



MUHAMMAD AZMAT ULLAH – FCCA, CA (F)

Chief Financial Officer | Gulf Alliance Builders & Developers (Pvt) Ltd

I strongly believe on effective team that have strong commitment, dedication, patience, techno-driven and smart work.

Use critical thinking with problem solving approach at work and had a habit of building goal-oriented team with readiness to accept challenges while maintaining sound communication & strong coordination among the team members.

Looking forward to take responsible role in any national or international organization where I could add value to the organization by utilizing my skills, abilities, knowledge & experience and to develop myself by working in a diversified and challenging work environment.



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CAREER SUMMARY

I am qualified accountant (FCCA, CA-Finalist & M.COM) having more than 13 years of practical experience in the field of accounts, finance, costing, budgeting, financial & business analysis, auditing, taxation, corporate compliance, imports, exports and commercial management.

I have strong expertise in financial reporting such as budget & forecast, variance analysis, working capital management, investment appraisal & portfolio risk management, hedging tools & techniques, management of accounts such as General ledger, subsidiary ledgers, payroll management, receivable/payable management along with their aging analysis, treasury management including their reconciliation, internal & external auditing including assurance & non-assurance engagements, financial due diligence, KPI audits, supply chain management including handling of imports / exports, dealing corporate matters with Securities & Exchange Commission of Pakistan, taxation management including tax planning, filling of monthly sales tax returns, with-holding statements, employer statements and notices with Federal Board of Revenue (Pakistan) and leading the team in effective way for entity's goals accomplishment.

SKILLS & EXPERTISE

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|------------------------------------|-------------------------------------|--------------------------------|
| ✓Leadership & Team Management | ✓Investment Appraisal | ✓Internal & External Audit |
| ✓Drafting of Financial Statements | ✓Working Capital Management | ✓Financial Due Diligence |
| ✓Management Reporting | ✓Receivable & Payable Management | ✓KPI's Audit |
| ✓Business & Financial Analysis | ✓Payroll & HR Management | ✓Internal Control's & Policies |
| ✓Budgets, Forecasts & Variance | ✓Treasury Management | ✓Supply Chain Management |
| ✓Advance Report Writing & Drafting | ✓Fixed Asset & Inventory Management | ✓Imports & Exports Management |
| ✓Tax Filling, Notices & Planning | ✓Financial Planning | ✓Risk Management |

Soft Skills:	Advance MS Excel	Power BI	MS Word	MS Power Point	MS Visio	Outlook
	QuickBooks Enterprise	SAP B1	OracleR12	Sidat Hyder Financials	Honey Comb ERP	

EMPLOYMENT HISTORY – SUMMARY (ABOVE 13 YEARS)

Designation	Organization	Tenure
Chief Financial Officer	Gulf Alliance Builders & Developers Private Limited	Jan 2021 Till Date
Financial Controller	AML Logistics (Private) Ltd	Jan 2019 – Dec 2020
Manager Finance	Shaheen Pipe Industries	Jan 2017 till Dec 2018
Sr. Finance & Tax Lead	Arcana Info Private Limited	Aug 2015 till Jan 2017
Audit Supervisor	Masood Pervaiz & Co. (Chartered Accountants)	June 2011 till July 2015

EDUCATIONAL BACKGROUND

Degree	Institute	Year
FCCA (Fellow Member of ACCA)	Associate Chartered Certified Accountant UK	2016
CA Finalist (CFAP & MSA Level)	Institute of Chartered Accountants of Pakistan	Continued
CA Inter/CAF Stage (Modules: A,B,C & D)	Institute of Chartered Accountants of Pakistan	2015
Corporate Secretary Exam	Institute of Corporate Secretaries of Pakistan	2019
Master of Commerce (Equivalency by HEC)	Higher Education Commission of Pakistan	2017
Graduation - B.A Economics	University of the Punjab	2006
Higher Secondary School Certificate	F.G. Sir Syed College Rawalpindi	2004
Secondary School Certificate	Army Public School Ordinance Road Rawalpindi	2001

