Ibad Ali, ACCA, CFA (Level 1)

Results-driven Business, Financial, and Investment Analyst with experience in financial modeling, business valuation, and risk assessment. Experienced in analyzing market trends, optimizing investment strategies, and driving business growth through data-driven insights.

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Work Experience   3 years and 2 months

Credit Rating   8 months
AM Ratings, VIS Credit Rating Company   Jun 2024- Present

- Assessed creditworthiness of multiple sectors primarily Fertilizer, Textile, Asset Management, and Engineering Sectors.
- Conducted comprehensive business and financial due diligence
- Calculating essential financial ratios and forecasting cash flows Monitored and analyzed business risk by staying updated on the business fundamentals and latest developments within the sectors where rated entities operate.
- Extensive training on international credit rating standards

Investment Advisory   6 months
Financial Analyst, Alpha Beta Core   Nov 2023- Apr 2024

- Cover daily economic, political, and international news to provide insights into their potential impact on the Pakistan Stock Market.
- I prepare comprehensive equity research reports, financial models, investment proposals, and investor pitch decks for start-ups and corporations.
- Evaluate potential investment opportunities and provide recommendations to clients.

Trading   Remote, 1 Year 10 Months
Market Analyst, FZCO   Jun 2022- Apr 2024

- Stay updated with market trends, economic indicators, and financial news.
- Monitor, research, and trade digital assets, US equities, and Gold. Track record of over 80% successful trades every month.
- Identify early-stage projects and high-utility digital assets that offer strong potential for returns.
- Develop informative and engaging content related to financial markets, ensuring that it is accessible and valuable to the target audience.
- Prepare monthly and quarterly reports on business performance, highlighting key metrics and trends, and offering recommendations for improvement.

Financial Reporting   8 months
Regulatory Analyst, HBL   Apr 2021- Nov 2021

- Compiling and submitting the monthly and quarterly Regulatory returns to the Central Bank of Sri Lanka and Oman. Collaborating with the IT team to develop automation scripts for the entry of regulatory reports.
- Conducting thorough investigations into discrepancies in financial figures.
- Participated in IFRS 16 implementation and prepared leases in accordance with legal documents for a thirty-year period.
- Participation in various training programs related to compliance, internal audit, finance, and market risk departments.

Education

o	CFA Level II candidate	2026
o	ACCA	2019-2022
o	BS(c) Hons in Applied Accounting	2019-2021

Achievements

- Credit assessments for HBL, UBL, and NIT AMC's
- Preparation of AMC Database
- Top trader in a team of 500 participants and globally ranked 6th in the Global Spot trading competition.
- Track record of over 80% successful trades every month.
- Ranked 3rd in HBL ACCA's trainee Program.
- Implemented IFRS 16 on HBL Leases for 30 year period.
- 13 Five Star reviews on Freelancer Profile

Personal Projects

- Creating business and financial performance research reports of US-listed companies.
- ExxonMobil, Chevron, Boeing, Lockheed Martin Regeneron, Pfizer, Nvidia, AMD, Ford, General Motors and Tesla.
- FFC valuation after merger with FFBL.

Technical Skills

- **Financial & Investment Analysis-** Business Valuation, Forecasting, Financial Modeling
- **Corporate Finance-** Pitch Decks, Investment proposals, Client due diligence, financial structuring
- **Credit Risk Assessment-** Evaluated the creditworthiness of corporate entities operating within the Fertilizer, Textile, Asset Management sector and Engineering Sectors.
- **Trading-** Analyzed and traded US Equities, Digital Assets and Gold.
- **Business and Financial Research Reports-** Detailed Research Reports on ExxonMobil, Chevron, Boeing, Lockheed Martin Regeneron, Pfizer, Nvidia, AMD, Ford, General Motors and Tesla.
- **Data visualization-** Can visualize financial information using PowerBi and Tableau to create insights.

IT Skills

- PowerBi
- SPSS
- Python
- SQL
- MS Excel (Advanced)
- MS Word (Advanced)
- Tradingview