**MUHAMMAD AHMED**

 **“An Asset, a Problem Solver, Team Player, Unbiased Loyal & Quite Dispassionate Leader.”**

## New Image Applying for:

##

 Finance Manager

 Financial Controller

 Group Financial Controller

##  Centralized Treasury /Operational Manager

 Audit Manager / Audit & C.G. Committee head

 General Manager /Managing Director /CEO

 Director Finance / Advisor to Directors & Board

 Contact +971-050-5513780 EMAILS: pakman11@emirates.net.ae pakahmedpak@yahoo.com

 **With my Extra Ordinary Qualities & Experiences I will outshine with any Organization**

**Summary Experience:**

**Critical Operating, Financial Management & Administrative Qualities with proven History Records & achievements.**

 **Excellent Innovative Qualities with specialized Managerial skills ,characteristics, capabilities, logics and techniques.**

 **Extraordinary Qualities, Tactics & procedures to solve any Problem anytime easily with solid & permanent solutions.**

 **Best Well Natured, Highly Professional, Impersonal, Un-Biased, Logical & quite Dispassionate Leader with Personality.**

 **Result Oriented**, **Solution-focused senior manager with 16 years of diversified experience** working with the Middle East well known organizations with prestigious reputation in the market and are recognized for their outstanding commitment & customer services while Reinvigorating organizational infrastructure, technologies, and a **professional of** **following** **competences**.

 Capital Management

 Risk Management

 Investment Management

 Financial Management

 Treasury Management

 Profit Maximizations

 **Inspirational Leader** **with a strong yet pleasant personality**, able to lead by persuasion rather than by extreme authority. Well-trained disciplined, analytical mind thinks quickly and logically .Described as an innovator, creator while taking initiatives to improve operations with **visionary leadership skills to boost the profit abilities.**

 **Specialties** inRetail, Wholesale Import & Export Co, Development, Constructions, FMCG, Trading, Sugar ,Textile Mills, Hospitals, Car Manufacturing , Contracting, Retail Supermarkets, Hypermarkets, Fashions, Restaurants & **Group of Companies as a Head of Group.**

 **Proficient** **in** **IFRSs ,IASs ,ISAs, GAAPs**, Company & Labor Laws , with implications , applications and Interpretations.

 **Professional of** **SWOT / DMAIC/ SIX SIGMA / V&M. Models** with completes applications & Implementations’ thereof.

 Of **SIGHT L/C, USANCE L/C , TRs .MARGINS,PADs** ,Approvals, **Back to Back LCs** ,**Discounting Letter of Credits & Invoice**

 Of **GAP analysis** expert, to set **mission Objects appraisal Choices implement Results** /Follow ups as well

 Of **Formations of** **Financial, Accounting & Administration system** and Implementations Completely with Strict Controls.

 **Of Knowledge of industry** & Financial Conditions of UAE , GCC, European Countries ,Asian Market, UK & USA Stocks.

 Of *STRATEGIES to INCREASE BUSINESS up to 200% and ABC/Marginal Absorption costing to give beat to Competitors.*

 *Of* ***INNOVATIONS*** *to* ***grow business at DOUBLE PACE*** *by Policy by Experiences&* ***Policy by Innovations with Employees****.*

 *Of* ***ADVISORY SERVICE & BUSINESS PLANES*** *with* ***5-10 years forecasted figures*** *to decrease the Variences with reasons.*

 *Of* ***COOPERATIVE GOVERENCE*** *Strategies to avoide any type of “****Eithcal Delimas”****and other* ***Fradulent Risky Activities****.*

 *Of* ***BUDGETARTY CONTROLS*** *with* ***Variances analysis*** *and reasoning with solution to big Variances & Remedies as well*

 *Of* ***M.I.S. REPORTS*** *on Daily, Weekly, Monthly basis by customization of ERP software in accordance with requirements*

 *Of* ***BUSINESS PLANES & POLICIES*** *with* ***FEASIBILITY Studies*** *to get the amount sanctioned from* ***Financial Institutions.***

 *Of* ***AUDIT COMMITTEE*** *formations &* ***AUDIT CHECKS*** *using* ***10 years Audit experience*** *& with Earnest & Young Auditing.*

***Of RISK MANAGEMENT*** *&* ***Business Forecasting*** *to have a* ***10 years future planning*** *to Save the* ***Organization’s Image****.*

