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| *Senior Finance Professional, scaling new heights of success in spearheading* ***Strategy, Finance, Accounting, Audit & Taxation****; seeking senior leadership role with an organization of high repute in* ***India/Overseas***  pabhel.gupta@gmail.com  +91-7439769685 / 9830466595    **PABHEL GUPTA, ACA, CFA** | |
| **Profile Summary**  *An ardent financial analyst & strategist with* ***over 22 years*** *of professional experience in* ***Strategic Planning, Financial Operations, Fund Raising, Treasury Management, Project Financing, Compliance*** *with* ***IFRS, Ind-AS, Taxation & Company Laws,******Finalization of Financial Statements, Consolidations, Budgetary Control, Risk Assessment & Mitigation****,* ***Audits, Financial Turnaround, Business Reporting, Valuations, Controllership, and Debt Restructuring***   * **Excellence in developing Financial Accounting strategies** in coordination with top management, IFRS & Ind-AS Compliance, implementing company procedures and practices & collaborating with auditors * **Insightful experience of working both in India & UAE; Big 4 experience;** equally conversant with Financial Sector updates of India & Abroad * **Fostered phenomenal planning in raising funds worth $140 Mn. across the tenure**; steered efforts to reduce weighted average cost of borrowing by 100 basis points with Regal Group * **Significant knowledge of undertaking evaluation of M&A proposals, Investment opportunities, New Product / Business Feasibilities** through Business Planning, Forecasting, Scenario Planning and Stakeholder Presentations * **Exposure of treasury management, maintaining steady cash flow & working capital**; working closely with the Board & Top Management in devising a financial strategy for supporting the company’s business strategy * **Successful review & enhancement all financial procedures** **and internal controls**, automation of financial information systems * **Directing financial analysis**; **internal reporting (effective MIS) and regulatory reporting**; **moving budget & monitoring**, leading to long-term improvements in cost savings, profitability and productivity * **Excellence in managing project wise escrow accounts** and complying with all Land Department and RERA (Real Estate Regulatory Authority) requirements in UAE   **Core Competencies**   |  |  |  | | --- | --- | --- | | **Strategic Financial Planning** | **Corporate Governance** | **Controls & Risk Management** | | **Mergers & Acquisitions** | **Fund Raising** | **Taxation & Audits** | | **Reporting & Documentation** | **Treasury & Cashflow Management** | **Team Building & Leadership** | | |
| **Soft Skills** | **Education**    **Chartered Accountant from The Institute of Chartered Accountants of India**  **CFA ® charter holder from CFA Institute, USA**  **1994**  **2014**  **1997** |
| **Career Timeline (Recent 5)**  **B. Com (Hons.) from Goenka College of Commerce, Calcutta University**    **Feb’10 – Jul’11**  **Sr. Manager – Finance & Accounts, New Kolkata Int. Development Pvt. Ltd., India**  **Aug’16 – Jul’20**  **Group CFO, Regal Traders FZCO, UAE**  **Nov’11 – Feb’15**  **VP – Finance, Inthink Engineering Services Pvt. Ltd., India**  **Apr’08 – Dec’09**  **Head of Finance, Schon Properties, Dubai, UAE**  **Mar’15 - Jul’16**  **Senior Finance Manager,**  **Al Futtaim Motors, UAE** | |
| **Work Experience**   |  |  | | --- | --- | | **Key Result Areas: (Across the Tenure)**   * Spearheading entire gamut of Finance, Accounts, Internal Audit, MIS, Taxation activities and collaborated with other departmental heads, stakeholders and external agencies * Creating management reports & presenting key data to Senior Management and suggesting necessary reactions to detailed forecasts; extending support to the management in decision making for pricing, procurement and other allied business activities; led a maximum team size of 15 members * Attending monthly sector leadership & business review meetings; keeping close control & monitoring all profitability, cashflow parameters and highlighting/taking corrective actions as required * Directing financial analysis, internal and regulatory reporting, accounting operations, budgeting & forecasting that led to long-term improvements in cost savings, profitability and productivity * Fixing vision & mission statements, planning & executing corporate strategy in best interest based on current and expected business, economic and regulatory environment related to company * Ensuring evaluation of Investment Opportunities, Project Feasibilities, Market Feasibilities and New Product / Business Feasibilities * Establishing consistent and appropriate business practices, enhancing controls for credit risks, and instituting controls, teamwork throughout the entity * Restoring the financial health of the company through the following initiatives: * Enabling control of all receivables, payable and assets (tangible and intangible) * Fund raising, project financing, establishing a working relationship with bankers, suppliers and workers; negotiating borrowing cost, settlements and restructuring financial liabilities with bankers, suppliers, statutory agencies * Preparation of statutory books of Accounts, in compliance with IFRS / Ind-AS, Company Laws, Bank Reconciliation, Party Reconciliation and Consolidating Reports in compliance with time & accuracy norms * Treasury management, Fund flows for optimum utilization of available funds and interacting with banks * Preparing and finalizing statutory/tax audits with auditors and ensuring all compliances under the regulatory acts and other statutory bodies * Interfacing with various-tax authorities for timely filing of TDS, Service Tax and Sales tax returns, VAT returns, Income Tax returns, tax assessments, exemption related benefits, registrations * Spearheading the design and overhaul of the Cost Accounting System; attributing costs to customer and channels and effectively improving margins * Defining and formulating annual budgets, periodic moving budgets, scheduling expenditures; conducting variance analysis to determine difference between projecting figures & actual