



MUHAMMAD HAMMAD

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Experienced professional with 8+ years in accounts, office operations, HR, banking, and real estate. Skilled in IT equipment procurement, custom PC building, process optimization, and client handling.

Invoicing & Billing	Administrative/Accounts/IT	Oracle/Java
BusinessStrategy	Communication Skills	Sales/Marketing/Real Estate
Management	MS Office Suite/Google Suite	Cost Cutting & Budgeting
Customer Services	Teamwork	Team Building
Odoo	Slack/Clickup	QuickBooks

EDUCATION

M.com Accounting and Finance, AIOU

B.com Accounting and Finance, AIOU

PROFESSIONAL EXPERIENCE

Senior Investment Advisor, Agency21 International

01/2025

Office Operation Associate, Cowlar Design Studio

01/2024-12/2024

Worked as Operation Associate in Cowlar Design Studio located at F7 markaz, Islamabad.

- Independently handled all office operations.
- Developed SOPs for support staff.
- Oversaw tasks for janitors, drivers, cooks, and security.
- Procured electronic items; maintained inventory via Partbox.
- Set up staff credentials and bank accounts.
- Managed international logistics (China, Qatar, Dubai, others).
- Handled customs clearance domestically.
- Built vendor networks for electronics and supplies.
- Monitored staff attendance and prepared monthly payroll.
- Processed vendor payments and maintained accurate financial records.

Assistant Manager, Zameen.com**06/2022-12/2023**

Worked as Assistant Manager in Zameen.com located at F5/1, Islamabad.

- Managed 5–10 client interactions daily, offering complete project details.
- Organized site visits for clients (Naran project).
- Maintained client portfolios.
- Closed 2 successful deals.

Investment Advisor, Agency21 International**12/2022-05/2023**

Worked as Investment Advisor in Agency 21 International located at I-8 Markaz, Islamabad.

- Marketed real estate to prospective clients.
- Estimated property values based on competitive benchmarks.
- Provided market overview and portfolio management.
- Sold real estate projects.
- Achieved a sales target of PKR 20 million in two months.

HR & Admin executive, Techgenix**06/2021-10/2022**

Techgenix is an F7 based Multinational Company that believes in the digital transformation of businesses by delivering software solutions and services of exceptional quality. We are a team of tech enthusiasts with an extraordinary skill set, who like to develop impactful platforms.

- Managed daily office operations, procurement, and budgeting.
- Handled hiring, training, and onboarding processes.
- Maintained employee records (digital & physical).
- Managed vendors (food, diesel, water, transport).
- Monitored staff performance, attendance, and health/safety compliance.
- Responsible for cost control and petty cash disbursement.

Personal Banking Officer, Summit Bank**12/2019-06/2021**

Worked as Personal Banking Officer in Summit Bank LTD located at F-10 Markaz, Islamabad.

- Managed national and international client accounts.
- Recommending banking services based on client needs.
- Processed account openings, closings, and daily transactions.
- Handled >15 client cases daily.
- Achieved a sales target of PKR 100 million.

External Auditor (Intern), Crowe**11/2018-03/2019**

Worked as internee in Horwath Hussain Chaudhury & Co. Chartered Accountant Audit Firm located at I-8 Markaz, Islamabad.

1. Audited 20+ vouchers daily.
2. Maintained audit documentation.
3. Conducted audits for:
 - Askari Guards Pvt Ltd (2018)
 - NIH – CDC (2019)
 - Fauji Security Services Pvt Ltd (2019)

Senior Billing Assistant, Phoenix Group of Companies**02/2016-11/2018**

Worked as Billing Assistant, in Phoenix Security and Armour Company Private Limited located at G10/4 Islamabad

- Managed Oracle-based invoice generation and data tracking.
- Performed accounts and finance tasks under supervision.
- Ensured billing accuracy and performed internal audits.
- Liaised with clients regarding payments.