

# ABDUL KAREEM

## Foreign Currency Cashier & Administration

Mobile: +971 50 223 6684 | Email: [asahl.kareem@gmail.com](mailto:asahl.kareem@gmail.com) | Location: Dubai, UAE | LinkedIn: [abdul-kareem-94041722](https://www.linkedin.com/in/abdul-kareem-94041722)

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### PROFESSIONAL SUMMARY

Finance professional with 8+ years of experience in the UAE, specializing in foreign currency exchange, financial reporting, bank reconciliations, accounts payable/receivable, payroll processing (WPS), VAT filing (UAE FTA compliance), and regulatory compliance. Proficient in Microsoft Excel, accounting software (Tally, QuickBooks), and internal auditing. Adept at cash flow management, customer service, and maintaining financial accuracy. Strong background in managing branch operations and ensuring adherence to security protocols and company policies. Demonstrated ability to mitigate operational risk and uphold high standards in financial transactions while achieving organizational goals through effective team management.

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### PROFESSIONAL EXPERIENCE

#### Branch Supervisor & Foreign Currency Cashier

*Delta Forex Exchange – Chennai, India* | June 2023 – December 2024

- Supervised daily branch operations, including foreign currency exchange transactions.
- Proactively coordinated promotional activities to boost sales, contributing to a 15% increase in monthly revenue and fostering a collaborative work environment among employees.
- Ensured strict compliance with regulatory standards (UAE FTA, CBUAE).
- Managed cash handling, deposits, withdrawals, and currency transfers with a focus on accuracy and security, enhancing operational efficiency.
- Reconciled daily cash with 99% accuracy, minimizing discrepancies and supporting financial health.
- Trained staff to enhance customer service, team productivity, and achieve performance goals.

#### Foreign Currency Cashier

*Redha Al Ansari Exchange Company – Sharjah, UAE* | March 2022 – April 2023

- Accurately processed foreign currency exchanges and remittances, ensuring compliance with industry standards.
- Provided exceptional customer service by assisting clients with currency needs and offering financial advice.
- Reconciled daily cash and currency inventories, minimizing discrepancies and maintaining data accuracy.
- Maintained up-to-date knowledge of exchange rates and regulatory guidelines.

#### Foreign Currency Cashier & Branch Supervisor

*National Exchange Company – Sharjah, UAE* | June 2013 – February 2022

- Reduced month-end closing time by 40% from 5 days to 3, improving efficiency.
- Implemented efficient cash handling procedures that improved transaction speed by 20%, enhancing overall customer satisfaction and contributing to a 15% increase in repeat business.
- Contributed to promotional events and upselling strategies, resulting in a 30% increase in additional sales during peak business hours, positively impacting overall store revenue.
- Developed training programs for new cashiers, boosting customer service ratings by 20% in a high-volume store.
- Prepared and analyzed financial statements, including P&L, balance sheets, and tax reports.
- Conducted P&L analysis and ensured VAT filing compliance with the UAE FTA.
- Managed cash flow, trial balances, and accounts receivable/payable forecasts.
- Reconciled bank accounts, debtors, and creditors.
- Submitted regulatory reports to the Central Bank of UAE (ERF, CAD, RRS).

- Processed payroll via WPS (UAEFTS) and maintained payroll records.

### **Cashier & Shop Manager**

*Al Marfaa Jewellery LLC – Sharjah, UAE | May 2010 – April 2013*

- Managed ledgers, payroll processing, salary payments, and WPS sheets.
- Prepared monthly financial reports including P&L, income statements, and MIS reports.
- Generated cash flow statements and tracked debtor payments to ensure timely collections.
- Oversaw inventory management and supply chain operations.

### **Data Entry Clerk**

*Areen Middle East – UAE | February 2007 – January 2010*

- Processed data entry for customer and account information, ensuring accuracy and completeness.
- Performed data validation and error correction to maintain data integrity.
- Conducted financial statement generation and monthly account closures.
- Secured financial records through regular database backups.

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### **EDUCATION**

- **Diploma in Mechanical Engineering**  
*Sastra University, Tamil Nadu, India – 2001*
- **Diploma in Computer Applications**  
*Hitech, Koothanallur, Tamil Nadu, India – 2000*

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### **CERTIFICATIONS**

- **Foundation in AML & KYC**  
*Global AML for United Arab Emirates – Banker's Academy*

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### **KEY SKILLS**

- Financial Reporting & Analysis
- VAT Filing & UAE FTA Compliance
- Foreign Currency Exchange & Remittances
- Bank Reconciliation & General Ledger Management
- Cash Flow Management & Budgeting
- Payroll Processing (WPS via UAEFTS)
- Accounts Payable/Receivable
- Data Entry & Management
- Internal Auditing & Regulatory Reporting
- Microsoft Excel & Accounting Software (Tally, QuickBooks)

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### **PERSONAL DETAILS**

- **Gender:** Male
- **Date of Birth:** 8th January 1979
- **Nationality:** Indian
- **Languages:** *English, Hindi, Urdu, Malayalam, Tamil*
- **Marital Status:** Married
- **Passport Expiry:** 30th January 2029