expenditure and implementing corrective actions * Monitoring variety of tasks such as: * Facilitating liaison between the Internal Auditor and Statutory Auditors for completion of audit assignments and for managing the audit cycle; engaging in resolving the queries * Reviewing quarterly accounts with applicable compliances * Thorough internal audit of all operations e.g., Purchases, Sales, HR, Finance and periodic reporting to the Board of Directors of internal control weaknesses with recommendation to improve controls and regular follow ups for actions taken * Developing audit strategy & business plans, preparing audit schedules; ensuring timely completion of audits & preparation of audit reports   **Significant Accomplishments:** | | | **Aug’16 – Jul’20:**  **Regal Traders FZCO, UAE (Wholesale, Retail, Stitch production, System Integration, Investments, Real Estate)**  **Mar’15 – Jul’16:**  **Al Futtaim Motors**  **(Automobiles Wholesale & Retail)** | * Steered exceptional efforts in: * Successful introduction of system of moving budgets to ensure close monitoring of targets vs actuals, taking immediate and timely corrective actions to achieve targets * Recording significant internal audit findings with corrective actions * Realignment of Sales Team incentive policies in coordination with Sales and HR team to ensure maximum productivity * Successfully contributed to: * Management of the Investment division of the company with optimization of Risk * Implementation of VAT across the group * Strategic Team for building the stitch production & eCommerce division * Liaised with Banks for arranging bank facilities of $80 Mn. for new projects / business lines * Reduced the weighted average cost of borrowing by 100 basis points * Implementation of Navision 2018 ERP across the group   ***As Sr. Finance Manager*:**   * Facilitated significant commitment in: * Concluding credit reviews of all the dealers and distributors to ensure efficiency in credit risk management * Devising an Internal Credit rating system for customers / dealers | | **Nov’11 – Feb’15:**  **Inthink Engineering Services Pvt. Ltd.**  **(Engineering Outsourcing,**  **BPO, Skill Development)** | ***As Vice President - Finance*:**   * Played a crucial role in: * Streamlining the entire finance department; joined at the start up stage of the technology and education verticals * Raising INR 50 Crores ($8 Mn.) fund from National Skill Development Corporation * Successful completion of organizational restructuring by splitting the financials of a single investment vehicle cum operations company into various verticals * Front leading an ongoing Company acquisition process | | **Feb’10 – Jul’11:**  **New Kolkata International Development Pvt. Ltd.**  **(Real estate, Infrastructure and Automobiles)** | ***As Sr. Manager – Finance & Accounts:***   * Multiple facets of Financial planning & analysis, cash flow management, payable management, direct & indirect tax compliances | | **Apr’08 – Dec’09:**  **Schon Properties, Dubai**  **(Real Estate)**  **Previous Experience** | ***As Head of Finance:***   * Independently: * Facilitated introduction of real budgetary control by ensuring monthly dept. budgets submission by respective department heads and conducting monthly variance meeting including actions plan fixation * Streamlined inter-company transactions by ensuring payments processing from respective company’s funds, settlement of inter-company dues and correction of incorrect accounting entries * Facilitated Oracle implementation in Schon Properties * Got special appreciation in the Board of Directors meeting (recorded in the minutes) for the above mentioned achievements | | **Dec’05 – Apr’08: Al Shafar General Contracting (ASGC) Dubai (Construction and Manufacturing) as Finance Manager**  Growth Path:  Dec’05–Sep’07 Group Internal Auditor  Sep’07–Apr’08 Finance Manager of Three ASGC Group Manufacturing Companies  **Sep’98 – Dec’05: Ernst & Young, Dubai (Audit & Assurance, Accounting)**  Growth Path:  Sep’98–Jul’99 Staff Auditor  Jul’99–Jul’01 Auditor  Jul’01–Dec’05 Senior Auditor  Deputed to Dubai College as Chief Accountant from Apr’02 | **Highlights:**   * Steered exceptional efforts in raising a project borrowing of $52 Million * Hand held with crucial task of setting up the internal control & accounting systems for a newly formed group company (besides the group internal audit function) and received multiple appreciation from the Top Management for the same * Implementation of ERP package GEMS (based on Oracle database & Java language) in two of the ASGC group companies   **Highlights:**   * Outstandingly successful in: * Successful conduct & completion of statutory audit for Al Naboodah Laing, Shell Group, Black & Decker, AON Middle East LLC, Assicurazioni Generali Dubai, Arab Orient Insurance, Al Futtaim Group, Al Fardan Real Estate, Sheraton Hotel, Dubai, Renaissance Dubai Hotel, The Cambridge High School, Dubai and company owned English High School, Al Ain * Maintenance of the accounting records for Global One and prepared monthly financial statements for reporting to their head Office in USA * Introduced a system of reconciling various tour & activities accounts on monthly basis and cleared several years of accumulated losses in the Balance sheet * Initiated & implemented a system of reconciling management accounts with financial accounts * Got special appreciation in the Board of Governors meeting (recorded in the minutes) as an efficient professional doing a highly satisfactory job | | **Articleship** | * Sep’94 – Aug’97: PriceWaterhouseCoopers, Kolkata as Articled Clerk   Scope: Audit assignments (statutory, internal and tax audits) accounting functions for different clients like British Oxygen Company (India) Ltd, India Foils Ltd., McLeod Russell India Ltd and GIS Ltd. | | **IT Skills** | * Microsoft Office and Windows * SAP, Oracle, Navision 18, Sage (Line 100) and Tally (ERP 9) Accounting software package | | |
| **Personal Details**  **Date of Birth:** 8th June 1974 | **Languages Known:** English, Hindi and Bengali  **Address:** Block 21 , Flat 4D , Diamond City North , 68 , Jessore Road , Kolkata -700055, India | |