



# Muhammad Asif

## Chief Financial Officer

Visionary Business Adviser | Financial Strategist | Strategic Business Partner | Retail | Operation Excellence | 20+ Years of Experience | 14+ Years in U.A.E. | GCC, US, UK & Europe exposure | Travelled to over 15 Countries | Fashion | Manufacturing | F&B | Constructions | Home Appliance

✉ yoursasif@hotmail.com

☎ +971 50 7105615

📍 U.A.E.

🌐 [linkedin.com/in/muhammadasifyousaf](https://www.linkedin.com/in/muhammadasifyousaf)

## EXECUTIVE SUMMARY

A seasoned Financial Strategist & C-Suite Advisor experience in defining and leading financial and business strategies. I have an impressive record of implementing reengineered initiatives and creating value models to stimulate and drive the timely execution of the change in the finance function to spur growth that delivers results of profitability and compliance. With proven financial analysis & operations acuity, I develop robust financial systems to effectively integrate reporting, budgeting and strategic planning in order to optimize company value, maximize cash flow, minimize costs and mitigate risks; simultaneously securing strategic partnerships and negotiating favourable terms with a wide variety of stakeholders to fabricate long-term relationships. A trusted advisor to the C-Suite decision makers, I come with a strong history of developing high-performing cross-functional teams that consistently achieve in fast-paced, challenging environments.

## SKILLS

Strategy Formulation

Strategy Execution

Fund Raising

Crisis Management

Change Management

Risk Management

Group Consolidated Financial Statements

Internal Control

ERP System Integration

## TOP ACHIEVEMENTS

### CFO - G.M. - F.M. Louzan Group

#### Achievements

- Secured 70 Million Funding to expand the group from 4 to 52 outlets, 4 manufacturing units and 200 employees to 1250 employees in 8 years.
- Reduced the COGS by 8 Million by establishing the factory in Italy to produce the leather stock instead of purchasing from the supplier which reduce the time and increase the customer service.
- Finalized the venture with Oman (5 outlets) & Qatar (7 outlets) increasing the sales by 20 Million first year.
- Reduced interest rate by 3.5% by rescheduling the bank facilities giving the direct saving of more than 2 million. Secure the interest-free loan from Khalifa Fund for 5 years payback, a feasibility study for factory submitted to secure the loan.
- Successfully registered the trademark in GCC, Europe and Malaysia.
- As General Manager, successfully secured 16 locations in prominent malls, negotiated the lease contracts with the malls, negotiated and executed the fit-out contracts, and successfully launch the branches which doubled the turnover.
- Identified the loss-making outlet and relocated to a prime location in the same mall, which resulted in an increase in sales by 90%.
- Increase the profit margin by 5% by implementing the cost management system, which improved the decision for product pricing and budgeting for operating expenses.
- Improve the production capacity by 20% by automating the production process and introducing the lean management system and Kizan culture.
- As finance manager, I implement the following ERPs at the different organization to get the required management reports for the decision making. - Focus RT (ERP) - Upgraded to Focus 8 - Microsoft Dynamics AX - Retail Pro - Oracle Financial.

## EDUCATION

### EMBA ESCP Europe

01/2018 - Present

### Certified Public Accountant(CPA) ICPAP

## COURSES & CONFERENCES

### Harvard Business School (USA)

*Driving Corporate Performance*

- Strategy
- Balance Score Card

### Institute of Sales & Marketing

*Emotional Intelligence*

- 3 Days

### Spearhead Training Dubai

*5 Days Training*

- Strategic Planning
- Negotiations Skills
- Change Management
- Business Writing
- General Managerial Skills

### The Chartered Institute of Logistics and Transport

*Certificate in Supply Chain and Logistics Management*

- 5 Days (Meirc Training & Consulting)

### Abu Dhabi Chamber of Commerce

*IFRS for SMEs*

- 3 Days

### MECA CFO Alliance, New Jersey, USA

*Online 1 Year,*

- Strategic CFO Program
- Mastermind (CFO coaching course)
- What It Takes To Become CFO

## WORK EXPERIENCE

### Chief Financial Officer

#### Louzan Group

*01/2015 – Present*

U.A.E.

Louzan is a market leader in fashion houses in the UAE, 52 Retail outlets in GCC and having manufacturing (UAE) and (Italy) with a workforce of 1200+ employees dealing in Cloths, Bags, Shoes, Perfumes, Belts and Leather Goods, Home appliances and F&B. 2016 was one of the best years for Louzan when Louzan bagged two prestigious awards i.e. 'Best Luxury Lifestyle Brand Award 2016' in the fashion category and 'European Quality Award' in Cannes, France.

