

MUHAMMAD UBEER ASHRAF

Accounts & Finance || Internal Audit || Compliance || Risk.

Wah Cantt,
Punjab, PAKISTAN.

Available to Join Immediately

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PROFILE

- A seasoned **MBA / MS Finance** professional with specialized expertise with **10 years of experience** in the field of internal audit, accounts & finance, including financial, operational, process and compliance audits. Expert in reporting and other financial irregularities, as well as in reviewing policies, procedures, and internal controls.
- Results driven, persistent and impeccable accounting & management experience with cross-functional competencies in all phases of accounting, internal audits and management. Skilled in supervising Internal Audit/Finance operations and analysis, accounting standards, offers demonstrated skills in full-cycle accounting, revenue growth, and ensure with mandatory compliance.

AREAS OF EXPERTISE

Internal Audit & Controls	Accounts Payable	Accounts Receivable	Financial Reporting
Internal Risk Assessment Process	Risk Management& Mitigation	Audit Report Writing	Procurement Audit
Financial Operations	Process Audit	SAP Customization	Interim Payments
Cash Flows	Monitor Finances Dashboard	Monthly Operational Expenditures	Budget Variances
Audit Planning & Execution	Cost Control & Reduction	Vendor Recon & Management	SAP-Business One
Sidat Hyder - GL	ERP Based Oracle	Communication & Man. Skills	MS-Excel

PROFESSIONAL EXPERIENCE

KHURRAM Property Zone & Developers (Pvt) Ltd, Phase-08, Bahria Town, RAWALPINDI.

MANAGER – ACCOUNTS & INTERNAL AUDIT:

May 01, 2025 – December 31, 2025

Reporting Relationship:

Chief Executive Officer

Spearheaded leadership and guidance in audit planning, and reporting to drive excellence, compliance, and strategic decision-making. Developed and executed process, operational & financial strategies foster growth in the real estate

Responsibilities/Accomplishments:

- Review process of vendor payments/invoices. Three ways matching. (Accounts Payables)
- Review of purchase orders & vendor contracts w.r.t to pricing & prevailing market rates.
- Review & approval of all ERP initiated documentation that triggers a financial impact in system.
- Development of policies with aim of strengthening the internal control environment.
- Ensure adherence to financial and corporate governance policies.
- Provide financial insights and recommendations on procurement activities.

MANAGER – ACCOUNTS & FINANCE:

March 01, 2024 – April 30, 2025

Reporting Relationship:

Chief Financial Officer

Responsibilities/Accomplishments:

- Ensuring accurate booking of accounts payables via 3 way matching & its settlement.
- Day-to-day financial activities along with ERP implementation & customization a generation on ERP Reports.
- Compilation of project wise accounts payables reports & vendor ageing.
- Address audit findings and implement recommended improvements.
- Preparation report of Monthly Project' Construction Cost.
- Active co-ordination and liaison with ERP team for implementation of various SAP report ensuring segregation of duties.
- Daily closing & reconcile cash & bank ledger. Ensure compliance with tax laws. (WHT & Payments)
- Liaison/Verify with banks to reconcile payments & CBC's.
- Monthly closing & bank reconciliation. Reconcile payment account and clearing account (PDC).
- Petty Cash Management for construction project's purpose.

DEPUTY MANAGER – INTERNAL AUDIT:
Reporting Relationship:

December 01, 2022 – February 29, 2024
General Manager (Operations & Audit)

Responsibilities/Accomplishments:

- Performed financial audits on five major projects in real estate construction.
- Coordinate & lead the audit team working on audits for company with combined total assets of projects.
- Responsible for risk-management & compliance within the audit arm of construction projects.
- Satisfaction metrics with the on-boarding process improved. Pre-audit of five portfolio of company.
- Prepare an audit report to document observations, management remarks and action plan.

SENIOR AUDIT OFFICER:
Reporting Relationship:

August 02, 2021 – November 30, 2022
Head of Department (Internal Audit)

Responsibilities/Accomplishments:

- Identified bottlenecks and issues within the real estate developers' industries by conducting thorough audits and enforce corrective actions to improve operational effectiveness, generating a 25% downturn in compliance issues.
- Lead audit preparations, resolving findings, resulting in clean audit reports for project/portfolio-based audit.
- Presented audit findings and financial insights, recommending remedies and process improvements to financial reporting.
- Collaborated with Bahria town and others real estate company's to ensure compliance with government regulations, fostering compliance and achieving a 95% compliance rate.
- Administered & Audited procurement & IPC process, achieving a 95% compliance rate and a 30% increase in revenue through cost saving and the implementation of more efficient industry practices.

SADIQ Group of Companies, Chandni Chowk, Murree Road, RAWALPINDI.

INTERNAL AUDITOR:
Reporting Relationship:

March 03, 2017 – July 24, 2021
Group Manager (Internal Audit)

Responsibilities/Accomplishments:

- Spearheaded cross-functional collaboration to drive efficient process, operational and financial activities.
- Preparation of monthly reconciliation of received & dispatched and production report.
- Preparation of weekly voucher's pendency report submitted to Accounts Department.
- Assessment of Control risk & designing the tests of controls for specific areas in consultation with manager.
- Verify Bank Receipts & Payments with cross verification from bank Statements.
- Review the Reconciliation of intra company's ledgers.
- Developed & executed effective strategies.
- Initial planning of the Audit work & identifying risky areas during the process especially during Field Audit.

NOVA Synpac Pvt. Ltd, Hattar, KPK.

JUNIOR ACCOUNTS OFFICER:
Reporting Relationship:

October 01, 2015 – February 28, 2017
Assistant Manager (Finance)

Responsibilities/Accomplishments:

- Preparation of all payments & receipts and bills and incorporate in software accordingly.
- Preparation of monthly bank reconciliations and daily cash reconciliation statements.
- Preparation of Journal Vouchers (For Vendors). Preparation of daily purchase bills.
- Prepare Employee's advance reports for management. Preparation & disbursement of cash wages of staff.

EDUCATION

COMSATS Institutes of Information Technology, WAH CANTT. (CIIT)

2011 – 2015

Master of Business Administration (MBA / MS) – Finance
(18 Years of Education)

Institute Of CHARTERED ACCOUNTANTS Of PAKISTAN, (ICAP)

2009 – 2011

CHARTERED ACCOUNTANCY – Foundation