

ABDULLAH AL QAMMAZ

GROUP FINANCE MANAGER / CFO / HEAD OF ACCOUNTS

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PROFESSIONAL SUMMARY

Finance management person with demonstrated expertise in spearheading corporate and financial planning initiatives in Commercial Operation, Accounts & Finance, Auditing and MIS, Expertise in designing and implementing systems to achieve financial discipline and improve the overall efficiency of the organization with high quality and standard. Pro-active and result oriented well-disciplined with proven ability to manage multiple assignments efficiently under extreme pressure. Effectively communicates direction, commits people to action, and conveys complex information in easily understood formats, Good financial experience in a variety of fields, including industrial, commercial, and service, Specialized businesses in the field of tourism, exchanges, gold workshops and gas stations.

Data-driven Chief Financial Officer adept at coordinating executive financial activity and capitalizing on market opportunities. Decisive leader and forward-thinking manager with excellent attention to detail and a hard-working mentality. Ready to apply 29 years of progressive experience to new position with long-term potential. Proficient Chief Financial Officer knowledgeable about financial leadership and operational needs. with a deep understanding of market conditions.

Personal Information:

- Date of Birth: 16/07/1970
- Nationality: Jordanian.
- Marital Status: Married.
- Languages: Arabic, English
- Driving License: Jordan and QAR.
- Qatar Visa Status: Work Visa.

FUNCTIONAL SKILLS

- Finance Analysis & Reporting, ERP Internal Audit control, VAT/ TAX. Budgeting, Inventory. etc.
- Entity-wide financial planning
- Cash and liquidity risk management
- Strategic planning
- Capital structure control
- Internal business planning
- Budget governance
- Operational leadership
- General ledger reconciliations
- Accounts payable
- Microsoft Excel
- Financial reporting
- Bank reconciliations
- VAT calculations
- Funding process management

WORK HISTORY

Chief Financial Officer

Mohammed Bin Tawar Group - Doha, Qatar

02/2017 – 2/2022

- The Conglomerate Consist Of the following businesses, Ambassador Travels Services, Ambassador Cargo Services, YALLA CHECK INN - United Technical Solution Services, Daleda Retailer, Baytara Retailer, Oryx Plastic Bottle Manufacturing, West Bay Ice & Water Factory – Aseel Manufacturing.
- Scrutinized cash flow to determine company's financial weaknesses and propose corrective action to the Finance team.
- Worked closely with The Chairman to manage the financial strategy, achieving 12 Mn in profits.
- Delivered first class strategic advice and analysis relating to Manufacturing / Services activities expansion and long-term growth strategy by leveraging 15 years' experience in Financials Management.
- Led and nurtured talented financial team of 15 financial experts to deliver cutting-edge and commercially relevant financial data to guide strategic and commercial decision making.
- Formulated detailed strategy to guide senior management team through complex financial business decisions.
- Scaled sustainable growth by conducting extensive reviews of existing systems, processes, controls and KPIs.
- Ensured complete adherence to financial controls and regulations, preparing financial statements and reporting results to multiple external stakeholders.
- Prepared information, forms, and data to assist in seamless and efficient financial audit procedures.
- Managing Net Working Capital of 135 Mn with the most efficient tactics.
- Cashflow Forecasting and Management.

Independent Financial Adviser

Self Employed - Amman, Jordan

10/2015 - 02/2017

Acting as an independent Financial and Tax Advisor for 15 Companies in different specialization fields.

- Petrol Gas Stations.
- Construction and Real Estate.
- Venture Capital.

Duties and Responsibilities as follows:

- Achieves accounting operational objectives by contributing accounting information and recommendations to strategic plans and reviews, preparing and completing action plans, implementing production, productivity, quality, and customer-service standards, resolving problems, completing audits, identifying trends, determining system improvements, implementing change.
- Meets accounting financial objectives by forecasting requirements, preparing an annual budget, scheduling expenditures, analyzing variances, initiating corrective actions.
- Confirms financial status by monitoring revenue and expenses, coordinating the collection, consolidation, and evaluation of financial data, preparing special reports.
- Maintains financial security by establishing internal controls. Overseeing the flow of cash and financial instruments. Fully compliant with IAS/IFRS and/or GAAP standards.
- Guides other departments by researching and interpreting accounting policy applying observations and recommendations to operational issues. Ensuring full compliance with VAT. Analyze financial performance against key business metrics and document pertinent financial highlights that will enable management to determine progress against budgets. All tax working and coordination.
- Engage in ongoing cost reduction analysis in all areas of the Corporations. Maintain banking relationships, developing financial management mechanisms that minimize financial risk.
- Identify, investigate, and analyze potential operational improvement. As appropriate, based on findings make proposals for operational changes (policy, procedures, processes, etc.)
- Prepare all supporting information for the annual audit and liaise with the customer's Audit Committee and the external auditors as necessary.
- Prepare all supporting information for the income tax and sales tax liaise with the Committees Income tax Department and Sales tax Department Committees and the Committees Taxes Departments as necessary
- Interviewed clients to determine current income, expenses, insurance coverage, tax status, financial

objectives, risk tolerance and other information needed to develop a financial plan.