TRAINING & DEVELOPMENT

Certifications	Content	Institution
Certificate in Taxation Laws	Income Tax Ordinance 2001, Sales Tax Act 1990 and Companies Act 2017	Softax Private Limited
Data Analysis & Presentation Skills	Data Driven Decision Making, Problem Solving with Excel, Data Visualization with Adv. Excel, Effective Business Presentation with Ppt.	Price Water Coopers New York
Supply Chain Management	Logistics & Operations from Rutgers University, New Jersey	Rutgers University
Oracle Financials R12	End User Training	Excellence Delivered/ACCA

PROFESSIONAL ACHIEVEMENTS

Achievements	Organization
✓ SAP B1 Implementation _ Project Manager	Gulf Alliance Builders & Developers (Private) Limited
✓ SAP B1 Implementation _ Project Manager	ZAK Re-rolling Mills (Private) Limited, Rawat
✓ Quick Books Implementation	National University of Science & Technology (NUST), Islamabad & Several Other Clients and several other clients during CA-Articleship
✓ Money Laundering and Combating of Terrorist Financing - Compliance Report for Registration of Stock Exchange in Qatar	City Exchange, Qatar
✓ Business and financial analysis	Kohinoor Textile Mills Limited vs Saif Textile Mills Limited
✓ Business and financial analysis	Lucky Cement Limited vs DG Khan Cement Limited

AREAS OF INTEREST

Sr. #	Areas/field of interest
1	International financial reporting standards (IFRS)
2	International standards on auditing (ISA)
3	Internal audit, risk management, internal controls & fraud deterrence
4	Taxation management & planning
5	HR & payroll management
6	Corporate legal compliances
7	Supply chain management

PROFESSIONAL EXPERIENCE

Chief Financial Officer	Gulf Alliance Builders & Developers (Private) Ltd	Islamabad, Pakistan	Jan 2021 – Till Date
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Overall, I am working as a key member of the executive team responsible for managing the financial operations of the company. As a CFO, I am reporting to CEO and use to provide strategic guidance and financial leadership to ensure that the company achieves its financial objectives and delivers value to its shareholders.



- Being CFO, I am responsible for developing and executing the company's financial strategy. I work closely with the CEO and senior management team to align financial goals with overall business objectives.
- Responsibility for creating and managing the company's financial plans and budgets. Use to analyze financial data, identify trends, and provide insights to improve the financial performance of the company.
- Prepares and presents accurate financial reports to the senior management team, the Board of Directors, and external stakeholders and ensure that financial statements comply with accounting standards, laws, and regulations.
- Responsible for implementing and maintaining internal controls to ensure the accuracy and integrity of financial data. Use to monitor the financial transactions and ensure compliance with accounting standards, laws, and regulations.
- Identify and mitigate financial risks, such as fraud and financial mismanagement.
- Development and implementation of risk management policies and procedures to protect the company's financial assets.
- Management of the company's cash flow, including collections, disbursements, and investments and to ensure that the company has sufficient cash reserves to meet its obligations and to invest excess cash to maximize returns.
- Responsible for managing the company's capital structure, including debt and equity financing and to work with external partners to secure funding for the company's growth and expansion.
- Manage the company's relationships with investors and major clients, communicate financial results and provide guidance on the company's financial performance. Maintain professional and collaborative relationship with employees, customers, vendors and all internal or external agencies to facilitate timely service and product delivery.
- Draft/review sales/buy-back/investment/agency agreements for clients, investors and dealers while taking investment and financing decisions. Communicate financial results and provide guidance on the company's financial performance.
- Responsible for managing the company's tax compliance and filings. Work with external tax advisors to minimize the company's tax liabilities and identify tax-planning opportunities.
- Implemented SAP Business One ERP along with CRM for the company and its projects and supervised daily business transactions in the SAP ERP, along with reporting.
- Manage the finance team, including their hiring, training, and performance measurement. Provide coaching and guidance to team members to improve their skills and ensure that the team is aligned with the company's goals.

