

# Zara Zafar

## EDUCATION & QUALIFICATIONS

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### CFA Level 1 (Passed)

August 2021

### FAST NUCES Lahore

- Bachelor of Science (Honors) 2016-2021  
**Accounting and Finance CGPA:3.13**

### Lahore Grammar School

2013-2015

- GCE Advanced Levels

### Convent of Jesus and Mary

- GCE Ordinary Levels

2010-2013

## EXPERIENCE

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### Retlm Tutors

February, 2017- Present

#### Online Tutor

- Teaching Mathematics, Accounts, and Finance to students from the Cambridge Stream and undergraduate level.

## RESEARCH & PROJECTS

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### Macroeconomic factors affecting the growth of Gross Domestic Product

- An empirical analysis was conducted in order to investigate the various factors that have an effect on the GDP of a country.

### PESTLE Analysis of Google Inc.

- A rigorous research was performed to carry out the PESTLE analysis of Google to analyze the various external factors that have had an impact on the company.

### Ratio Analysis

- Financial data pertaining to five different companies listed on the KSE 100 were collected for the period of 2015 to 2019. Liquidity, profitability and solvency ratios were calculated and analyzed.

### Final Year Project

- A thorough feasibility report of a hypothetical business was made. In depth SWOT and PESTLE analysis was carried out. In addition, The business idea was assessed in terms of the Porter's Five Forces' Model and also with respect to the Marketing Mix Model. Projected financial statements for the next five years were created and analyzed to establish the financial feasibility of the business.

### Impact of price fairness and ambience on customer satisfaction in the restaurant industry

- A thorough research was done in order to understand how external ambience and price fairness can affect customer satisfaction. The research was based on primary data collected from an opportunity sample of 250 participants.

### Systems Limited organizational structure and organizational culture (an analysis)

- An analysis was carried out to identify and evaluate the organizational structure and culture of Systems Limited. The project provided a better insight into the effects of various organizational structures on the overall success of a business.

### An analysis on Attock Cement

- Activity, solvency and liquidity ratios of Attock Cement were calculated and analyzed for significant changes in values. Moreover, the price returns of the company were compared with those of KSE 100 index

## EXTRACURRICULAR ACTIVITIES

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### Nur Student Leadership Program July 2015 – August 2015

- Intern. My roles included working closely with the marginalized, poverty stricken patients that were under treatment at Fatima Memorial Hospital. Worked with

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other interns to collect donations and create a documentary on a social problem prevent in the country.

**The Citizens Foundation June 2016 – July 2016**

- An underprivileged school located in Jhalkey.. My responsibilities included arranging programs for the student and teaching them various subjects.

**Askari Bank July 2019-August 2019**

- Finance intern. My duties included analyzing internal accounting statements and carrying out ratio analysis.

**Millat Equipment Limited June 2019 to July 2019**

- Intern. My duties included analyzing internal financial data and accounting statements, prepare reports and presentations for the team.

**Skills and interests**

- Fluent in English and Urdu
- Adept at using MS Office, Stata, SPSS, Power BI, SmartPLS
- Excellent communication and analytical skills
- Comfortable coordinating and working in teams.

