

Respected HR Manager,

I am writing to you to introduce myself. It's my believe that with the professional training & experiences that I possess, it will prove to be highly qualified and a valuable addition to your organization.

I am a business graduate and qualified finance & accounts professional having a degree MBA in Finance, CPA, CICA, CFrA with over 15 years of experience in different industries. I worked in different countries PAKISTAN, MALAWI, ZAMBIA AND MOZAMBIQUE. My working experiences are in Engineering & Construction, Shipping & Logistics, Pharma Bureau - Chamber of Commerce (OICCI), Five (5)Star Hotel, Super Mart, FMCG and Financial industries (Public Limited Company) with different level & position and having sound experience on Business Plan & Technique, Budgeting, Planning & Forecasting, Finance & Accounts(Internal & external Audit, Financial Control & Management, Accounting Policies & Standard), Payroll, Corporate compliance and Company Law, dealing with legislation authorities and department, Strong relation with Banks, FBR, SRB, All Taxes, IT ERP and SAP (from Planning, Implementation and support level, also hands on as super user).

I was abroad with Fargo Group of Companies (Civil Engineering & Construction, FMCG, Land & properties, Machinery & Spares, and Livestock) in Malawi central Africa as Group Financial Controller.

Furthermore I have multifunction exposure due to my qualification and experiences. My exposure are handling from 100 to 5000 staff including treasury management, tax planning and wealth management, tax returns and planning, AOP and Corporate tax issues & Planning, audit and assessment, bank dealing and investment, LC / Import and export matter, Custom rebate/ refinancing/ loan facilities, CPEX management, investors sharing and dividend & FDI distribution, corporate governance and secretarial work, Budgeting and micro budgeting, project financing, Cash Flow management, Financial modeling and variance analysis, internal control and Audit, land and property management, short term and long term portfolio management.

I am eager to move into a challenging position that will allow me to take more of a leadership role and progress my career.

Thank you for your consideration and look forward to hearing a positive response from you.

Best Regards,

Syed M. Imran Rafique, MBA, CPA, CICA,CFrA,

CA Finalist Institute of Chartered Accountants in England & Wales (ICAEW)

Diplomat Member of Institute of Chartered Accountants CA (MW)

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Syed Muhammad Imran Rafiq

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Experienced finance and accounting professional with over 15 years of management experience, both in Pakistan and abroad (Malawi, Zambia & Mozambique). Skilled in business leadership, working with Board of Directors, banks, and attorneys. Proven track record in significantly growing enterprise value. Expertise in planning & budgeting, cost controlling. Financing and capital raising, cash flow management, investment portfolio management, bank facilities and borrowings. Business expansion and start-up, due diligence, merger & acquisition, joint ventures, and negotiations. Taxation, SOX compliance, managerial and financial accounting, financial analysis, SECP compliance. Risk management, internal controls, and governance processes. Internal, external audits and fraud investigation. Strong leadership and staff mentoring.

PROFESSIONAL EXPERIENCE (refer to "Experience Synopsis" for more detail)

Position	Tenure	Organization	City / Country	Experience
Sr. Manager Finance & Treasury	Jan 22 to Aug 23	Irfan Noman Brothers Pvt Ltd.	Karachi, Pakistan	7 Months
Freelance Financial Consultant	Jul 20 to Dec 22	Manufacture, Super mart, Construction FMCG Etc	Karachi	2.5 years
Group CFO	Nov -17 to Mar - 20	Noor Leather (Pvt)Ltd.	Karachi, Pakistan	2.5 Years
FAM / FC	Feb 14 to Jun-17	Fargo Group	Malawi, Africa	3.5 Years
Group FM & Co. Secretary	May 12 to Jan 14	Anchor Group & Emirate Shipping Line	Karachi, & Dubai	2 Years
CFO	Aug 9 to Mar 12	Dawood Equities Ltd	Karachi, Pakistan	2.9 Years
Finance Business Partner / Business Support Manager	Jul 07 to Jul 09	Overseas Chamber Of Commerce & Industries	Karachi, Pakistan	1.2 Years
AM Credit / Income Auditor	Jan 06 to Jun-07	Marriott Hotel	Karachi, Pakistan	1.6 Years

