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|  |  | **Musadiq**  [**Musadiq.347719@2freemail.com**](mailto:Musadiq.347719@2freemail.com)  **(ACCA, APFA)**  **CAREER PROFILE**  Senior Finance Executive with almost 5 years of experience in accounting, finance and audit. Strong management skills with extensive knowledge in statistical processes. Detail-oriented, efficient and organized professional responsible for system reviews, financial reporting and analysis for public and private corporations and small businesses.   * Strong analytical and problem solving skills. * Excellent written and verbal communication skills. * Highly trustworthy, discreet and ethical. * Resourceful in the completion of projects, effective at multi-tasking. |
|  |  | **Professional Qualification**   |  |  |  | | --- | --- | --- | | Qualification | Institute | Year | | Associate Membership | Pakistan Institute of Public Finance Accountants | 2015 | | ACCA Membership | Association Of Certified Chartered Accountants (ACCA) | 2014 |   **Academic Qualification**   |  |  |  | | --- | --- | --- | | Qualification | Institute | Year | | A’ Levels | The City School, Karachi | 2008 | | O’ Levels | The City School, Karachi | 2006 |   **COMPETENCIES / EXPERTISE**   * International Accounting Standards (IAS) * International Financial Reporting Standards (IFRS) * International Standards on Auditing (ISA) * Internal Controls, Systems, Process Analysis and Documentation * Risk Analysis and Management * Experience in External Audits * Flexible and Deadline Oriented * Decision Making and Analytical Skills * Resource Management Skills |
|  | **COMPUTER PROFICIENCIES**  MS Win XP/Win 7/Win 8/Win 10  Strong PC skills  Advanced Skills in MS Excel &  MS Word  Use of ORIX Application System Software (Oracle Based).  Use of Intuit QuickBooks  Date of Birth: 1st March 1988  Marital Status: Single  Nationality: Pakistani  Language Competency: Urdu & English  Availability to join: 1 month  **REFERENCES WILL BE MADE AVAILABLE UPON REQUEST** |

**Practical Working Experience**

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| November 2015 to Present | Jade-e-Services Private Limited (Daraz.pk) |

**SENIOR FINANCE ASSOCIATE**

**March 2016 to Present – Senior Finance Associate (Financial Reporting)**

* As part of the Financial Reporting Team, I am responsible for the monthly, quarterly and annual reporting of the organization’s accounts.
* Monitor and ensure timely identification and compliance with evolving accounting guidance
* Communicate and explain accounting issues to the management
* Manage communications with external auditors on external financial statements and accounting issues to ensure auditor agreement with company decisions on accounting disclosures, and issues
* Perform continuous assessment of the close process and process re-engineering to reduce the timing to close the financial period

**November 2015 to February 2016 – Junior Finance Associate (Special Projects)**

* Leading a team of 3 people to accomplish various target based accounting projects in tough deadlines.
* Effectively lead the team and worked on a project to eliminate a backlog of 6 months of financial data due to crash of the ERP system within a span of 2 months which were immediately audited by PWC for a clean report.
* As a result of the clean report in the audit, the organization was successfully able to raise capital of €58 mln from a foreign investor.
* I and my team are currently responsible to ensure the smooth running of the ERP by performing month end closing activities and rectifying errors on real-time basis.
* Parallel to the project stated above I am also involved in the payables management project where the amount reflected in the ERP is to be verified and rectified accordingly.
* As of now I along with my team have successfully helped in identifying and correcting Rs.168 mln worth of billings which were wrongly entered in the ERP.

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| August 2015 to October 2015 | Summit Bank Limited |

**Relationship Officer Scale-II**

Duties being performed include:

* Analyse credit data and financial statements to determine the degree of risk involved in extending credit or lending money.
* Prepare reports that include the degree of risk involved in extending credit or lending money.
* Evaluate customer records and recommend payment plans based on earnings, savings data, payment history, and purchase activity.
* Confer with credit association and other business representatives to exchange credit information.
* Complete loan applications, including credit analyses and summaries of loan requests, and submit to loan committees for approval.
* Generate financial ratios, using computer programs, to evaluate customers' financial status.
* Review individual or commercial customer files to identify and select delinquent accounts for collection.
* Compare liquidity, profitability, and credit histories of establishments being evaluated with those of similar establishments in the same industries and geographic locations.
* Consult with customers to resolve complaints and verify financial and credit transactions.
* Analyse financial data such as income growth, quality of management, and market share to determine expected profitability of loans.

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| May 2015 to July 2015 | Retail Media Pakistan |

**Assistant Manager Finance**

Duties being performed include:

* Develop, implement, modify, and document record keeping and accounting systems
* Handle day to day functioning of the Accounts and finance functions
* Managing & reporting daily cash & bank balances
* Ensuring that cash flows are adequate to allow business units to operate effectively
* Forecasting cash payments and anticipating challenges arising from limited cash flow
* Providing advice on financial matters impacting on the organization as a whole
* Manage payroll and MPF matters for the Organization
* Preparation of periodic & year-end management accounts & financial statements
* Taking responsibility for, and supervising the work of, more junior members of staff
* Recommend and maintain a system of policies and procedures that impose an adequate level of control over Finance Department activities.

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| August 2012 to May 2015 | ORIX Leasing Pakistan Limited |

**Finance & Accounts Executive**

Duties being performed include:

* Complete accounting of the organization’s three divisions namely Operating Lease, Micro and Agri Finance
* Monthly working on provisions, income, rentals etc. of the division.
* Calculation and taking entries of Depreciation charges of the fixed assets under operating lease division and preparing Profit and Loss Statement of the division on monthly basis.
* Monthly accruals of Discounted Income relating to Short term investments of the Company
* Recording of Gain and/or Loss on disposal of investments
* Preparing reports in relation to Long Term Borrowings of the Company; reports include: monthly working for financial charges relating to long term loans and reasons for increase/decrease in charges, preparation on monthly basis of the portfolio of Long Term Loans, Long Term Finances and Certificates of Deposits etc.
* Quarterly working and taking entry of revaluation of Loans and Investments.
* Monthly preparation of Current Maturity and overall Maturity of Loans and Investments (both principal and accrued mark-up)
* Quarterly reporting of the Financial Statements of the Micro Finance division to Government Body Pakistan Poverty Alleviation Fund (PPAF).
* Compilation and reporting of company accounts to Security Exchange Commission of Pakistan (SECP) on quarterly basis as per their requirements.
* Was assigned to prepare Horizontal and Vertical Analysis of the Balance Sheet and Profit & Loss Account to be published in the company’s final accounts for the year 2012-2013.

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| June 2010 to July 2011 | Jalis Ahmad & Co. Chartered Accountants |

**Trainee Auditor (Audit Senior)**

Duties being performed include:

* Involving in the planning, execution and completion stages of audits;
* Assisting clients in preparation of financial statements in accordance with the applicable financial reporting framework including compliance with International Financial Reporting Standards, local corporate laws and directives of regulatory authorities
* Ensuring timely completion and submission of key deliverables to the client within agreed deadlines
* Establishing positive working environment by building solid relationships with team members, clients and other stakeholders.

Clients included:

* Maaza Pakistan Private Limited
* ZyXEL Pakistan Pvt. Ltd.
* Q.F.S International Private Limited
* Saylani Welfare Trust International
* Mandviwalla Plastic Industries Limited
* AFN Enterprises
* BRC Pakistan Private Limited