CURRICULUM VITAE

MUHAMMAD QASIM

Chief Financial Officer (CFO) | Financial Consultant

ICMA (Inter), M.Com, MBA (Finance).

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PROFESSIONAL EXPERIENCE

Freelance CFO & Financial Consultant

(June 2023 – Present)

- Providing CFO-level consultancy services in finance, accounts, taxation, and banking matters
- Advising businesses on financial structuring, tax compliance, and profitability improvement
- Assisting in preparation of financial statements, feasibility reports, and loan cases
- Supporting clients in dealing with banks, audits, and regulatory authorities, Dealing with International clients to clear any problem, issue or dispute in exports or imports matter.

Chief Financial Officer (CFO)

Gold Panel Group – Sialkot

(Mar 2024 – Aug 2024)

- Headed finance operations of an export-oriented leather garments group
- Managed financial reporting, costing, and export documentation
- Supervised banking arrangements, LC operations, and working capital management
- Ensured compliance with tax laws and export rebate procedures

Group Chief Financial Officer (CFO)

Suntex Apparel Industries & Suntex Gloves Industries – Faisalabad

(Nov 2010 – May 2023)

- Led complete financial management of group companies for over 12 years
- Developed and implemented financial strategies, budgeting, and forecasting
- **Managed banking relationships including credit lines, LCs, and financing facilities**
- Supervised export sales, receivables, and foreign currency management
- Ensured compliance with Income Tax, Sales Tax, and corporate regulations

- Strengthened internal controls and accounting systems.
- **Resolved all the issue with international clients including SBP**

Chief Financial Officer (CFO)

Expresspac (Pvt.) Ltd – Lahore
(Aug 2009 – Oct 2010)

- Managed company's financial planning and reporting
- Controlled costs and improved operational efficiency
- Dealt with banking facilities and financial institutions

Internal Auditor (Group Level)

3Ten Apparel & Gold Label International – Lahore
(Jul 2008 – Jul 2009)

- Conducted internal audits and evaluated financial controls
- Identified risks and recommended improvements
- Ensured compliance with internal policies and procedures

Assistant (S&E + Accounts) – BPS-11

Pakistan Telecommunication Company Ltd (PTCL)
(March 1992 – Feb 2008)

- Managed accounting records and administrative tasks
- Assisted in financial reporting and system operations

CORE COMPETENCIES (CFO LEVEL)

- Financial Planning & Analysis (FP&A)
- Final Accounts & Financial Reporting
- Costing & Profitability Analysis
- Budgeting & Forecasting
- Corporate Finance & Banking Relations
- Taxation (Income Tax, Sales Tax, WHT)
- Internal Audit & Risk Management
- Export Finance & Trade Operations
- Cash Flow & Working Capital Management
- ERP Systems & Financial Controls

FINAL ACCOUNTS EXPERTISE

Having high noon command on Final Accounts (Income Statement, Balance Sheet, Cash Flow Statement, Owner Equity Statement) with supporting Accounting Notes, Cost of Goods Sold Statement (Standard Format), Detail of Administration / Selling & Marketing Expenses in different ways can be prepared according to benchmark as:-

a. Statement of Affair with respect to Change in Working Capital.
b. Final Accounts with respect to Costing.
c. Final Accounts with respect to Actual Profit.
d. Final Accounts with respect to Rate Variation.
e. Final Accounts with respect to Tax requirements.
f. Final Accounts with respect to Bank requirements.

(Necessary, Requisite and Required Ratio Analyses are also applied).
(All these statements are prepared on Monthly, Quarterly, Semi Annual and Annual Basis).

KEY CFO RESPONSIBILITIES & ACHIEVEMENTS

- Preparation of **Financial Statements** (Income Statement, Balance Sheet, Cash Flow)
- Monthly, Quarterly & Annual **Management Accounts Reporting**
- Development of **Costing Systems & Profit Analysis Models**
- Handling **Banking Facilities (Loans, LCs, Limits, FoL)**
- Management of **Export Documentation & Foreign Transactions**
- Supervision of **Sales Tax, Income Tax & Withholding Compliance**
- Preparation & submission of **Tax Returns (Corporate & Individual)**
- Monitoring **Inventory Systems (Perpetual & Periodic)**
- Financial **Ratio Analysis & Performance Evaluation**
- Implementation of **Internal Controls & Audit Systems**
- Handling **Insurance, Claims & Risk Coverage**
- Liaison with **SBP, Banks & Government Authorities**
- Financial decision support to CEO & Board of Directors
- Resolve any issue with international Clients in Exports / Imports.

PROFESSIONAL QUALIFICATIONS

1. **CMA (Cost & Management Accountants). (Inter).**
   Institute of Cost & Management Accountants of Pakistan (www.icmap.com.pk).
2. **Master of Commerce (M.Com)**
3. **Master of Business Administration (MBA) Finance.**
4. **Bachelor of Commerce (B.Com).**

ACADEMIC QUALIFICATION:

1. **Matric (Science).** From BISE Sargodha.
2. **F.A (Math & Stat).** From BISE Sargodha.
3. **B.A.** From Punjab University Lahore.

COMPUTER SKILLS

- ERP Systems & Oracle-Based Accounting
- Advanced MS Excel & Financial Modeling

- MS Word & Office Automation
- Peachtree Accounting Software, Quick Book, Xero, etc.
- Management Information Systems (MIS)

ADDITIONAL INFORMATION

- Typing Speed: 45 WPM
- Strong leadership, analytical, and decision-making skills
- Extensive experience in export-oriented industries

HONORS & EXTRA-CURRICULAR

- Former First-Class Cricketer and Team Captain
- Participated in Quaid-e-Azam Trophy & national-level tournaments
- Certified Level-I Cricket Coach (PCB)
- Awarded multiple honors including Roll of Honor & Certificates
- **Some of first class cricket record** are available at (https://www.espncricinfo.com/player/mohammad-qasim-41462)

PROFESSIONAL PROFILE

Results-driven and highly experienced Chief Financial Officer with 17+ years (Total +32) of diversified experience in finance, accounts, taxation, banking, audit, and corporate management. Proven expertise in financial planning, cost control, regulatory compliance, and strategic decision-making.

Strong command over financial reporting, corporate finance, export-oriented business operations, and dealing with banks, tax authorities, and regulatory bodies. Adept at leading finance teams, optimizing financial performance, and ensuring organizational growth.

Strong Correspondent Skill with all Departments