- Conducted in-depth reviews of client circumstances, current provisions and future aims, seeking optimal financial plans and outcomes.
- Maintained thorough knowledge of current legal, taxation and regulatory legislation for continued compliance.

Financial Advisory supervisor

Al-Harith for Financial and Tax Consultancy- Amman, Jordan

11/2008 - 10/2015

An office that provides financial and tax consulting and services to the private corporate, and provide accounting and auditing for Oases 500 (Sponsored by KAFD and USAID) , Roles and Responsibilities as follows:

- Oversee the management and coordination of all fiscal reporting activities of Al Harith customers including organizational revenue/expense and balance sheet reports, reports to development.
- Develop and maintain systems of internal controls to safeguard financial assets of the organization. Oversee the coordination and activities of independent auditors ensuring all IFRS, IAS-1 Presentation of Financial statements, IAS 7 Statement of Cash Flow, IAS 9 Financial Instruments IAS 17 Leases, IAS 18 Revenue, IAS Related Party Disclosures, and IAS 36 Impairment of Assets audit issues are resolved, and all compliance issues are met, and the preparation of the annual financial statements is in accordance with IFRA and other required supplementary schedules and information.
- Monitor banking activities of the organization. Ensure adequate cash flow to meet the Al Harith customer's needs. Investigate cost-effective benefit plans and other fringe benefits which the Al Harith customers may offer to the employees and potential employees with the goal of attracting and retaining qualified individuals. Oversee the production of monthly reports including reconciliations, financial statements and cash flow projections which are presented to Al Harith customers.
- Oversee the maintenance of the inventory of all fixed assets, related to Al Harith customer including assets ensuring all are in accordance with IAS.
- Ensure adequate controls are installed and that substantiating documentation is approved and available such that all purchases may pass independent audits, Income Tax and Sales Tax.
- Train the Finance Unit and other staff on raising awareness and knowledge of financial management matters and All Taxes.
- Prepare all supporting information for the annual audit and liaise with the customer's Audit Committee and the external auditors as necessary.
- Prepare all supporting information for the income tax and sales tax liaise with the Committees Income tax Department and Sales tax Department Committees and the Committees Taxes Departments as necessary.

Financial Consultant

Aimed Asset Consulting International - Tunis, Tunis

08/2004 - 07/2008

- Counseled clients on financial matters and provided recommendations on investment opportunities, products and services based on client needs and asset availability.
 - Created an analytical framework for identifying and developing financial growth opportunities.
 - Oversee the management and coordination of all fiscal reporting activities of AACI including organizational revenue/expense and balance sheet reports, reports to development.
 - Develop and maintain systems of internal controls to safeguard financial assets of the organization. Oversee the coordination and activities of independent auditors ensuring all GAAP, All Related Party Disclosures, and all compliance points were met, and the preparation of the annual financial statements is in accordance with GAAP and other required supplementary schedules and information.
- Prepare all supporting information for the annual audit and liaise with the customer's Audit Committee and the external auditors as necessary.

**Digital Financial Accounting Consultant SuccessSoft
Solution Co. - Amman, Jordan**

03/2004 - 07/2004

Finance Manager	
Multiple Companies - Amman, Jordan	07/1999 -02/2004
Al – Said Cellular Trading Ltd. Dec 2000 to Feb 2004	
Al – Said Investment & Trading Dealership Ltd. Dec 2000 to Nov 2003	
Al- Nisr Mobile Rental Company. July 1999 to Nov 2000	
 Partner and GM	
United Group for Accounting, Financial and Tax Consultations- Amman, Jordan	04/1996 - 12/1998
 External Auditor	
Mahafzah Auditing Co. - Amman, Jordan	07/1993 - 03/1996
 Accountant	
Al - Mashrek Socks Factory. - Amman, Jordan	02/1992 - 09/1994

EDUCATION

Diploma in accounting 1991
Al Balqa'a Applied University - Al Salt – Jordan

Training / Professional Courses

Sales tax law and its practical applications – Amman chamber of commerce - Jordan	3/2002
Sales tax (VAT) – Talal abu-Ghazaleh professional training group – Jordan	4/2002
International accounting standards (IAS) – Talal abu-Ghazaleh professional training group – Jordan	5/2002
Internal audit – Talal abu-Ghazaleh professional training group – Jordan	5/2002
Feasibility study and project evaluation skills– Talal abu-Ghazaleh professional training group – Jordan	11/2002
General English – British council – Tunis	12/2005