MUHAMMAD

[MUHAMMAD.321467@2freemail.com](mailto:MUHAMMAD.321467@2freemail.com)

**Business Finance Consultant at Ystavia Pvt. Ltd**

**Career Summary**

I am qualified chartered accountant with more than 12 years of experience and a self-motivated guy. I am capable to achieve financial targets with my robust business exposure. I want to achieve success by making robust contribution and achieving financial goal of my employer organization. I think innovatively to drive value with cost focused approach. The right decision making is my best career skill with the empowerment of knowledge and expertise. I can sustain the culture of continuous improvement by challenging status quo. I am keen to join the organization that provides platform of nurturing my talent as a means of achieving organizational goals.



**STRENGTHS & SKILLS**

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| * Financial project management | * Expenditure tracking | * Strategic business reviews |
| * IFRS/IAS, ISA | * Internal controls | * Time management |
| * Financial Accounting | * Financial performance | * Ability to meet strict deadlines |
| * Accounting systems | * Strategic thinking | * Flexible & adaptable |
| * Internal auditing | * Financial analysis | * Effective delegation |
| * Budgeting & Forecasting | * Profitability analysis | * Corporate financial affairs |
| * Cash Flow Management | * Financial research/Reports | * Mentoring & Assessing |
| * SAP-Financial | * Decision making | * Good Team player |
| * External Auditing | * Data analysis | * Good IT knowledge |
| * Presentation skills | * MS Office (EPW) | * Keen to learn |
| * Book keeping | * Supervisory skills | * Attention to detail |



**EXPERIENCE 11 years, 5 months**

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| **Ystavia Pvt. Limited**  Business &Financial Consultant/Analyst | | **4.5 years** | **Jun 2012 - Oct 2016** |
| **National Pavers**  Manager Accounts (2nd Term)  Accounts Incharge (1st Term) | **4.2 years**  1.1 years  3.1 years | | Apr 2011 - May 2012  Sep 2006 - Sep 2009 |
| **SAHARA For Life Trust**  Accounts Officer (Promoted) | **2.10 years** | | **Nov 2003 - Aug 2006** |
| **Sughra Shafi Medical Complex**  Accountant | (a Project of Sahara For Life Trust) | | |

**PROFESSIONAL TRAINING 1 year 6 months**

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| **Qadeer & Company Chartered**  **Accountants**  Audit & Assurance Trainee | **1.5 years** | **Oct 2009 - Mar 2011** |

**PROJECTS**

A review of the marketing strategy of General Electric (GE) and its

effectiveness (General Electric) - **BSc (Hons.)**



**ACADEMICS**

CA Finalist 2017

ICAEW, UK

ACCA Member 2016

ACCA, UK

BSc (Hons.) in 2013 Applied Accounting

Oxford Brookes University, UK

B. Com 2003 The University of Punjab

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**CERTIFICATIONS**

* CFC - Certified Financial Consultant 2012
* CCFC - Chartered Certified Financial Consultant 2012
* SAP - Financials Certified End User Training EXD – ACCA

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**INDUSTRIES**

* Consultancy Services
* Healthcare/Hospital/Medical
* Accounting/Taxation
* Construction/Cement
* Pharmaceutical

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**FUNCTIONAL AREAS**

* Accounts, Finance & Financial
* Management Consulting
* Researcher & Services
* Internal & External Audit

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**LANGUAGES**

* English – Fluent
* Urdu – Native

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**HOBBIES**

* Body Building
* Cricket

**REFERENCES**

References available on request

**WORK HISTORY**

**Ystavia Pvt. Limited Jun 2012 – October 2016 (4.5 years)**

**Principal Business & Financial Consultant/Analyst Lahore, Pakistan**

Ystavia Consultancy is an independent group of consultants, business planners, designers, IT specialists rendering diversified range of professional services includes outsourcing, market & financial research, book keeping etc.

