



MUHAMMAD AFTAB

Accountant / Administrator

Location: Riyadh, Saudi Arabia

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Iqama: Valid & Transferable Driving License Status: Valid

ACCOUNTANT / ADMINISTRATOR PROFILE

Highly skilled and detail-oriented Accountant with 7 years of experience in financial accounting, budgeting, and financial analysis. Proficient in financial software and Excel. And also highly organized and detail-oriented Administrator with 7 years of experience in providing administrative support, managing operations, and ensuring seamless day-to-day activities.

PROFESSIONAL EXPERIENCE

Worked in National Bank of Pakistan Mutual Fund as an Assistant Sale Manager National Bank of Pakistan General Stand Branch Batkhela District Malakand from July 17, 2017 to January 22, 2021.

Duties and Responsibilities

1. Lead Sales Teams: Supervise and motivate sales teams to achieve sales targets and goals.
2. Sales Strategy: Develop and implement sales strategies to increase customer acquisition and retention.
3. Product Knowledge: Stay updated on bank products and services to effectively promote them.
4. Customer Relationships: Build and maintain strong relationships with customers to increase loyalty and sales.
5. Sales Performance: Monitor and analyze sales performance, identifying areas for improvement.
6. Sales Operations: Oversee sales operations, including sales reporting and data analysis.
7. Budgeting: Assist in budgeting and forecasting sales revenue.
8. Compliance: Ensure sales teams comply with bank policies, regulations, and procedures.
9. Training: Coordinate sales training and development programs.
10. Performance Management: Conduct performance evaluations and provide feedback to sales teams.

Worked in Bacha Khan Trust Educational Foundation as an Accountant from Sept 15, 2008 to April 16, 2015.

Duties and Responsibilities

1. Prepare financial statements (balance sheet, income statement, cash flow statement)
2. Record and reconcile financial transactions (journal entries, ledgers)
3. Conduct financial analysis and reporting (budget vs. actual, variance analysis)
4. Ensure compliance with accounting standards and regulatory requirements (GAAP, IFRS)
5. Maintain accurate and up-to-date financial records.
6. Develop and manage budgets for departments or projects
7. Prepare financial forecasts and projections
8. Analyze financial data to identify trends and opportunities
9. Recommend budget adjustments and cost savings initiatives
10. Monitor and report on budget performance.

ACHIVEMENTS

- ✓ Certificate of Appreciation
- ✓ Performance Review 2017-2018 (Excellent)
- ✓ Performance Review 2018-2019 (Very Good)
- ✓ Performance Review 2019-2020 (Excellent)

COMPUTER SKILLS

- ✓ Having full command over the use of Hardware, Software & Internet browsing.

PROFESSIONAL CERTIFICATIONS

- Mutual Fund Basics Certification Institute of Financial Market of Pakistan (March – 2018)

FORMAL EDUCATION

- **Master of Business Administration (M.B.A major in Finance)**
Completed Date 2003
NWFP Agriculture University Peshawar Pakistan
- **Bachelor of Commerce (B.com)**
Completed Date 2000
University of Peshawar Pakistan
- **Diploma In Commerce (D.com)**
Completed Date 1998
Board: NWFP Board of Technical Education Peshawar Pakistan
- **Secondary School Certificate (Science)**
Completed Date 1995
Board: Board of Intermediate and Secondary Education Swat Pakistan

LANGUAGES

- ✓ **ENGLISH** : Read and Write Outstanding (Conversational)
- ✓ **URDU** : Read and Write Outstanding (Professional)
- ✓ **PASHTO** : Read and Write Outstanding (Native)