

Muhammad Ali Dhedhi

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EDUCATION

Particulars	Institution	Year	Highlights / Achievements
Association of Chartered Certified Accountant (ACCA)	ACCA UK	2014	▪ ACCA (Member)
Bachelors of Commerce	University of Karachi	2013	▪ First Division
High Secondary Certificate (Commerce)	Creek High School (Sister School of CBM University), Karachi	2010	▪ Grade A
Secondary School Certificate (Science)	Bahria College, Karachi	2008	▪ Grade A

EXPERIENCE

Supervisor – Internal Audit Dawn Group of Companies.

August 2019 to Present

Being associated with Internal Audit department of Dawn Group of Companies has enabled me to develop a comprehensive understanding of Internal Control framework of policy and procedures. Further, the experience of the position has helped me to improve my work, personnel and time management skills simultaneously. My key responsibilities include:

- Creating policies and SOPs for various departments;
- Performing audit to ensure the policies are being adhered to;
- Advising the personnel regarding any issues faced during implementation of policies and procedures.
- Assisting and preparing audit report for higher management;
- Reporting to Assistant Manager regarding any issues and observations identified during the audit.
- Assisting the management for the preparation of external audit (FSC Audit).

Consulting Associate – Taxation and Legal Services

A. F. Ferguson & Co. (a member firm of the **PwC** network).

August 2018 to July 2019

Being associated with Taxation and Legal Services (TLS) department of PwC has enabled me to develop a comprehensive understanding of Federal and Provincial taxation laws. Further, the experience of the position has helped me to improve my work, personnel and time management skills simultaneously. My key responsibilities include:

- Assisting clients and coordinating with their Parent Companies to ensure appropriate Transfer Pricing compliances;
- Performing tax due diligence;
- Dealing with and advising clients regarding taxation matters;
- Assisting and preparing responses on behalf of clients during their tax assessments, audits and monitoring proceedings;
- Dealing with and representing clients before FBR (including Customs) and SRB;
- Preparing for and attending hearing before appellate authorities on behalf of various clients;
- Preparation and e-filing of income tax returns of resident and non-resident persons;
- Maintaining track of historical tax record of the corporate clients;
- Liaison with Legal advisors of corporate clients regarding matters taken / to be taken up before superior courts; and
- Managing and enhancing business relationships with clients including identification of new service opportunities.

Consulting Associate – Assurance and Business Advisory Services

A. F. Ferguson & Co. (a member firm of the **PwC** network).

September 2014 to August 2018

Worked as **Consulting Associate** in Assurance and Business Advisory Services (ABAS), my key responsibilities included:

- Engagement planning based on the understanding of the client's business processes and assessment of business and audit risks, development of audit plan, supervision of the engagement including close liaison with client's management;
- Coordination with the managers to determine the scope of the engagements and keeping them updated on the progress of the engagement;
- Decision-making and finalization in respect of critical reportable matters, final deliverables and discussion with client's management; and
- On-the-job training and professional development of junior staff.

The experience at the **Assurance and Business Advisory Services (ABAS)** has enabled me to develop an understanding of regulatory environments of diversified industries, key business processes and the accounting and internal control systems of several organisations. Following are the significant clients and related engagements that have contributed to my professional growth:

Financial Services – Banking sector

1. Barclays Bank Pakistan Limited

- Annual Audit and ICFR for the year ended 31 December 2014
- Special Audit for the period ended 14 June 2015

I was involved in the Annual and Special Audit of these banks in the capacity of member covering all major banking functions including:

- General Banking Operation
- Internal Control over Financial Reporting (ICFR)
- Deposits and other account
- Provident Fund
- Verifications of Financial Statements Disclosures
- Bills payables and Administration expenses
- Other Assets Other Liabilities

Financial Services – Mutual funds and investment company

1. MCB Arif Habib Savings & Investments Limited

Annual Audit 30 June 2017

- Alhamra Islamic Income Fund
- Pakistan income fund

2. ABL Asset Management Company

- Islamic Stock Fund (Half year review – 30 June 2017)

