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| **Zareen Aamir**  Mobile Number: 0301-4959414  [zareenaaamir72@gmail.com](mailto:zareenaaamir72@gmail.com) | G:\CV\Zareen's CV\SCAN Documents\Image-February-2018.JPG |

## Personal Information

* Husband Name Aamir Shabbir
* Date of Birth October 22,1972
* CNIC Number 35202-2509315-4
* Gender Female
* Martial Status Married
* Residence Phone Number +92-42-35167560
* Address 46-B, Block A-I, Board of Revenue Society, Johar Town, Lahore

## Professional Education

* LLB Bahauddin Zakarya University Multan 2015
* MBA(Finance) National College of Business Administration Lahore 1999
* CA Article ship Institute of Chartered Accountant of Pakistan 1998

## Certification – International

* Certification from Harvard Business School (Boston, America) in April 2011 on “Strategic Leadership for Microfinance”
* Certification in “Microfinance and Enterprise Development Program” from Turin , Italy in 2006

## Academic Education

* B.Com Punjab College of Commerce – Lahore 1994
* I.Com Saint Pakrick College – Karachi 1991
* Matric Karachi Public School 1989

## Employment History

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| **Position** | **Head of Accounts** |
| Organization | Muwakhat Foundation (NGO) |
| Employment Start and End Date | January 2017 till todate |
| Duration of Employment | Three Years |
| District | Lahore. |
| **Job Description**   * Ensure that all financial statements are properly prepared, reviewed and analyzed in time * Ensure that all the prescribed reports on standard formats and are made available to the senior management in time * Ensure donor reports and other information required by them related to financial statements and any other information as required by them is sent to them on the committed time * Ensure the accurate and reliable accounting records * Facilitate the monitoring visits and audits by funding agencies and donors * Ensure that external audit of the organization finalized in time * Maintain Fixed Asset Register and Inventory record * Develop Short and Medium term plans of the department and submitted to the board for approval * Assure the quality of Portfolio of Branches by conduct financial monitoring * Conduct Financial Monitoring visits to branches for check the accounting system and records | |

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| **Position** | **Head of Operations** |
| Organization | Muwakhat Foundation (NGO) |
| Employment Start and End Date | July 2013 till December 2016 |
| Duration of Employment | Three Years & Six Months |
| District | Lahore. |
| **Job Description**   * Responsible to run Safety Net Program for uplift living standard of poor by served Food, Health, Education, Legal Support and Financial access for Business & Emergencies * Strategic Planning and its Implementation visa viz market condition and competition * Develop Short and Medium term plans of the department * Coordinate with Donors on implementation of their projects * Helps to developed customized products for the members * Help & Coordinate with field staff to achieve their targets in time * Coordinate with the Board for annual financial projection | |

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| **Position** | **Head of Microfinance Program** |
| Organization | Asasah (Company Limited by Guarantee) |
| Employment Start and End Date | July 2009 till June 2013 |
| Duration of Employment | Four Years |
| District | Lahore. |
| **Job Description**   * Have comprehensive knowledge about the vision, mission, goals, objectives, core values, key performance indicators, strategic plan and overall operation of Asasah * Develop and implement workable policies and procedures and develop financial & non-financial packages (services/products) * Conduct a comprehensive SWOT and cost benefit analysis of department and have detailed knowledge of staff and departmental functions * Prepare comprehensive expense and performance monthly budgets based on the above analyses and in line with the strategic plan of Asasah for each department in consultation with CFO and get that approved from the CEO * Ensure operation department’s efficiency by creating and maintaining a positive flow of work by utilizing what resources and facilities are available as set out by the CEO and the board of directors * Organize resources such as facilities and employees so as to ensure effective delivery of services * Plan by prioritizing customer, employee and organizational requirements * Assist the CEO to maintaining and monitoring staffing levels, knowledge-skill-Attiude (KSA), expectations and motivation to fulfill organizational requirements * Ensure growth and sustainability by analyzing the current and future operations * Ensure the clarity and understanding of Asasah’s vision and mission till the lower staff * Take appropriate action to mange operational risks * Assist the CEO in developing policy and strategic plans * Provide management committee with exposure to employees who have the potential to become members of senior management * To impart training to the staff on their capacity building | |

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| **Position** | **Quality Assurance Manger** |
| Organization | Asasah (Company Limited by Guarantee) |
| Employment Start and End Date | July 2007 till June 2009 |
| Duration of Employment | Two Years |
| District | Lahore. |
| **Job Description**   * Ensure risk management culture of the operations * Work closely with line managers to review branch operation and report their finding s to achieve objectives and managing valuable organizational resources * Develop Quality Assurance protocol and get it approved by the senior Management committee * Develop yearly/six monthly plans of Quality Assurance Department * Review risk management frame work and report observations & recommendations thereon to the senior management committee | |

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| **Position** | **Accounts Manger** |
| Organization | Asasah (Company Limited by Guarantee) |
| Employment Start and End Date | January 2003 till June 2007 |
| Duration of Employment | Four Years Six Months |
| District | Lahore. |
| **Job Description**   * Ensure that all financial statements are properly prepared, reviewed and analyzed in time and that a adequate control measures are in place to protect the integrity of the organizations * Ensure that external auditors of the organization are extended full cooperation and the audit is finalized in time * Ensure that all the prescribed reports area generated on standard formats and are made available to the senior management in time * Assist the CEO to ensure the achievement of the Asasah’s mission in time and within budget by developing and implementing effective internal controls (Standard Operating Procedures) and also assess credibility of controls through internal and external audits * Assist the CEO for considering carefully the company’s major expenditures and draft the plans to control them * Ensure donor reports and other information required by them related to financial statements and any other information as required by them is sent to them on the committed time * Ensure the accurate and reliable accounting records * Facilitate the monitoring visits and audits by funding agencies and donors * Conduct Financial Monitoring visits to branches for check the accounting system | |

