive promotions, engaging postings and contests.
* Negotiating contracts with public and private business partners.
* Created and implemented staff health and safety standards compliance training programme.

## Financial management consultant | star cross/british emergency ambulance services london | january 2021-jul 2021

* Financial reporting and analysis.
* Balance sheet, cash flow, billing, and payroll.
* Recorded, interpreted, and communicated data and plans using QuickBooks.
* Forecast and budget reporting.
* Coordinate projects through schedule, track progress and arrange support services.
* Monitored and analyzed Key Performance (KPI) and financial ratios.
* Streamlined spending analysis to a more accurate, efficient, and automated process.
* Overseeing the reconciliation of overdue payments and driving proactive credit limits.
* Analyzing order-to-cash data to identify and resolve issues, streamline processes, and enhance overall performance.

## Financial controller| sky blue ltd london | january 2018-December 2018

* Balance sheet, cash flow preparation and forecasting on weekly/monthly budget reports.
* Bank reconciliation of deposits and payments with accruals and account analysis.
* Human resource services, including interviewing, hiring, and training of fresh staff.
* Payroll/Staff benefit
* Preparation of best work practices and procedure documents.

## Head of treasury| bank for BUSINESS, PRISHTINA | january 2010-December 2015

* Managed foreign exchange, liquidity management, daily cash flow financing and repo management.
* Streamlined treasury processes implementing new systems and enhancing operational efficiency.
* Preparation of best work practices and procedure documents.
* Building and maintaining relationships with financial institutions and negotiating favorable terms.
* Management of long- and short-term borrowing strategies and capital adequacy.
* Preparation of investment policy reviews and changes to Investment Committee.
* Managing and trading of T-bills , REPOs,Derivatives.
* Monitoring of investment portfolios of money market instruments with correspondent banks.
* Preparation of strategic business plan for the Bank.
* Preparation of reports for ALCO Committee.
* Managed corporate modeling, forecasting and risk management activities.
* Attendance and membership of various Bank Management Committees
* Staff training
* Overseeing and refining cash flow projections across all business entities
* Acting as a key point of contact for treasury and liquidity management
* Establishing and sustaining strong working relationships with foreign banks to support global operations
* Managing foreign exchange operations and ensuring competitive rates on all currency transactions
* Ensuring alignment with financial regulatory frameworks (CBK)
* Overseeing the billing workflow, ensuring timely and accurate invoicing within AR and retail functions

## Project coordinator and treasury officer| bank for BUSINESS, PRISHTINA | january 2008-December 2009

* Management and implementation of MoneyGram program for the Bank
* Staff training for MoneyGram system platform.
* Creating detailed procedures for the new system for staff use.
* Cash flow forecasting.
* FX transactions, money market placements.
* Monitoring of accounting and treasury systems for the Bank.
* Managing and ensuring the accuracy of customer account reconciliations
* Overseeing the accounts receivable department while managing and supporting the retail team’s performance.

## Loan officer for PI, SME and corporates | bank for BUSINESS, PRISHTINA | january 2006-December 2008

* Promotion competition and processing of client loan application and presentation to Credit Committee.
* Conducting client visits.
* Loan transfers into client accounts following approval by Credit Committee.
* Monitoring disbursed payments with loan portfolio and arrears analysis.
* Conduct regular visits to clients with loan arrears.

## Cashier/Head CASHIER | bank for BUSINESS, PRISHTINA | november 2006-june 2006

* Supervision and training of cashier
* Processing of cash payments including withdrawals, deposits, and payments as per clients’ needs
* Day to day cash counting to other tellers to insure the four-eye principle.
* End of the day cash counting to tellers to ensure accuracy and detailed end of the day reports.

# Education

**Master of Business Administration MBA, Cardiff Metropolitan University -United Kingdom.**

**Bachelor’s degree in management and informatics, University of Pristina -Kosovo.**

# Professional Training

* **Treasury, Markets, Foreign Exchange, Money Market and Derivatives and Securities organized by SWIFT -Central Bank in Pristina.**
* **Cash Management Course -Raiffeisen Bank International Vienna, Austria.**
* **Treasury Risk Management Course-European Bank for Reconstruction and Development.**
* **ACI Dealing Certificate Preparation course, Money Markets, Products and Discipline-Ministry of Finance ATTF Luxembourg.**

# Skills & Abilities

* Accounting & Budgeting
* Treasury Controls and operations
* Numeracy skills
* Liquidity and cash management
* Excellent interpersonal and communication skills
* Poised under pressure

# IT Proficient

* Excel Word Visio PowerPoint QuickBooks Bloomberg Swift BEEDs Whistle brooks.

**Languages: English Albanian Serbian and Turkish**

**Nationality: British Citizen**

**Driving License: UK**