



MUSANNAF ALI
 GENERAL ACCOUNTANT | Immediately available

United Arab Emirates-Abu Dhabi
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OVERVIEW

A dedicated and results-driven professional with over 8 years of experience in accounting, financial management, bookkeeping, budgeting, and administrative processes. Possessing a proactive and effective management style, excel in building strong relationships with clients while identifying and capitalizing on opportunities for profit maximization. Abilities to provide consultative support in resolving complex issues has resulted in significant cost savings and revenue growth. With a proven track record of maintaining and nurturing long-term client relationships, possess a talent for identifying and pursuing new business opportunities.

SIGNATURE SKILLS

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|--------------------------|--------------------------------|--------------------|
| Account Reconciliation | Financial Analysis | Internal Controls |
| Accounts Receivable / AR | Cost Savings | Financial Planning |
| Bookkeeping | Client Relationship Management | Risk Management |
| Financial Reporting | Team Leadership | Accounting |

ACCOUNTING SOFTWARES

Tally ERP: 9 & QuickBooks



PROFESSIONAL EXPERIENCE

Feb 2022 – May 2024 | United Pillars Scaffolding LLC, United Arab Emirates - Abu Dhabi | General Accountant

Significant Highlights

- Preparing and checking all types of accounting vouchers, ensuring adherence to accounting principles and internal controls.
- Preparing invoices and reconciliations of accounts efficiently and accurately, resulting in timely and accurate payment processing and improved cash flow management.
- Spearheading entire payroll operations, including preparing and reconciling payroll, implementing internal controls, and managing payroll taxes.
- Conducting research and analyzing accounting data to provide financial information to management, resulting in informed business decisions and improved financial performance.
- Submitting VAT returns accurately and timely, resulting in compliance with regulatory requirements and minimizing tax liabilities.

Nov 2018 – Dec 2021 | Zarai Taraqiati Bank Limited, Pakistan | Branch Manager – Operations

Significant Highlights

- Compiled timely and accurate financial reports and analyses to ensure financial transparency and facilitate strategic decision-making by senior management.
- Managed the financial accounts, including regularly low budgeting and cash bank reconciliation, to ensure financial stability and adherence to financial goals.
- Supervised junior financial staff to ensure their training and development, and maintained their job performance at the expected level.
- Conducted bank reconciliation on a regular basis to ensure the accuracy of financial records and prevent errors or fraud.
- Successfully transformed an underperforming branch into a profitable operation by exceeding Key Performance Indicators (KPIs), strictly adhering to policies and standards, and attaining an A rating in the branch audit using a strategic management approach, including effective resource allocation and team collaboration.

Significant Highlights

- Conducted comprehensive background checks on potential clients engaging in income-generating activities, evaluating their credit needs, worthiness, business potential, entrepreneurship, and ability to undertake and expand existing enterprises, resulting in the identification of highly qualified candidates for loans.
- Meets the monthly target of loan disbursement by cold calling, visiting to customers and by different promotional activities
- Prepared and presented detailed feasibility reports to support loan applications, utilizing strong analytical skills and in-depth knowledge of the bank's standard application form and other loan documents.
- Identified and reported abnormal situations impacting banking operations, including marketing issues, crop failures, floods, pest attacks, droughts, etc., providing actionable management insights to mitigate risks.
- Provided regular feedback to management on the bank's business, customers' difficulties in availing ZTBL loans, and products offered by other banks, contributing to the improvement of the credit delivery system and overall organizational performance.

ACADEMIC CREDENTIALS

- Master's degree - Commerce (Banking & Finance) at University of Sargodha, Pakistan – Sargodha, Feb 2016.
- Bachelor's degree - Commerce at University of Punjab, Pakistan, Dec 2012.

OTHER CREDENTIALS

- Microsoft office (Excel, PowerPoint, Word, Outlook)
- Certification in Human Resource Management, Certification in Human Resource, Jan 2019

PERSONAL DETAILS

Date of Birth: 10 Feb 1991

Nationality: Pakistan

Languages Known: English | Urdu | Hindi | Arabic

Driving License: UAE and Pakistan: Light Vehicle (Manual)

Visa Status: Resident – Own Freelance Visa