

MUSTAQEEM TALISH

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HEAD OF FINANCE

Strategic finance leader with 13 years' experience and proven expertise in enterprise risk management, regulatory compliance, strategic financial planning and digital finance transformation. Demonstrated ability to align financial strategy with business growth, governance standards, and operational resilience. Delivered measurable results in financial risk governance, treasury optimization, and process automation across diversified manufacturing and FMCG environments. Demonstrated ability to align financial strategy with business growth, governance standards, and operational resilience.

Demonstrated ability to optimize treasury, capital allocation, and operational efficiency, driving measurable improvement in profitability and compliance readiness. Recognized for fostering a culture of accountability, transparency, and strategic foresight, enabling organizations to thrive in dynamic regulatory and market environments. Ability to promote teamwork and communication to develop productive relationships with customers and key stakeholders.

CORE COMPETENCIES

Treasury & Finance Operations • Financial Planning, Budgeting & Forecasting • Working capital management • Financial Controls • Management Reporting & Analysis • Overheads cost Reduction • Business Optimization • ERP Implementation • Trade Finance • Customs & Tax Compliance Issues Resolution • Risk Management • Team Building & Leadership • Investment Management • Communication Skills

CAREER CONTRIBUTIONS

- ▶ Acknowledged by the senior management for leading the finance department of the third largest listed textiles company in Pakistan. Thereafter, took responsibility for the accounting, tax and compliance side as well and headed the accounts and finance teams thereafter as CFO of the company
- ▶ Successfully organized financing of PKR 5 billion for 46MW coal power project and for BMR of Textile business
- ▶ Developed and implemented plans to re-profile the balance sheet of PKR 72 billion and attain mark-up cost reduction
- ▶ Redesigned and developed MIS and customs teams of the group while focusing on creating software programs in house customized to needs and closed pending customs audit for last 5 years
- ▶ Spearheaded teams for SBP approval for investment abroad by the Nishat Chunian Ltd. for a new US based subsidiary
- ▶ Actively lead and implemented the initiative of overheads cost reduction to the tune of \$1 million at sBU USA of US Apparel & Textiles

PROFESSIONAL EXPERIENCE

LOTTE Akhtar Beverages (Pvt.) Limited (PepsiCo. Bottlers), LAHORE

April 2025 – Present

Head of Treasury & Planning

Hold full accountability for governing the Treasury and financial planning functions of the Company. Render keen eye for business and profitability optimization. Enabling through data and insights in providing business support to the CFO and CEO.

- ▶ Formulated and executed 5-year strategic financial plans supporting business expansion and profitability targets

- ▶ Set a benchmark of excellence by monitoring and forecasting cash flow, ensuring sufficient liquidity to meet operational and strategic needs
- ▶ Optimized working capital, transformed bank relationships, and ensured timely digital payments and collections
- ▶ Managed debt obligations, including loans and bonds, optimizing borrowing costs and terms
- ▶ Negotiated and secured financing for capital expenditures and other strategic initiatives
- ▶ Transformed regular treasury reports, providing insights into cash positions, debt levels, and credit utilization
- ▶ Enabled tracking and analysis of financial data across brands and pack sizes, providing support for decision-making especially outlet profitability to identify areas for potential business improvement
- ▶ Ensured compliance with relevant regulations and internal policies while maintaining strong internal controls and governance practices

US APPAREL & TEXTILES (PVT.) LIMITED (A US GROUP COMPANY), LAHORE

March 2024 – February 2025

General Manager Finance – sBU USA of Apparel Vertical

Responsible fully for managing the finance function of the USA division of Apparel business. Rendered keen eye for business optimization and overheads reduction. Played a key role in providing business support and insight to the MD of the business.

