Ahmed Yusuf **Mozadded**, ACA (2010), MPA (2015)

Address: 110/1 Middle Pirerbag, Mirpur, Dhaka-1216

Mobile: 01533745447

E-mail: [aymozadded@yahoo.com](mailto:aymozadded@yahoo.com),

**CAREER OBJECTIVE**

An accomplished, change maker and results orientated Qualified Chartered Accountant with competent in Finance & Accounts, Treasury, Budgeting, Internal Audit & Control, Risk Management, and Compliance with strong analytical ability, hardworking, high devotion to the duties, strong leadership quality is looking for an opportunity to leverage his skill, experience and qualification to grow within National and International dynamic organization.

**PROFESSIONAL AFFILIATION**

* Chartered Accountant from the Institute of Chartered Accountants of Bangladesh, 2010
* Income Tax Practitioner from Dhaka Taxes Bar Association, 2011

**CAREER SUMMARY (LOCAL AND AUSTRALIAN)**

* **12 years job experiences** in managerial level including 6 years in Sydney, Australia;
* 3 years’ experience in auditing including training on IFRS and Due Diligence course from ACNABIN, Chartered Accountants, network member of Baker Tilly International, UK;
* Training on MS Excel, ERP Project & Change Management and IFRS Reporting;
* Experienced in using ERP operations like XERO, MYOB19, Tally ERP9 and VistaGL;
* Expert in MS Office (Word, Excel, PowerPoint), Windows and Information Technology;
* Proficient communication and presentation skills in English (verbal and written); and
* **Experienced in Finance and Accounts, Taxation, Internal Audit & Control, Compliance,** Treasury Management, Budget, Financial Operations and allied areas of skilled practice.
* **Foreign reporting** **practice** **while at abroad**
* Proficient in various change management activities, Projects, problem solving issues. Overall Resourceful, Informative, Dedicated, Honest, Committed, Challenging and Result oriented Professional.

**ACADEMIC EDUCATION**

|  |  |  |  |
| --- | --- | --- | --- |
| **Degree** | **Institution** | **Passing Year** | **Result** |
| Master of Professional Accounting | Sydney, Australia | 2015 | Distinction |
| Chartered Accountant | The Institute of Chartered Accountants of Bangladesh (ICAB) | 2010 | Qualified |
| Master of Business Studies (Accounting) | Under Dhaka College, National University, Dhaka | 2009 | 2nd Class |
| Bachelor of Commerce | Under Dhaka City College, National University, Dhaka | 2003 | 2nd Division |
| Higher Secondary Certificate | Under Govt. Bangla College, Dhaka Board | 2000 | 2nd Division |
| Secondary School Certificate | Under Muslim Modern Academy, Dhaka Board | 1997 | 1st Division |

**LOCAL EMPLOYMENT HISTORY**

**Associate Director – Taxation and Corporate Affairs** July 2019 – till to date

**Senior Assistant Manager – Taxation and Corporate Affairs** Mar 2008 – Sep 2010

ACNABIN, Chartered Accountants, Dhaka, Bangladesh

Key Responsibilities:

* Preparing Business plan, execution and reporting thereon;
* Managing advance tax installments and submitting various tax returns & statements;
* Managing income tax assessment operations and preparing various statutory reports;
* Complying with all sorts of tax provision to avoid penalties and prosecutions;
* Assisting in corporate services, regulatory compliance, annual report, and taxation;
* Assessing business risks in the processes and reporting progress against outcome;
* Directing and controlling financial activities including budgeting, controlling, reporting;
* Managing all financial aspects including maintaining proper books & records;
* Implementing strategies for optimizing cost, leverage business growth of the company;
* Managing risks, internal control system and compliance with local requirements;
* Liaising with customers, statutory bodies, vendors, banks and financial institutions;
* Preparing monthly profitability projections and reviewing business performance;
* Preparing financial statements and MIS reports for the meetings;
* Ensuring integrity and accuracy of treasury, and monitoring and reconciling of accounts;
* Preparing monthly profitability projections and reviewing business performance;
* Computing total income tax and current-deferred tax as per ITO, 1984 & IASs/IFRSs;
* Checking bills tax & VAT certification and attend before various tax authorities;
* Administrating TDS operation and deposit the same to government treasury;
* Complying with all sorts of tax provision to avoid penalties and prosecutions;
* Planning and performing statutory, internal, special and operational audits and reviews;
* Preparing of financial performance report including tax planning;
* Carrying out special audits like reviews, examination and due diligence work from time to time as directed by the management and reporting the findings;
* Improvising the standard internal audit procedures with compliance of operational activities, policies, procedures and operational system;
* Complying with statutory requirements of Income Tax-VAT, and advised on tax issues;
* Obtaining Bangladesh Bank & BOI permission, prepared MA&AA and Employees' PF; and
* Obtaining Trade License, Import-Export Registration Certificate and other Legal Services.

