

# MUHAMMAD ABUBAKKAR

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## EDUCATION

### University of Richmond

Bachelor of Science in Business Administration, Concentration in Accounting & Finance

Richmond, VA

May 2028

- Cumulative GPA: **3.80**

- Relevant Coursework: Fundamentals of Financial Accounting, Intermediate Financial Accounting, Financial Management

### Beaconhouse School System

Cambridge Examinations : GCSEs — Ranked **1st/600**

Lahore, Pakistan

May 2024

## PROFESSIONAL EXPERIENCE

### Internal Revenue Service

VITA Tax Intern

Richmond, VA

January 2025–Present

- Filed **10+** tax returns weekly for low-income clients, ensuring **100%** compliance with IRS regulations
- Identified deductions and credits, increasing client refunds by an average of **15%** through tailored tax guidance

### United States Postal Service

Mail Service Associate

Richmond, VA

August 2024–Present

- Processed **150+** parcels daily while resolving customer inquiries to maintain uninterrupted postal operations
- Served **20+** clients per shift, resolving account discrepancies and ensuring **100%** accuracy in mail records

### Pakistan Stock Exchange

Junior Account Manager

Lahore, Pakistan

May 2023–July 2023

- Analyzed daily stock movements; delivered investment insights for portfolios exceeding **PKR 10 million**
- Advised **15+** clients weekly with portfolio allocation strategies and weekly market trends, contributing to client portfolio returns that outperformed the KSE-100 index by **6%**

### State Bank Of Pakistan

Accounting Intern

Lahore, Pakistan

September 2022–October 2022

- Completed SBP workshop on monetary and fiscal policy, applying concepts in **10+** simulated economic scenarios
- Evaluated economic indicators using policy tools, preparing analyses on inflation, interest rates, and GDP impact on **12** demo cases

## LEADERSHIP EXPERIENCE

### Accounting Society

Vice President

Richmond, VA

January 2025–Present

- Mentor **10+** first-year students exploring accounting careers, providing guidance on courses, recruiting, and society involvement
- Partner with the Career Services Office to arrange resume review sessions, preparing **50+** students for internship and full-time applications

### Richmond Innovation Fellows

Team Captain

Richmond, VA

January 2025–December 2025

- Led consulting projects for **4** organizations (including Feed More Richmond) using stakeholder interviews, journey mapping, and implementation roadmaps
- Conducted tech immersion in San Francisco, benchmarking **6** firms on AI adoption and piloting initiatives back on campus

### Wharton Investment Competition

Team Captain

Lahore, Pakistan

August 2024–August 2024

- Directed a **5**-member investment team, developing equity strategies and models that achieved a **10%** simulated portfolio gain
- Applied quantitative techniques to assess risk and identify undervalued stocks; investment report ranked in the top **15%**

### Hopes Horizon

President

Lahore, Pakistan

January 2021–May 2023

- Directed relief operations delivering food and supplies to **300+** flood-affected individuals across rural Pakistan
- Managed **20** volunteers with relief agencies to improve logistics and increase distribution efficiency by **25%**

## OTHER

**Technical Skills:** Microsoft Excel (financial modeling, data analysis), Bloomberg Terminal, SQL, Python, PowerPoint

**Languages:** Urdu, Punjabi, Hindi (fluent); Bengali (conversational)

**Interests:** Volleyball, Photography