Financial Controller | **AML Logistics (Private) Ltd** | **Islamabad, Pakistan** | **Jan 2019 – Dec 2020**

I have supervised a team that includes manager finance, three accounts officers and reporting on their behalf to managing director. Duties carried are as under;



- Being Financial Controller, I was responsible for creating and managing the company's financial plans and budgets. They provide strategic guidance to the senior management team and ensure that financial targets were met.
- Streamlining of accounting, finance, taxation and audit functions.
- Prepares and presents accurate financial reports to the senior management team and external stakeholders. Analyze financial data, identify trends and provide insights to improve the financial performance of the company. Monitor and analyze financial performance, identify areas for improvement, and implement appropriate corrective actions.
- Develop and implement financial policies and procedures for the logistics and transportation, with a focus on the use of ERP systems.
- Oversee the implementation and management of ERP systems to support the financial operations of the transport and logistics.
- Prepare accurate and timely financial statements, budgets, and reports, using data from ERP systems for executive management and forecasting financial performance. Work closely with other departments to ensure that budgets are realistic and aligned with the company's goals.
- Ensure compliance with all relevant laws and regulations, including tax laws and regulations.
- Overseeing taxation matters including Sales Tax Return Filling for FBR, SRB, PRA, KPK, BRA and filling of monthly with-holding tax statement of FBR under section 165 and annual income tax return and compliance with Income Tax Ordinance 2001 and federal and provincial sales tax acts.
- Oversee the annual audit process and provide support and coordination to external auditors as needed.
- Manage the relationship with banks including negotiating financing, credit terms and vehicle leasing.
- Supervise and mentor the finance team, including hiring, training, and performance evaluations
- Ensure the correct allocation of income and expenditures to relevant programs & projects and ensure the month end adjusting entries of prepayments and other accruals for closing of books of accounts.
- Ensuring the compliance with accounting and auditing standards, reviewing the books of accounts on monthly basis to ensure the complete picture of financial position and avoid any deviation from budget or standards.
- Authorizing the Journal vouchers on day-to-day basis, checking and authorizing payment vouchers as per the authority matrix, monitoring the timely disbursement of payments and manage the availability of funds.
- Monitoring the accounts payable and their ageing analysis and arranging for payments from executive management.
- Monitoring the account receivables and ensure the timely collection of receivables and their timely deposits in the company's bank accounts.
- Ensuring the preparation of Bank Reconciliation statements on monthly basis, facilitate the program/department heads in preparation of monthly/annual budgets as per activity.
- Ensure implementation of authority matrix, authorizing purchase requisition and purchase orders as per the authority matrix.



I was leading the finance team under the supervision of chief executive officer with following brief over view of my job responsibilities

