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**SADIYA**

Email: [**SADIYA.331709@2freemail.com**](mailto:SADIYA.331709@2freemail.com)

**SUMMARY**

* An **adaptable**, **resourcefu**l and **enthusiastic Accounts Specialist** who has extensive experience of having a wide level of general responsibility for **monitoring** and **reconciling** a company’s **accounts**.
* Contributing extensively to team work and always displays a willing and helpful manner when resolving, **analyzing** and investigating various **accounting discrepancies**.
* Possessing **5 years of experience** in diverse **financial positions** with multiple companies.
* Excellent written and spoken **communication skills**, strong **analytical skills** and attention to detail, ability to interpret and condense information from multiple data sources.
* An effective Accountant with Excellent **Mathematical skill** and **Accounting knowledge**.

**PROFESSIONAL EXPERIENCE**

**GARAGSH INSURANCE SERVICES LLC (DUBAI)**

FINANCE SPECIALIST (PRESENT)

**Duties:**

* Analyze **financial** information obtained from **clients** to determine strategies for meeting clients' **financial objectives.**
* Answer clients' questions about the purposes and details of **financial plans** and **strategies.**
* **Build** and **maintain client** bases, keeping current client plans up-to-date and recruiting new clients on an ongoing basis.
* **Contact** clients **periodically** to determine if there have been changes in their **financial status**.
* Explain and document for clients the **types of services** that are to be provided, and the responsibilities to be taken by the personal financial advisor.
* **Guide clients** in the gathering of information such as bank **account** records, **income tax** returns, life and disability **insurance records**, pension plan information, and wills.
* Implement **financial planning** recommendations, or refer clients to someone who can assist them with plan implementation.
* Open **accounts for clients,** and disburse funds from account to creditors as agents for clients.
* Prepare and interpret for clients’ information such as **investment performance reports**, financial **document summaries**, and **income projections**.
* **Review clients' accounts** and **plans** regularly to determine whether life changes, economic changes, or **financial performance** indicate a need for plan reassessment.



**AL-FUTTAIM ORIENT INSURANCE PJSC (ABUDHABI)**

ACCOUNTANT (MARCH 2015-APRIL 2016)

**Duties:**

* **Monitoring** and **review** of insurance company accounts, arraigning reconciliation and resolving outstanding items in reconciliation. And follow up for collection and arrange settlement.
* Monitor the maturity dates of all fixed deposits in order to decide timely **renewals**, and **encashment**.
* **Collect** and compile the monthly **premium** related to business generated by the respective field development officers.
* **Receive** and review the **monthly** transaction reports from the branch.

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* Carry out regular **review** of staff **payables** and **receivables**.
* **Perform tasks** and carry out department supervisor functions as when required by the **Accounts Manager** in order to accomplish specific objectives and ensure effective continuity of operation.
* Work with **payroll system**.
* Issue invoicing and Prepares **Commission cheque**.
* Keeping spreadsheets of **incoming revenue**, including premiums, interest from investments and payouts.
* Responsible for maintaining the **General Ledger** and **Purchase Ledger** Responsible for accurate processing of all supplier invoices and for their regular payment.



**ELECTRO-MECH ENTERPRISES PVT LTD (INDIA)**

ACCOUNTANT (2013 – 2014)

**Duties:**

* Responsible for the accurate execution of **financial and accounting** functions of the company in accordance with standard accounting practices and principles.
* **Summarizes** current **financial status** by collecting information; preparing **balance sheet**, profit and loss statement, and other reports.
* **Administering** payrolls and controlling income and expenditure.
* Maintains **banking records** and **accounts**.
* Monitors **daily cash flow** to ensure adequate balances.
* Monitors the **accounts payable** function to ensure accurate and timely processing of invoices and adherence to **purchasing** and **budgeting policies**.
* Manages a **budget** for office items purchased for the company use.
* Assisting in the preparation of year end **accounts for clients.**
* **Communicatin**g clearly & effectively with the accounts team.
* Monthly/quarterly management **accounts preparation**.

**SOUTHERN POLY PACK PVT LTD (INDIA)**

ACCOUNT ASSISTANT (2009-2011)

**Duties:**

* Working with spreadsheets, **sales** and **purchase** ledgers and **journals.**
* Prepare **statutory accounts**.
* Analyzing and investigating annual and monthly **financial accounts.**
* **Undertaking financial administration.**
* **Preparing** reports, budgets, and financial statements.
* Managing **petty cash** transactions.
* **Controlling credit** and chasing debt.
* **Reconciling** finance accounts and direct debits.

**KEY SKILLS & COMPETENCIES**

* Extensive knowledge of **Excel, PowerPoint, Word**.
* Knowledge and experience of **TALLY**.
* Inputting invoices onto sage of 200 systems.
* Excellent **customer service** & **communication skill**.
* Ability to handle large volume of **invoice.**



**EDUCATIONAL QUALIFICATION**

* Masters of Business Administration (**MBA**) from Mahatma Gandhi University, India, in 2013.
* **B.Com**, Computer Application from Mahatma Gandhi University, India, in 2010.
* **Organization Study** at “KKR GROUP OF COMPANIES” in India.
* **Dissertation** on “A study of Volatility in Indian stock market”.
* **Internship training** at MOLEX PVT LTD Bangalore, India.
* Diploma in “**Computerized Accounting and Taxation**”.

**PERSONAL INFORMATION**

* + Date of Birth - December 30, 1989
  + Gender - Female
  + Nationality - Indian
  + Language proficiency - English, **Arabic (read &write)** Urdu, Hindi, Tamil, and Malayalam
  + Passport No - M4272740
  + Visa status - Employment Visa

**INTEREST**

Reading, Sporting, Traveling, Humanitarian Works and Building Relationships

**Reference: Would be pleased to provide if required**

