**ZAFAR**

**Al Karama, Dubai - United Arab Emirates**

Email Address: zafar.378995@2freemail.com

Mobile: C/o 0504973598

Nationality: Pakistani

Date of Birth: 22nd of April 1978

Marital Status: Married

Visa Status: Visit Visa

Availability: Immediately

**professional SUMMARY**

•16 years of working experience in thediverse industry from the junior to the managerial level.

• Versatile, analytical and hardworking with excellent negotiation and problem-solving skills who swiftly identifies the root of any problem and develops aneffective solution. Proven ability to manage and complete tasks to the highest standard and within the agreed deadlines and to explain the complex and technical financial accounting matters in a relevant and easy to understand fashion.

• Expertise and experience summary as under;

* Financial accounting, reporting (IFRS)
* Profit & loss, balance sheet,trialbalance, cash flows (historical & forecasting).
* Budgeting, planning and controlling, CAPEX, OPEX, prepare, analyze and interpret variance
* Taxes; GST, VAT, PAYE, income tax, statuary reporting, returns & regulatory compliance.
* Finance processes, policies and procedures, SOP & implementation, system designing, testing& evaluation.
* Monthly reporting of P & L & Cashflows
* General ledger, payroll accounting, reconciliations & clearing backlogs,inter-group accounting
* Liaising with external auditors & banks, bank borrowing,
* Invoicing, recovery management, Ageing Analysis, Reconciliations.
* Stock & store management, inventory management, job costing, product pricing
* International sales, LC, regulatory reporting for international trade, customers corresponding, relationship and payments follow up.

**EXPERIENCE detail**

**GEO AND LOGIC GIS SOLUTIONS LLC**

**11 / 2015 – 02 / 2018**

**Accounts Manager**

One of the oldest and leading company in **GIS and GPS tracking services**, established in 2005 with 100 % local ownership.

* Cleared the **backlog for three years** for bookkeepingand financial statements and successful claim of 3 years old refund from DU for overcharging and wrong billing.
* Lead the accounting and collection team (**6 members**), coordinate with sales, operation, IT and callcentre team to **improve the working practice and goal congruence**.
* Managing the contract (for more than **800 Active clients**), ensure the reconciliation of client account, sending the monthly statement, upcoming subscription renewal and ensure the proper refund of removal and new installation as per contract.
* Dealing with Du and Etisalat to ensure the smooth services (more than **15,000 SIM card**) and cost control, cost allocation and inventory management (especially keep track record for data usage, cancelled and new SIM card).
* **Implemented the new process**; six-month rolling cash flow projection and monthly management accounts reporting, customer profitability analysis and standardized working and information sharing practice to remove duplication of work.
* Payroll, **WPS**, computing sales and technician commission, **performance reporting**.
* Part of new software development “Bookingo Car Rental Solution”, a new **flagshipproduct** to analyze requirement, developing logic & design, reviewing and testing.

**AFRO BILAL GHANA LTD.**

**09 / 2013 - 08 / 2014**

**Finance Manager**

A wholly owned subsidiary of **Bilal Group of UAE** (Bilal General Transport LLC, Bilal Marine LLC, Trans Middle East LLC & Equity General Trading LLC) Transport and haulage service, civil engineering, road construction & rental of heavy duty equipment.

* **Setup the accounts department** (as a new establishment) to develop and implement the SOPs to streamline accounting functions, reporting channels and formats, departmental relation, information flow, pay structure in accordance with local labour law and meet the group standard for consolidation purpose.
* **Train and build an effective team(8 members)**, and ensure timely collection of data on company operational activities to ensure quality and reliable information is provided to top management and decision making.
* **Relationship management with suppliers** (selecting, negotiate the payment terms, monitoring and tracking the purchase orders, etc.) and customers (ensuring satisfaction, addressing the concerns, raising invoice timely, ensure receipt of payment, etc.)
* **Management reporting** providing asummary of company activities, with performance analysis and variance analysis for group management on daily, weekly and monthly.
* **Statuary reports and returns** in order to comply with thelocal law: **VAT & NHIL** (Value Added Tax and National Health Insurance Levy) monthly return, **Withholding tax monthly return, PAYE** (Pay as You Earn) monthly return, **SSNIT Tier I and SSNIT Tier II** monthly return, **Bank of Ghana monthly return** for foreign currency.
* Preparation of **financial statements** on monthly and quarterly basis including astatement of cash flow, income statement and statement of financial position.
* **Compliance/Implementation** of International Financial Reporting Standards and International Accounting Standards (IFRS/IAS), Group policies and local law.
* Liaise with **external stakeholders including statutory auditors** (Ernest & Young) and Ghana Revenue Authority and SSNIT on issues like Corporate Tax, VAT, Pension and Withholding Tax.

**AL SULTANIA Rice Mills**

**Head of Finance & Export**

**08 / 2008 - 01 / 2013**

One of the major and biggest **rice processors and exporters** in Pakistan. Consist of Husking Unit, Parboil Unit and Processing Unit

* **Relationship management with the financial institutions**, negotiating financing terms, collateral requirements, pricing and review of documentation.
* Preparation of **separate and consolidated financial statements** for the Board of Directors according to the International Financial Reporting Standards (IFRSs) and liaison with the external auditors.
* Preparation of (forecasting) **budget, profit and loss account and cash flows**.
* **Working capital management** including receivable, payable and inventory management.
* Preparation of **income tax statements** in accordance with the income tax ordinance 2002 and **sales tax returns** in accordance with the sales tax Act.
* Ensuring compliance with the **Standard operating procedures** (SOPs), **export regulations** issued by the State Bank of Pakistan and counter countries import regulations.
* **Managing international customer relationship**, pricing, delivery time negotiation, ensuring effective and efficient order completion and exploring new business opportunities.

