

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

FrieslandCampina Engro Pakistan Limited – Experiential Learning Project

Karachi, Pakistan

Team Lead

January - May 2019

- Carried out a research project into development of a possible e-commerce platform/collaboration with an existing platform for a multinational organization looking to enter the digital market

Financial Modeling Project – Nimir Industrial Chemicals Ltd.

Karachi, Pakistan

Capstone Project

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