**(Please see Annexure 1 for details)**

**DGM & IN-CHARGE OF ACCOUNTS & FINANCE DEPARTMENT**

**Shanta Holdings Limited**, Dhaka, Bangladesh Sep 2010 – Feb 2013

Key Responsibilities:

1. ACCOUNTING AND FINANCE

* Directed all aspects of the Accounting and Financial functions;
* Prepared master budget including revising, monitoring spending and costing;
* Supervised overall divisional activities and prepared financial plans, rules and guidelines;
* Made decision in investing & financing activities and performed financing functions;
* Developed accounting system, policies and procedures and ensured compliance;
* Monitored monthly accounts, prepayments, accruals, variances and reconciliations;
* Developed a sound and effective MIS and analysis for credit monitoring and controlling;
* Developed financial operation manual, regularly updated those according to changes in organizational requirements and ensured that all the staff is fully briefed;
* Provided training to the subordinates and assisted the CFO in financing activities;
* Oversaw cash flows, bank reconciliation and overall banking & financial transactions;
* Performed fund management activities and dealt with Banks & Financial Institutions;
* Communicated with consultants and regulatory bodies;
* Prepared master budget, monitored spending & costing and company’s performance;
* Prepared management reports on variance analysis, cost controls and related aspects;
* Recommended financial transactions by ensuring effective internal control system;
* Formulated policies & procedures and forwarded these to the ERP evaluation program;
* Reviewed daily MIS and monthly financial reports to ensure correctness of information;
* Designed information systems and controls to meet the organizational objectives;
* Evaluated accounting procedures and financial reporting system and recommended changes to procedures, operating system and functions as well as reporting to management on the existence and effectiveness of internal control the system and suggested various controlling systems;
* Reviewed cost and working capital management activities & reports, prepared financial planning statements, and assessing finance proposals to advice strategies;
* Prepared tax impact statements of transfer pricing in compliance with other local laws;
* Introduced and maintained accounting software and internal control systems;
* Preserved files, records and Soft copies in an efficient documentation system;
* Prepared cost, operational and financial performance reports and recommended internal control measures to improve accounting and management practices;
* Worked closely with procurement and business managers in the areas like effective budgeting, and cost-credit control systems as per company’s policies and procedures;
* Submitted monthly/yearly financial statements and reports to the management; and
* Supervised company’s financial transactions’ recording and its preservation process.

1. TAXATION AND CORPORATE AFFAIRS

* Planned Corporate Tax in line with the yearly changes in Tax and VAT laws;
* Oversaw compliance with Tax, VAT and other laws and regulation while making all payments and the deposits of the same timely to Bangladesh Bank and to prepare 75A;
* Reviewed Directors’ Taxation plus helping the other employees in their taxation; and
* Calculated employee taxation and deposit the same and preparing 108 statements.

1. ACCOUNTS PAYABLE AND RECEIVABLE

* Monitored payables and expenses and utilizing the credit fund in a optimal way;
* Reviewed payment process of all internal and external parties’ payments; and
* Supervised monthly reconciliation of receivable from parties and of bank accounts.

1. PAYROLL AND TREASURY MANAGEMENT

* Reviewed payroll, recommending payments and overseeing the outflows; and
* Planned liquidity reserve, cash management and working capital management.