ACDAMIC AND PROFESSIONAL QUALIFICATION

Professional Affiliation

- CA Finalist Institute of Chartered Accountants in England & Wales (ICAEW)
- Certified Public Accountants in England & Wales (ACPA)
- CA (MW) from Institute of Chartered Accountant Malawi – ICAM
- Certified Internal Control Auditor CICA – USA

Academic:

- Master's in Business Administration (MBA) – Finance & Accounts from Greenwich.
- University, Karachi, Pakistan – August 2009 Bachelors of Business Administration BBA in Accounting & Audit from AIOU, Islamabad Pakistan. Dec 2003

Information Technology & Job Training:

- Specialized Diploma in Internet Programming
- Office Automation, Point of Sales & Retail Base Software for Super Mart and other Business
- Oracle Finance and Financial Module.
- Build Smart Construction Base ERP implementation training and planning.
- Enterprise Business Application – EBA ERP

- Certified Public Accountants in England & Wales (ACPA)
- Institute of Chartered Accounts Malawi (ICAM)
- Member & Certified Internal Controls Auditor (CICA)
- Member & Certified Forensic & Audit Analyst (CFrA)
- Member & Certified Financial Consultant (CFC)

SKILLS & STRENGTHS

- SAP, ERP and Microsoft Office Power user
- Strategic & Analytical, Communication & Interpersonal skills.
- Adaptability, Leadership and team management
- Planning, Forecasting and budgeting, Projected P & L, Cash flow management
- Being able to plan, prioritize, set milestones, coordinate tasks, adhere to deadlines, predict set back and develop corrective actions.
- Good knowledge level in applying internal auditing standards, procedures and techniques.
- Risk management practices, recommending suitable internal controls and industry best practices.
- Be tech-savvy, Honesty and strong values, Industry-specific knowledge
- Complex and critical problem solving
- Ability to investigate fraud, internal control and system development
- Strong ethical standards and integrity
- AR, AP, Payroll & Employee funds management, Vendors & Creditors Management
- System development, implementation and restructuring
- Financial modelling, feasibility report, Joint venture, business plan and technique
- Investment and alternative investment opportunity
- Personal and group fund and wealth management
- Corporate compliance, IFRS & IAS implementation
- Dealing with regulating authority, vendors, Government authorities and other department
- Preparation of interim financial reports and monthly, quarterly, and yearly budget reports as required by the funding agencies and the Board of Directors.
- Digitalization
- Debt Management
- Organization's debt portfolio, including bonds, loans, and credit facilities.
- Manage debt issuance, repayment, and compliance with debt covenants.
- Assess opportunities for debt restructuring or refinancing.

IRFAN NOMAN BROTHERS PVT LTD**IRFAN NOMAN GENERAL TRADING LLC. (Dubai)****Jan-23 to Aug 23**

(INLISTED TOP 50 PAKISTANI RICE MANUFACTURER, PROCESSER & EXPORTER IN MIDDLE EAST, CHINA, AFRICA, EUROPE REGION. IRFAN NOMAN TRADING LLC IS INTERNATIONAL SALES & MARKETING COMPANY IN DUBAI)

SR. MANAGER (ACCOUNTS, FINANCE & TREASURY)

The key functions of the treasury management department include planning, organizing, and controlling the organization's financial resources

- Treasury Management, Bank Browning and Export refinancing ERF & EFS.
- Bank relationship management. Dealing & coordinate with banks. Handling 45.bn PKR bank facilities
- Discounting facility, Forward booking, FX Handling, Forex risk management
- Stock inventory management, pledge & Hypo management
- Production planning and report, production variance report
- Handling all contract sales and monitor all receivable & Planning accordingly
- Rebate and Duty Drawback facility,
- Look after Master Budget, Departmental Budget and Production Costing. Variance analysis.
- Cash flow management, Cash forecasting, financial instruments trading, Cash and deal accounting.
- Counterparty risk reporting and risk mitigate
- Look after all investment, RF, Money market, Stock, alternative investment
- Restructuring Accounts and Finance Department. Internal Controls, Audit, System implementation
- Management report to board monthly, annually, and presentation financial module.
- Oversee the organization's debt portfolio, including bonds, loans, and credit facilities.
- Manage debt issuance, repayment, and compliance with debt covenants.
- Assess opportunities for debt restructuring or refinancing.

