



Muhammad Wasif ATHAR

MSc Economics & Finance student at University of Milan | CFA Level I Candidate | Financial Analysis & Reporting | MATLAB & Excel

Finance and economics enthusiast with a global outlook, research-driven mindset, and a passion for turning complex data into clear, actionable insight. Always learning, always building – from models to meaning.

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📅 Date of birth 08/05/1999

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EDUCATION

● CFA Candidate

Since January 2025 CFA Institute Milano, MI, Italy

- Pursuing Chartered Financial Analyst certification
- Focus: Ethical standards, financial reporting, investment tools, equity & fixed income

● MSc Economics and Finance

Since June 2025 University of Milan Milan

- Coursework includes econometrics, financial analysis, policy evaluation, and risk management
- Focus on quantitative methods, research design, and international economic policy
- Program taught in English within an international academic environment

● BSc Management for Business and Economics

From September 2021 to May 2025 University of Pisa Pisa, Italy

- Secured 96/110
- Relevant coursework: Industrial Economics, Quantitative Economics, Financial Reporting and Analysis, Corporate Finance, Principles of Economics, European Macroeconomics, Principles of Accounting.

WORK EXPERIENCE

● AI Driven Finance Intern (Remote)

Since October 2024 Gaddr Sweden

- Developed and refined pricing strategies using AI-driven insights, contributing to competitive market positioning and revenue growth.
- Prepared year-end financial statements in compliance with regulatory standards, ensuring accuracy and completeness for 2024 reporting.
- Streamlined financial reporting workflows through automation, reducing manual tasks and saving 10+ hours per week.

● Help Desk Operator

From March 2022 to July 2022 Cortex A.S., Praha, PM, Czech Republic

- Supervised the successful delivery of over 1 million doses of Pfizer vaccines across 5 countries, ensuring compliance with international shipping regulations.
- Ensured a 98% on-time delivery rate for over 1 million vaccine doses.
- Coordinated with 15+ shipment partners to address and resolve over 200 queries related to vaccine delivery logistics.

● Junior Accountant

From September 2017 to September 2018 Roshan Packages Lahore, PB, Pakistan

- Processed accounts payable and receivable transactions, maintaining a record of 100% accuracy.
- Reduced discrepancies in financial reports and improved accuracy by 15% through detailed general ledger reconciliations.
- Performed complex general ledger reconciliations, improving the accuracy of financial statements by 15%.
- Supported the preparation of quarterly financial reports and collaborated with senior accountants to review PKR 15 million in transactions.

CERTIFICATES

- **Public Financial Management (PFM)**
From February 2025 to June 2025 International Monetary Funding EDX
Completed the Public Financial Management (PFMx) course by the International Monetary Fund via edX in June 2025. Gained knowledge in fiscal policy, budget execution, cash and debt management, and public sector transparency.
- **SAP FICO**
From May 2025 to June 2025 Udemy Remote
Completed the Public Financial Management (PFMx) course by the International Monetary Fund via edX in June 2025. Gained knowledge in fiscal policy, budget execution, cash and debt management, and public sector transparency.

PROJECTS

Financial Project: L'Oréal Achievements and responsibilities:• Conducted a detailed financial forecast for L'Oréal, developing 5-year future cash flow statements and building a consolidated balance sheet.• Analyzed historical financial data, focusing on 3 years of performance metrics, including revenue, expenses, and profit margins and ratios.• Projected a 15% annual growth rate based on market trends and competitive analysis, identifying key drivers for revenue growth.

Project Green: Sustainability Achievements and responsibilities:• Coordinated and supervised 20 volunteers, ensuring efficient task allocation and alignment with the project's sustainability objectives.• Negotiated and obtained \$2,000 in sponsorships and community support to cover project costs and resources.• Led efforts to remove 100 kg of litter from the site, preparing it for successful planting and ensuring environmental cleanliness.

RESEARCH AND PUBLICATIONS

Athar, Muhammad Wasif (2025). *The Impact of Brain Drain: Assessing Economic Shifts in Pakistan*. SSRN. <https://ssrn.com/abstract=5292332>

Athar, Muhammad Wasif (2025). *Does GDP Affect Oil Prices? An Econometric Analysis of Germany and UAE*. SSRN. <https://ssrn.com/abstract=5292418>

SKILLS

MS Office MS Excel, MS Word, MS PowerPoint, MS Outlook

Reporting & Compliance GAAP Compliance, Financial Reporting, SOX Compliance, Regulatory Reporting, Auditing (Internal, External), Accounts Receivable, Invoices

Financial Analysis Financial Modeling, Variance Analysis, Cash Flow Management, Financial Risk Assessment, Financial Forecasting

Soft Skills Cooperation, Organization, Team worker, Detail Oriented, Controls, Dynamics, Coordination, Verification, Teamwork, Problem Solving, Time Management, Adaptability, Leadership, Critical Thinking

Accounting Software QuickBooks, FreshBooks, Xero, Zoho Books, Tally, SAP

LANGUAGES

Urdu Native

Chinese HSK 2

German A2

Italian A1 (Still learning)

English Fluent

SOCIAL NETWORKS

 @wasifathar

 @muhammad-wasif-athar-15a0961b1

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CONSENT

I hereby authorize the use of my personal data in accordance with Regulation (EU) 2016/679 (GDPR) for the purposes of recruitment and selection.