**FORWARD GEAR (PVT.) LTD**

**01 / 2008 – 07 / 2008**

**Costing Manager**

The company is the subsidiary of **ForwardGroup (Pvt.) Ltd.** and is the second largest manufacturer of sport-related goods and materials in Pakistan. The company is authorized vendor of renowned sports brands mainly **Adidas, Diadora, Reebok, Molten and Champion.**

* Collection of overhead expenditures details, determination of cost centres, allocation basis and calculation of **product wise overheads.**
* Preparing **projections of fixed overheads** and a **variance analysis** report and the impact of variances on the overall projections.
* Review of time **cost sheets and prime cost sheets** of the process analysis and development department.
* Review of **product pricing report**, labour time report and material consumption report of theproduction department.
* Preparation of the **cost breakdown sheet (CBD) for Adidas** and coordination with the costing department of Adidas group to work towards cost reduction and cost control techniques and product pricing.
* Preparing and presenting the **product wise and customer wise report** to the Chief Operating Officer on a monthly basis.

**AL SULTANIA Rice Mills**

**08 / 2004 - 12 / 2007**

**Finance Manager**

* Overall **supervision of accounts** department operation and relationship with other departments
* Ensuring the timely recording of sales, purchase, expenses and **transfer pricing**within business segments.
* Payroll management and wages for **250 contract** workers.
* Ensuring timely payments to creditors are being made by reviewing **creditors’ ageing**.
* Reviewing the aging and **timely receiving of all receivables** as per agreed terms.
* **Fund Management, bank relationship**, bank borrowing andsupervision of petty cash.
* Ensuring the Banks, Debtors and Creditors **Reconciliation** on monthly basis.
* **Scrutiny of Trial Balance** on theclosing of every month.
* **Filing of statutory tax returns** monthly sales tax return and annual income tax return.
* Preparing monthly, quarterly and annual**financial statements** and Liaise with auditors and bank.

**RUBBER TECHNIQUES (PVT.) LTD.**

**02 / 2002 - 07 / 2004**

**Accounts and Admin Manager**

Based in Sialkot, Pakistan. The company is involved in the **manufacturing and export of sports-related goods and materials**.

* Overall **administration and management** of the factory and the Sialkot office of the company.
* **Review** of recorded GL balances including deposits, receivables and payables along with their ageing.
* **Approval** of vouchers on a daily basis.
* Review of bank **reconciliation statements**.
* The **closing on a monthly basis** for the preparation of monthly financial statements.
* Preparation of monthly **salary sheets of over 500 employees** and disbursement of salaries.
* Collecting the data for **sales tax and income tax returns** and coordinating with the tax consultant for filing.
* Maintaining **job costing system** to control and monitor cost in order to order basis.
* Coordination with **statutory auditors** in respect of annual audit and the preparation of the relevant documentation.
* Preparation of annual **income tax returns**, monthly **sales tax returns**, preparation of **tax rebate claim** and its online filing.

**FEROZE TEXTILE INDUSTRIES (PVT.) LTD.**

**07 / 1999 - 12 / 2001**

**Assistant Manager Inventory Control**

The company is a **leading manufacturer and exporter of specialized Yarn & Textile Terry Products** in Pakistan. The company is partnered with 1888 Mills (USA) and is recognized as progressive and global manufacturers of quality textile for home, hospitality & healthcare.

* Ensuring the **perpetual inventory system** by reviewing and **authorization of batch posting** for all stores issuance and receiving.
* Preparation and presentation of **monthly inventory consumption report** (department wise and product wise) to the higher management mentioning normal and **abnormal losses** of different inventory items.
* Implementing storage cost reduction checks and **minimizing the bottleneck production** to maintain **optimum stock levels**, reorder levels and determination of a reorder quantity.
* Conducting regular and surprise **audit of inventory**.

**FEROZE TEXTILE INDUSTRIES (PVT.) LTD.**

**03 / 1998 - 07 / 1999**

**Junior Accounts Executive**

* **Payroll management**
* **Bookkeeping** of department’s maintenance and general expenses.
* Preparation of **monthly inventory and fuel consumption** report.

**IT Skills:**

* Highly skilled and proficient in theuse of Microsoft Office applications.
* Financial modelling and handling complex data and summarizing in Excel.
* General knowledge of day to day hardware, software and networking troubleshooting.
* A proficient user of Enterprise Resource Planning (ERP) applications, Tally, QuickBooks, Fiscal, Gear Finance and other accounting packages.

**EDUCATION**

**GCMA, ACMA - UK (Finalist / 2 Paper Remaining) Contact ID: 1-3VN16J**

PerformanceStrategy

FinancialStrategy

**THE CHARTERED INSTITUTE OF MANAGEMENT ACCOUNTANTS, UK 2007 - 2010**

**CIMA Advanced Diploma in Management Accounting**

Management Accounting

Organizational management

Financial reporting and taxation

Advanced management accounting

Project and relationship management

Advanced financial reporting

**THE CHARTERED INSTITUTE OF MANAGEMENT ACCOUNTANTS, UK 2006 - 2007**

**CIMA Certificate in Business Accounting**,

Management accounting

Financial accounting

Business mathematics

Business economics

Ethics, corporate governance and business law

**GOVT. HIGH SCHOOL, JAMKE CHEEMA 1988 - 1993**

**INTERESTS**

Event management, reading books and latest technical articles, current affairs and devoted to target.

**LANGUAGES**

English (Professional working proficiency)

Urdu (Native or bilingual proficiency)

Punjabi (Native or bilingual proficiency)