

CHIEF FINANCIAL OFFICER

A highly accomplished and results-oriented financial leader with over 17 years of experience driving financial strategy, operational excellence, and bottom-line growth in the manufacturing and production industry. Proven ability to design, implement, and manage comprehensive financial systems, including core accounting, budgeting, reporting, and tax compliance. Expertise in linking finance with operations to support strategic planning, business development, and commercialization. Demonstrated success in forecasting, budget planning, ERP implementations (SAP and Oracle Fusion), and optimizing financial performance.

CORE COMPETENCIES

- Financial Reporting, Analysis & Modelling
- Budgeting & Cost Reduction Initiatives
- Management Accounting & Reporting
- Financial Management & Forecasting
- Corporate Taxation & Audit Compliance
- Financial Portfolio Forecasting
- Accounting Life-Cycle Management
- Cash Flow Optimization
- Technical Skills:** SAP (FI & CO), MS Office, Oracle Fusion

CAREER ACCOMPLISHMENTS

- Received "Outstanding Achievement Award" for successful implementation of SAP at Cherat Packaging Limited.
- Successfully customized SAP to incorporate new Polypropylene bags manufacturing project.
- Designed and produced product and customer-wise profitability reports.
- Independently produced financial feasibility of the Flexible Packaging project.
- Led the implementation of Oracle Fusion at Merit Packaging Limited.

CAREER SNAPSHOT

Position	Organization	Tenure
Chief Financial Officer	Merit Packaging Limited	2023 – present
Senior Manager Accounts	Cherat Packaging Limited	2021 – 2023
Manager Accounts	Cherat Packaging Limited	2018 – 2021
Deputy Manager Accounts	Cherat Packaging Limited	2015 – 2018
Assistant Manager Accounts	Cherat Packaging Limited	2012 – 2015
Senior Accountant	Cherat Packaging Limited	2009 – 2012
Semi-Senior BAS	Grant Thornton Pakistan	2006 – 2007

PROFESSIONAL EXPERIENCE

FINANCIAL REPORTING AND ANALYSIS

- Ensured timely and accurate monthly, quarterly, and annual financial reporting to the Board of Directors, adhering to accounting standards and business policies.
- Developed and implemented robust internal controls within the finance function, safeguarding the integrity of financial reporting.
- Designed and delivered financial presentations for Board of Directors and Board Audit Committee meetings, providing clear insights into financial performance.
- Developed and maintained complex financial models for financial reporting, enhancing accuracy and efficiency.

BUDGETING AND FORECASTING

- Led the annual budgeting process, collaborating with departmental heads and factory management to establish realistic financial targets.
- Developed and implemented detailed annual business operating plans, including monthly, quarterly, and annual targets for revenue, profits, and cash flow.
- Supervised and delivered budgeting, controlling, and planning activities, utilizing effective monitoring mechanisms to ensure financial discipline.
- Performed objective analysis of sales, budget, pricing, and costs to inform the annual budget process.
- Proactively tracked and analyzed key performance indicators (KPIs) and business trends, communicating insights through comprehensive performance reports.
- Developed financial models to produce budgets and forecasts.

AUDIT & TAX MANAGEMENT

- Managed taxation matters, collaborating with tax consultants to optimize tax planning, refunds, and annual tax return filings.
- Served as the primary liaison with auditors during half-year reviews and annual audits, ensuring smooth and efficient audit processes.
- Collaborated with the tax department to address and resolve income tax notices.

WORKING CAPITAL MANAGEMENT

- Conducted regular reviews of cash positions to optimize working capital management.

- Monitored critical performance drivers, including inventory levels, cash conversion cycles, and cost drivers, to identify areas for improvement.
- Analyzed debtors' clearing days against credit terms to ensure effective credit management.
- Developed and maintained Expected Credit Loss calculations to ensure adequate provision for doubtful debts.
- Reviewed finance costs, including exchange gain/loss on foreign exchange loans and usance letters of credit.

CAPITAL BUDGETING AND FEASIBILITY

- Developed comprehensive financial feasibility studies for new projects and major plant expansions, providing critical insights for investment decisions.

ERP IMPLEMENTATION AND EXPERIENCE

- Administered the customization of FI & CO modules within SAP, enhancing financial control and reporting capabilities.
- Led and managed the Oracle Fusion implementation as Project Director, overseeing all phases from planning to go-live.
- Identifying the need for improvement or modification in system and system-generated reports.
- Conduct in-house training for new inductees about SAP structure, financial controls, and reporting.
- Leading and managing as Project Director, overseeing all phases of the Oracle Fusion implementation from planning to go-live.

RISK MANAGEMENT AND COMPLIANCE

- Ensured strict compliance with financial and accounting policies, statutory regulations, and internal controls.
- Identified, documented, and developed mitigation strategies for key financial risks faced by the company.

EDUCATION / CERTIFICATIONS & PROFESSIONAL ADVANCEMENTS

- **CULTURE-DRIVEN TEAM BUILDING**, University of Pennsylvania through Coursera, 2025
- **CERTIFIED SUCCESS COACH**, Certified Coaches Alliance, 2025
- **CERTIFIED DIRECTOR**, Institute of Cost and Management Accountants of Pakistan, 2023
- **ASSOCIATE CHARTERED CERTIFIED ACCOUNTANT**, Association of Chartered Certified Accountants, 2022
- **BUSINESS ANALYTICS USING POWER BI**, Innovinc, 2022
- **COST AND MANAGEMENT ACCOUNTANT (ACMA)**, Institute of Cost and Management Accountants of Pakistan (ICMAP), 2013
- **NATIONAL FINANCE OLYMPIAD (ICAP)**, Achieved 4th position in National Finance Olympiad, 2019
- **LEADERSHIP VOYAGE UNLEASHING THE LEADER WITHIN WITH QAISER ABBAS**, Possibilities (Pvt) Ltd
- **ESSENTIAL DELEGATION, SUPERVISORY, TEAM BUILDING & CONFLICT RESOLUTION SKILLS**, Training Experts International (PVT) Ltd
- **MEMBER OF THE CLUB SINCE JANUARY 2023**, Karachi Toastmasters Club
- **MEMBER OF THE FORUM SINCE APRIL 2023**, CXO Global Forum
- **JOINTLY CONDUCTED MS EXCEL TRAINING FOR BEGINNERS**, Institute of Cost and Management Accountants of Pakistan