



ARIF T M, CPA

Tactical with strong finance acumen, an analytical bent of mind and a proven track-record of stamping success in uncertainties & challenges across entire gamut of **Financial Analysis, Accounts, Audit & Reporting**; targeting senior-level assignments with an organization of repute

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CORE COMPETENCIES



SOFT SKILLS



PROFILE SUMMARY

- ❖ An accomplished professional, offering **7.5 years** of extensive experience in **Finance & Accounting**, specializing in **accounts receivable, accounts payable, financial reporting, budgeting, and audit procedures across various industries**
- ❖ Currently serving as an **Accountant at Alshaya Group**, managing **financial operations, maintaining accounts payable, accounts receivable, general ledger, petty cash, revenue and expenditure variance**
- ❖ **Experienced Accountant** with skills in scrutinizing & reviewing the reports received from clients & ensured formulation of positive outputs to facilitate decision-making process
- ❖ **Directed financial analysis**; internal & regulatory reporting; accounting operations; budgeting; forecasting that led to long-term improvements in cost savings, profitability and productivity
- ❖ **Skilled in managing operations** in compliance to policies & procedures laid by the organization; provided innovative tax planning and reviewed complex income tax returns
- ❖ **Provided insight to the financial decision-making** process through analysis, financial projections and reporting whereas identified and mitigated tax risks and prepared all tax papers
- ❖ Possess key skills and competencies such as **financial management, cost control, revenue generation, attention to detail, organizational skills, and time management**, contributing to the overall efficiency and effectiveness of the finance department
- ❖ Successfully **managed cash forecasting** in the current role, ensuring accurate revenue and expenditure records, and reducing bad debts by negotiating credit terms and limits for high-risk accounts
- ❖ Showcased **exceptional leadership skills**, with the ability to work effectively in a team environment, fostering collaboration and driving team performance
- ❖ **Effective organized and implementer** with recognized proficiency in spearheading business to accomplish corporate plans and goals successfully

EDUCATION

- ❖ **CPA**; American Institute of Certified Public Accountants
- ❖ **CA Inter**; Institute of Chartered Accountants of India
- ❖ **Master of Commerce**; Jain University
- ❖ **Bachelor of Commerce**; Indira Gandhi National University

TECHNICAL SKILLS

- ❖ Oracle, Tally.ERP9, Winman CA ERP, Winman TDS, SAP and MS-Office (Word, Excel and PowerPoint)

PERSONAL DETAILS

Date of Birth : 4th January 1994
Languages Known : English, Hindi, Malayalam, and Arabic
Address : Building No. 9, Street 607, Zone 43, Doha, Qatar

WORK EXPERIENCE

Jul'21-Aug'24 with Alshaya Group, Mh Alshaya as Financial Accountant

Role:

- ❖ Instituting & executing high level financial analysis strategies, making decisions and overcoming complex business challenges using experience-backed judgment, strong work ethics and irreproachable integrity
- ❖ Collaborating with Stakeholders while keeping them informed of progress and issues in order to manage expectations on all requirements and deliverables
- ❖ Overseeing and managing all accounting operations, including general ledger activities, ensuring timely and accurate financial reporting
- ❖ Coordinating with internal stakeholders to identify and resolve process inconsistencies and issues, administering accounts receivable accounting, collections, cash applications, and reconciliations of AR, AP & GL Accounts
- ❖ Engaged in full cycle Accounts Payable, Review and process invoices received by vendors, including accurate input of general ledger and cost center coding
- ❖ Administering accounts receivables accounting, collections, cash applications, reconciliations, aging analysis, month end closure, revaluations, unbilled revenue, schedules & audit activities
- ❖ Creating and sharing invoices, statements of accounts, and aging reports with customers and brand teams, reducing bad debts by negotiating credit terms and limits for high-risk accounts, and maintaining a strong focus on customer satisfaction
- ❖ Managing Agreement Validation of new customers' account; creating Auto Invoicing in Oracle Financials
- ❖ Facilitating company's internal audit including setting-up of systems and monitoring their implementation
 - Daily Cash Receipts, Bank Deposit, Credit and Debit Card Payments and Sales Reconciliation
 - Accuracy of the balance and transactions between cash book (GL) and bank book (statement) by timely reconciliation
 - Monthly/yearly financial reports (income statement, balance sheet & branch wise profitability reports)
 - Monthly profitability and age-wise analysis of debtors
 - Sales, Expense and Accounts Receivable Reports

Mar'18-Jul'20 with J Krishnan and Associates as Senior Auditor

Key Result Areas:

- ❖ Engaged in Book-Keeping, Reconciliation, Direct & In-direct Tax Filing, Audit Execution for several clients from diversified industries like Trading, Manufacturing, Service and Non Profit Organizations
- ❖ Performed overall Finance & Accounting Operations activities as per Companies Act including Bookkeeping, Reconciliation
- ❖ Controlled timely & accurate processing of all sales, purchase, service & so on; created financial statements including Trial Balance, Profit & Loss A/c., Age-Wise Accounts Payables & Receivables Statements and Balance Sheets
- ❖ Monitoring financial reports and completing annual audits to ensure compliance with financial accounting objectives, maintaining tax balances on general ledgers, and coordinating tax audits
- ❖ Providing tax services, including tax planning, reviewing complex income tax returns, and managing tax provisions, ensuring accurate recording and application of cash, managing outstanding invoices, and resolving customer disputes
- ❖ Maintained general ledger accounts by creating journal entries; reconciled several accounts; prepared monthly accruals & entries; analyzed & reconciled accounts payable & receivables ledgers; prepared fixed asset depreciation and accruals
- ❖ Managed Accounts Receivable (AR) & Accounts Payable (AP) sections with focus on ensuring efficient processing, reconciliation, month-end reporting & closure) through Tally ERP System in accordance with the company policies
- ❖ Ensured timely assessment and filing direct & indirect tax returns (TDS / VAT) in compliance with statutory acts
- ❖ Coordinated multiple audits (Internal / External / Statutory / GST / Tax Audits) including issue identification and execution of corrective action plans in accordance with regulatory and departmental guidelines

Mar'15-Feb'18 with J Krishnan and Associates as Article Assistant

Key Result Areas:

- ❖ Performed:
 - Statutory and Concurrent Audit of Schedules Banks: Canara Bank, Federal Bank, Punjab and Sind Bank and South Indian Bank
 - Tax Audit of Manufacturing and Trading Concerns, Professional Firms, Wholesale Distributors
 - VAT Audit of various Companies (including units located in SEZ), firms and Proprietorships
 - Audit of Export oriented firms, Shipping Companies, Public Sector Undertakings and Charitable Trusts
 - Stock Audit of prominent FMCG Companies, Automobile Companies and Drug Manufacturers and Distributors
- ❖ Evaluated Financial Statements, Scrutiny of various Ledgers, Verification of supporting Documents and checking compliance with Accounting Standards and Statutory requirements
- ❖ Achieved exposure in GST laws, GST Return filing, ITC Reconciliation