**AUSTRALIAN EMPLOYMENT HISTORY**

**MANAGER – ACCOUNTS AND OPERATIONS**

7-Eleven Stores Pty. Ltd., Sydney, Australia Mar 2016 – June 2019

Key Responsibilities:

* Directed day-to-day operations of the store, developed strategies to improve customer service, increase profitability, analyzed financial statements for profitability ratios, and complied with legal requirements and maintained standards positive environment;
* Managed store operation, payables, ordering, arranged displays, sales, authorized clearance sales, analyzed inventory, up kept store itself by doing a little bit of everything;
* Managed subordinates, include interviews, hiring, scheduling shifts, training sessions, managing conflicts between staff members, and holding performance reviews;
* Did banking, managed compliances and prepared operation reporting for head office;
* Performed ERP reporting of financial results and in-depth analysis of key performance;
* Managed Cloud Based interaction media and files in Google drives;
* Updated analysis to provide high quality information in business decision making;
* Coordinated compiling and on time reporting collaboration of site offices;
* Controlled and monitored Capital expenditures of the production units;
* Compiled and submitted monthly and quarterly financial and operational reports;
* Provided periodically pricing and CM analysis to boost bottom line;
* Gathered, summarized, analyzed information and prepared various reports;
* Gained understanding of the business through process and operational audit;
* Provided financial planning with explanations to the operation level of the business;
* Reported and recommended ways to improve business performance from the analysis, interpretations and summations of results with appropriate explanations;
* Recruited and trained to staffs in teamwork settings to perform duties efficiently;
* Reconciled all balances to ensure accuracy of financial transactions;
* Provided supports in developing business reports, term plans, strategies and decision-making process through costing, pricing, pruning and product mix;
* Improvised financial, operational and internal control systems, policies, procedures and tools to mitigate emerging compliance gaps and adequate safeguard company's asset;
* Prepared monthly accounts ensuring timely reporting and reviewed operation budget;

**LEAD ACCOUNTANT**

LRP Financial Pty Ltd., Sydney, Australia Apr 2015 – Apr 2016

Key Responsibilities:

* Examined operating costs, sales, income, purchases and expenditures;
* Prepared financial statements including balance sheet, profit and loss statement and other reports for their stakeholders in compliance with statutory requirements, and advised them on compliance with record-keeping and documentation requirements;
* Developed manual for supply chain department, installed systems like drop box system and rate contract system, and ensured competitive advantage in quality purchase;
* Formulated and executed budgetary and accounting policies and procedures to ensure proper internal controls, smoothen procedures and compliance with policies and budget in all operational areas of business activities, business development, human resource management, procurement management, verification of cash, stokes, fixed assets, consumables, revenues, bank reconciliation and fund management;
* Redesigned and implemented Standard Operating Procedure (SOP), re-evaluated internal controls, systems, environment, through Re-establishing updated policies, procedures and practices. Revised Reengineering operational strategies and crafted financial policies to boost internal control, cost control and budget compliance;
* Investigated and audited financial information and trends to evaluate financial risks and advised on financial planning and risk management accordingly;
* Provided reports with recommendations to assist management in decision-making;
* Advised on financial dealings and liaised with banks to manage funds;
* Priced different production model, developed proposals and quotations, and provided solutions against competitor offerings in different competitive matrix;
* Reported on cost performance and variances with budgets to the management;
* Prepared tax returns and advised on tax issues to both individuals and companies;
* Advised on taxation issues of their business operations and structures;
* Provided tax related services such as preparing Business Activity Statements (BAS), GST returns, PAYG reports, and handled disputes with taxation authorities, etc.; and
* Advised on tax issues regarding merger, and capital investment and capital financing.

**TRAININGS**

|  |  |  |  |
| --- | --- | --- | --- |
| **Sl.** | **Name of training** | **Subject** | **Year of training** |
| 1. | Income Tax Practice | Dhaka Taxes Bar Association | 2012 |
| 2. | Financial Reporting | IFRS | 2012 |
| 3. | MS Office | Advanced MS Excel | 2011 |
| 4. | Project and Change Management | ERP Accounting Software | 2011 |
| 5. | Training on Tally ERP 9 | Accounting ERP Software | 2011 |
| 6. | Training on VistaGL | Financial Accounting Software | 2005 |

