



SAAD FAROOQ

ACCOUNTS & FINANCE PROFESSIONAL

CONTACT

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EXPERTISE

- ♦ Quickbooks
- ♦ Finance ERP
- ♦ MS Excel
- ♦ MS Word
- ♦ Quick Learner

LANGUAGE

English

80%

Urdu

90%

ACHIEVEMENTS

- ♦ Employee of the year KOAK Power Limited 2021
- ♦ Gold Medalist M.Phil (MS) Finance

ABOUT ME

Analytical, result driven accountant with five years of experience in Finance and Accounts. Possess an MPhil in Finance with a gold medal from an accredited university. Seeking to leverage finance and accounting expertise in a rewarding and challenging position in a quality organization leading to increased responsibility and career advancement.

EDUCATION

- ♦ **Bahria University Islamabad Campus (2019-2021)**

M.Phil (MS) in Finance
3.93/4.00 (Gold Medalist)

- ♦ **PMAS Arid Agriculture University (2012-2016)**

BBA (Hons.) in Finance
3.29/4/00

ACADEMIC PROJECTS

- ♦ ***The effects of financial risks on portfolio equity returns: An evidence from Pakistan Stock Exchange***

CAPM Model, Fama-French Model and Augmented Models

- ♦ ***Determinants of financial distress in companies of Pakistan***

Impact of liquidity, profitability and leverage on financial distress of a company.

- ♦ ***Credit risk management in Pakistani banks.***

Financial ratios are useful for credit risk management or not?

- ♦ ***How to create best portfolio from PSX listed companies***

Select two sector and two companies from each sector to create portfolio for investment.

- ♦ ***Ethical audit of an advertising agency***

Used different ethical factors to study ethical environment in a company

PROFESSIONAL EXPERIENCE

♦ **Taajir Construction Company, Islamabad (Nov, 2024 - Cont.)**

Manager Finance and Accounts

- Maintain accurate financial records and ensure compliance with accounting standards.
- Preparation and maintenance of general ledger entries.
- Process invoices and ensure timely payments to vendors.
- Preparation of monthly, quarterly, and annual financial reports.
- Support the finance manager in analyzing financial data and providing insights.
- Participate in the development of budgets and forecasts.
- Track budget performance and report variances to management.
- Ensure adherence to financial regulations and company policies.
- Assist in internal and external audits.
- Work closely with other departments to gather necessary financial information.
- Support the finance team in various projects and initiatives.
- Analyze financial data to identify trends and areas for improvement.
- Provide recommendations to enhance financial efficiency.
- Managing financial documentation and filing systems.
- Coordinate with external auditors and financial institutions as needed.
- Identify process improvement opportunities in financial operations.
- Stay updated on industry best practices and financial regulations.

♦ **Veroke, Islamabad (Jul, 2024-Nov, 2024)**

Commercial Analyst

- Payments and Receivables
- Deduction and Submission of Withholding Taxes
- Cost Analysis of different Company's Projects
- Preparation of Financial Statements
- Monthly and Quarterly Closing Entries
- Payroll Processing

♦ **KOAK Power Limited, Islamabad (Feb, 2020- Jun, 2024)**

Officer Accounts

- Local and Foreign Payments
- Deduction and Submission of Withholding Taxes
- Project Cost and Budget on monthly and quarterly basis
- Preparation of Quarterly Financial Statements
- Monthly and Quarterly Closing Entries
- Cash Management on weekly basis
- Internal Audit of Admin Bills and Expenses
- Bank Reconciliation Statements
- Coordination with Banks and External Auditors
- Adjustment of Advances to Employees & Suppliers
- Disbursement of Salaries

INTERNSHIPS

♦ **Higher Education Commission, Islamabad (Jul, 2017-Feb, 2018)**

- Calculation and making of Pensions

♦ **PMAS Arid Agriculture University, Rawalpindi (Feb, 2017-Jul, 2017)**

- Estimated Income Statement
- Teacher's Bills
- Coordination with teachers
- Library database

♦ **Fauji Cereals (Aug, 2015- Sep, 2015)**

- Bank deposit slips.
- Bank reconciliation statement.
- Stock ledger.
- TA/DA bills.
- Overtime salary.