



HAJRA GHULAM MOHAMMAD

Finance & Treasury Executive | SAP S/4 HANA (TRM & FI) Expert | AP/AR | Audit Support | Based in Bahrain
✉ hajraghulammohammad19@gmail.com | ☎ +973 3746 2734
📍 Manama, Bahrain

Summary

Finance & Treasury Executive with 3+ years of experience in **Treasury Operations, Accounts Payable/Receivable, Cash Flow Management, and Audit Support**. Skilled in **SAP S/4 HANA (TRM & FI Modules)**, bank reconciliations, and automation of financial processes. Proven ability to optimize liquidity, strengthen accounting accuracy, ensure compliance, and deliver reliable financial insights. Currently based in Bahrain and seeking opportunities in GCC organizations to apply expertise in treasury and accounting functions.

PROFESSIONAL EXPERIENCE

Macpac Films Limited – Karachi, Pakistan

Treasury & Finance Executive

Jan 2024 – Aug 2025

- Managed **Accounts Payable (Local & Import)** processes in SAP, including invoice/payment processing, VAT posting, vendor management, reconciliations, PO/LC/GL adjustments, and exchange gain/loss verification.
- Recorded **Accounts Receivable** transactions, including sales invoices and receipts, ensuring accurate accounting and timely follow-ups.
- Managed **Customer, Vendor, and Bank Reconciliations**, ensuring ledger accuracy and resolving discrepancies promptly.
- Oversaw **Petty Cash** payments and ad hoc disbursements for factory and head office.
- Prepared weekly and monthly **Cashflow** statements to provide financial visibility and support decision-making.
- Executed **LC/Wakala Documentation** processes including preparation, discounting, acceptance, and adjustments.
- Managed **Trade & Istisna/Loan documentation**, including disbursement, settlement, and import/export (open and advance account) processes.
- Prepared and executed **RTGS** Payments, ensuring accurate and timely completion.
- Maintained strong **Bank Relationships** via emails and calls to ensure smooth daily treasury operations.

The VetPro Solutions – Karachi, Pakistan

Operational Officer – Finance & Sales

May 2023 – Nov 2023

- Oversaw **cash flow management, petty cash, and financial oversight**.
- Spearheaded creation of **Employment Verification Reports**, generating new revenue streams.
- Contributed to **strategic financial planning** and operational reporting.
- Generated **customer and vendor invoices, recorded payments**, and managed receivables/payables, improving cash flow tracking.

KEY ACHIEVEMENTS

- Spearheaded **SAP Treasury & Risk Management (TRM) Module** implementation as Power User, collaborating with IT & Finance to configure and optimize cash management.
 - Automated virtual accounts & AR postings, reduced suspense cases by **80%** and saved **2–3 hours daily**.
 - Implemented **MT940 bank reconciliation**, boosting accuracy & efficiency by **70%**.
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EDUCATION

- **Masters in Economics** – University of Karachi (2022) | CGPA: 3.14
 - **BA (Hons) in Economics** – University of Karachi (2021) | CGPA: 3.09
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CERTIFICATIONS

- **SAP S/4 HANA Cloud (Finance – Public Edition)**
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TECHNICAL SKILLS

- **ERP Systems:** SAP S/4 HANA (FI & TRM Modules)
 - **Finance Tools:** Excel, Cash Flow Forecasting, Bank Reconciliations
 - **Core Areas:** Accountancy, Treasury Operations, AP/AR, Financial Reporting
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LANGUAGES

- English (Fluent)
 - Urdu
 - Hindi
 - Balochi
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CORE COMPETENCIES

- Treasury Operations | Cash Flow Forecasting | SAP S/4 HANA TRM & FI | Bank Reconciliation | AP/AR Management | Financial Compliance
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REFERENCES

- Available upon request.