

Muhammad Usman

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Personal Profile

Highly motivated and results-driven Finance & Accounts Professional with over 10 years' experience in accounting, payroll, audits, and financial management across diverse industries including automotive, healthcare, IT, and corporate services. Skilled in financial reporting, payroll compliance, reconciliations, and internal controls. Adept at working under pressure, improving processes, and delivering accurate, timely financial information for decision-making.

Key Skills

- Financial Accounting & Reporting (IFRS compliance)
- Payroll Management (Tax, EOBI, Social Security)
- Budgeting & Forecasting
- Internal Controls & Audit Support
- Bank & Account Reconciliations
- ERP & MS Excel Advanced Proficiency
- Team Leadership & Staff Training
- Process Improvement & Compliance

Professional Experience

Accountant (Head Office) – AS Group of Companies (Pvt.) Ltd, Islamabad

Jan 2025 – Present

- Maintain general ledger, financial reports, and reconciliations.
- Lead payroll operations ensuring compliance with statutory deductions.
- Support financial audits and contribute to financial forecasting processes.
- Conduct internal audits and assist in month/year-end closing.

Accountant (Head Office) – Milestone Management (Pvt.) Ltd, Islamabad

May 2024 – Jan 2025

- Prepared financial statements (P&L, Balance Sheet).
- Managed payroll operations and statutory deductions.
- Developed accounting policies to strengthen internal controls.
- Produced accurate financial reports for management decision-making.

Assistant Manager Finance – Accounts – Suzuki Capital Motors (Pvt.) Ltd, Islamabad

Nov 2023 – Apr 2024

- Drafted budgets, income statements, and regulatory reports.
- Oversaw payroll processing for 100+ staff.
- Managed procurement approvals and supervised financial reporting.

HR & Accounts Officer (Head Office) – Le Lotus Clinic (Pvt.) Ltd, Islamabad

Nov 2022 – Nov 2023

- Managed payroll, invoices, and employee records.
- Supported HR initiatives and compliance processes.
- Assisted senior management with finance and administrative reporting.

Accounts Officer – Accounts – Metropolitan Solutions (Pvt.) Ltd

Dec 2018 – Jan 2021

- Processed invoices, payments, and expense records in ERP.
- Supported budget preparation and reconciliations.
- Resolved financial disputes and maintained integrity of records.

Lead Account Manager – Operations – MTBC (Pvt.) Ltd

Dec 2014 – Oct 2018

- Promoted through 4 roles to manage \$1M client account.
- Oversaw billing, payments, and collections operations.
- Led and trained teams to meet performance KPIs.
- Acted as primary liaison with clients and internal departments.

Education

- M.Com (Accounting, Audit, Business Mathematics) – FUUAST
- B.Com (Accounting, Audit, Business Mathematics) – Punjab University
- F.Sc (Pre-Engineering) – BISE Rawalpindi
- Matric (Science) – BISE Rawalpindi

Achievements

- Got 100% attendance award through out the session (2012-14)
- Completed Prime Minister's Youth Internship Programme (2018).
- Organised Punjab Pavilion at Lok Virsa Mela (2018).
- Multiple academic awards including Best Student (2012-14).
- Leadership roles in student societies and cultural events.

Technical Skills

- MS Excel, Word, PowerPoint (Advanced)
- Outlook & ERP Systems
- Financial Modelling & Reporting Tools