



Usman Ghani

FINANCE MANAGER, ACCA MEMBER

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ABOUT ME

10 years of experience in Finance Strategy, Accounting and Operational Analysis within Fintech, Financial Services, and Tech Industries in senior positions with drive, determination, and proven management skills. A hardworking, pro-active individual with an upbeat positive attitude to create value for the company by consistent perseverance and long-term vision. Currently looking for a management position that offers the opportunity to utilize and develop my skills, personally and professionally.

SKILLS



EXPERIENCE

Finance Manager

Tiqmo Financial Services Co. Riyadh, KSA Apr 2021 – Present

- Review and report monthly, quarterly and annual forecasting and periodic reporting of financial results to the CFO and Board of Directors.
- Develop and execute a comprehensive financial strategy to support business growth goals, and regulatory requirements, ensuring all accounting activities and internal audits comply with financial regulations.
- Review and analysis of regulatory reporting as per regulators/authorities.
- Maintain the financial health of the organization.
- Manage operations of the finance department, set goals and objectives, and design a framework to meet the goals.
- Report company financial statements to internal and external auditors as per their requirements and Liase with them to ensure compliance with IFRS and IAS Standards.
- Review VAT and WHT returns for onward submission to ZATCA
- Communicate with all stakeholders to discuss Tiqmo's strategic plans and make arrangements for implementation of the plans.
- Maintain and supervise local and international banking relationships.

Senior Financial Accountant

Amlak International for Real Estate Finance, Riyadh Jun 2016 – Apr 2021

- Made a successful IPO for company listing on TADAWUL with the team.
- Successfully planned, organized and implemented full accounting and business setup to Temenos T24 System from SIBS system.

EDUCATION

ACCA (Certified Chartered Accountant)

Association of Chartered Certified Accountants,
UK
2017

Master of Commerce (M.Com.)

Higher Education Commission, Pakistan
2018

BSc (Hon's) Applied in Accounting

Oxford Brookes University, UK
2018

CAT (Certified Accountant Technician)

The Association of Chartered Certified Accountants,
UK
2008

SOFTWARE SKILLS

Temenos T24 End User

SAP Implementation, Super user

Oracle ERP End User

Microsoft Dynamics GP End User

Sage Peachtree Accounting Implementation,
Administrator and End user

Microsoft Office Application Foundation Tools
(Excel, Word and Power Point)

PERSONAL DETAILS

Languages: English, Urdu, Arabic

Marital Status: Married

Date of Birth: 25 July 1987

Nationality: Pakistan

- Prepared and implemented automated budgeting model and used it to forecast the IPO projections for 10 years.
- Successfully transferred Financial Statements from SOCPA to IFRS system.
- Preparation of all financial reports, including Statement of Profit or Loss, Statement of Financial Position and Statement of Cash Flows, as well as the year-end financial reports.
- Preparation of budget/modelling for individual departments and business unit and consolidation at organizational level and incorporating subsequent revisions.
- Financial reports and interpret financial information directly to CEO, CFO and Head of Finance with proper justifications, recommendations for further action.
- Prepare the Asset-Liability Committee (ALCO) and statutory reporting (SAMA, TADAWUL & CMA).
- Delivered timely explanations of variances between actual results and forecasts/budgets; provide corrective action recommendations to management.
- Worked with internal and external auditors for quarterly reviews and annual audits to ensure full cooperation from accounting staff and compliance with all qualified requests.
- Developed and implemented accounting policies and procedures.
- Engaged in ongoing cost reduction analysis in all departments of the company.

Financial Analyst

STC Channels – Saudi Telecom Company, Riyadh, KSA *Mar 2015 – May 2016*

- Analysed monthly department budgeting and accounting reports to maintain expenditure controls.
- Directed the preparation of regular and special budget reports.
- Provided advice and technical assistance with cost analysis, fiscal allocation, and budget preparation.
- Summarized budgets and submit recommendations for the approval or disapproval of funds requests.
- Devised strategies and plans to improve efficiency and increase profits.
- Reviewed operating budgets to analyse trends affecting budget needs.
- Examined budget estimates for completeness, accuracy, and conformance with procedures and regulations.
- Identified financial status by comparing and analysing actual results with plans and forecasts.

Senior Accountant

The Gulf Best Trading Est. Al-Khobar, KSA *Jan 2012 – Feb 2015*

- Responsible for monthly close, all accounting ledgers maintenance including monthly review of all account reconciliations and journal entries.
- Prepared financial statements such as balance sheet, income statement with different dimensions, includes Departmental P&L, Project wise P&L, Cash flow statement.
- Provide timely explanations of variances between actual results and forecasted/budgeted and recommend appropriate course of action if any arises.
- Implemented Company's Accounting Policies and interpret guidance regarding accounting transactions.
- Worked closely with intercompany partners on intercompany reconciliations.
- Analysed cost, pricing, variable contribution, sales results, and the company's actual performance compared to the business plans.