- Designing SOP's and controls to improve the organizational systems including processes, documentation and reporting on;
 - i. Local procurements & imports management,
 - ii. Production process & inventory control,
 - iii. Local & export sales system,
 - iv. Payables & receivables management,
 - v. Bank & cash management,
 - vi. Payroll and revenue expenditure management
 - vii. Fixed asset management
 - viii. Compliances & Taxation management
- Lead Implementation on behalf of management of ERP SAP B1 with embedding of approved procedures and controls in one of its sister concern ZAK Re-rolling Mills (Private) Limited right from Project Planning/ Preparation, Business Blueprint for As-Is and To-Be Analysis, Realization/Implementation, Integration Tests, Final Preparation, Go-Live and post-implementation support.
- Overall responsibility of accurate financial reporting and performance management to specific deadlines.
- To manage the monthly schedule of import by weekly review.
- Analysis of daily production report of factory to access daily production and any wastage incurred.
- Provide all accounting & statistical information required to be submitted to CEO and Board of Directors.
- Perform financial management duties including generating financial data, compiling and submitting reports, analyzing industry trends and assessing the financial health of the company Management reply on findings in Due Diligence Report specifically on imports of hot-rolled and cold-rolled coils used in pipe manufacturing.
- To keeping abreast of changes in financial regulations, laws and legislation.
- Supervised reporting on Inventory management, payables and receivables management.
- Supervised Petty cash and bank management, vendors dealing and correspondences.
- Supervised monthly filling of sales tax and withholding tax statements.
- Supervised the preparation of quarterly and annual account reconciliations, monitor, enforce compliance with tax and financial reporting standards, and assist with cash flow forecasting.
- Reviewed and finalized the monthly payroll of staff and disbursement of the same in their respective bank accounts using digital banking channels.
- Effectively running the accounting, taxation and compliance systems and identification of observations & errors in it.

Senior Finance & Taxation Officer | Arcana Info (Private) Ltd

| Islamabad, Pakistan

| Aug 2015 – Jan 2017

Being Senior Finance & Taxation Officer, I was reportable to GM Finance & Chief Operating Officer with for Arcana Info Islamabad, Lahore, Karachi and Faisalabad Offices for;



Accounts & Finance:

Preparation of financial Statements including budget reports, Payables & Receivables aging reports, Fixed Assets register, Payroll preparation and finalization, verification of entries in QuickBooks, reconciliations of Bank balances and other day to day accounting matters.

Financial Statements & Budgeted Reports:

- Preparation of Annual draft financial statements for statutory audit purpose as per requirements (IFRS) of Companies Ordinance.
- Corporation and coordination with external auditors in conclusion of year-end financial audits.
- Preparation of monthly, quarterly and semi-annual financial statements for management decision making.
- Designing effective budget models for departments and the entire company.
- Analyzing financial information (e.g. revenues, expenditures and cash management) to ensure all operations are within budget.
- Analyze monthly department budgeting and accounting reports to maintain expenditure controls.
- Consult with managers to ensure that budget adjustments are made in accordance with program changes.
- Examine budget estimates for completeness, accuracy, and conformance with procedures and regulations.
- Identify variances between actual and budgeted financial results at the end of each reporting period.
- Suggest spending improvements that increase profits.

Receivables Management:

- Supervising and guidance for maintenance of client files containing agreements, invoices, delivery challans, inspection of reports and vouchers in accordance with company's policy & accepted accounting practices.
- Supervising and reviewing the generation of invoices, delivery challan as per client's agreement and dealing with sales person for timely recovery of the invoiced amount.
- Supervising and verifying the posting of revenue according to the cut-off date and as per accounting principles.
- Keeping the higher management abreast of collections and recovery by coordinating with sales team and client's responsible person via email correspondences.
- Resolving any short-recovery or errors during collection process by timely intimating to client's responsible person and sales manager via email.
- Verifying the validity of account discrepancies by obtaining and investigating information from our sales and customer service departments and from customers.

- Verifying the receipts in bank after deduction of applicable taxes by the client and keeping the collected invoices separate from the uncollected ones.
- Protects organization's value by keeping information confidential.
- Supervising the posting of customer payments by recording of cash, checks and credit card transactions.
- Reconciling the debtors from receivable ledger by checking invoices with client's agreements and then with the collections from cash and bank ledger.
- Preparation of debtor's aging summary for over-due invoices and taking appropriate steps for recovery.