***EXCELLENT OPPORTUNIST to get maximum Benefits*** *from the probabilities assigned to Current and Future Outcomes.*

 *Of* ***ASSET MANAGEMENT****/ Payroll Setups , Leave ,deduction as per law&* ***HR POLICIES*** *with thorough implementations.*

 *Of* ***I.T. OPERATIONS & Implementing Software’s perfectly*** *and as per need of* ***Director’s & Higher Managerial Officials****.*

 *Of* ***INVESTMENT MANAGEMENT*** *using* ***NPVs , PIS , IRR*** *& Better “****CASH FLOW MANAGEMENT”*** *to keep Effective Control.*

 *Of* ***TOTAL OVER ALL Controls*** *on All Departments* ***Especially Operations with maximum Results, Boost and Profitability.***

 **Affiliations & Memberships**

**Member of “ACFE”** *Association of Certified Frauds Examiners (USA) & of Chartered Accountant ACCA(UK)*

 **Member of “GARP”** *Global Association of Risk Professionals (USA) Association on Int. Accountant A.I.A (UK*)

 **Member of “PRIMA”** *Professional Risk and Manager International Association (USA) & Member of IIS (UAE*)

 **Member of “ASCA”** *Association of Arab Chartered Accountants (UAE). & opted for A.A. Association (UAE)*

 **Member of “ICPAP”** *Institute of Certified Public Accountant (Pak). & ICAP of Chartered Accountant (Pak*)

 **Member of “ICFA”** *Institute of Certified Forensic Accountants Chartered in the states of (USA & CANADA)*

 **Member of “IFCC”** *Institute of Financial Consultants (CANADA ( are Chartered in both USA & CANADA)*

 **Member of “IAT ”** *Institute of Accounting Technicians ( CANADA) Chartered in both USA & CANADA) P 1/3*

  **Banking & Business** **Relations *with “Emirates Islamic Bank, Mushreq Bank , First Gulf Bank , Reem Finance ,***

 ***National Bonds Corporation , Usool Finance, Emirates NBD , Citi Bank , Abu Dhabi Commercial Bank , RAK Bank***

 ***Standard Chartered Bank , Bank Melli , Bank Saderat , Dubai Commercial Bank, Dubai Islamic Bank & Barclays Bank*”** **MUHAMMAD AHMED**

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## **New Image Professional Credentials:**

A.C.C.A. (UK)- FINALIST (2010) + CPA ( Pakistan) (2011)

 Recognized C.A. Inter ( 2007)

 MBA (USA)-FINANCE,(2007)

##  C.A. GROUP 1.Qualified, (1999)

##  5 YEARS ARTICLE SHIP, ICAP {Pakistan} (1999)

 B.S c. Double Math, Physics, Punjab University {Pakistan}

 F.S c. Pre ENGINEERING, Civil Lines Punjab University

 Secondary School Certificate- (Record of Highest Marks)

 Opted for bsc honored advance accounting from oxford university (uk)

** Contact +971-050-5513780 Pakistanpakahmedpak@yahoo.com**

 *29 Years old Company Consisting Chain of 19 Branches, Supermarkets & Malls*

 **head OF AUDIT & FINANCE COMMITTEE** {Currently Working}**{AL-AIN COOPERATIVE SOCIETY }**

**Handling & Monitoring Complete Financial and Operational Activities.**

**Reporting to : Directly to Chairman/ Directors/ & Higher Managements.**

Achievements:

1- Made Complete New Financial & Accounting Systems

2- Digged out the 26 years old basic problems and solved permanently.

3- Reconciled & Corrected Inventory –A Record Performance During Last 24 Years History of Coop.

4- Rehabilitate All Drawbacks While Turned BUSINESS TOWARDS Ways to Ultimate Successes.

5- Rehabilitate the “Key Account Agreements” and Saved Hundred Thousands of Dirham’s.

 **Saved Millions of Dirham’s by Using My EXPERTISE’S. Auditors: Deloitte & Touch**

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 *35 Years old Multinational Company consisting of 25 Branches in the World (E4U in UAE)*

**FINANCE MANAGER/ vice president finance** {May2007 to Jan2010}**,Dubai** **{ HAFET ELECTRICAL LLC }**

**Handling & Monitoring Complete Financial and Operational Activities & Admin Activities.**

**Reporting to : Directly to Chairman/ President/ CFO /MD & Higher Management**

**Achievements:**

1- Preparation of Executive Summery for the Higher management.