FINANCIAL CONSULTANT (Freelance)**Jul-20 to Dec 22**

PROVIDED PROJECT / ASSIGNMENTS BASED CONSULTANCY SERVICE TO SUPER MART (SHAZZ), DIFF. MANUFACTURING COMPANY, CONSTRUCTION AND INTERIOR DESIGNER, AND OTHER SERVICE INDUSTRIES.

NOOR LEATHER GARMENTS (PVT) LTD.**Nov-17 to Mar -20**

(MANUFACTURER & EXPORTER LEATHER, GARMENTS, TEXTILE & DENIM)

CHIEF FINANCIAL OFFICER

- Treasury Management, Bank Browning and Export refinancing ERF & EFS
- Discounting facility, Forward booking, FX Handling
- Rebate and Duty Drawback facility
- Look after Master Budget, Departmental Budget and Production Costing. Variance analysis.
- All Import related issue for material and chemicals, Cash Flow management
- Inventory Management, Warehouse and supply chain system
- AR and AP Management, Vendors handling
- Presented periodic Financial Statement and Management Accounts, Implementing Accounting & Financial Standard and Compliance
- Restructuring Accounts and Finance Department. Internal Controls, Audit, System implementation
- Financial Molding and Reports, Risk Management. Daily , weekly and monthly report, ERP Management
- All Taxes (FBR, SRB, Customs) related issue, Planning and Monitoring
- Oversee the organization's debt portfolio, including bonds, loans, and credit facilities.
- Manage debt issuance, repayment, and compliance with debt covenants.

FARGO GROUP OF COMPANIES**Feb 14 to Jun 2017**

CONSTRUCTION AND CIVIL WORKS, FMCG, LAND & PROPERTY, LIVE STOCKS, MACHINERY & SPARES) MALAWI, CENTRAL AFRICA (PROJECTS ARE FUNDED BY GOVT OF MALAWI, WORLD BANK, JAPINES AND CHINA)

GROUP FINANCIAL CONTROLLER AND ADMINISTRATOR

- Managing six (6) Companies including regional offices in Mozambique and Zambia
- Look after all funded projects (World Bank, Japan, AU, Chinese and Government of Malawi)
- Look After 3 Retail business including export, Import materials, equipment, other FMCG items
- Implementation of new SAP system "Build smart" for construction and "EBA" for retail business.
- Managing all outlets in Malawi and outside of Malawi. Investment & Portfolio Management
- Controlling All POS and daily report.
- Project base P & L and budget. Feasibility report and Cash flow management. Advise board of director on financial, matter. Payroll for 5500 staff.
- Plan, organize, direct, control and evaluate the operation of an accounting, audit or other financial department
- Develop and implement the financial policies, systems and procedures of an establishment for all group companies including FMCG (Malawi Meat Company)
- Liaison with auditors, bankers, tax agents and company secretary and other statutory bodies / authorities.
- Analyze regional financial information to recommend or develop efficient use of resources and procedures, provide strategic recommendations and maintain solutions to business and financial problems.
- Preparing business plan for five years and making the necessary update of the plan according to any changes in the business or the regulations which may affect forecasts.
- Preparing the appropriate templates to prepare the budget by all concerned departments.
- Comply with the approved policy of budgeting regarding the deadlines and the management of the budgeting process.
- Studying the previous budget and also taking into consideration the benefits and losses occurred during the previous financial years, due to budget planning & Variance Analysis.
- Suggesting suitable amendments in the budget to the higher authorities and managerial staff of the concerned department.
- Consolidating the data for budget presentation and also providing an overview of the financial status of all the operations.
- Analyzing actual results to budgets and forecasts, Submitting budget reports to the higher management of the organization for further scrutiny and approval in accordance with the approved policy.
- Monitoring the budget throughout the year, preparing detailed reports pertaining to discrepancies and amendments that occurred in the budget, during the entire financial year.
- Assisting in projecting future financial needs, taking into considerations the various projects undertaken by the organizations and also help the higher officials in management of financial resources.
- Preparing business plan for ALL business including retail business for five years and making the necessary update of the plan according to any changes in the business or the regulations which may affect forecasts.
- Deal with Equity, Investment and legal matter.
- Prepare or co-ordinate the preparation of financial statements, summaries, and other cost-benefit analyses and financial management reports
- Maintain the budgeting policies and procedures manual, HR policies and organizational structure, Administration and dealing with government department & immigration department.
- Investment Portfolio, Treasury & Risk Management, Due Diligence, Feasibility Report of all companies & Projects
- Business plan for Africa region and future strategy, Dealing with international banks for OD, MRA, Ministries and other international donors
- Oversee the organization's debt portfolio, including bonds, loans, and credit facilities.
- Manage debt issuance, repayment, and compliance with debt covenants.
- Assess opportunities for debt restructuring or refinancing.

