

Name of the Candidate	Muhammad Saad Akhtar		
Position	Financial Analyst		
Current Location	Gulshan-E-Iqbal, Karachi		
Gender	Male		
Education	ACCA – 2015		
Experience	9 Yrs		
Current Company	XATS Pakistan – Financial Reporting Analyst – Dec 2024 till Present		
Reason for Leaving the Job	His current company is relocating to another city and he prefers to stay in Karachi.		
Previous Company	Webnotix,	Assistant Manager Finance & Accounts	Jul 2021 – Nov 2024
	OPTP	Junior Internal Auditor	Jul 2017 – Mar 2018
	Pakistan International Airlines	Management Trainee Finance	Oct 2015 – Jun 2017
Notice Period	One month		
Last Drawn Salary and Benefits	180K		
Expected Salary	200K+		

Muhammad Saad Akhtar ACCA, ACPA

PROFESSIONAL PROFILE

Chartered Certified Accountant with 9+ years of experience in Accounting, Financial Reporting, Treasury, Planning & Analysis, and Internal Audit across retail, travel, aviation, IT and Investment holding companies. Dual qualifications (ACCA and ACPA) with a B.Com from the University of Karachi. Proven in financial leadership, driving cost-saving initiatives, and improving reporting accuracy. Seeking a challenging finance role to leverage my skills in strategic financial management.

KEY SKILLS & ACHIEVEMENTS

CRM Implementation and ERP enhancements: Led successful CRM implementation by acting as a Business Partner between all the stakeholders involved resulting in increased customer satisfaction and operational efficiency. Also, led implementations of various enhancements in ERP resulting in increased reporting integrity & accuracy.

Financial Reporting & Analysis: Proficient in preparing accurate IFRS and IAS-compliant financial statements. Identified and resolved reporting discrepancies, resulting in improved accuracy.

Budgeting, Strategic Planning, and forecasting: Streamlined budgeting processes, created comprehensive financial models that improved accuracy, optimizing working capital and supporting strategic decision making.

Risk management & Compliance: Expert in conducting risk assessments, stress testing, and ensuring strict compliance with statutory and regulatory requirements.

Audit & Internal Controls: Coordinated internal and external audits, designed and implemented strong internal control systems, reducing instances of financial and operational discrepancies and enhancing financial integrity.

Technology Integration: Adept at leveraging advanced technology to streamline financial reporting processes. Reduced processing time and improved efficiency due to reduced manual errors.

Policy Development & Process Optimization: Established and updated financial policies and procedures, driving process optimization and cost reduction.

CAREER HISTORY

XATS Pakistan (XENEL INDUSTRIES, KSA Back Office) – Financial Reporting Analyst | Dec 2024 – Present

(Industry - Investment Holding Company)

- Responsible for Overall Periodic Management Reporting, cashflow forecasting, dashboards and consolidated group reporting and analysis of business case scenarios.

Webnotix, Pakistan - Assistant Manager Finance & Accounts | July 2021 – Nov 2024

(Industry - IT Services Provider)

American Express GBT, Pakistan – Internal Auditor & Compliance Analyst (*Promoted to*) Financial Analyst | March 2018 – Jun 2021 (Industry – Travel Management Company)

- Streamlined monthly financial reporting for travel bookings and commissions, reducing reporting time and improving accuracy through automated systems.
- Significantly improved MIS score, generated monthly by AMEX MENA region for each travel partner operating in the region.
- Reduced operational costs by analyzing travel booking patterns and optimizing vendor contracts, leading to significant savings.
- Led the annual budgeting process and delivered accurate financial forecasts that improved budget adherence.
- Spearheaded the implementation of CRM software and ERP enhancements.

- Provided actionable insights on travel trends and client preferences, enabling senior management to make strategic decisions that boosted revenue
- Designed and implemented new pricing model taking into account the effect of exchange rate fluctuations and interest rates resulting in better increased profitability.
- Identified a collusion fraud amounting to PKR 8 million.

OPTP, Pakistan – Junior Internal Auditor | July 2017 to March 2018

(Industry - Retail Fast Food Chain)

- Prepared detailed audit reports for more than 40 outlets across Pakistan that highlighted critical findings and provided actionable recommendations, leading to immediate corrective actions.
- Identified and implemented process improvements, leading to an increase in audit efficiency and reducing the time required for audits across multiple outlets.
- Strengthened internal controls by developing and implementing new audit procedures for point-of-sale (POS) systems, reducing the occurrence of financial discrepancies and theft
- Assisted in detecting and investigating fraudulent activities, recovering PKR500,000 in misappropriated funds across outlets.
- Improved data accuracy by conducting thorough reviews and reconciliations of financial records and transactions.
- Collaborated with various departments to address audit findings, resulting in reduction in recurring issues.
- Developed training materials and conducted workshops for staff on internal controls and compliance, enhancing overall audit readiness.
- Contributed to the development of a new internal audit plan, which was later adopted as a standard practice across the company.

Pakistan International Airlines (PIA), Pakistan–Management Trainee Finance | Oct 2015 to June 2017

(Industry – Aviation)

- Assisted in the detection and prevention of revenue leaks, recovering PKR 3.5 million in potential losses due to ticketing errors and discrepancies.
- Supported the processing of interline revenue claims, ensuring accurate billing and collection from partner airlines, leading to a 20% improvement in revenue recognition.
- Conducted fare audits to ensure correct fare application across all ticket sales
- Managed the payroll for flight crew and ground staff, ensuring accurate calculation of flight hours, allowances, and overtime.
- Handled payments to critical vendors, including fuel suppliers, ensuring a 100% on-time payment rate and securing favorable terms for future contracts.
- Assisted in the automation of passenger refund processes, reducing refund processing time.
- Contributed to route profitability analysis, helping identify underperforming routes and providing data-driven recommendations for route adjustments or cancellations.

PROFESSIONAL QUALIFICATIONS

- ACCA – 2015
- ACPA (ICPAP) – 2023
- B.Com from University of Karachi– 2012

OTHER CERTIFICATIONS

- SQL for Finance Professionals (Linkedin).
- Google Data Analytics (Google).
- POWERBI (Coursera).
- Financial Modelling and Advanced Excel.

SKILLS

- Hands on Experience on SAP FICO and MS-Dynamics F&O .
- Proven analytical and decision-making skills.
- Exceptional communication & report writing.
- Expert user of MS-Office & PowerBI and Advanced Excel.

LANGUAGES

English: Proficient

Urdu: Proficient

Arabic: Basic