- ▶ Set a benchmark of excellence by streamlining and supervising Financial Reporting, Financial control, Planning & budgeting and Inventory & Costing teams of the sBU USA of Apparel vertical of US Group with a turnover of \$120 million annually
- ▶ Formulated and executed annual strategic financial plan supporting business expansion and profitability targets
- ▶ Developed scenario-based forecasting models integrating cost optimization, pricing strategy, and working capital improvements
- ▶ Partnered with CEO and MD of the business on capital allocation strategy and investment appraisal using NPV, IRR and DCF techniques
- ▶ Championed zero-based budgeting (ZBB) and rolling forecast processes to enhance agility
- ▶ Drove strategic cost optimization initiatives and overheads reduction during challenging environment to achieve savings of \$1 million
- ▶ Managed and improved the working capital of the business by identifying areas for improvement driving business efficiency exceeding the budget
- ▶ Achieved bottom line results beyond the budgeted target by implementing strict budgetary controls and cost reduction initiatives

NISHAT CHUNIAN LIMITED (A NISHAT CHUNIAN GROUP COMPANY), LAHORE

Aug 2012 – February 2024

Chief Financial Officer (CFO)

As a CFO of the company, I was heading trade finance, treasury, accounting, tax and compliances and MIS functions of the company.

- ▶ Ensured full regulatory compliance with Companies Act 2017, SECP, FBR, and IFRS / IAS
- ▶ Oversaw internal and external audit coordination, ensuring zero major non-conformities
- ▶ Implemented robust compliance monitoring dashboards aligned with group governance policies
- ▶ Hold full accountability for organizing long term financing for various expansion and business plans of the company while conducting negotiations with financial institutions.
- ▶ Established a culture of financial discipline and regulatory adherence across the company

- ▶ Set a benchmark of excellence by streamlining and supervising accounting, treasury, and finance functions of the Nishat Chunian Limited (NCL) with a turnover of \$270 million annually
- ▶ Led financial reporting and tax compliance of a foreign subsidiary, IT function, and customs department as well as determined tax matters in a timely manner
- ▶ Administered credit lines of the company of borrowing portfolio of around \$170 million with different banks
- ▶ Achieved bottom line results by overseeing foreign exchange exposure of with derivatives portfolio of \$100 million

A. F. FERGUSON & CO. CHARTERED ACCOUNTANTS (A MEMBER FIRM OF (PWC)), LAHORE

Dec 2008 – Jun 2012

Audit Supervisor

Assumed and maintained full liability for examining important financial/nonfinancial data and reports in individual capacity within the audit wing of firm. Revised accounting and internal control systems to prearrange audit activities. Created audit programs related to scope of work of the engagement to assess sufficient and appropriate audit evidence. Examined financial statements related to realistic budgets, industry norms, projections, and past performance. Generated and offered financial statements as per requirements of the statute and applicable professional standards. Identified deficiencies and potential areas of improvement while appraising internal control system.

- ▶ Started as a Trainee Student and promoted to the position of Team Member/Leader and Audit Supervisor in assurance and business advisory services group in recognition of achievement of excellence
- ▶ Supervised audit teams ranging from 6-15 for DIC Pakistan and Shakarganj Mills
- ▶ Conducted comprehensive financial risk assessments covering credit, liquidity, FX, and operational exposure

EDUCATION & PROFESSIONAL BACKGROUND

CHARTERED FINANCIAL ANALYST (CFA), CFA Institute (USA), 2013

QUALIFIED CHARTERED ACCOUNTANT (ACA), Institute of Chartered Accountants of Pakistan (ICAP), 2012

ACCA MEMBER (UK), Association of Chartered Certified Accountants (ACCA), 2008

PROFESSIONAL COURSES

Corporate Financial Management, REDC LUMS

Derivatives for Risk Management in a Changing Environment, Mangrove Markets

Building High Performance Teams, REDC LUMS

The Seven Habits of Highly Effective People, Franklin Covey Pakistan

Leadership Excellence "The Care and Growth Model", Schuitema Pakistan

PROFESSIONAL MEMBERSHIPS

Institute of Chartered Accountants of Pakistan (ICAP) and an Associate Member of the Body

Fellow Member of ACCA

CFA Charterholder from CFA Institute USA

AWARDS & TRAININGS

Qualified ICAP examinations within Article ship period

Passed all papers of CAT & ACCA in first attempt

Got National Talent Scholarship & President's Talent Scholarship at School Level

Captained SKANS School of Accountancy in ACCA Annual Quiz 2008