

CURRICULUM VITAE



SHIRAZ ISMAIL

Kochi

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MBA Finance (First Class, done after B.Com), professional, well experienced, worked in India, Dubai and Sharjah, living in Kochi. Areas of expertise – Finance, Accounts & Consultancy.

Core Competencies

<ul style="list-style-type: none"> • ERP • Strategic Planning • Cash Flow • Costing 	<ul style="list-style-type: none"> • Management • Working Capital Management • Budgeting • Quick learner, take challenges
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Goal

To contribute my high qualification, experience, professionalism and skills towards the profitability and success of an organization. Looking for a good position on Finance / Accounts / Management.

Academic Credentials

- 1) **Master of Business Administration, with specialization in Finance (Duration: Two Years). Manonmaniam Sundaranar University – India (2011)**
- 2) Degree of Bachelor of Commerce, with Cost Accounting. Mahatma Gandhi University – India (1992)

Software Proficiency / Skills / Achievements

- ✚ Baan
- ✚ Windows Professional
- ✚ Microsoft Office & Outlook
- ✚ Different Finance / Accounting Packages such as Tally, Peachtree, PACT etc
- ✚ Worked in different Tailor made Packages.

Training Course

- ❖ From Lakhotia Computer Centre (Corporate Office - Calcutta - India)
1996: WINDOWS, MS-DOS, MS-EXCEL, MS-WORD, and LOTUS 1-2-3
 - ❖ Successfully completed a course on Personal Effectiveness conducted in-house on S. S. Lootah Trading, Dubai by Dr. Bharath Chandra, Chairman, Winner Institute, India on 2014.
 - Excellent communication skill.
 - Leadership skill to manage a group of people.
 - Effective team player.
- Different achievements while working as a Finance Manager and Chief Accountant.

Professional Experience

01/06/2016 28/02/2018

Financial Consultant

Tax Secret, Cochin

Tax Secret, as the firms Punch Line says "Finance, Tax & much more". Provides a complete solution for Finance, Accounts, Business Formations and Tax.

- Founder of Tax Secret.
- One of the prime service of Tax Secret is CFO service, provide tailor made CFO, according to the need and budget of the customer.
- Dealt with a Partnership business formation for one of a good client. This work starts from Rental Agreement, then Cochin Corporation License, Pan Card and ends with KVAT & CST Registration.
- Coordination for Private Limited Company incorporation for another good client, as the work was completed superbly, post incorporation work also received and that too completed.
- Conducted meeting with different type of customers, mainly customers with lot of branches, for their tax filings, the result was positive as I could convince our extremely good service (as seen in Dubai & other international cities) and best rates.
- Heading Tax Secret to take on to the next level as per the vision.
- Attended a work shop on GST conducted on 21st September 2016 headed by Honorable Finance Minister Dr. Thomas Isaac at IMA House, Kochi.
- Maintained good relationship with Bank Managers, Tax Officers, Government Department, Officers at Local Authorities & Associations.

18/01/2016 to 21/05/2016

Finance Manager**Tayash Trade & Impex Pvt. Ltd, Cochin**

Tayash is a subsidiary of EMKO Marketing which was started 30 years back. Pioneers in the field of Building Materials and deal with importing prestigious building products such as PVC Profiles, Doors etc and their distribution.

- Finance control, first thing in the morning prioritize the payments taking into consideration the available balance and the collection expected and other cash inflows. Transfer the funds according to the requirements in between different banks.
- Projected Costing and Actual Costing, as soon as I receive the Commercial Invoice & Packing list from Purchase department I will make Projected Costing and once the container arrived and reach our Warehouse will make Actual costing for the same items the Projected Costing is made.
- Cash flow - Daily Cash Flow, Weekly Cash Flow, Monthly Cash Flow and Annual Cash Flow.
- Budget V/s Actual Analysis and Indirect Expenses review, here give a clear picture if anything goes above the budget, if anything unusual, control the expenses with in the budget.
- Manage the Finance department. Clear instructions are given from time to time for the staff who work under me as and when needed.
- Conduct interview for Finance department staff.
- Approving and planning the payment of Sales Tax, TDS, Income Tax, PF & ESI.
- Manage the work of CFO when he is on leave in the best way, leave of CFO is for months sometimes.
- Preparing Report to Managing Director and CEO.

14/07/2012 to 30/04/2015

Chief Accountant (Finance Head)**S. S. Lootah Trading – Building Material Division, fully owned arm of S. S. Lootah Group, Dubai**

SS Lootah Group, are one of the largest local conglomerates based in Dubai, established in the year 1956 having much diversified business and joint venture activities. It is a Billion (US) Dollar Group.