3. Mutual Fund Association of Pakistan

- Annual audit for the year ended 30 June 2015

4. Cyan Limited –

- Half year review – 30 June 2017

I was involved in the statutory audits in the capacity of member covering the portions includes:

- Verification of Financial statements preparation and ensure that it is in compliance with IFRS, Companies Ordinance, NBFC rules & Regulations and another applicable framework
- Verification of Management fee and Advisory fee of Managed accounts and their Payables
- Verification of investments such as PIBS, T-Bills, Term Deposit, Term Financial certificates, Sukuk, Ijara Sukuk and Musharaka
- Verification of Property, Plant & Equipment and Cash & Bank
- Testing of control related to the portion
- Checked the Compliances of the NBFC Rules and Regulations
- Verification of Sale tax, Federal excise duty and Other Receivable and Payables
- Related party and other Specialized Disclosures

Financial Services – Leasing and Insurance company

1. Orix Leasing Pakistan limited (Half Year Review – 31 December 2015)

I was involved in the Half year review covering the following portions:

- Property, Plant & Equipment
- Certificates of deposits
- Cash & Bank
- Long term Borrowing from the Financial institutions
- Testing of controls relating to the relevant portions
- Checked the Compliances of the NBFC Rules and Regulations
- Financial statements specialized disclosures

2. IGI Life Assurance Company limited Secondment (from August 2018 to May 2019)

I was seconded to an assignment of IGI life, my key responsibilities include:

- Verification of Premium and their related expenses (policy wise)
- Verification of policy holder's liabilities (policy wise)

Manufacturing Industry and Other service industry

1. English Biscuits Manufactures (Pvt) Ltd

2. Indus Motor company limited

3. AEG Travels (Pvt) Limited

4. Exide Pakistan Limited

5. Karachi Boat Club

6. Phoenix Armour Private Limited

I was involved in the statutory audits in the capacity of member covering the portions includes:

- Revenue (Including Export sales) and Receivables balances
- Cost of Sales which includes verification of local & import purchases, Testing of cost through Net realizable value and verification of Variances
- Property, plant & Equipment
- Trade and other payables, Provisions and Accrued expense
- Cash and Bank, Advances, Deposits and Prepayments
- Testing of controls relating to the relevant portions

Management Trainee (September 2013 to June 2014)
Otsuka Pakistan Limited

My responsibilities included:

- Reconciliation of company internal book to the bank account statement;
- Filing of Sales Tax for corporations, partnership firms including NGOs and welfare organizations;
- Scrutinize the expenses and bills of vendors and other third parties of specific functions within the company;
- Segregation of expenditures between Factory and Head office and itemized project expenses in factory for minimizing cost and enhance efficiency; and
- Other miscellaneous activities delegated by my line manager.

PERSONAL DEVELOPMENTS/SKILLS

- Proficient in all components of Microsoft Office, particularly MS Excel, MS Word, MS Visio and MS PowerPoint;
- Awarded certificate of ACCA Professional Ethics Module;
- Thorough understanding of International Financial Reporting Standards (IFRS) and International Standards of Auditing (ISA);
- Attended various in-house workshops & training sessions and completed E-Learn courses on the subject of PwC Audit Methodology, assurance and advisory;
- On hand practical experience of using the PwC Audit Documentation software, "Aura";
- Ability to conduct research and write effective reports;
- Ability to organize tasks in order to meet deadlines.

PERSONAL INFORMATION

▪ Date of Birth:	May 1, 1992	REFERENCES	Will be made available on request.
▪ Nationality:	Pakistani	AVAILABILITY	Within one month of notice period.
▪ Gender:	Male		
▪ Marital Status:	Married		
▪ Languages:	English, Urdu and Memoni		
▪ Geographical	Willing to relocate		