



MUHAMMAD UZZAM

FINANCIAL ASSOCIATE

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PROFILE SUMMARY

Energetic and detail-oriented individual with a strong passion for finance and a desire to launch a career in the field. Possessing a solid foundation in financial principles, economic trends, and data analysis. A quick learner with excellent communication and interpersonal skills. Seeking entry-level opportunities to gain hands-on experience and contribute to the success of a financial organization.

SKILLS

Financial Reporting

Content Writing

Leadership

Financial Modeling

Financial Auditing

Teamwork

Stock market investments

Strategy

Interpersonal Skills

EDUCATION

Bachelors in Accounting & Finance- CGPA: 3.33

2020 – 2024

Institute of Business Administration (IBA)

A-Levels - Grades: A*AB

2018 – 2020

Reads College

PROFESSIONAL EXPERIENCE

Seerat Cattle Farm (Co- Owner):

- Successfully co-owned and operated a cattle business in Pakistan for a period of three years, demonstrating strong partnership and collaborative skills in managing day-to-day operations.
- Played a key role in the strategic decision-making process, contributing to the growth and profitability of the business through effective management and business development initiatives.

Asterisk Tutors Academy (Sole Proprietor):

- Launched a successful education-focused business connecting parents and tutors through an intuitive website and other social platforms, driving personalized learning opportunities.
- Conceptualized a dynamic website, currently in launching process that streamlines the process of connecting parents with qualified tutors.

Elegant Baskets (Co - Owner):

- Ran a gift basket customization business, crafting personalized and unique gift baskets for customers.
- Contributed to the curation and assembly of customized gift baskets for diverse clientele.

Make A Wish Pakistan

- Participated as a Volunteer Intern to help Make A Wish in spreading its message and to help the less privileged.

The Citizen Foundation (TCF)

- Math Instructor
- Volunteered as a Math instructor for a class of 60 underprivileged students and helped them prepare for the aptitude tests for different universities like LUMS, IBA, IoBM etc.

Freelancing

- Worked as a freelancer on Finance and Economics related topics.
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MAJOR PROJECTS/REPORTS:

1. Financial Modeling : Fauji Foods Ltd

- Applied advanced financial modeling techniques to analyze Fauji Foods Ltd.'s 10-year financial data, accurately forecasting future performance.
- Conducted a thorough valuation analysis for Fauji Foods Ltd., integrating the KSE 100 index and meticulous examination of stock prices to determine precise intrinsic value.

2. Security Analysis : Sitara Peroxide Ltd

- Conducted security analysis on Sitara Peroxide, modeling financial statements and forecasting 5-year performance with diverse variables and assumptions.
- Performed valuation and calculated key ratios, providing insights into Sitara Peroxide's financial health and investment potential.
- Prepared detailed reports analyzing the company's financial situation, offering recommendations for stakeholders based on critical line items.

3. Regulations & Financial Markets : Pak Oman Micro-Finance Bank

- Conducted in-depth analysis of Prudential Regulations and Capital Adequacy Framework for Pak Oman Microfinance Bank, ensuring compliance and identifying improvement areas.
 - Assessed financial statements, provided recommendations to enhance risk management, governance, and operations for customer confidence and financial inclusion at Pak Oman Microfinance Bank.
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LANGUAGES

Urdu – Proficient

English – Proficient

Arabic – Basic