

# Rizwan Nusrat Hayat

## (ACCA FINALIST)



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Dubai, U.A.E

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### CAREER OBJECTIVE:

To pursue a career in **Finance, Accounting & Auditing** and looking for a challenging and dynamic environment that provides opportunities for career development

### PROFILE

- 8+ years' experience in UAE with over 5 years in Accounts & Finance.
- A Professionally qualified **ACCA-Finalist (UK)**.
- Well experienced in computerized accounting environment & MS Office.
- Sound knowledge on International Accounting Standards (IAS) & International Financial Reporting Standards (IFRS).
- Have detailed knowledge of accounting procedures, finance management, liaison with banks, develop & nurture client relations, financial forecasting, budgeting, planning & costing aspects.
- Experience with general ledger functions & a strong attention to detail and good analytical skills.
- Experienced in managing all accounting transactions, preparing financial statements, handling monthly, quarterly and annual closings, accounts reconciliation, timely bank payments and managing balance sheets and profit/loss statements.
- Excellent analysis, report writing & data reporting skills.
- Ability to manipulate large amount of data & to compile detailed reports.
- Proven knowledge of auditing standards and procedures, laws, rules & regulations.
- Possess demonstrated ability to work effectively and congenially with employees at diverse levels.
- Strongly commercial with excellent communication skills in **English /Arabic/Urdu** and influencing skills.
- Having **UAE Valid Driving License**
- Possess excellent management, administration & problem-solving skills.

### PROFESSIONAL EXPERIENCE

**Internal Audit Officer**, GCC Exchange, Dubai, United Arab Emirates **September 2019 – Present**

- Monthly Branch wise Audit managing and supervision
- Physically verify Local and Foreign currency cash (LCY, FCY) & ATM cash (LCY)
- Audit Cheque mode transactions with company bank ledger A/C
- Verify Petty Cash payments, WPS deposit & WPS salary payment.
- Verify receivable transactions & reconciliation of Money product site & GCC site (Symex).
- Verification of Corporate Customer's profile and booklet.
- Verification of high value transaction AED:40,000 & above (AML compliance)
- Daily all cashier's cash closing summary verification.
- Going for audit in the 12 branches every month.
- Conducting the surprise Cash Audit within the Branches.
- Ensuring the completeness and existence of LC and FC as per the system balance.

- By selecting the samples of the transactions randomly in the system i.e. Western Union, Xpress Money, EZ Remit, EPCI (BDO) Philippines transfer forms, ensuring that the cashiers are properly complying with the compliance of AML procedures.
- Questioning to the branch compliance officer of Non-Compliance of AML policy.
- Ensuring that the valid ID's are being attached with all the transactions.
- Submitting the suspicious transaction to Central bank through the channel of management.
- Preparing the report on the suspicious transaction and submitting to management and the Central Bank.
- Updating to the branches with the new blacklisted persons names which provided by the central bank and the Dubai police.
- Providing the training to new and existing employees of Anti Money Laundering policies & procedures, updating the employees with the occurrence of new rules and regulations by the local regulatory authorities.
- Liaise with & assist external auditors; implement recommendations if any; take corrective action wherever required.
- Identifying weaknesses within the branch and recommending the management for the corrective action to be taken by the issuance of Internal Audit Memo.

**Accountant cum Auditor, Al Ghurair Int'l Exchange, Dubai, UAE, April 2012- May 2014**

- Supervise & coordinate the Accounts division; ensure that all accounts responsibilities are handled efficiently and effectively.
- Involved in basic financial analysis.
- Presenting a true and fair view of the financial position of the company by preparing financial statements, P&L Account, Balance Sheet and annual reports.
- Ensure accuracy of information contained in financial reports & their compliance with statutory requirements.
- Prepare monthly budget & maintain book of accounts in a computerized environment.
- Supervise the whole range of Accounts Payable, Receivable & Budget Preparation.
- Monitor Payroll and Management Reporting Activity.
- Prepare day to day bank transactions & day to day cash transactions reports.
- Responsible for daily funds position, receivables position & reporting to Finance Manager
- Implement fully integrated payroll system.
- Maintain provision for leave & **EOSB** on quarterly basis.
- Control petty cash; prepare render accounts of individuals & departments.
- Prepare Projected & Actual Cash Flow Statements.
- Manage the Invoice generation Operation & Credit Control.
- Ensure reconciliation of all sub ledgers & general ledger is performed on regular basis.
- Ensure General Ledger entries are accurate and are in line with Company Procedures & International Accounting Standards.
- Finalize Trial Balance with supporting schedules.
- Check Monthly Bank Reconciliation Statements of all bank accounts maintained; resolve any differences in a timely manner.
- Preparing periodical cash flow & fund flow statements for Monthly Sales, Purchase, Plan, Monthly Stock Report etc.
- Ensure continuous development & improvement of the procedures within the finance department.

**External Auditor (Internship), M/s. KPMG -IGH department, Dubai, UAE, Jan 2010 to April 2010**

- Engaged in various annual external audits and special audit assignments.

- Rendered my services in External audits.
- Maintaining the books of accounts of clients.
- Involved in designing the internal controls and testing controls of clients.
- Calculation of payback period and other matters relating to credits.
- Involved in various audit assignments.
- Engaged in preparation of projected financial statements by keeping in view the volatility and potential risks that could effect the business in future.
- Interpret financial and non-financial data of different organizations to assist the financial institutions to help them to set financing limit of different clients.
- Calculation of credit worthiness of clients by applying different techniques.
- Audited companies like (Dubai Express , Dubai select group , ETA Ascon ,ULMA formworks experts LLC, Al Ghurair real estate, Amplex, Voestalpine etc)
- Preparing the feasibility reports of various new projects of clients.
- Engaged in designing of accounting system and structure of various organizations.

#### **Other Notable Employment:**

**Airport Cargo Operations**, Emirates Sky Cargo (DNATA Emirates Group), UAE, January 2016- June 2019

**Accountant**, M/s. Abdullah Subaih Group of companies L.L.C, Dubai, UAE, August 2007 to October 2007

#### **PROFESSIONAL QUALIFICATION**

- **ACCA (Finalist)**, Association of chartered Certified Accountant, UK
- **B.Sc. (Hons) in Applied Accounting**, from Oxford Brookes University, UK.
- **Advance Diploma in Accounting and Business**, Association of chartered Certified Accountant, UK.
- **Completed the Professional Ethics Module**, Association of chartered Certified Accountant, UK

#### **COMPUTER SKILLS**

- SYMEX Accounting Software
- Tally
- MS-Office
- Email and Internet Operations.

#### **PERSONAL DATA**

Date of Birth	:	12th October 1986
Nationality	:	Pakistani
Marital Status	:	Married
Languages	:	English, Arabic, Urdu & Hindi
Visa status	:	Employment Visa
License no	:	1140638 (Have Valid Dubai Driving License)

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