2- Reporting to “President “, Vice Presented & Directors

3- Excellent Control on Finance & Administration.

4- Taking Active parts in Policy making Meetings.

5- Saved the Company from Extreme Losses by Detections of Frauds.

6- Excellent Credit Controls While Avoiding Tremendous Pressures.

**7- Was Considered the Mo Hardworking & a Valuable Asset for Organization. Auditors: KPMG**

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 *The Biggest Car Manufacturing Company in the Middle East*

**FINANCE MANAGER** {June 2002 to May 2007} **DUBAI, { INTEGRATED AUTO IMPORT/EXPORT CO.}**

 **Handling & Monitoring Complete Financial and Operational Activities**

**Reporting to : Directly to Head Office /Chairman/ MD & Higher Management**

**Achievements:**

1- Did Total Customization of Erp Software while Rehabilitate the Accounting System.

3- Reporting Directly to Directors and to head office.

4- Saved AED 700,000/- of Company only in one Transaction.

5- Saved the Company from Many Fraudulent Transactions

6- Correspondences with Bank to revised the Required Bank facilities.

7- Most Dependable Person for Higher Management

8- My Resignation was Throwaway by Managing Director While Saying “Don’t Talk to me About It Again “

 **Saved Company from Corruptions and did not Allow Competitors To Cheat. Auditors: Earnest & Young**

*P 2/3*

**FINANCE & general manager** {June 1999 to June 2002} **DUBAI,{MKBK-FINANCE SOFTWARES & AUDITING.}**

 *An Accounting Software Development & Auditing Co (Branch of 20 years old Co*

 **Handling & Monitoring Complete Operational Activities , Software Developments ,Customizations & Implementations .**

**Reporting to : Directly to Head Office & President**

**Achievements:**

1- Completed 6 Audits with Earnest &Young Auditing Co.

2- Saved the Company from Extreme Losses by Detections of Frauds.

**Rehabilitate All Drawbacks in Software Developments & Implementations Thereof. Auditors: Kaleem & Co**.

 *20 years old Renowned Auditing and Tax Consultant – A Chartered Accountant Co*

**AUDIT MANAGER** {Jan. 1994 to Dec 1999}  **DUBAI, {KALEEM & CO CHARTERED ACCOUNTANTS.}**

 **Handling & Monitoring Full Scope Statutory, Internal & External Audits & Assurance Operations of**

1. Manufacturing Cos.
2. Sugar Mills
3. Textile Mills
4. Engineering Cos.
5. Paper Mills, Board Mills.
6. Hospitals, Societies, Sports, Trusts, Insurances & Educational Institutions.
7. Member of ICAP –Pakistan ACCA- UK
8. **Specialist of Making Most Effective Internal Control Systems + External Audits**

 **REHABILITATIONs** OF SYSTEMs & SOFTWARE INSTALLATIONS IN MORE THAN **50 COMPANIES** IN **UAE**. and **Made Complete Financial & Accounting Systems**.

Remarkably did System Rehabilitations + Software Installations + Software Customizations + Training of Staff to the Entire Satisfactions of the Higher Managements.



**I.T. SPECIALIST** Superb Functional & Implementation Command on **Financial & Accounting Systems** + Admin & HR Systems.

1. Oracle
2. Sap Germany
3. Orion U.A.E
4. Accpac Canada
5. Jd. Edwards Microsoft
6. Sage Peachtree UK/USA
7. & Myob , Tally , Quick Books , Daceasy, SBT ,Focus, Peachtree Quantum, Smart Draw + Others

**PERSONALITY TRAITS & RECORDS**

1. Got Highest Marks in the History of School – Always Stood First- Won Many Prizes.
2. Considerable Changes in Newton’s 3rd Law of Motions – Got Confirmations.
3. Extra Ordinary Debater & Presenter - Won Many Prizes.
4. Un Matched Teaching Qualities - Responsible for Running Many Institutions.
5. Excellent Scout During Schooling + an Exceptional Leader.
6. Very Presentable Personality, Extremely Soft & Hard Spoken Qualities.
7. Dynamic, Impersonal, Quite Dispassionate, Un Biased, Innovator, & Perfectionist.
8. An Excellent Presenter , Creator & Decision Maker.

 **Pakistani, Age 40, Mobile: 050-5513780, Email: Pakahmedpak@yahoo.com**

Employment Visa with Release

References: Available

 **Craving to LEAD THE WORLD** *P 3/3*