**TRANSFERABLE SKILLS AND PERSONAL COMPETENCIES**

* Strong financial report preparation, IAS & IFRS skills and have commercial knowledge;
* Expert in MS Office, know cloud-based applications and have team building ability;
* Possess strong financial and analytical skills, can handle complains, think strategically;
* Is ethical, have commitment and can understand business strategy, vision, mission, etc.;
* Brilliant Interpersonal skills to work effectively in a multi-culture environment; and
* Confident, informative, attention to details, accountable, flexible, organized, precise, Self-initiative, result oriented, possess futuristic and strategic perspective, strong leadership quality, analytical & problem-solving skills and commercial acumen mindset;

**PERSONAL INFORMATION**

* Date of Birth : 1st November, 1982
* Interest : Personal and professional development

**REFERENCES**

|  |  |
| --- | --- |
| 1) Mohammad Ibrahim Khalil FCA  Vice President & CFO, Group Finance  Address: Bank Asia Ltd.  Rangs Tower, 68 Purana Paltan, Dhaka-1000  Mobile: 01916865979  Email: [ibrahim.khalil@bankasia-bd.com](mailto:ibrahim.khalil@bankasia-bd.com) | 2) Mohammad Ali FCA  Senior Vice President & COO  Address: Dhaka Bank Securities Ltd.  115-120 Motijheel C/A, Dhaka-1000  Mobile: +8801755620795  E-Mail: ali01714@yahoo.com |

1. **AUDIT AND REVIEW SERVICES (Annexure-1)**

* Managed Statutory Audit including overall audit process;
* Evaluated risks in processes, systems, procedures, internal-budgetary-financial controls, and suggested on loopholes therein to ensure integrity and compliance;
* assessed audit risks, tailored programs, and planed audit procedures i.e. setting audit objectives, reporting criteria, audit plan and programs, and designing and implementing strategies, methodologies and processes;
* Controlled audit procedure, financial involvement of the clients and the nature, timing and extent of analytical procedures, analyzed cost structures and cost effectiveness of organizational operation from journal entries, books of account, bank statements, income tax file and other records, documents and systems to ensure financial accuracy and compliance with established standards, procedures and internal controls;
* Physically verified inventories, tangible assets, cash equivalents, discussed audit issues, observations and recommended on financial findings to improve accounting practices;
* Prepared reports for the management, governing and statutory bodies on buy or sale of business, merger, joint venture, capital financing, frauds; and
* Prepared analytical reports on accounting operation, transactions, methods, system, and reviewed agreements, chart of accounts, organogram etc.

1. **CONSULTANCY SERVICES**

* Prepared financial performance report on debt-equity management and assisted clients in risk assessments, business process reviews, developing deliverables and reporting progresses against outcome and conducted valuation and asset management services;
* Introduced books of accounts and record keeping like recording transactions, preparing vouchers, writing cash & bank book, general ledger, subsidiary ledger and fixed asset register in both software and manual system as per regulatory requirements; and
* Prepared manuals like accounting, inventory, administrative, operating, fixed assets, contracts management and delegation of authority, and compliance manuals.

1. **TAX, VAT AND OTHER LEGAL SERVICES**

* Complied with Tax-VAT requirements, advised on tax issues, computing Tax, prepared Income Tax file, handled disputes with Tax Authorities, and advised on financial issues like business structures, plans and operations, and obtained Tax Holiday permission;
* Completed tax assessment, deducted Tax-VAT at source, Obtaining VAT Registration, submitting VAT return, prepared grounds of appeals, forecasted Tax liability and ascertained Advance Tax to avoid penalty or interest plus did Tax planning to minimize Tax burden in respect of time value of money; and
* Advised on various points of income tax law and taken legal opportunities for clients.

1. **CORPORATE AFFAIRS**

* Obtained permission from Bangladesh Bank for foreign currency transactions for clients;
* Assisted in registering Industrial Project with Board of Investment and other regulators;
* Formed companies, preparing Memorandum & Articles of Association, filing Annual Return, Particulars of Directors, Return of Allotment, notice and minutes of board meetings, AGM, processing transfer of shares, retirement or appointment of directors, etc. and submitting the same with the Registrar of Joint Stock Companies and Firms; and
* Obtained Trade License, IRC & ERC, managing Employees’ Benefit Accounts i.e. PF, Gratuity, and drafted Employees' Provident Fund, deeds, lease agreements etc.