

MOHAMMAD ASHHAAD WAHEED

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EDUCATION

Institute of Business Administration	Master of Business Administration Overall GPA: 3.49 / 4.00	Mar-2022
Chartered Financial Analyst Institute	Level – III (Candidate)	Aug-2025
Institute of Business Administration	Bachelor of Business Administration Overall GPA: 3.49 / 4.00	Jun-2015

EXPERIENCE (>9 years)

Inbox Business Technologies Limited	Jul-2018 – Present (6 years)
<i>Senior Manager, Finance; Karachi, Pakistan (reporting to Chief Financial Officer; started as Assistant Manager)</i>	
<ul style="list-style-type: none">• Spearheaded a company-wide financial turnaround, delivering a sustained net profitability of 8% after years of losses.• Directed feasibility analyses for multi-million-dollar public-sector projects, securing high-return engagements.• Optimized project financing by managing debt effectively, achieving a 20% net profit in a USD 20M public-sector initiative through early payment discounts.• Negotiated multi-million-dollar vendor contracts, saving 30% on procurement for a key telecom project.• Produced comprehensive financial reports and content for quarterly Board of Directors meetings, ensuring strategic alignment.• Enhanced internal controls by implementing cost-saving dashboards, reducing overruns by 75% and developing SOPs for inculcating strong governance practices.• Supervised foreign financial operations in Dubai and Riyadh, maintaining >25% profitability and achieving 50-day receivables recovery.	
Meezan Bank Limited	Sep-2015 – Jul-2018 (3 years)
<i>Assistant Portfolio Manager & MIS Officer, Corporate Banking; Karachi, Pakistan</i>	
<ul style="list-style-type: none">• Managed and analyzed a PKR 375 Bn portfolio, identifying opportunities for growth and risk mitigation.• Justified and secured PKR 100 Bn credit limits by performing in-depth financial and operational analysis.• Facilitated financial closure for renewable energy projects worth PKR 10 Bn within six months by advising on strategic partnerships and policy compliance.	
The Beverage House™ – Co-Founder; Karachi, Pakistan	Aug-2016 – Jul-2018 (2 years)
<ul style="list-style-type: none">• Established and scaled operations with a bootstrap investment of PKR 1.5M, achieving profitability.• Negotiated vendor agreements to cut raw material costs by 30%, expanding delivery coverage by 5km.	

ACADEMIC PROJECTS

• Experiential Learning (MBA) – Trax Online (Pvt.) Limited – Strategic outlook based on finance & digital marketing	Spring 2022
• Experiential Learning (BBA) – Jubilee General Insurance – Feasibility to set up “Insurance Idea Incubators”	Spring 2015

LEADERSHIP EXPERIENCE AND ACTIVITIES

• Directed financial management for multi-million-dollar projects , securing 16%+ profit margins consistently	Dec-2018 – Jun-2022
• Manager , IBA United Football Team – Coordinated training, logistics, and event planning	Jan-2014 – Jun-2015

HONORS

• Awarded the “Above & Beyond” Award for exceptional financial leadership, Inbox Business Technologies Limited	May-2020
• Received 50% merit scholarship at IBA, Karachi	Sep-2011 – Jun-2015
• Achieved 30% merit scholarship at Cordoba School for A-Levels	Sep-2009 – Jun-2011

OTHER SKILLS:

Finance:	Financial Reporting, IFRS Implementation, P&L Management, Financial Modeling, Variance Analysis, Strategic Planning, Budgeting, Stakeholder Management.	
Technical:	MS Office (Advanced), Power BI (Intermediate), ERP Systems (Intermediate), Adobe Photoshop (Beginner)	
Language:	English (IELTS Academic: Overall 8.5; Listening 9, Reading 9, Writing 7.5, Speaking 7.5)	Jul-2023