**Zain**

**Accounts, Finance & Administration Professional**

**E-mail:** [zain-393885@2freemail.com](mailto:zain-393885@2freemail.com)

PGD in Public Accounting and MPA (finance) qualified in accounting and finance offering years of experience in accounting, finance, administration, client relations and Project Management. Possess a high standard of professionalism and work ethics with an excellent ability to adapt in challenging business work environment and lead change. Competencies in performing multiple tasks independently, handle work pressure, meet deadlines, set job priorities and effectively organize assigned work functions. Well versed in accounting package: **SAP (FI, HR, SD & MM Modules)** and **MS Office Applications**. Aspiring to contribute and work actively within a forward thinking organization that will utilize expertise while furthering development opportunities.

**Strengths**

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| * Proven Administration experience in Gulf | * Vast exposure in **accounting** and **finance** functions |
| * Good communication & leadership skills | * Meticulous with keen eye for details |
| * Keeps confidentiality of company records | * Proficient in Accounting packages-MS Office |
| * Adaptable to new work environment | * Resourceful-Open Minded-Quick Learner |

**QUALIFICATIONS**

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| **Certified Public Accountant (CPA)**  Institute of Certified Public Accountants of Pakistan  **Post Graduate Diploma in Public Accounting**  Institute of Certified Public Accountants of Pakistan  **Master in Public Administration in Accounting & Finance (MPA)**  University of Karachi, Pakistan | **Currently on going**  **2017**  **2011** |
| **Bachelor of Science in Maritime Studies**  Pakistan Maritime Academy | **2007** |

**ACHIVEMENTS**

* Promoted as Team Lead Accounts for managing credit control, treasury & project management function for all the companies under Al Batha Engineering Group.
* Successfully implemented the credit management policy and its function in the other group companies.
* Achieved **Employee of the Year Award2015** from *Tecon Limited.*
* Designed and independently managed the net cash flow tool which brought improvement of AED 18 Million in the company’s bank balance in a time frame of less than 12 months, resulting in achieving a positive bank balance from an overdraft bank balance.
* Successfully carried out the task of the additional responsibility of an auditor assigned by the management in order to identify and rectify the variances and flaws in stores, warehouse and procurement functional areas.

**CAREER SNAPSHOT**

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| **Team Lead – Accounts,** A, Dubai UAE  **Senior Credit Controller,** Dubai, UAE  **Accountant ,** Dubai, UAE | Jan 2017 -till present  Jan 2014 – Dec 2016  Apr 2012-Dec 2013 |
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**PROVEN JOB ROLE**

**Team Lead – Accounts, Dubai UAE**

As a Team lead I am heading three major departments:

1. Project Controlling / Project Accounting
2. Credit Management
3. Cash flow Management
4. *Project Controlling / Project Accounting*

* Implement standardized process for project reviews.
* Analyze and assess the project costing provided by the project managers and furnishing it to the management for their further review and approvals.
* Preparing the sales order in SAP and ensuring the details are transformed in SAP system as per the approved project costing.
* Ensure monthly actual costs and CTC inputs + revenue/ WIP is recognized at the right level in line with IFRS.
* Streamline processes and procedures at every stage of project accounting life cycle to ensure smooth month end and true reflection of underlying business performance.
* Provide profitability analysis (actual vs plan/ forecast) and drive follow up of resulting actions.
* Engage in bid reviews to ensure fee proposals are acceptable from a financial perspective.
* Review and challenge operational costs to ensure UAE EBITA is at the right level.
* Support FC in preparing/ reviewing Mgmt Information packs.
* Participate in the budgeting/ forecasting process for all key financial metrics.
* Play a supportive role in ensuring full compliance with local and statutory reporting requirements with audits completed with zero qualifications and zero deadlines.

