



# MUHAMMAD JAVED

Accounts & Finance

## ABOUT ME

As a seasoned Accounts & Finance professional, I bring over 15+ years of robust experience garnered within the dynamic trading and manufacturing sectors, my strong expertise lies in the meticulous management of accounts and finance, where I excel in providing strategic consultancy and driving new business development and expansion initiatives. I am adept at leading accounts and finance teams, steering them towards achieving exceptional business outcomes through my proven track record of financial acumen and leadership.

## CONTACT

PHONE:  
+971 58 1520 419

City:  
Dubai, United Arab Emirates

EMAIL:  
[raomuhammadjaved@gmail.com](mailto:raomuhammadjaved@gmail.com)

## LANGUAGES

ENGLISH \_\_\_\_\_  
ARABIC \_\_\_\_\_  
HINDI \_\_\_\_\_  
URDU \_\_\_\_\_

## HOBBIES:

READING BOOKS

## WORK EXPERIENCE

**MANZOOR GROUP OF COMPANIES, DUBAI, SHARJAH, AJMAN**  
**Chief Accountant- (Jan 2019 – Apr 2024)**

- Maintain rigorous GAAP-compliant record-keeping and accounting systems, adhering to regulatory requirements.
- Skillfully manage ERP systems for precise transaction, purchase, sale, and invoicing records.
- Oversee local and international collections with proactive client engagement and effective communication strategies.
- Execute online banking transactions and vendor payments, both domestically and internationally, utilizing various payment methods.
- Perform comprehensive reconciliations, payroll administration, inventory oversight, and month-end closing tasks.
- Spearhead annual audit processes, including the preparation of Income Statements.
- Manage banking relationships for financing, leveraging invoice or cheque discounting, and negotiating loan terms.
- Ensure corporate tax compliance, accurately calculating obligations and filing VAT returns punctually.
- Collaborate with government bodies, legal advisors, and accountants to maintain regulatory compliance.
- Develop and implement audit programs to safeguard company assets and enhance financial systems.
- Direct accounting operations, establishing policies to optimize corporate finance management.
- Analyze delinquent accounts and devise fiscal policies to mitigate financial risks.
- Craft annual capital and operating budgets aligned with strategic company goals.
- Monitor operational spending against approved budgets, reporting discrepancies to management.
- Deliver variance analysis and financial reports to support executive decision-making.
- Fulfill all financial reporting obligations for banking institutions and regulatory bodies.
- Review financial agreements, providing insights on fiscal impacts and considerations.
- Act as the point of contact for insurance matters, handling policy renewals and claims.

## SKILLS

|   |
|---|
| Internal Controls                               |
| Cash Flow Management                            |
| Financial Analysis                              |
| Tax Planning and Strategy                       |
| Financial Statement Preparation                 |
| Strong accounting skills                        |
| proficiency in accounting software              |
| strong analytical and problem-solving abilities |

## REFERENCES

Mr. Shafiq Ahmed  
Manzoor Group of Co.  
PH: +971 50 646 9257  
Email: shafiqmanzooris@gmail.com

Mr. Kashif Ibrahim  
Khushi Trading Co. LLC  
Email: kashifibrahimm@gmail.com

Mr. Atif Mirza  
Taj Food Trading Co, KSA  
PH: +966 54 288 9693

## PERSONAL DETAILS

### Nationality

Pakistani

### Date of Birth

09031976

### Visa Status

Visit Visa

### Marital Status

Married

## INTERNSHIPS

Muslim Commercial Bank, Ltd.  
Punjab, Pak  
Jan 1997 – Dec 1998

## DRIVING LICENSE

automatic car driving license  
issued by RTA Dubai

## COMPUTERS AND SOFTWARE APPLICATION

MS Office (Word, Excel, Outlook, PowerPoint)  
Accounting & Inventory Software  
Worked on Tally ERP software for 8 years  
Worked on Oracle for 3 years  
Worked on ERP / server base for 8 years

- Manage accounts payable and receivable to ensure organizational liquidity and fiscal integrity.
- Conduct year-end accounting closures, ensuring accurate representation in Financial Statements.
- Offer strategic financial counsel to the business, assuming additional responsibilities as needed.

### KHUSHI TRADING CO. LLC, Dubai

#### Assistant Finance Manager- (Mar 2011 – Dec -2018)

- Oversee comprehensive accounting functions, ensuring accuracy and compliance. Conduct daily transaction reviews to maintain financial integrity.
- Perform daily bank reconciliations to control transactions effectively.
- Streamline payment processes, ensuring timely supplier compensation. Supervise and review monthly payroll activities.
- Facilitate month-end closings and produce profit and loss statements for company performance analysis.
- Monitor imports, and oversee product costing and pricing strategies. Direct daily operations of the Accounts team, fostering a high-performance culture.
- Implement and uphold systems for accurate accounting information.
- Maintain precise financial records and ensure ERP system data integrity.
- Train staff on accounting and inventory software, including Tally, Oracle, and ERP systems.
- Monitor sales, collections, and customer outstanding balances, providing detailed sales analysis.
- Reconcile Saudi bank accounts and manage expenses.
- Prepare monthly and branch-wise profit and loss accounts, and facilitate year-end closings.
- Compile financial schedules for gratuity, prepaid expenses, depreciation, and leave salary etc.
- Analyze aging of debtors, creditors, and stock inventory.
- Prepare financial statements and engage with auditors for annual audits

### FOREST SWEATER (PVT) LTD, Lahore

#### Deputy Manager Accounts - (Jul 2003 – Mar 2011)

- Managed comprehensive ledger maintenance and transaction recording. Executed accurate payment processing and receipt postings. Recorded sales tax invoices and managed accounts receivable. Performed daily bank reconciliations and resolved discrepancies with client accounts.
- Filed monthly sales tax returns and facilitated efficient month-end closings. Compiled profit and loss statements, contributing to financial transparency.
- Led year-end closing procedures, ensuring readiness for financial statement preparation from trial balances.

## EDUCATION

### MBA – 1999 EASTERN COLLEGE OF MANAGEMENT SCIENCE, Lahore

- Recipient of the Dean's Excellence Award
- Graduated with a 3/4.0 GPA in MBA
- Mastered advanced business strategies
- Major in Finance

### B. COM – 1997 BAHAUDDIN ZAKARIYA UNIVERSITY, Multan

- Bachelor of Commerce, Secured 1st Division in Commerce
- Showcased academic excellence in accounting and auditing
- Consistently demonstrated proven academic excellence