**Muhammad Riaz**

**Contact:** 055-648-8961

**Location:** UAE

**Email:** [rizkhan48@hotmail.com](about:blank)

**Nationality:** British

**Availability:** Immediately

**PROFESSIONAL SUMMARY**

Accounting Professional with 12+ years of extensive experience in analysing and reviewing financials, utilizing a range of techniques in order to maximize adherence to IFRS standards; self- motivated doer with the ability to successfully deliver end-to-end financial reports. Proficient in managing huge Data Reports and Client’s accounts, 3 Statement Financial Models, Investment Proposals, Budget & Forecast, Variance Analysis, Risk Analysis

**EDUCATION AND CERTIFCATION**

* **Financial Modelling & Valuation Analyst (FMVA**), (2020- In progress)

*Corporate Finance Institute® (CFI), Vancouver – Canada*

* **Associate Certified Public Accountant,** (2014).

*ACPA (UK) Membership No: 20275514A.*

* **Prince 2** (Project Management)-Foundation Cert OGC UK **,** (2012).
* **P30** (Portfolio Management)**-** Foundation Cert OGC UK**,**  (2012)
* **ITIL V3** (Service Strategy & Design)- Foundation Cert OGC UK, (2012).
* **Master’s in Business Administration (MBA),** (2008 – 2009).

*University of Wales Cardiff, UK.*

* **Bachelor’s in Computer Science (Bsc),** (2001 – 2004)

*PAF KIET University, Karachi – Pakistan*

**ACHIEVEMENTS:**

* Produced **Scenario Analysis** and make company to gain up to **AED** 3 Million annually
* Produced **Sensitivity Analysis** to help Company to save up to **AED** 0.8 Million every year.
* Reviewed and produced multiple-**Analysis** which led to growth of **8-10%** in company’s **Revenue**.
* Debt restructuring in Acil Group with Trade finance option to bridge funding gap (Purchasing good from overseas suppliers) approved facility **£300K** quarterly.
* Prepared **Cost Control** for Cost saving on Invoices, bank charges and excess overtime.

**TECHNICAL SKILLS**

* **Languages:** English (Fluent), Urdu (Fluent), Arabic (Basic)
* **Computer skills:** Microsoft Excel (Advance Level), Word, Power Point, Outlook, ERP, XERO, Tally.
* **Technical knowledge:** Navision, Microsoft Dynamic Great Plains, AX, Hedmax, Sage Line 50, Cognos Reporting, Sun System Version 5.0 Citrix program, Collect & GOLDMINE 4.0, Tramps, SAP, Management Accounting & project Managing Support, Pitch Book, Yahoo Finance

**PROFESSIONAL EXPERIENCE**

**Palace Group:** Dubai, UAE. *April 2020 – April 2021*

Financial Analyst

* Oversee month and year-end process, accounts payable/receivable, cash receipts, general ledger, payroll, and utilities, preparing budgeting, cash forecasting, revenue and expenditure variance analysis, capital assets reconciliations, account statement reconciliations.
* Prepare Firm’s Financial Model - Dept. wise and their Budgets (Quarterly and annually) perform Variance Analysis, Budget & Forecast, Discounted Cash flow, FCFF, WACC, NPV, IRR.
* Analysing and reviewing financials, utilizing a range of techniques in order to accomplish targets.
* Prepare Monthly and quarterly reconciliations, and analysis of various general ledger accounts e.g. Cash-in-Transit, Cash on Delivery, suspense, Rentals and cost, sundry Analysis, which forms the basis of the quarterly/ year-end Files.
* Conducting reviews and evaluations for cost-reduction opportunities; managing a company's financial accounting, monitoring, and reporting systems.
* Prepare Dashboards, Charts, and Graphs, Visual Presentation on Excel, and PowerPoint to complete Documentary Reports and Analysis for Clients & Top Management for important decision making.