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| **Position** | **Financial Monitoring Associates** |
| Organization | Kashf Foundation (NGO) |
| Employment Start and End Date | September 1999 till December 2002 |
| Duration of Employment | Three Years |
| District | Lahore. |
| **Job Description**   * Standardizing and implementing accounting system in sub offices, in particular that the principles of Profit loss financial management * Ensure Loan Portfolio Quality by conducting the financial audits at Branch & field level * Developed and standarding financial monitoring systems at the branch level * Responsible to conduct the monthly financial monitoring of all branches to assure the accuracy of accounting records an d system and prepare branch highlight reports * Facilitate the monitoring visits and audits by funding agencies, donors and external auditors * Submitted Monthly accounts in time to CFO for finalize the financial statements of the organization in time * Submitted the “Loan Portfolio Quality” report to senior management team for their timely decision * Submitted the Branch & Staff wise analysis on “Loan Portfolio Quality” to senior management team | |

## Teaching Experience

* I have been teaching **“Financial Accounting”** courses to Postgraduates students in **“National College of Business Administration & Economics”** as a visiting faculty
* I have been Teaching **“Microfinance and Financial Accounting”** course to Postgraduate students in **Kinnaird College** for Women from January-2008 till 2010 as a visiting faculty

## Trainings

During my professional career I build my capacity in following areas by attend International and National trainings

***MANAGEMENT TRAININGS***

* Training on “The Seven Habits of Highly Effective People” in March-2010 at Lahore organized by the Franklin Covey
* Training on “Strategic Vision” in January-2010 at Karachi organized by the Time Lenders
* Training on “Essence of Leadership” in December-2007 at Lahore organized by “ASASAH”
* Training on “Personal Selling & Customer Satisfaction” in August-2007 at Lahore organized by “ASASAH”
* Seminar on “Development of Middle Managers (Modern Techniques and Approaches)” in September-2003 by National College of Business Administration & Economics
* Training on “Human Resource Management” in August-2003 organized by Small & Medium Enterprise Development Authority (SMEDA)
* Training on “Enhancing Human Productivity & Management Skills” in June-2003 organized by the National Productivity Organization (NPO)
* Workshop on “Management Training” in April-2001 organized by “Kashf Foundation”

***MICROFINANCE TRAININGS***

* Training on “Social Performance Management” in March-2011 at Lahore organized by the Plan Pakistan
* Training on “Deposit Mobilization in Microfinance” in April-2010 at Islamabad organized by the Pakistan Microfinance Network
* Training on “Islamic Microfinance & Takaful” in November-2009 at Islamabad organized by the Al Huda
* Training on “How to Prepare your Institution for a Due Diligence with Foreign & Domestic Investors?” in October-2008 at Islamabad organized by the Pakistan Microfinance Network and Plan Net Finance
* Training on “Making Microfinance Work: Managing for Improved Performance” in June-2007 at Islamabad organized by Pakistan Microfinance Network and International Training Center (ILO)
* Training on “Negotiating Access to Commercial Loans and the Capital Markets” in May-2007 at Karachi organized by the Pakistan Microfinance Network
* Training on “Individual Lending for Microfinance and Small Business” in August-2006 at Islamabad organized by Pakistan Microfinance Network
* Training on “Risk Management for MFIs” in June-2005 at Islamabad organized by Pakistan Microfinance Network
* Training on “Making Microfinance works for MFIS” in November-2004 at Islamabad organized by Pakistan Microfinance Network
* “Microfinance for Women’s Empowerment” in March-2004 at Lahore organized by Agha Khan Foundation and Pakistan Microfinance Network
* Training on “Gender and Development” in March-2002 organized by “Kashf Foundation”
* Training on “Training of Trainers” in November at Lahore organized by “Kashf Foundation”
* Training on “Service Charges: Striking a Balance Between Borrowers & Lenders” in July-2001 organized by Pakistan Microfinance Network
* **Exposure Visit to Seoul (South Korea)** in December-2012 to learn more about the ECIB (Electronic Credit Information Bureau) organized by Pakistan Microfinance Network
* **Exposure visit to ASA, Savesafe, Shaukti (Bangladesh)** – to study how expansion an organization can be managed in 2000

***FINANCE & ACCOUNTS TRAININGS***

* **School of Applied Microfinance** (Mombasa, Kenya (Practical, Applicable and actionable skills using CGAP and Micro Save Toolkits), 2007
* Training on “How to Prepare Financial Feasibility of a Project” in June-2008 at Lahore organized by Pakistan Institute of Management (PIM)
* Training on “Business Planning and Financial Modeling for MFIs” in June-2005 at Islamabad organized by Pakistan Poverty Alleviation Programme
* Training on “Financial Management” in May-2005 at Peshawar organized by Center of Excellence in Micro Finance
* Training on “Financial management and Sustainability in Microfinance” in April-2001 organized by The Microfinance Group Pakistan
* Training on “Financial Management & Ratio Analysis” at Quetta by “The Microfinance Group Pakistan”
* **Cross Visit to PARIS** on Commercial Funding in April-2009 organized by ACTED

**Computer Skills**

* Worked in the computerized environment throughout the professional career. Skilled to operate the computerized accounting systems
* Well versed in Microsoft Excel and Microsoft Word

**Languages**

* English
* Urdu
* Punjabi