- Manage the Finance Department, responsible for the smooth running of the department and make sure all systems are maintained. Supervise and schedule work of my staff and make sure whole entries are posted, verify and if there is any mistake, to correct it. Initially reporting to the Director and later to Executive Director.
- Review current system of internal controls, reports on strengths and deficiencies and recommend and implement strategies.
- Present monthly Trial Balance, Income Statement & Balance Sheet to the Management.
- Monthly reports on budgets – budget, actuals v/s variations.
- Costing of the imported items and make sure that a good Margin is maintained.
- Pay roll and Salary payments through WPS.
- Preparing the commission for the whole staff, by taking into consideration a lot of parameters.
- Prepare various Management Reports.
- Organizing meetings with different departments and head the meetings. Attend the weekly meetings and to present different observations and strategies, answer queries of various departments if any. Follow up with Sales Manager and others for progress; finally make sure the matter is executed.
- Made policies for Finance department and amend / delete the existing policies when needed.
- Focal point for contact and communication for corporate matters for Group Companies and other clients.
- Time to time executing different assignments given by the Executive Director.
- Prepare the different schedules for Audit, be with the Auditors at the time of Audit, right from the start to the end. Be with the Top management on the final Audit meeting to get the Audit Report, explain the report to the Top management, and take their signature at last, so Audit Report is finalized.
- Looks after the work of Administration Manager while he is on leave.

24/01/2008 to 31/03/2012

General Accountant

Cosmoplast Industrial Company (L.L.C.), belongs to Group Harwal, Sharjah

Harwal Group is an International Investment and management conglomerate with extensive experience in manufacturing processes spanning over 70 years, spread across the world. Cosmoplast is an ISO certified MNC.

- One of the Portfolio is looking after the business related with Group Companies, transactions - finalization, do monthly reconciliations and take balance confirmations. Reports to the Group Finance Manager. Make ready for the month-end closing, related to Group Companies. Verifies the work of staff who reports to me.
- Manage Accounts Receivable and Accounts Payable of Group Companies.
- To take final decision regarding Accounts of Group Companies, such as what all to be taken as CAPEX, WIP etc.
- Costing, here mainly staff and vehicle.
- Looking after some key accounts (Directors A/C, Control A/C and Suspense A/C).
- At the time of year end and mid-term audit preparing the audit schedule, answering the queries of Auditors and submitting the balance confirmations to auditors - M/S Deloitte & Touche.
- Maintain insurance related to Group Companies. Verification of entries related to transport section and payment section. Also verification of all Credit Notes and Debit Notes.
- In-between looked after the advance payment and balance payment for Import and Raw Material payments in different currencies totaling to millions, here a well co-ordination with banking and logistics departments is needed. Payment which is prepared is sending to bank after the approval of various positions which include Internal Auditor, payments are done through Trust Receipt.
- Later also handled payment section, make cheque payments in the company's specially printed cheques.
- Maintaining GAAP & IFRS with related to Group Companies.

- In-between also looked after payroll of whole employees, which include around 1500 persons from different nationalities. This also includes leave settlement, final settlements, advance salary, advance HRA etc.

March 2003 to December 2007

Finance Manager

Rokn Pharmaceutical Group, Dubai

- Cash Flow Management.
- Prepared Business Plan as part of business expansion.
- Main person behind opening a Clinic in the next building, there by pushing the sales in the Pharmacy to its best. Maintained good relation with doctors in the clinic and other staff, thereby make sure all the Prescriptions reach the pharmacy.
- Forecasting and Budgeting.
- Signed agreement with Insurance Companies, thereby make sure no insurance business are lost. Maintained good relation with Hospitals and Clinics so that many refer this pharmacy for their medicines. Well versed in Insurance Business.
- Prepare Bank Reconciliation Statement.
- Evaluating competition, and developing product prices.
- Review Prepayments & Accruals.
- Ratio Analysis.
- Fixed Asset Management.
- Make recommendations regarding cost saving and profit generating opportunities and profitability improvement strategies.
- Oversee financial operation and assess sustainable profitability.
- Manage relationship with other principals, Banks and other external finance institutions and consultants, also deal with Government departments. Verify legal documents.
- Development and implementation of continuous improvement initiatives to improve company processes to reduce overheads and increase efficiency.
- Conducts studies and submits recommendations for improving the organizations accounting operation.
- Serve as the financial advisor, establish financial targets and plans, analyze actual results, and recommend actions to achieve financial objectives. Manage treasury.
- Ensure that financial and management information on the operations of the company are provided on a regular and efficient basis, asses performance of staff who report to me and plan for optimal utilization of financial and other resources and for determining cash flow / funding requirements.

April 1998 to February 2003

Chief Accountant

Al Iman Group (Retail Outlets of Pharmacies), Dubai

- Facilitated communication with Auditors.
- Do monthly closing.
- To prepare MIS.

June 1994 to March 1998

Chief Accountant

Darwish General Trading Company (Whole-Sale), Dubai

- Handle all banking transactions, including Over Drafts, LC etc.
- Assist the manager.

Dec 1993 to May 1994

Accountant

Mahila Jewellers, Kochi

- To assist the Chief Accountant.

Approach

- My approach is hard working and takes responsibilities whatever assigned.
- Could do all Finance / Accounts / Administration work.

Languages Known

- Fluent in English, Hindi and Malayalam. Knows Urdu, Arabic and Tamil.

Driving License

Holding Valid Indian and U.A.E Driving License.

References

Available if needed.

Personal Particulars

Gender: Male

Date of Birth: 02/12/1971

Religion: Islam

Nationality: Indian

Marital Status: Married