* Prepared the start-up business plans that used by blue chip companies (Fish Farming, Fashion outlets, retail and online business, restaurants and cafe, non-profit, whole sales and distributors starts ups) located in Thailand, Australia, Canada and Vietnam.
* Prepared research and consultancy reports for various multinational clients that revitalized their performance management ratios from 10 to 40 percent
* Exceeded client expectations through need based solutions and timely feedback on their problems.
* Prepared business and financial analysis of Karachi Stock Exchange Top 25 companies for individual investors across the globe including Pharmaceutical, Cement, Textile, Automotive, Oil & Gas, Fertilizer & Chemicals.
* Researched, developed, and analyzed secondary research reports that solved client problems related to planning and business execution in the field of pharmaceutical, food, ecommerce, and retail.
* Managed and controlled up to 20 administrative and financial staff.

**National Pavers 2nd Term Apr 2011 - May 2012 (1.1 years)**

**Consultancy Jun 2012 – Present (4.1 years)**

**Manager Accounts Lahore, Pakistan**

The company is one of leading manufacturing concern having 3 offices in Lahore, Karachi & Islamabad. Its deal in ready-made concrete interlocking block flooring system for homes, buildings, industrial projects and urban spaces.

* Oversighted all aspects of financial control in the business that improved cash flow position.
* Identified and developed controls and processes that highlighted the risks and opportunities.
* Prepared and reported income and expense forecasts that provided right financial strategy.
* Leading the team of 4 persons including factory accountant, payroll, general accountant and cashier.
* Checked and verified trail balance that strengthened transparency of profit & loss accounts;
* Interpreted the business scenario to yield advice which helped company to achieved yearly revenue from Rs.30 million to Rs.54 million, guidance and support on all financial matter to the company directors.
* Prepared the business and financial plan, plus all administrative activities for new venture of Fast Food restaurant by the company.
* Involved in planning management responsibilities, budgeting and forecasting along with liaising with the bank on day to day basis.

**National Pavers 1st Term Sep 2006 - Sep 2009 (3.1 years)**

**Consultancy Jun 2012 – Present (4.1 years)**

**Accounts Incharge Lahore, Pakistan**

* Supervised and controlled all aspects of financial, management & accounting in the business.
* Formulated and developed of an organization culture, including the official protocols, working conditions, reward systems, code of conduct etc.;
* Designed, monitored and implemented of a sound planning and control system at all levels within the organization, encompassing the planning, budgeting and management information & control system to enhance the accuracy and integrity of financial reports;
* Prepared and determined JDs, terms and conditions of employment, i.e. powers, duties, and functions of the top, middle and lower management of the identified personnel requirements;
* Producing meaningful commentary and analysis of financial data on monthly basis, designed and performed closures of monthly and annual accounts along with liaising with the bank on day to day basis.
* Helped out the IT service provider in completion of Accounting software package plus designed the Chart of accounts which led to streamline and improved the reporting process by 50-70%.
* Leading the team of 3 persons including factory accountant and cashier and payroll officer.
* Established and implement the internal control system in plant which helped to detect the lag in factory information reporting to head office and irregularities worth PKR. 1 million.

**SAHARA For Life Trust Jan 2005 - Aug 2006 (1.8 years)**

**Consultancy Jun 2012 – Present (4.1 years)**

**Accounts Officer Lahore, Pakistan**

SAHARA for Life Trust is a tax exempted charitable organization enjoying consultative status with UN, certified by Pakistan Centre for Philanthropy and accredited by charity commissions of U.K, USA as well as in Canada.

* Organized and delivered accurate financial information to colleagues and directly reporting to CFO
* Overhauled HR Manuals including HR policies and procedures and capacity building programs;
* Reorganized SOPs for procurement and inventory management that boosted controls and material flows;
* Systematized information from source data that heightened fund management and collection by 25%.
* Assisted internal/external auditors with queries that improved cash flow cycle and donor recovery.
* Managed Donors Management Software and related matters that attained competitiveness and credibility of organization in the eyes of business donors, timely reminders and thanks letter.
* Leading a team of 3 persons including cashier, payroll and data puncher accountant.

