

**Zulfiqar**

**Assistant Finance Manager – 9 Years Experience - Real Estate**

An accomplished finance & Operations Management Professional with well-diversified experience of setting accurate account recording system with prudent protocols, financial reporting, Budgeting and an expert in determining most optimal operational practice, reducing leakages and maximizing revenue with efficient resource utilization.

 **zulfiqar.383976@2freemail.com**

 **CAREER OBJECTIVE**





To work for an organisation where I can prove my flair for accounting, finance & management by utilising my capabilities optimally and where I can get job satisfaction, growth, work recognition and professional working environment.

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|  **CORE COMPETENCIES** core24x24iconscore24x24icons* Accounting & Reporting
* Financial & Business Analysis
* Forecasting and Budgeting
* Inventory Management
* Raised Annual collections by 150% by designing a mechanism of improving collections system.
* Settled more than AED 7 million worth of bad debts disputes by revising customer contracts.
* Managed to release funds worth more than AED 3 million from retention account on special approvals.
* Developed and implemented a contingency plan to save AED 5 Hundred Thousand in a fiscal year.
* Recovered 70,000 Sq. Ft from sold off-plan & ready units (Inventory) by devising a prudent inventory control system.
* Negotiated & Revised contractor payment terms to resolve short term liquidity (cash flow) issues.
* Developed and implemented a forecasting system improving forecasting efficiency by 40%.
* Implement a custom design CRM system to structure reporting standard of key departments.
* Revamp the accounting system, which ended up in increased efficiency in handling accounting controls.
* Effectively manage Escrow & Financial Audits and maintain a strong relationship with auditors & trustee for approvals.
* Reduced cost of office supplies by 35% by bringing onboard a less expensive but quality supplier.
* Meet all deadlines of Tax Filling, Audit and Negotiations related to rescheduling of Financial Facilities.
* Accurately review and resolved exception reports.

 **EDUCATION** kisspng-computer-icons-academic-certificate-certification-training-course-5b4ad34a83f7f9core24x24iconsimagescore24x24icons**edu24x24icons**core24x24icons

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| * **OQOOD–INTERIM REGISTRATION.**
* **REAL ESTATE LAWS & TRAININGS.**
* **RERA REGULATION COURSES.**
* **Oracle, Peach Tree, Quick Books, Sage & Tally.**
* **MS Office, Crystal Reporting, CRM Software.**
 | * + **DATE OF BIRTH:** 25th July 1985
	+ **AVAILABILTY:** Immediately
	+ **DRIVING LICIENSE:** Dubai-U.A. E
	+ **VISA STATUS:** Visit - Visa
	+ **NATIONALITY:**  Pakistani
	+ **LANGUAGES:** English & Urdu
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 **TRAINING & I.T PROFICIENCY PERSONAL INFORMATION**  **ACHIEVEMENTS / CAREER HIGHLIGHTS*** **ACCA** (Part Qualified)
* **Masters in Commerce** (Finance & Management) from University of Karachi, Pakistan in **2008.**
* **Bachelors in Commerce** from Government Commerce & Economics College Karachi, Pakistan in **2006.**
 | * Operation Management
* Project Management
* Credit & Internal Control
* Policy & Planning

 personal info iconcore24x24icons | 15* Real Estate Regulations
* Team Leading Ability
* Key Account Management
* Public Sector Administration
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| exp24x24iconscore24x24icons **WORK EXPERIENCE AND DESIGNATION TOTAL EXPERIENCE 9 YEARS**

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| **SHAIKHANI - GROUP (Formerly Memon Investment Limited), Dubai-U.A.E Feb 2014 To June 2018**  |
| **Hired as a “Senior Finance Executive” and promoted to “Assistant Finance Manager & Operation Manager”.** **Key Responsibilities -** **Assistant Finance Manager;*** Review general ledger and ensure journal entries are timely recorded as per accounting Standards.
* Supervise intra-company transactions, reconciliations, month-end closing and preparation of financial statements.
* Manage creation and record keeping of customer Invoices, suppliers bills in lieu of Tax (VAT) regulations.
* Prepare payroll, end of service, benefits, commission, employees’ registration & salaries release via WPS.
* Assist in managing project costing, expense management, budget setting process and annual business planning.
* Present periodic reports on collection, Inventory, forecasting, credit control, Asset liability & Variance Analysis.
* Ensure cash flow is maximized through smart management of accounts payable and current accounts receivable.
* Monitor management of bank reconciliations, guarantees, Local bank relationships, statutory audit (escrow-audit),

 external-audit, regulatory reporting and also maintain a strong relationship with all associates.* Supervise and execute payments disbursement from the Trust Account through TAS System.
* Assist in presenting solutions of the accounting issues and results to executive committees and higher management.
* Report on the revenue generations ensuring schemes by closely working with sales and collection teams.

**Key Responsibilities - As Operation Manager;** * Supervise property management, property registration, compliance, customer contracts, and Leasing teams.
* Maintain office system, supervise administration staff and ensure a smooth running of organization.
* Organize office operations procedures, designing filling system.
* Review and approve supply requisition, assigning and monitoring clerical functions.
* Review Standards for efficient service to meet customer needs and expectation.
* Design and implement office policy by establishing standards and procedures.
* Supervise project launch activities and make sure that line officers are trained and meet regulatory requirements.
* Establish and maintain a strong relationship with key management personnel in public organization, Contractors,

 Banks, Real Estate Agencies, Master Developer and third parties. * Monitor SITE activities with regard to facility management, construction progress, and technical inspections.
* Work with departments to benchmark their services from financial and non-financial perspectives and to develop

 reporting mechanisms to monitor and assess relative performance. |
| **Sun Consulting Private Ltd, Karachi – Pakistan. From Nov 2009 To Dec 2013** |
| **Hired as a “Management Trainee Officer” and promoted to “Portfolio Manager”.** **Key Responsibilities Includes:*** Supervision research and analysis to provide with definitive financial data and advice for making well-reasoned

 financial management decisions that suits clients’ business and its corporate immigration processing.* Establishing accounting system and management tools that effectively monitor proper utilization of funds.
* Supervision and preparation of feasibility reports for different projects and recommend risk aversion measures.
* Provide financial and Tax management consultancy in lieu of immigration frame work.
* Develop and maintain professional and enduring relationships with clients to generate new business.
* Supervise the issuance of invoices to clients and third parties and weekly reconciliation to ensure smooth payment

 Collection process*.* |
| **House Building Finance Corporation Limited, Karachi – Pakistan. From May 2009 To Nov 2009**  |
| **Worked as Intern and directly engaged on special tasks with department heads.** **Key Responsibilities Includes:** Working as Intern in various dept. to learn the mechanism of the organization and perform each department’s daily task, accomplish assigned report formulation task pertaining to the financial performance of corporation in last five years and proposed strategies. |
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