Payables Management:

- Maintenance of vendor files such as quotations, purchase orders, bills and agreements in accordance with company policy & accepted accounting practices.
- Sort and distribute incoming mail, correspondence between company's management & vendors and respond to all the inquiries accordingly.
- Audit of revenue and capital expenses by reviewing all bills with the purchase orders and delivery challans before processing payments.
- Reconcile vendor statements with accounts payable ledger and correcting the discrepancies accordingly.
- Prioritize invoices according to cash discount potential and payment terms and preparation of vendors aging summary for scheduling payments.
- Supervising the processing of cheques for payments after auditing and reconciling expenses and deduction of applicable with-holding taxes.
- Supervise and review the posting of transactions into the system.
- Reconcile the accounts payable ledger to ensure that all payments are accounted for and properly posted.

Fixed Asset Management:

- Supervised and assisted in the development of fixed asset policies and procedures including procurement, addition, accounting transactions, thresholds, maintenance and disposal and any updates in accounting policies relating to fixed assets as per IFRS.
- Supervised the preparation of separate purchased order for fixed asset based on lowest quote from at-least three vendors and maintenance of separate files and documents relating to quotes, approved purchase orders, invoices and vouchers for fixed asset.
- Ensure all transactions are posted accurately and timely (depreciation, additions, disposals and transfers). Determine if proper accounting treatment has been applied (capital v/s expense)
- Review and update the detailed schedule of fixed assets and accumulated depreciation.
- Supervised and assists in conduct of periodic physical inventory counts of fixed assets.
- Prepare audit schedules relating to fixed assets, and assist the auditors in their inquiries.
- Track company expenditures for fixed assets in comparison to the capital budget and management authorizations.
- Manages and reviews the preparation and analysis of the monthly reconciliation of the fixed asset subsidiary ledger to the general ledger.

Payroll Management:

- Update the employee sheet by collecting information from HR manager such as attendance record, employees leaving and those joining the company during the month for which payroll is being prepared.
- Entering the adjustments in each of the employee's salary calculation such as salary tax deduction, EOBI share, loan and advance to employees, absentees etc.
- Finalization of payroll sheet after incorporating all the adjustments related to salary and preparation of bank instruction letter and salary check of employees salary.
- Suggest journal entry for posting of accrued salary at end of month and payment entry at time of payment.
- Supervised the preparation of salary cheque, vouchers and supporting documents for record keeping in properly maintained employee's payroll file.

Reconciliations:

- Petty cash reconciliation statement
- Bank reconciliation statement
- Receivables & Payables reconciliation
- Fixed asset reconciliation
- Employee's loan & advance reconciliation

Taxation and Compliance:

Taxation management for deduction, preparation and filling of taxes with detailed workings under federal and provincial sales and income tax laws.

- Establish appropriate system & processes for tax risk management.
- Act as the key point of contact and support for our local and regional taxation matters.
- Liaise with tax authorities and legal tax consultant for any tax related matters or any notice served upon.
- Provide internal tax advisory services and support on business operation matters.
- Manage tax compliance by reporting and filling of annual employer statement, monthly with-holding income tax returns (federal), monthly sales tax returns (federal, Punjab and Sindh).
- Review the preparation of tax calculations, estimates on salaries, invoices, bills and for project costing.
- Advising the department staff on applicable rates for application and deduction of taxes on day-to-day business transactions.

Commercial and Import related Activities:

It was an activity-based duty under-going through complete processes related to imports, logistics, supply chain and commercial management from time of preparation of project order costing summary until the completion of order.

- Supervision & preparation of project order costing summary based on quotation prices (as approved), related insurance, transportation costs, taxes, duties and freight charges with related adjustments of input taxes with projected cash flow on project completion.
- Correspondences with Bank, Customers, Vendors, sales and operational managers on daily basis for on-going & new projects/ contracts.
- Obtaining approval of Purchase Order from Chief Operating Officer and Chief Executive Officer based on project costing prepared.

