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| **Muhammad Usman FCCA**  Contact Number: **+971-56-147-1455**  E-mail Address: [**usman.m4389@gmail.com**](mailto:usman.m4389@gmail.com) |
| ***Finance Manager*** |

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|  | Dynamic Chartered Accountant with 8+ years of extensive work experience in general accounting and financial management for reputed companies in UAE and abroad. Demonstrated strong competencies in maintaining and safeguarding financial health of organization by preparing accurate financial reports ensuring reliability, worthiness and conformance with set policies and standards. Remarkable in conducting analyses for business operations, trends, costs, revenues, financial commitments and obligations as well as new ventures to project future revenues and expenses or to provide any other advice. Proficient in accounting system with technical aptitude in determining effectiveness of controls to heighten operational efficiency. Also contributed in product management, network development, target sales achievement and staff leadership. | |
| ***STRENGTHS*** | | |
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| * Result-proven Financial Management Experience | | * Solid Background in Attending International Cos |
| * Controlling Income, Cash Flow & Expenditure | | * High Level Planning & Opportunity Analysis |
| * Good in Business Modelling & Risk Assessments | | * Knowledge Financial Trends & Market Patterns |
| * Strict Compliance with IFRS & ISA | | * Practice in Auditing & Legal Management |
| * Leadership with Collaborative Management Style | | * Result-driven with High Sense of Commitment |

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| ***PROFESSIONAL QUALIFICATIONS*** | |
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| Pursuing – Chartered Financial Analyst (CFA)Finalist - Chartered Institute of Management Accountant (CIMA) | 20202019 |
| Fellow Chartered Certified Accountant (FCCA) | 2019 |
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| Member - United Arab Emirates Chartered Accountant (UAECA) | Nov 2015 |
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| Member - UK Association of Chartered Certified Accountant (ACCA) | Aug 2013 |

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| ***NOTABLE ACHIEVEMENTS*** |
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| * Started business (The Cambridge Institute) under partnership of **H.H Sheikh Juma Bin Ahmed Bin Juma AL Maktoum** and **Zenzari DWC LLC.** * Entrusted by Zenzari’s proprietor to be the key finance steward of their new venture - CL Seifert International, a global renowned high-end and commercialized tailoring company with a special royal appointment with H.H. Sheikh Khalifa Bin Khalid Al Ahmed and distinct partnership with H.H. Khalifa Bin Hamid Al Nahyan. Set up the company’s Finance Department up to its present established state. * Instrumental in expanding CL Seifert International’s gala and graduation departments’ lines within two years, proving UAE to be one of the organization’s rising market. * Simultaneously handled Zenzari and CL Seifert International’s multi-million finances; 2 companies under same proprietor and umbrella but dealing with 2 distinct businesses - FMCG and Manufacturing. * Strategically prepared AED 73M budget for Zenzari and efficiently handled AED 10M working capital. * Effectively managed Zenzari’s international/local vendor and customers’ accounts, network of distributing partners, and wide range of product portfolio. Fostered and cultivated long-term relationships with Hyatt Group, Mezzan Holding, Aramtec, Carrefour, Spinneys, Enoc, among others. * Worked collaboratively with Management as well as with Sales & Marketing Team in developing plans to achieve company’s target primarily in expanding network of clientele from HORECA, traditional and modern retail markets throughout GCC. * Forerunner in the successful implementation of ERP System used by Zenzari from start up to present. * The brain behind the design of Zenzari’s Financial Policies and its concurrent implementation. * Performed assigned tasks with indefinable enthusiasm, honesty, motivation, commitment and drive towards contributing to continued business growth hence received commendations from management. * Carried out consistent career growth by using knowledge gained from previous experiences and by upholding dedication and commitment in work profile. |