**Sughra Shafi Medical Complex** (a project of SAHARA For Life Trust) **Nov 2003 - Dec 2004 (1.2 years)**

**Consultancy Jun 2012 – Present (4.1 years)**

**Accountant Narowal, Pakistan**

Sughra Shafi Medical Complex, a 350 bedded PMDC certified General Hospital. SSMC is providing state of art healthcare facilities to more than 4 million population of catchment area.

* Developed master accounting system that set business priorities and key performance indicators.
* Performed fraud investigations and find the irregularities worth PKR.1.5 million in complex attached project
* Originated books of Accounts that judged cash & expenditure thresholds for performance management system.
* All the data transferred on excel sheets from manual book keeping and established all books and procedures
* Performed and controlled new project involved in project and imprest accounting
* Designed and transferred Payroll of Complex including E.O.B.I and reconciliation of more 300 employees from manual register to excel books that helped achieved transparency and fastened the process.
* Inspected and monitored cash flow and bank position for day-to-day requirements & reconciliation.
* ****Leading the team of 3 juniors for more than 6 months (cashier, project accountant, payroll).

**PROFESSIONAL TRAINING**

**Qadeer & Company Chartered Accountants (QCO) Oct 2009 - Mar 2011 (1.6 years)**

**Consultancy Jun 2012 – Present (4.1 years)**

**Audit & Assurance Trainee Lahore, Pakistan**

QCO is a well-established firm of chartered accountants and management consultants committed to providing the highest quality of professional services in accounting, auditing, taxation and consultancy. Led by 3 partners and 2 directors, a network of 2 offices Lahore & Islamabad, which employ over 60 professional staff and QCR rated by ICAP.

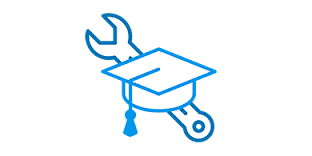
* Compiled & Drafted audit reports for supervisor review and senior managers.
* Furnished financial reporting, risk management, and compliance guidelines in the industries of manufacturing, NGO, construction and civil engineering
* Examined performance gaps in internal controls and summarized practical recommendations.
* Initiated audit engagement and managed relationship with client staff and other parties

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| **Industrial and Consumer Products** | **Services & Social Sector** |
| * Climax Engineering Limited * Indus Jute Mills Limited * AFCO Steel (Pvt) Ltd. * White Pearl Jute Mills Limited * White Pearl Rice Mills Limited * Punjab Oil Mills Limited * Ravi Green Engineering (Private) Limited * Jamal Textiles (Private) Limited | * Sahara for Life Trust (SOPs) * Pakistan Dairy Development Co (Govt. of Pakistan)-Internal Audit   **Other Assignments**   * Crown Resorts and Tours Marketing (Pvt.) Ltd -Internal (Accounting Software Implementation) * Madeehas Beauty Saloon –Internal (Revenue) |



**FREELANCING IN BUSINESS & FINANCE CATEGORY**

I have done more than 1000 small and large secondary based research projects for different websites, personnel and companies since 2011. Prepared the business plans for various sectors and industries for start-ups. Prepared the research and consultancy reports for various multinational clients.



**ONLINE DIPLOMAS & COMPUTER EDUCATION**

**ALISON Advance Learning Interactive Systems Online**

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| * Diploma in Business Process Management * Diploma in Operation Management | * Diploma in Project Management * Diploma in Business Management & Entrepreneurship |

**Sialkot College of Business Administration, Narowal**

* 6 Months Diploma in Computer Hardware (DCH)  **2003**
* 6 Months Diploma in Computer Software (DCS) **2003**

**6 Months Training of Website Development ICT Trainings, Lahore 2015**