ANCHOR GROUP OF COMPANIES EMIRATES SHIPPING LINE DUBAI

May 12 to Jan 2014

GROUP MANAGER (ACCOUNTS & FINANCE) & COMPANY SECRETARY

Managing Eight (8) Pvt. Ltd Companies including Pharma & Retail Business, Planning and development, Supporting the governing body, Service delivery, Resource acquisition, corporate compliance, Accounting Policies, Financial management, Staff management, treasury & Investment, Portfolio Management, Coordination with SRB, FBR & SECP.

- Analyze financial information to recommend or develop efficient use of resources and procedures, provide strategic recommendations and maintain solutions to business and financial problems.
- Investment & Portfolio Management all companies (Specially Pharma Retail Business). ROI
- Formulate and review accounting processes / policies throughout the company to ensure accounting and financial reports accurately reflect the conditions of the business and provide reliable information for control and management purposes.
- Liaison with auditors, bankers, tax agents and company secretary and other statutory bodies / authorities.
- Treasury management, Risk Management, Due Diligence, Feasibility Report of all companies & Projects
- Responsible in financial management activities including monthly management reports and coordinate the preparation of yearly budget for the Group.
- Managing day to day accounting operations. Master & Departmental Budget variance analysis
- Any other ad-hoc assignments.
- Plan, organize, direct, control and evaluate the operation of an accounting, audit or other financial department
- Develop and implement the financial policies, systems and procedures of an establishment
- Prepare or co-ordinate the preparation of financial statements, summaries, and other cost-benefit analyses and financial management reports
- Monitor all taxes, Income tax, WHT and coordination with FBR, SRB. Look after tax compliance & Audit
- Start new Business for Dermatology products, making feasibility report,

DAWOOD EQUITIES LIMITED (Public Limited Company) CORPORATE MEMBER OF PAKISTAN STOCK EXCHANGE

Aug 09 to Mar-12

CHIEF FINANCIAL OFFICER

Responsible for the integrity of financial information and systems for this full service Invest equity, recruited and trained staff and upgraded financial and administrative infrastructure to meet the requirements of publicly traded KSE listed company experiencing 110% annual revenue growth. Responsibilities include budgeting, forecasting, financial planning and analysis, financial accounting, public reporting and SEC compliance, management and business metrics reporting, tax, treasury and all general accounting functions.

- Ensured compliance with public reporting requirements in companies, implementation of internal control. Conducting quarterly, semiannually and annually audit and compliance.
- Ensure and monitor Internal & external auditor & corporate Affairs. Coordinate with internal and external audit company
- Hire and manage geographically dispersed staff of differing cultures and weave them in teams. Initiated and developed in-house training department that enabled timely and cost-effective delivery of end-user training.
- Implemented the first annual budget. Orchestrated budget process with all departments and senior management concluding in the presentations of a final budget approved by the CEO and board of Directors. Implemented weekly forecasting of financial results versus the budget, quarterly and annual consensus expectations.
- Making Quarterly and Annual account according to IFRS and IAS
- Ensure the compliance and follow the KSE, Company Ordinance, rules and regulation
- Seek new ways to improve efficiency and increase profits. Review operating budgets to analyze trends affecting budget needs.
- Monitor all taxes, Income tax, WHT and coordination with FBR. Look after tax compliance & Audit
- Examine budget estimates for completeness, accuracy, and conformance with procedures and regulations.
- Analyze monthly department budgeting and accounting reports to maintain expenditure controls.