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| ***WORK EXPERIENCE*** | | |
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| **Finance Manager –** Zenzari DWC LLC **⎥**Dubai, UAE | | **Aug 2015 – Present** |
| *An FMCG European Company with main activities in import, distribution and brand management of healthy and all natural food and beverage products from Europe to the GCC and from the GCC to Europe. Through carefully selected distributing partners, Zenzari supplies to restaurants, hotels, traditional and modern retail markets, and institutions throughout the GCC and Europe.* | | |
| Key Role: | * Administering whole gamut of company’s accounts and finances, viz. analyzing financial statements; giving authorization for general vouchers and invoices prepared and posted by assistant finance manager; dealing with company’s banks including foreign currency accounts; preparing, monitoring and controlling budgeting; preparing balance sheet, profit and loss, and cash forecast for upcoming year ended; coordinating with external auditor at year end. * Preparing and finalizing monthly, quarterly and final accounts. Duly reporting to CFO and CEO for financial statements and on ad- hoc basis. * Overseeing and performing major company’s administration duties. * Managing legal aspects of company. * Dealing and managing multinational and local customers and vendors. * Handling vital tasks concerning wide range of products managing by the company: performing breakeven analysis on each product; developing and interpreting sales trend by products; monitoring and controlling costs and analyzing marketing spends with forecast given by distributors; preparing value chain and marketing plans for new products; getting passes from Dubai Municipality for new food items from Europe. * Collaborating with sales team to achieve daily, monthly and yearly objectives. | |
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| **Audit Associate –** Alliott Hadi Shahid **⎥**Abu Dhabi, UAE | | **Dec 2013 – June 2014** |
| *A firm of Chartered Accountant offering a total business management and consultancy service package to clients since 1976. The firm is associated with the Alliott Group, one of the world’s leading associations of accountants, lawyers and consultants, which is represented with over 170 member firms operating in 70 countries.* | | |
| Key Role: | * Conducted audit of financial statements in accordance with ALLIOTT Audit Manual which included planning, organizing, controlling, and reviewing entire job, ensuring compliance of financial statements with IFRS and other applicable local laws and regulations. * Identified financial statement risks and controls. Duly tested apt controls. * Planned and performed audit procedures. * Identified and investigated audit differences and evaluated findings. * Established good working relationship with client’s management and assisted them in resolving technical issues relating to specific accounting treatments. * Promoting firm’s quality control procedures and policies in order to ensure compliance with independence and ethical requirements as issued by IFAC. | |

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| **Consumer Banking Intern –** Muslim Commercial Bank Ltd. **⎥**Lahore, Pakistan | | **Mar 2013 – Apr 2013** |
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| **Accounts Supervisor –** Unilever Distributor **⎥**Okara, Pakistan | | **Oct 2011 – Dec 2012** |
| Key Role: | * Maintained main journal entry books and ledgers. * Prepared various reports, viz. trial balance, monthly payroll statement, monthly treasury report, petty cash statements, quarterly and annually Profit & Loss account and Balance Sheet, account and bank reconciliations. * Resolved accounting discrepancies. | |
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| **Accounts Supervisor –** Tariq Obaid General Trading LLC **⎥**Dubai, UAE | | **Jul 2010 – May 2011** |
| Key Role: | * Supervised import and L/Cs, and managed customers and vendors accounts. * Supervised junior staffs. * Prepared monthly, half yearly and annual financial and management statements. | |

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| ***EDUCATIONAL ATTAINMENT*** | | |
| Fellow of Chartered Certified Accountant Dec 2019 | | |
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| CIMA Advance Diploma in Management Accountant | **Oct 2017** | |
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| Bachelor of Science (Hons) Applied Accounting – Oxford Brookes University England, UK | **Sep 2014** | |
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| Advanced Diploma in Accounting & Business ⎥UK | **Aug 2011** | |
| ***IT SKILLS*** | |
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| * **Certified Advisor - Xero Professional** (Accounting Software) * Versed in Peachtree, Tally & Quick Book (Desktop, Online) * Adept in Microsoft Dynamics ERP Software NAV 2018 * Proficient in Microsoft Office (Excel, Word, Visio, PowerPoint), Email & Internet Applications * **Front and Back-end (Web and Mobile App development) 40% course completed as at 15-Feb-21**   **React Native, Node.Js, Laravel, PHP and React** | |
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| ***PERSONAL DETAILS*** | |
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| Nationality | : Pakistani |
| Date of Birth | : 4th March 1989 |
| Marital Status | : Married |
| Driving License | : UAE Light Vehicle |
| Languages | : English & Urdu |