

**Financial Management, Administration Management, Customer Service Mgt.
Summary**

I am a seasoned management professional COO/CFO with extensive global experience in finance and administration, working with a leading Insurance Company and a large Sugar Mills in Pakistan and an Insurance Brokerage Company in U.A.E. I have worked as Management Consultant/Advisor for various companies and interacting with their Board of Directors and senior executives. I have experience in start-up and operating my own Fabric and Garments Manufacturing and Export businesses in Pakistan and U.A.E. and in retail management by owning and operating a Mailbox and Shipping franchise store in California, U.S.A.

Skills

- Hands on management experience
- Strong communication skills
- Excellent organizational planning
- Familiar with business practices and procedures
- Customer Service skills
- Meet management objective
- Adhere to corporate values
- Employ a solution-oriented approach
- Acquainted with retail sales concepts
- Capable of executing daily operations

Professional Experience

Chief Operating Officer – Habib Insurance Co. Ltd. Pakistan (1995 – 2004)

- Responsible for underwriting, reinsurance, finance, treasury and administration.
- Initiated and implemented financial requirements for one of the largest Insurance Co. in Pakistan, leading to the credit rating of +AA.
- Boosted global image to the Company and helped in negotiating new terms with international re-insurers, revising reimbursement of premium & claim that achieved additional \$10 million annual earnings.
- The Company extended its operation off shore, by establishing an Insurance Brokerage House named Green Shield Insurance Brokerage Company LLC in Dubai, United Arab Emirates.
- Implemented insurance claim policies and saved the company more than \$50 million in fraudulent claims.
- Implementation and strict compliance of the International Standards of Accounting and regulatory requirements resulted in no statutory audit from the Securities & Exchange Commission.
- Managed a balanced Investment Portfolio over \$300 Million, resulting in millions of dollars annual earning.

Chief Financial Officer - Habib Sugar Mills Ltd. Pakistan

- Responsible for management & financial accounts and audit.
- Implemented and managed the ISO-9000 certification for one of the largest Sugar Mills in Pakistan.
- Worked with excise tax authority to receive \$17 million tax rebate for the Sugar Mills.
- Made the Distillery a profitable unit by exporting Alcohol worth millions of dollars to Europe annually.
- Initiated corporate policies working with the Sugar Mills Labor Union that resulted in dissolution of the union and \$5 millions in annual savings to the company.
- Prepared and published Annual Accounts and Balance Sheet as per Securities & Exchange Commission and International Standards of Accounting rules.

Management Consultant – Pakistan, Bangladesh and UAE (1990 – 1994)

- Prepared feasibility reports for industrial & service sectors on turn- key basis.
- Arranged credit facility for the clients and enhanced their financing limits from the banks.
- Developed and designed management policies and financial systems.
- The Board of Directors of the Company been advised of their legal obligations by updating them from time to time the changes in regulatory and statutory requirements.

Owner/Operator***Al Salam Garment Factory LLC, Dubai, UAE***

- One of the largest, # 12 out of 60 Garment manufacturing units in UAE as certified by Federal Chamber of Commerce & Industry.
- Higher manufacturing capacity having a work force of 500 employees and equipped with 280 stitching and specialized machines based on three shifts working.
- Operations include cutting, making, trimming, packing and shipping.
- Got the Factory qualified as an exporting unit based on higher number of machines and work force.
- Availed highest number of Export Visas for garments on performance basis from Chamber of Commerce.
- Achieved annual Export of \$5 millions to \$25 millions worth of garments to USA and Europe.
- Managed sales, marketing, and finance to achieve a positive cash flow.

Pak Mail of Anaheim Hills, Anaheim Hills, California, USA (Mailbox/Shipping) (2005 – 2008)

- Managed Mailbox, Shipping, Notary, U-Haul rental agency and other related services.
- Employed various marketing methods to generate sales via internet and print media for the retail business.
- Increased and retained the clientage base, resulting in 50% more turn- over for the shipping store.
- Added U-Haul Rental Agency.
- Introduced customized carat packing.
- Resolved customers' issues to their satisfaction, working with couriers, suppliers and vendors.

Education

- Bachelor in Finance – Sindh University, Pakistan.
- QuickBooks, MS Word and MS Excel