

# SARAH RAMEEZ

118 Balliol Street, Toronto, ON (M4S 0A9) ♦ 647-456-3189 ♦ [Link to Portfolio](#)

## EDUCATION

### University of Toronto

*Master of Information - Human-centered Data Science*

**Toronto, ON**

September 2024 - Present

### Institute of Business Administration

*Bachelors of Business Administration - Majors in Finance*

**Karachi, Pakistan**

September 2015 - May 2019

**CGPA: 3.67 / 4.00** with a recurring 50% annual merit scholarship

## WORK EXPERIENCE

### Unilever

*Assistant Manager, Treasury*

**Karachi, Pakistan**

April 2023 - November 2023

- Optimized cash flow management and reconciliation of PKR 60 billion, overseeing fund movements and positions across local and international banks
- Executed multiple dividend remittances totaling PKR 24 billion to foreign investors by releasing approved funds within a one-day window, accelerating a process that typically required extended timelines
- Designed and implemented an internal dashboard providing real-time insights into daily cash and loan positions, integrating key economic indicators such as currency devaluation, interest rates, and inflation
- Developed and secured approval for a PKR 30 billion business case for land acquisition and factory construction, projecting 15-year growth across five business sectors

*Assistant Manager, Finance Business Partnering*

April 2022 - April 2023

- Managed the Profit & Loss for a luxury goods (Skin Care) category in a third world country undergoing an economic recession, contributing to its an annual sales growth of 10.9%
- Developed and executed pricing strategies to maintain the brand's premium positioning , while maintaining target market affordability, resulting in an increased brand penetration of 3%
- Designed the business case for the launch of luxury innovations in the hydration need-space via feasibility studies, leading to PKR 127 million in additional revenue for POND'S Pakistan
- Implemented cost-saving measures amounting to PKR 90 million in material procurement & specifications to maintain profitability amidst exponential currency devaluation

### Habib Bank Limited (HBL)

*Relationship Manager - Corporate & Investment Banking*

**Karachi, Pakistan**

January 2021 - April 2022

- Managed an independent portfolio of corporate clientele worth PKR 6 billion within the FMCG, pharmaceutical and information sectors
- Secured rapid approvals for financing facilities, contributing to a portfolio growth of PKR 1.2 billion, by including additional non-standard performance metrics in the preparation of client credit proposals

*Associate Relationship Manager - Corporate & Investment Banking*

May 2019 - December 2020

- Assisted in managing a corporate portfolio with credit lines totaling PKR 35 billion across automotive, oil refinery, textile, construction, transport, and sugar industries, contributing to a YoY portfolio growth of 8%
- Identified inefficiencies in the documented corporate account opening process and recommended and implemented process improvements, leading to reduced onboarding times

## NOTABLE PROJECTS

### Predicting Shelter Availability in Toronto – Term Project

*Team Lead*

**Toronto, ON**

September - November 2024

- Performed researched-based logistic regression to predict the availability of shelter at any given night in Toronto based on geographic, demographic, environmental, and economic factors.

### Financial Modeling Project – Nimir Industrial Chemicals Ltd.

*Capstone Project*

**Karachi, Pakistan**

October - December 2018

- Forecasted demand and supply factors that impact the chemical industry using multilinear regression, used to determine an extensive finance schedule and perform valuation of the firm at regular intervals

## ADDITIONAL SKILLS

- **Certification:** Chartered Financial Analyst (CFA) - Level II Candidate
- **Software:** Tableau, Power BI, Git, MS Office, SAP
- **Programming:** Python, R, MySQL, PostgreSQL, HTML, CSS
- **Languages:** English, Urdu/Hindi