



Muhammad Hayat

Master in Finance & CPA

Certificate in Public Accounting

Saudi Organization CPA Associate Membership No 41312

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Iqama # 2406436358

Status: Transferable

Iqama Profession: Audit Financial Supervisor

DOB 25/10/1987

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RESUME HEADLINE

Master's degree in Accounting & Finance plus Special Certification (CPA) and Associate Member of SOCPA. Currently working as Finance Manager (Department head). I have 11 years of accounting & Managerial experience, ability to handle Accounting & Financial activities Strong knowledge of Cash Flow forecasting, Financial Reporting, business strategic, Budgeting, Auditing and Taxation as per Accounting Principle (GAAP & IFRS)

Career Objective

Looking to build my extensive range of Multitasking skills with in a suitable and challenging role to play and achieve further practical knowledge. I am confident to prove myself a good addition of exiting and Further strengthen the teamwork. I am aimed to work in the best interest of profession and carry out tasks assigned under stressed situations

Skills & Expertise

Financial Reporting, Budgeting, Cost Control, Financial Ration Analysis (Liquidity Ratios, Efficiency Ratios, & Profitability)
A c c o u n t s Payable & Receivable, Bank Reconciliation, Accounts Reconciliation Journal Ledger
Entries, Letter of Credit & Letter of Guarantee transition

Professional Experience

1 Finance Manager

August 2020 - Present

GULF TECH INDUSTRIAL SERVICES (Jubail, Saudi Arabia)

- Monitor the day-to-day financial operations within the company
- Preparation of Consolidated financial statements (Quarterly or Annually).
- Preparing business strategies & budgets to improve the revenue & control the cost and financial risk
- Develop forecasts, financial objectives and business plans
- Manage budget and allocate funds appropriately
- Preparation of financial Analysis & Reports for Holding Company as per their requirement.
- Preparing Audit Reports for internal & external Auditor while Year End Audit.
- Preparation of various financial schedules.
- Managing of Cash Flow & finalizing the payment schedule
- Manage the company's financial accounting, monitoring, and reporting systems
- Ensure compliance with accounting policies and regulatory requirements

1 Chief Accountant

August 2017

GULF TECH INDUSTRIAL SERVICES (Jubail, Saudi Arabia)

- Supervision of all Accounting financial transaction & records, verifying and posting entries.
- Ensure invoices and payments are processed timely, accurately.
- Preparation of Financial presentation as per Management Requirement
- Manage the fixed assets register of the organization.

- Reviewing & Authorization of journal entries accordingly.
- Filing of TAX & Preparing the record as per Saudi GAZT Rules & Regulations.
- Handing of Company GOSI & Zakat Account Calculation as per Saudi Law
- Perform various account reconciliations and work to resolve any discrepancies.
- Perform/Review general ledger account reconciliations.
- Prepare commissions schedule to ensure they are recorded appropriately on a quarter bases.
- Calculation of monthly & annually amortization, Prepaid, Accruals and various provisions.
- Preparation of needed reports for all payable.
- Preparation of Payroll.

2 Senior Accountant

August 2016 - July 2017

United Business Petroleum Co (Al Khobar, Saudi Arabia)

- Prepared and records of asset, liability, revenue, and expenses entries by compiling and analyzing account information.
- Making reconciliation of Supplier's & Customers ledgers and, booking sales invoices, issuing invoices to customers, making payments of these invoices.
- Follow-up on Customers reports on timely basis,
- Preparation of Bank Reconciliation statement periodically
- Consolidate receivable report and reconcile with system.
- Handling of petty cash & record petty cash expenses
- Maintains general ledger, Trial balance
- Staff payroll, Preparing fixed asset depreciation and accruals.
- Preparation of financial statements, Balance sheets, Income statement and cash
- Flows statement.
- Finalized the cost of goods sold with proper costing method and BOM.
- Preparation of monthly and weekly reports for Finance Manager (like Sales, Purchase, Gross Margin
- Reports and Stock Position etc.

3 Branch Manager

May 2015 - March 2016

(Commercial SME Banking Experience)

Habib Bank Limited

(Islamabad/Rawalpindi).

- Direct all operational aspects including distribution operations, customer service, human resources, administration
- Assess local market conditions and identify current and prospective sales opportunities
- Develop forecasts, financial objectives and business plans
- Meet goals and metrics
- Manage budget and allocate funds appropriately
- Bring out the best of branch's personnel by providing training, coaching, development and motivation
- Locate areas of improvement and propose corrective actions that meet challenges and leverage growth opportunities
- Share knowledge with other branches and headquarters on effective practices, competitive intelligence, business opportunities and needs
- Address customer and employee satisfaction issues promptly
- Network to improve the presence and reputation of the branch and company

4 Banking Officer

July 2013 to April 2015

(Commercial SME Banking)

Allied Bank Limited (Rawalpindi)

- Processing of letter of Grantee & Letter of Credit
- Processing of client Business Financing
- Advise bank customers on financial investments.
- Handle customers professionally.
- Learn about banking products to respond to related customer queries
- Post-approval monitoring of accounts, account Opening and account amendments
- Working on Operational activities at clearing In Ward out Ward, OBC, Online Fund Transferred, etc.

I.S ABBAC International (Pvt.) Ltd. (Nice Food & Royal Village Restaurant

- Preparation of journal entries.
- Review Trial Balance and Preparation of adjusting entries.
- Allocation of payments, revenue and expenses to the proper accounting category as per Company policy and procedures.
- Reconciliation of bank statements.
- Preparation of financial statements.
- Preparation of the consolidate receivable report and reconcile with system.
- Preparation of payroll related transactions, processing and updating inventory related transactions, Follow-up Customer base on Aging report
- Finalized the cost of goods sold with proper costing method and BOM.
- To checked and maintained Raw Material Purchases and it's returned on daily basis.
- Working on budgeting/costing and checked daily sales reports of finished goods
- Checked daily Raw Material issuance report

6 Assistant Team Leader**April 2010 July 2011****Medical Transcription Billing Company**

- To assist team leader and control team in his absence.
- To perform medical billing offshore doctors.
- To keep informed team leader about all changes regarding insurance carriers.
- To research and prepare appeals when claims are rejected.
- To teleconverse with insurance companies for claims follow up.
- To teleconverse with clients in USA

Training Courses

VAT Training organized by Saudi GAZT Team

Banking course organized by HBL training Institute.

Course on Loan & Advances, Credit Risk Management organized by ABL Training Institute.

Courses on General Banking/ Banking Operations organized by ABL Training Institute.

Academic Qualifications

- Master's in Business Administration–**MBA Finance** from University of Peshawar, (2010)
- Bachelors in Commerce & Accounting-**B.COM** from University of Punjab, Lahore (2007)
- Intermediate in Commerce – **I. COM** from Rawalpindi Board(2005)
- Matriculation - (Mathematics, Physics) Mirpur Board AJK (2003)
- **Certificate in Public Accounting (CPA)**
- Post Graduate Diploma in Public Accounting (PGDPA)
- Saudi Organization for Certified Public Accountant Associate Member of SOCPA

Software proficiency

- **Banking Software , Accounting Software QuickBooks, Peachtree, ERP Focus and Zostic**