- Placement of Purchase Order to the concerned vendor and correspondence with company's freight forwarder for shipment pickup and order processing and getting it insured from insurance agent.
- Communicating vendor and freight forwarder for clearance of goods from arrival and destination ports, collection of documents such as goods declaration form, consignee copy of airway bill, packing list, commercial invoice, freight forwarder invoice, invoice for clearance and transportation charges.
- Preparation and filling of I-form on Weboc after coordination with bank manager.
- Supervising the receipt of and inspection of goods at warehouse, issuance of goods receipt note.
- Corresponding payment of goods by sharing with vendor the swift copy sent by the bank as evidence of payment.
- Delivery of goods to customer after confirmation from inspection team and Issuance of invoice to customer and follow-up for payments.

Audit Supervisor

Masood Pervaiz & Co. (Chartered Accountants)

Islamabad, Pakistan

June 2011 – July 2015

I started my CA article ship from Zia Masood Kiani & Co. (Chartered Accountant) which later split into Masood Pervaiz & Co. (Chartered Accountant) from where my article ship finally completed because Masood Sb was the principal partner in Zia Masood Kiani & Co. (Chartered Accountant). Brief description of my job description is as under;



- Preparation of appropriate chart of accounts based on accounting transactions & financial statements of firm's client.
- Meetings and discussion with the management for obtaining necessary information about company, its operations and check the effectiveness of internal controls. Planning documents for risk assessment and potential areas of concern by using horizontal, vertical and ratio analysis as part of analytical procedures and setting up of materiality and performance materiality level to address the risk.
- Review the valuation report on revaluation of fixed assets and drawn conclusion for its reasonableness on external audit of National Construction Limited assignment. Preparation of management letter for identification of weaknesses in internal controls, draft financial statements during audit findings and circulation of confirmation letters to banks, debtors, creditors and other external parties.
- Supervision of junior team members in conducting the audit of financial statements by helping them to prepare movement schedules of assets & liabilities, vouching of addition & deletion in assets, liabilities, income & expenses, informatory notes and lead schedules, verification of payroll sheets & process, fixed asset schedule & other workings papers along with verification of opening balances from previous audited financial statements as substantive procedures on external audit. Also guiding the team members in extracting the relevant information for accounting purpose and review of their book keeping on quick book & excel and Prepared reconciliation statements for various banks and other current account balances. Guided them in recalculation of salaries, rent, receivables, payables and other expenses, performed stock take procedures for inventory count, operating fixed assets and observed cash count, prepared workings papers on lease agreements, lease schedules and rental agreements with various parties and assistance in preparation of adjusted trial balance and final accounts containing general Journal, trial balance, profit & loss account balance sheet, cash flow statements and statement of changes in equity along with notes to the accounts.
- Maintaining and administrating the corporate financial accounting system of NUST Head Quarter and affiliated Military & Non-Military colleges on QuickBooks–computerized accounting software. Restructuring of financial data into core activities, non-core activities and projects for NUST and reviewed the bookkeeping punched by NUST staff.
- Select, train, direct & mentor NUST staff to ensure smooth functioning of finance department in accordance with University's standard operating procedures and accounting systems.

AGREED UPON PROCEDURES			
ENGAGEMENTS	AUDIT & ASSURANCE ENGAGEMENTS		BOOK-KEEPING
LIST OF CLIENTS	<ul style="list-style-type: none"> ✓ National Construction Limited - Public unlisted company ✓ Muzaffarabad Physical Rehabilitation Centre ✓ National Examination and Evaluation Foundation ✓ Awal Telecom (Private) Limited ✓ Jet Stream International (Pvt) Limited ✓ M Interactive (Private) Limited ✓ Pakistan Accumulators (Private) Limited ✓ Barcelos (Private) Limited ✓ School of Business & Management ✓ Save Special Children & Street child trust ✓ Opal Studio 	<ul style="list-style-type: none"> ✓ Cavalier Enterprise (Pvt) Limited ✓ City Exchange (Qatar) 	<ul style="list-style-type: none"> ✓ Sawera Development Organization ✓ National University of Science & Tech (NUST) ✓ Community Appraisal Motivation Program ✓ Safety & Security Services (Private) Limite