*Credit Management Function*

* Develop and/or contribute to the development of credit management concept, such as adequate credit risk assessment and definition of credit limit, in order to achieve risk credit management objectives, while complying with the company guidelines.
* Review and analyze the new credit applications through various credit risk assessment methods and then furnish them for approval of creating customer account in books.
* Analyze and prepare submissions for large applications that require approval of Group Management Committee.
* Decide on the release /retention of orders which are blocked due to exceeded credit limit, overdue outstanding payments, or other credit blocks in accordance to Group regulations by using credit block logic, and credit assessments.
* Initiate and maintain a proactive approach to avoid order blocks due to any of the defined credit risk criteria to ensure smooth continuity of product supply, while maintaining prudent credit risk exposure.
* Analyze risk dynamics, and contribute in risk assessment activities by performing credit scoring criteria using accessible financial data, payment histories and business insights with the support of corresponding departments.
* Obtaining security interests where necessary, as letters of credit and/or bank guarantees to reduce financial risks.
* Develop and maintain the credit management SOPs for company to ensure sustainability and recommend updates where opportunities exist for improvement. Enforce credit policy and guarantee that all corporate compliance and financial guidelines and local monetary protocols are met.
* Monitor the customer accounts on monthly basis to monitor the status of customer trade license and contact details & updating those details if expired or changed.
* Recommending delinquent customers to management for taking legal actions in order to recover money from those customers.
* Preparing and maintain the register of the customers which are under legal or under police case.
* Liaising with the lawyer for taking the appropriate action required to recover money from the defaulter customers.

**Senior Credit Controller, *Dubai, UAE***

* Manage and control credit risk of the company in a manner which enables maximizing opportunity while minimizing the inherent risk involved.
* Monitor the company debtor ledger, taking action where necessary to ensure that balances are kept as per the credit limit approved and set in the SAP system.
* Perform credit reviews of current existing active customers on quarterly basis so that customer’s database records remain updated.
* Deal effectively with orders which are ‘on-hold’ – coordinating with the relevant sales person / manager and customer to resolve credit issues.
* Analyze generated reports obtained through SAP / spreadsheets to predict forthcoming risk pertaining to company receivables
* Seek approval for credit limits for new customers, advising the concerned sales person / manager on customers that are in risky situation and make efforts to limit the credit exposure in this area.
* Verify credit limit of the customer before releasing the order and verify the overdue payment and payment terms.
* Analyze diligently the risk rating customer, providing timely information and resolving issues.
* Ensure the operations of the department are in line with the credit management policy.
* Maintain records for retention receivables and ensure due payments are collected on time.

**Accountant, *Dubai, UAE***

* Independently managed whole AP & treasury function with zero error tolerance which includes Customer Vendor Relations and the AP disbursement group that handles all local payments through cheques, bank transfer, foreign remittances, bank guarantees and payments through letters of credit.
* Performed vendor analysis, expense review and analysis ensuring correct coding and allocation of cost centre and support of corporate procurement functions by negotiating pricing with regards to the payment terms.
* Successfully assisted in preparing MIS which includes preparation of monthly closing reports, comprising of P & L statements, balance sheet, cash flows statements and cost accounting reports.
* Reconciling financial discrepancies by collecting and analyzing account information provided by local & foreign vendors.
* Monitored and successfully managed Islamic trade booking (Murabaha) and ensured the trades are booked in the appropriate portfolio and under the correct usage.
* Independently managed Forward Hedging of Foreign Exchange trade bookings, ensuring the trades are booked in the appropriate portfolio and under the correct usage which eradicated the risk of exchange loss and generated profit for the company.
* Managing the exchange of relevant document and SWIFT confirmations with banks on trades dealt and ensured the trades booked are correct to avoid any payment issues.
* Preparing purchase orders for procuring material related to Fixed Assets & company’s operating expenses.
* Posting of all postdated and current dated cheques in SAP and perform reconciliation of banks.

**OTHER EXPERIENCES**

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| **Trainee Engineer- M.V. Ammar-1,** Team Shipping Company 1.,1.,C., Dubai, UAE | Jan 2010- Sept 2010 |
| **Marine Apprentice,** Apprentice Training College, Karachi Port Trust (KPT) | Jan 2008- Jan 2009 |

**IT SKILLS**

* Proficient in Accounting packages: SAP (FI, HR, SD & MM Modules)
* MS Office Suite (MS Word, MS Excel, MS Power Point, MS Outlook, MS Access) Internet & E-mail Applications

**PERSONAL DETAILS**

Nationality : Pakistani

Passport : Pakistani

Date of Birth : 7th June 1986

Marital Status : Married

Visa Status : UAE Residence Visa

Driving License : UAE driving license (valid up till January 2025)

Languages : English & Urdu

References : Available on request