**Wolt Group** London UK *Aug 2017 – Feb 2020*

Financial and ops Controller

* Work alongside CFO and General Manager to achieve financial commitments.
* Analysing and reviewing financials, utilizing a range of techniques in order to accomplish targets.
* Plan business strategies and provide valuable advice in the diversification of Net Profits to new projects and capital investments that can bring stability to the company even in the worst economic crisis.
* Prepare Monthly and quarterly reconciliations, and analysis of various general ledger accounts e.g. Cash-in-Transit, Cash on Delivery, suspense, Rentals and cost, sundry Analysis, which forms the basis of the quarterly/ year-end Files.
* Analysing change and advising accordingly, formulating strategic and long-term business plans; researching and reporting on factors influencing business performance.
* Conducting reviews and evaluations for cost-reduction opportunities; managing a company's financial accounting, monitoring, and reporting systems.
* Oversee month and year-end process, accounts payable/receivable, cash receipts, general ledger, payroll, and utilities, preparing budgeting, cash forecasting, revenue and expenditure variance analysis, capital assets reconciliations, account statement reconciliations.
* Developing external relationships with appropriate contacts, e.g. auditors, solicitors, bankers, and statutory organisations such as the Inland Revenue.
* Regular contact with consumer banking facilities (Ikano, Hitachi & Omani), negotiates subsidies & interest rate on monthly customers and length of agreement.

**Acil Group** London UK *Aug 2016 – July 2017*

Accounting Manager

* Providing and interpreting financial information; monitoring and interpreting cash flows and predicting future trends.
* Analysing change and advising accordingly, formulating strategic and long-term business plans; researching and reporting on factors influencing business performance.
* Analysing competitors and market trends; developing financial management mechanisms that minimise financial risk.
* Conducting reviews and evaluations for cost-reduction opportunities; managing a company's financial accounting, monitoring and reporting systems.
* Developing external relationships with appropriate contacts, e.g. auditors, solicitors, bankers, and statutory organisations such as the Inland Revenue.
* Producing accurate financial reports to specific deadlines; managing budgets; arranging new sources of finance for a company's debt facilities; supervising staff.
* Oversee month and year-end process, accounts payable/receivable, cash receipts, general ledger, payroll, and utilities, preparing budgeting, cash forecasting, revenue and expenditure variance analysis, capital assets reconciliations, account statement reconciliations.
* Establish and enforce proper accounting methods, policies, and principles.
* Implemented Key Performance Index (KPI) for finance and accounting division.
* Establish and maintain fiscal files and records to document transactions.
* Preparation of VAT submissions, Employee / payroll tax review
* Liaising with Financial institution (Aldermore Bank) to purchase goods from overseas suppliers (£300K quarterly limit) to bridge company funding gap.
* Regular contact with consumer banking facilities (Ikano, Hitachi & Omani) negotiates subsidies & interest rate of monthly customers and length of agreement.

**NHS Trust.** London, UK . *Feb. 2014 – June 2016*

Financial Management Accountant

* Prepare Financial Reports, Risk and Revenue Analytical Reports, FP&A, and MIS reports.
* Provide Key Assumptions, Supporting schedules for Financial Model, KPIs & Industry benchmarking.
* Prepare Financial Ratios, Sensitivity & Scenario Analysis to improve performance in Gross Margins.
* Participate in different expansion projects and respond with Presentations of Ad hoc reports.
* Prepare budgets, actual, and forecast financial reports, analyse and generate variance analysis.
* Prepare Dashboards, Charts, and Graphs, Visual Presentation on Excel, and PowerPoint to complete Documentary Reports and Analysis for Clients & Top Management for important decision making.
* Conduct internal audits & produce Working Capital Funding Gap for Accounts Receivable & Payables.
* Identify best & low-risk business practices and improvement opportunities for future investments.

**Ezentus FZE**(Caterpillar) Dubai, UAE . *Aug 2012 – Nov 2013*

Financial System Coordinator & Accounts Manager

* HEDMAX for Microsoft Dynamics AX integration/implementation Project Management - Managed key planning, systems architecture, migration strategy, Project status reporting to the Steering Committee, and resolution of Project issues within the organization.(Project Ends Sept-Dec 2012)
* Analyzes trends and statistics to create action plans for process improvement.
* Coordinating technical planning for corporate large-scale systems initiatives, working closely with business units, functional area managers, senior IT teams, and other architecture team members to define the goals, objectives, and plans that direct systems design and implementation activities. Resolves problems and scheduling conflicts and provides status updates and reports.
* Prepare monthly accounts, cost and variance analyses, and balance sheet reconciliations for designated entities.
* Preparing monthly management accounts (Profit & Loss, cash flow reports, accruals and prepayments)
* Resolve and/or report any gaps, issues, accounting policy anomalies, or other compliance issues and manage on-time delivery, scope to be within budgets.
* Financial statement presentation & Segmental reporting with IFRS Standard.