- Direct the preparation of regular and special budget reports.
- Direct the preparation of regular and special budget reports.
- Provide advice and technical assistance with cost analysis, fiscal allocation, and budget preparation.
- Summarize budgets and submit recommendations for the approval or disapproval of funds requests.
- Oversee the organization's debt portfolio, including bonds, loans, and credit facilities.
- Manage debt issuance, repayment, and compliance with debt covenants.
- Assess opportunities for debt restructuring or refinancing.

**OVERSEAS INVESTOR CHAMBER OF COMMERCE & INDUSTRIES
(PHARMA BUREAU) PHARMACEUTICAL SUB COMMITTEE**

Jul-07 to Jul 09

BUSINESS SUPPORT MANAGER / FINANCE BUSINESS PARTNER

Responsibilities included all aspects of financial reporting, payroll, taxes, cash & banking, accounts payable, account receivable & billing, risk management & insurance, investor relations, strategic planning & controlling and managed the accounting & finance department as well as accounting, tax & audit consultants. Key accomplishments included:

- Look after departmental audit and handling auditors. Developed and authored business & financial plan.
- Making Budget and monitor the expenses according to budget. Raise the fund on the basis of IMS sales.
- Coordination with all 28 member's companies. Directed company in a plan that reduced monthly expense.
- Advised CEO on all contracts with third parties including delegation, Ministries those regarding strategic partnership.
- Represented company in numerous printed articles in various periodicals and speaking engagements to business groups.
- Ensure effective utilization of the Department's allocated budget, and report accurately on progress and challenges
- Suggesting suitable amendments in the budget to the higher authorities and managerial staff of the concerned department.
- Consolidating the data for budget presentation and also providing an overview of the financial status of all the operations.
- Rendering financial advice to the management officials of different operations, to undertake proper financial planning and decision making. Analyzing actual results to budgets and forecasts.
- Submitting budget reports to the higher management of the organization for further scrutiny and approval in accordance with the approved policy. Monitoring the budget throughout the year.
- Preparing detailed reports pertaining to discrepancies and amendments that occurred in the budget, during the entire financial year also forms an important part of budget analyst job description. This is however done in coordination with the concerned managers of the department or the company.
- Assisting in projecting future financial needs, taking into considerations the various projects undertaken by the organizations and also help the higher officials in management of financial resources.
- Monitor all taxes, Income tax, WHT and coordination with FBR, SRB. Look after tax compliance & Audit

**KARACHI MARRIOTT HOTEL
CREDIT EXECUTIVE / BACK OFFICE OPERATION
(INTERNAL AUDIT TEAM MEMBER)**

Jan-06 to Jun-07

Managed more than 40 people that included the following areas: Corporate clients, Billing & Credit history, cash & banking, technical reporting, internal control and measurement, risk management, payroll, internal audit, information systems, credit month & quarterly report, treasury, insurance and benefit administration, key accomplishments were:

- Member of internal audit team and ensure to implement that control.
- Produced monthly closing of financial results. Working on month end, & year-end reports.
- Reconstructed A/P & A/R systems form a centralized statement based payment systems to a decentralized field invoice entry/ centralized payment process.
- Making the analysis report of client for credit facilities. Making budget monthly, quarterly, annual and report to director.
- Make internal control to increase the revenue from shopping arcade. Established and managed internal audit function.
- Negotiated insurance contracts with various insurance carriers and effected and saving by converting specific variable administrative fees to fixed fees.
- Coordination with VIPs, corporate and local customers, making history, resolve their problems and queries.
- Making department budgeting. Monitor assigned budget and planning for the year