

Experienced Finance and Accounting Professional

Financial Centre Road

Dubai, U.A.E| gulfjobseeker-393066@2freemail.com

**PROFESSIONAL SUMMARY**

* I am a highly organized and self-driven individual, passionate about developing my career in the field of Accounting and Finance. My commitment can be gauged from the fact that I am an accredited holder of Cost and Management Accountant (C.M.A) from Institute of Cost & Management Accountants of Pakistan (I.C.M.A.P).
* Possessing more than 20 years of experience of working in diverse financial positions with multiple companies, I have gained an extensive insight within this field. My key accounting and financial competencies include, but are not limited to, financial statements, financial reporting, costing, budgeting and analysing, financial structuring and modelling, risk assessments and business strategy reviews. Well familiar and good working experience of SAP (R3 Module), Microsoft Dynamics GP and Oracle Financials.
* Worked as Finance Manager in Al Badr Al Fayez based in Jeddah, Saudi Arabia from April 01, 2012 to June 30, 2018.
* As a Finance person, I am an accomplished communicator, with excellent organizational, decision making, and time management skills and have a proven track record of consistently meeting and regularly surpassing demanding performance goals.
* Proactive, innovative and highly influential, I am seeking a challenging but rewarding position, which is why I was naturally drawn to the exciting opportunity.

**SKILLS**

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| * Financial planning
* Financial reporting
* Strong communication skills
* Account reconciliation specialist
* Strategic planning
* Problem-solving
* Tax audits
* ATX Total Accounting Office proficiency
* Auditing proficiency
* Budget development
* Fiscal budgeting knowledge
* Process audits
* Advanced bookkeeping skills
 | * Financial reporting specialist
* Financial modelling capability
* SAP expertise
* Cash Flow analysis
* Pricing and costing
* Accounting management
* Internal control management
* ERP (Enterprise Resource Planning) software
* Account auditing
* Corporate finance
* Budget analysis
* IFRS proficiency
* Financial management
* VAT filing
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**WORK HISTORY**

**AUGUST 2018-CURRENT*Financial Consultant* |  *Karachi*, *Pakistan***

* Cultivated and strengthened relationships with new and existing clients.
* Highlighted values and educated clients on investments and portfolio management.
* Managed client investment portfolios by providing one-on-one service when meeting with clients to understand assets, expenses and long-term as well as short-term investment goals to devise company's financial plan.
* Constructed financial models, performed sensitivity analyses and compiled final reports to deliver top-notch service to customers.
* Offer advice and expertise to organizations to help them improve their business performance in terms of operations, profitability, management, structure and strategy. ... The work stretches across a variety of areas, including management, strategy, IT, finance, marketing, HR and supply chain management.

**APRIL 2012-JUNE 2018*Finance Manager* | *Jeddah*, *Kingdom of Saudi Arabia***

* Manage the planning and execution of core finance activities including annual budgeting, transactions processing, treasury management, general accounting and financial reporting in order to ensure compliance with adopted finance and accounting standards and KSA fiscal standards, ensure accurate and timely preparation of financial reports, and monitor financial performance.
* Prepared annual budgets to effectively manage financial standings.
* Evaluated competitor data and statistics to develop business investment strategy and drive growth.
* Produced financial reports outlining financial data to assist management with making strategic plans and operational decisions.
* Researched and drove integration of software to increase efficiency of accounting systems.
* Managed tracking of branch offices and headquarters revenue, budgets and expenses.
* Protected company assets with strategic risk management approaches.
* Identified improvement changes regarding key processes for internal controls and accounting procedures.
* Maintained and processed invoices, deposits and money logs.
* Audited, balanced and reconciled payroll.
* Complied with established internal controls and policies.
* Consulted with representatives of regulatory agencies to complete accurate filings and uphold strict compliance.
* Executed core financial processes, including vendor setup and payment, operational expenses, administration of bank accounts and account reconciliations.
* Developed budgets and strategic plans for day-to-day operations.
* Trained new and existing staff members in various financial procedures to help each prepare for job requirements.
* Created documents to display financial reports and data using accounting software.
* Developed and administered annual budgets following analysis and research.
* Decreased monthly expenditures through effectively reviewing documents and identifying problem areas.
* Assessed budget plans and present costs to forecast trends and recommend changes.
* Prepared budgets, cash flow projections, cost analysis and monthly, quarterly and annual reports.
* Improved overall financial reporting by redesigning control processes and reporting structures.

**JANUARY 1995-FEBRUARY 2012*Senior Accounting Manager*  | *Karachi*, *Pakistan***

* Applied proper codes to invoices, files and receipts to keep records organized and easily searchable.
* Verified and submitted timekeeping information for accurate and efficient payroll processing.
* Gathered, evaluated and summarized account data in detailed financial reports.
* Conveyed pivotal operational improvements to boost performance using financial data from reports.
* Tracked business revenue and costs with accounting software, diligently reconciling accounts to maintain high accuracy.
* Developed monthly, quarterly and annual profit and loss statements and balance sheets.
* Stayed on top of applicable requirements to minimize legal and financial requests.
* Identified and suggested remedies for areas of improvement based on detailed daily reports and analysis.
* Implemented new accounting processes to decrease spending and work flow downtime.
* Effectively communicated with clients about payment needs and kept updated, detailed and accurate ledgers.
* Maintained relationships with vendors and managed invoices for products.
* Verified postings to ledgers to ensure proper entry and account balances.
* Established QuickBooks accounting system to reflect accurate financial records.
* Streamlined bookkeeping procedures to increase efficiency and productivity.
* Reconciled account information and reported figures in general ledger by comparing to bank account statement monthly.
* Compiled budget figures by reviewing past budgets, evaluating estimated income and assessing expenses.
* Analysed financial data derived from multiple reporting systems to develop recommendations for operational and performance improvements.
* Streamlined daily reporting information entry for efficient record keeping purposes.
* Monitored, verified and approved invoices and reviewed balances using financial software to assess balance sheet for variances.
* Reconciled accounts, managed audits and updated financial records with remarkable accuracy.
* Organized budget documentation and tracked expenses to maintain tight business controls.
* Entered financial information and payments to guarantee accurate and on-time payments for employees and vendors.
* Reduced liabilities by accurately managing tax statements,journal entries, payments and transfers.
* Tracked financial progress by creating quarterly, monthly and yearly balance sheets.
* Maintained proper inventory controls and eliminated workflow gaps to balance projected demands with on-hand supplies.

**EDUCATION**

**July 2001*Cost and Management Accountant***

*Major in Accounting and Finance*

Institute of Cost and Management Accountants of Pakistan

Karachi, Pakistan

**November 1992Bachelor of Commerce**

*Major in Accounting and Finance*

University of Karachi

Karachi, Pakistan