

MUHAMMAD HARRIS GHAFAR

Address: Bilal-Harris House 4-

Lake, Road Chouburji Lahore,

Contact: +92-333-4558295

Email: harris09.mh@gmail.com

OBJECTIVE

I am CFA Level-III Candidate. Highly motivated individual and believe to achieve success through hard work. Previously, I was working with leading credit rating agency of Pakistan. Currently, attach with the Dairy and Agriculture sector. I have approximately five years of professional experience in finance and accounting sector.

Education

CFA (Chartered Financial Analyst)-Level III Candidate
CFA Institute ID: 7088614

University of Engineering & Technology, Lahore
BBA (Hons) Finance, 2013
CGPA 2.94

Crescent College for Boys near Shadman, Lahore
FSC Pre-Medical 2009 1st
Division

Cathedral Higher Secondary School, Anarkali, Lahore
Matriculation (Science) 2007 1st
Division

Experience:

- **Assistant Manager Accounts & Finance in Nishat Dairy (Pvt) Limited & Nishat Agriculture Farming** from 27th July 2015 to 10th Jan 2018. I had following job description:
 - Preparing Bank Reconciliation Statement
 - Preparing payments of import parties and creditors
 - Preparing salaries
 - Booking of receivables
 - Book keeping
 - All bank related matters like preparation pay orders etc.

- **Senior Financial Analyst in PACRA (Pakistan Credit Rating Agency)** from 15th July 2019 to 22nd August 2021. Involved in financial statement and credit risk analysis of different corporate and financial institutions. Writing press release, rating reports and preparing sector studies. I am working on the following sectors in PACRA:
 - Life ,General Insurance Sector and NBFI's
 - OMCs (Oil Marketing Companies)
 - Automotive Parts
 - Car Renting
 - Technology
 - Oil exploration and production

- **Assistant Manager Accounts in Nishat Dairy (Pvt) Limited** from 26th August 2021 to present. I had following job description:

- Preparing Bank Reconciliation Statement
- Parties Ledger reconciliation
- Receivables Reconciliation.
- Preparing payments and reconciliation of import parties and creditors
- Payroll.
- Reconciliation of receivables
- Risk assessment
- Reconciliation of payables
- All bank related matters

Achievements

- Certificate of Recognition for voluntary work in organizing symposium for PMI (Project Management Institute)
- Certificate of Training on Research and Spss.

Voluntary Work

- UET Food Donation Drive
- Wateen Go Green Program

Interests

- Cricket, Lawn Tennis, Horse Riding, Travelling