**Nsc Global Ltd** London, UK . *Oct 2011 – April 2012*

Financial Business Analyst

* Gather detailed requirements and translate business needs for the developer
* Implementing the financial modules of Microsoft Dynamics.
* Work closely with internal clients to obtain a full understanding of their functional business requirements by planning and conducting business requirement sessions.
* Support business users' implementation of AX with new and modified business processes.
* Provide functional and technical support for the Accounting and Financial planning and analysis teams
* Support the finance team by designing and building financial models and standardizing ad-hoc reporting
* As a key facilitator, ensure continual alignment of projects to the strategic direction of the business at all times advising senior management of any changes where necessary.

**Cambian Group** London, UK . *Aug 2009 – Sept 2011*

Management Accountant

* Provide Key Assumptions, Supporting schedules for Financial Model, KPIs & Industry benchmarking.
* Prepare monthly accounts, cost and variance analyses, and balance sheet reconciliations for designated entities.
* Preparing monthly management accounts (Profit & Loss, cash flow reports, accruals and prepayments, Flash Reports)
* Monthly analysis of IGLA’s (Internal group loan assurance) Interest Journal posting and reconciliations.
* Resolve and/or report any gaps, issues, accounting policy anomalies, or other compliance issues and manage on-time delivery, scope to be within budgets.
* Zero-Coupon Bonds reconciliation and preparing Journals.
* Preparation and posting journals (Purchase, Sales, and General Ledger). Reallocation of product codes to correct nominal accounts, miscoding, and adjustments, sales invoice accruals. Monthly Interest income reconciliation (Education, Healthcare, Property)
* Maintain the company's Fixed Asset ledger and also the Capital Work in Progress and Capital Budget information; Incidental maintenance and tasks to the effect of maintaining the overall integrity
* To enforce a rigorous process for accurate nominal coding and posting supplier invoices to the creditor’s ledger and managing the purchase ledger of Property companies.
* Consolidation of a divisional P&L flash report for one of the group divisions including variance Analysis.

**DTZ- Debenham Tie Leung-** London, UK . *June 2007 – June 2008*

Service Charge Accountant

* Working closely with Project Manager to get Lease Agreement and Surveyors Queries sorted
* Leasing with internal Project Managers to close Queries to ensure receipting for payments
* Updating Project Spreadsheets and Tramps (Management Accounting & project Managing Support) on a Daily Basis.
* Worked on Retail portfolio’s (Aviva, Norwich Union Client, Morley, Service Finance corp., Your move, RAC, BSM i.e. Switzerland, Glasgow, Manchester, Whit gift Centre, Becton Retail, Bristol, Dunstable shopping centre, Car dale, BAA (British Airways), Dagenham and some Wit ham clients)
* Worked on Aviva Portfolio’s (Norwich Union Central Service, Rac plc, your move, London& Edinburgh Insurance Limited). Monthly Meeting with Clients via telephone conference.
* Prepare Statements summary report and Sending Demand/ Final Notice or interest charge according to lease Agreements to debtors
* **Bailiffs Action** will be taken on Analyzed Age debtors Report with Authorization of Senior Management team to achieve KPI’s target.
* Review VAT invoices, VAT returns, and VAT filing for audits.

**United International Pictures** London UK. . *June 2005 – May 2007*

Assistant Management Accountant

* Responsible for the accumulation and recording of consolidated cost accounting information for Far-East, Europe & Latham Territories (Taiwan, Singapore, New Zealand, China, Japan, Thailand, Korea, Philippines, Denmark, Greece, Sweden, Peru)
* Prepare, Batch Code, and input Monthly accounts of European and the Far East UIP Subsidiaries (including inter-company account) Onto JDE Database.
* Prepare Monthly and quarterly reconciliations, and analysis of various general ledger accounts e.g. Cash-in-Transit, Cash on Delivery, suspense, Rentals and cost, sundry Analysis, which forms the basis of the quarterly/ year-end Files.
* Create spreadsheets, analysis and recharge all costs, and expenses for various film festivals (Cannes, Cine Expo), Corporation tax computations, Preparation of VAT submissions, Employee/payroll tax.
* Prepare Ad-hoc reports, Cost centres, Internal Audits, 3 Financial Statements (Income statements, Balance Sheet, and Cash Flow Statement) while adherence to IFRS Standards.
* Maintain books, Inventories and finalize month-end reports, Bank Reconciliation, and other operational transactions, audits, and tax compliances.