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| **AMER YOUSAF**

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|  | 12 + years experienced **SENIOR FINANCE PROFESSIONAL** (GCC and Homeland) with good knowledge well versed in preparing annual budgets, Cost Analysis, monitoring key accounts/Reconciliation, Purchasing, HR and credit control. Adept at cash flow improvement by reducing arrears, accurate record keeping and ensuring payments are received on time. Hard core expertise in financial process improvements there by achieving sustainable competitive advantage for organisations worked with. |  |
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**Experience (GCC)**

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|  |  | **Working as an Manager Accounts in Food stuff LLC,** **Ras Al Khaimah from Jan 2022-August 2023.****1.MBF Group Holdings & Establishment LLC, Dubai UAE** **Finance Manager ( 2 Years )**  |
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|  |  |  |  | **Provide support to group CFO & Group CEO in managing operations against budget strategic goals on a daily, monthly & annual basis.*** Provide overall financial accounting support
* Manage monthly financial closing
* Insure accurate general ledger account balance
* Prepare organization/product level financial statements & management financial reports
* Manage Tax Returns & Refund filings
* Coordinating Financial internal audits & Developing procedural controls
* Assist in Monitoring & monitoring control policies,
* capital projects business development projects
 |  |
|  | **2. ABS STAR Technical services LLC Dubai UAE.****Finance Controller ( 2 Years )** **Duties - Finance Controller*** Preparation of Financial Statements & Analysis
* Keep track of Annual growth
* Design and overhaul of the cost accounting system; attributing costs to customer / channels and effectively improved margins.
* Arranging credit facilities for the future expansions & Bank

Related Activities.* Negotiating & working with a variety of internal & external financial concern.
* VAT filing & Refund

**3. Central Private Hospital (JCI Accredited) Sharjah UAE.****Finance Manager ( 2 Years)****Duties - Finance Manager*** Managing and improving the company's entire financial accounting, monitoring, costing and reporting systems.
* Establishing appropriate business practices, enhancing

 controls for credit risks and posting Month end journals in a timely and accurate manner.* Design and overhaul of the cost accounting system; attributing costs to customer / channels and effectively improved margins.
* Arranging credit facilities for the future expansions & Bank

Related Activities.* Negotiating & working with a variety of internal & external financial concern & Revenue cycle management.
* Fostering a culture of continuous improvement within the various budgeting, accounting and finance departments.
* Preparation of Staff Jd’s, internal control SOPs, Finance & Accounts SOPs & Internal Audit.
* Accounts receivables (Insurance) & Payables

**Duties - Micro Finance organizations*** Implementing strategies to maintain plans & budgets with Quality Management System
* Developing rapport with existing and new clients.
* Evaluating funding requirements and bad debts.
* Streamlining accounting & budgeting processes.
* Preparing accurate business forecasts.
* Enhancing the safety of organizational funds, liquid assets and maximizing returns from investments.
* Conceptualizing financial control systems.
* Formulating annual budgets & weekly financial reports.
* Using company information systems to design professional & informative financial reports.
* Managing entire financial & accounting system and policy.
* Islamic Modes of Finance

**Duties - Capital Market/ Stock Exchange*** Manages resource mobilization activities compliant with

 Capital and money markets.* Following up with various support teams in ensuring

 Compliance to project delivery schedules and SLAs.* Selecting lead managers, trustees, paying agents & other

 Related parties for capital markets’ activities. * Highlighting critical issues and other operational bottlenecks

 to senior management and stakeholders. |  |

**previous Experience**

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|  |  | **Alkhidmat Foundation Pakistan** **Program Head-Microfinance (Jan 2016 – Jul 2016)****Naymet Microfinance Pakistan****Operations Head (Sep 2009 – Dec 2015)****Orix Leasing Pakistan Ltd****Area Manager (Jan 2008 – Sep 2008)****Development Action for Mobilization & Emancipation (DAMEN)****Area Manager (F & Ops) (Jan 2005 – Jan 2008)****Pak Watan Foundation (Financial Services Org)****Project Head-Microfinance (Dec 2000 – Dec 2004)****Islamabad Stock Exchange (G) Ltd****Assistant Finance Manager (Jan 1999 – Dec 2000)** |

REFERENCES:Available on request. |  |  **Get In Touch** Jolan Road RAK UAE +971589603501 amerdear@gmail.com www.linkedin.com/in/amer-yousaf/**Nationality**: Pakistani**Visa Status**: Residence - family sponsored **Professional skills****FINANCIAL STATEMENTS** **Financial ANALYSIS****CREDIT CONTROLLING****COSTING AND PRICING** **INTERNAL CONTROL SYSTEM** **PAYROLL/WPS/ HR SYSTEM****PURCHASING PROCESS****MIS / RECONCILIATIONS****TAXATION / VAT****PAYABLES & RECEIVABLES****BUDGETING** **Personal info****Gender** : Male**Marital Status** : Married**Languages** : English, Hindi, Urdu, Punjabi and Arabic (Basic).**Religion:** Muslim**Driving License** : UAE – Automatic**Vaccinated : Covid 19****EDUCATION**

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|  |  | **MBA (Finance)** Islamabad, Pakistan **MA (Political Science)** Punjab University, Lahore, Pakistan**Diploma in Islamic finance / Banking & Takaful** |

 **Computer Skills**LTS & Hospy care Software, Tally ERP V.9, Internet & Ms-word, and Excel. Power Point ,Quick Books**awards & achievements*** Bagged gold medal for Poverty Alleviation Project & Sustainable Livelihood.

**TRAINING AND DEVELOPMENT*** Financial Mgt Tools & Techniques - ACE
* Value Added Tax (VAT) from (KHDA) Knowledge& human Development Authority UAE
* Corporate Tax (CT) from (KHDA) Knowledge& human Development Authority UAE
* Delinquency Management & Interest Rate Settings
* Art of Borrowers Appraisal & Techniques - PPAF
* Business Development Services (BDS)
* Islamic Finance - NIBAF State bank of Pakistan
* Financial Management - LUMS
* Situational Analysis
* Risk and Time Management
* Social Mobilization and CSR
* International Conference & Summit on World Cards in UAE
* International conference of Islamic Microfinance, Banking & Takaful UAE
* Seminar on FINANCIAL ANALYSIS
* Costing/pricing from CPH Sharjah
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