#### Tasks

- Planning – Assist in formulating the company's future direction and supporting tactical initiatives – Monitor and direct the implementation of strategic business plans – Develop financial and tax strategies – Manage the capital request and budgeting process – Develop performance measures that support the company's strategic direction.
- Operations – Participate in key decisions as a member of the executive management team – Maintain in-depth relations with all members of the management team – Manage the accounting, I. T., Investor Relations, Legal, Tax, and Supply Chain departments – Implement operational best practices – Oversee employee benefit plans, with particular emphasis on maximizing a cost-effective benefits package.
- Financial Information – Oversee the issuance of financial information – Report financial results to the Owners, Chairman, CEO.
- Risk Management – Understand and mitigate key elements of the company's risk profile – Construct and monitor reliable control systems – Maintain relations with external auditors and investigate their findings and recommendations.
- Funding – Monitor cash balances and cash forecasts – Arrange for financing – Invest funds.
- Investor Relationship Management – Provide Financial Information – Handling Inquiries and meetings – Providing feedback to Owners – Crisis Management.
- Supply Chain Management – Develop and execute the supply chain strategy – Purchasing – Selection of vendors – Distribution of finished goods.

### General Manager

#### Louzan Group

*01/2011 – 12/2014*

#### Tasks

- Develop and Execute the strategy for Louzan new business development, marketing and communication, appropriate to need and responsive to opportunity, in close collaboration with the Chairman and board of directors.
- Formulated business expansion strategy by identifying and proposing potential business deals by contacting potential partners; discovering and exploring opportunities – Screen potential business deals by analyzing market strategies.
- Executed new business deals by coordinating requirements; developing and negotiating contracts and integrating contract requirements with business operations.
- Executed business expansion strategy by forming a strategic alliance with partners from Oman and Qatar. Developed the Negotiating strategies and positions by studying the integration of new venture with company strategies and operations; examining risks and potentials; estimating partners' needs and goals.
- Supervise operations by initiating, coordinating, and enforcing program, operational and personnel policies and procedures.

## WORK EXPERIENCE

### Finance Manager Louzan Group

10/2008 – 12/2010

#### Tasks

- Ensure that appropriate financial regulations and controls are in place and in use at all times and performance of policies and procedures is accurate.
- Group statutory audit coordination, ensuring the accurate and timely provision of information. Dealing as one point of contact for external auditors to collect the information, bridging between divisional managers and auditors.
- Preparation of monthly divisional KPIs to present it to management to analyze the divisional performance.
- Preparation of Annual Budget, subsequent comparisons with actual performance & analysis adverse variance and reporting thereof – Coordinating with operational and accounts team to prepare and finalize the divisional budgets on time in order to consolidate and finalize the group master budget.
- Negotiated with banks & financial institutions for credit facilities, L.C., T.R., LBD, Guarantee etc. & prepare necessary documents.
- To review the monthly closing schedule and ensuring posting of respective journal entries in the system to make sure about month ending closing procedures.

### Finance Manager Lumitek International Fze.

03/2004 – 09/2008

U.A.E.

Lumitek Intl. Fze is a Manufacturer, Assembler and distributor of Outdoor Lighting Fixtures in Fujairah Free Zone having the clients in Middle East and Europe

### Deputy Manager Accounts Crescent Software Products (PVT) LTD.

03/2001 – 02/2004

Pakistan

CresSoft is a technology initiative of the country's leading industrial group, the Crescent Group. It is the leading software exporter from Pakistan. It is certified to ISO 9000 including Finance and Accounts Department. It employs a team of 200+ IT professionals with offices in Lahore, Karachi and Denver (USA).

### Assistant Manager Costing & Budgeting Al Quraish Board Mills (PVT) LTD.

06/1998 – 02/2001

Pakistan

Al Quraish Board Mills (PVT) LTD is a Market Leader in Packaging Boards in particular and is considered as most Preferred Supplier to Printing and Packaging Industry. The Company serves many of the prestigious clientele and maintaining Strategic Business Relationships with leading Packaging and Converting units as well as end users, which include national and multinational companies

## EXHIBITIONS

MICAM (Milan, Italy)

Intertex Milano (Milan, Italy)

TEXWORLD (New York, USA)

Inter-textile Shanghai Apparel Fabrics (China)

Gulfood (Duabi, UAE)

Bride Show (Dubai, UAE)

MIPLE (Milan, Italy)

Apparel Sourcing (Paris, France)

Canton Fair (Guangzhou, China)

The Big5 (Dubai, UAE)

The Global Franchise Market (Dubai, UAE)

Paper world Middle East & Play world Middle East (Dubai, UAE)

## COMPUTER SKILLS

### Competent

- Oracle Financial
- Retail Pro
- Focus
- Microsoft Projects
- Microsoft Dynamics
- Microsoft Office
- Microsoft Visio