Jamal Qadir, ACA, FCCA, CPA, SOCPA

CFO & Finance Transformation Leader | GCC & South Asia | Big 4 Trained | Riyadh, KSA |+966 55 640 0867 |Nationality Pakistani |DOB 13-04-1986 jamalqadirfcca@gmail.com|LinkedIn Profile| www.jamalqadir.com

Professional Summary

Highly accomplished and results-driven Chief Financial Officer (CFO) and Strategic Finance Leader with over 15 years of experience in financial leadership, corporate strategy, governance and business transformation across the GCC and South Asia. Big Four-trained at KPMG (KSA, Qatar, UAE and Pakistan), with executive experience spanning mining and exploration, construction, logistics, FMCG, retail, pharmaceuticals, insurance and financial services. Expertise in strategic financial planning, capital allocation, budgeting, forecasting, treasury, cash flow management, investment appraisal, M&A due diligence, cost optimisation, taxation and IFRS-compliant reporting.

A trusted advisor to Boards, CEOs and shareholders, with a proven record of enhancing profitability, optimising capital structures, strengthening governance and driving sustainable growth. Experienced in leading multinational finance teams, establishing robust internal controls, financial and procurement policies, and ensuring regulatory compliance across jurisdictions. Successfully led digital finance transformation through Microsoft Dynamics 365, Oracle and Haal ERP implementations, integrating automation, performance dashboards and Delegation of Authority (DOA) frameworks to improve operational efficiency, financial transparency, strategic decision-making and long-term shareholder value.

CORE CFO & FP&A CAPABILITIES

Strategic Financial Leadership & Planning: Corporate strategy, capital allocation, operating and exploration budgets, rolling forecasts and long-range planning. |Performance & Cost Optimisation: Budget-to-actual analysis, profitability, activity-based costing, KPIs, dashboards and scenario modelling. | Investments & Treasury: CAPEX appraisal, NPV / IRR, M&A due diligence, valuations, cash-flow forecasting and working capital. | Governance & Transformation: Board reporting, IFRS, tax compliance, internal controls, DOA, ERP implementation and automation.

SELECTED IMPACT

38.2%	**48.63%**	**USD 53M**
Exploration Budget Reduction	Annual Interest Expense Reduction	Government Contracts Secured

Core Competencies

- **Executive Partnership & Board Advisory:** CEO/Executive Business Partnering, Strategic Decision Support, Board Advisory, Reporting & Financial Storytelling, Governance Committees Support, Scenario Planning & Trade-off Analysis.
- **Financial Leadership & Strategy:** Strategic Financial Planning, Budgeting & Forecasting, Scenario Planning / Stress Testing for Resilience**,** Capital Management, Investment Analysis, **M&A Due Diligence & Valuation Modeling**.
- **Financial Operations:** End-to-End Financial Management, Cost Control, **Accounting & Operational Advice**, Treasury & Cash Flow Management, Financial Reporting, KPI Analysis, **Dashboards & Tender Costing**.
- **Compliance & Governance:** IFRS, ISA, ZATCA, Zakat, Tax Filings (VAT, WHT, Income Tax), Fraud Investigation & Policy Development, Internal Controls, Risk Management, Internal Audit.
- **Technology & Systems: SAP,** ERP Implementation & Optimization (MSD365, Oracle, Haal), **Automation & Data Integrity**.

Professional Experience

CHIEF FINANCIAL OFFICER| AL FAYYAD GROUP OF COMPANIES, KSA | March 2024 – Present

- Oversee group finance and financial strategy, ensuring alignment with business objectives and long-term growth targets across multi-division operations and consolidated corporate reporting.
- Oversee the implementation, optimisation, and continuous improvement of accounting and ERP systems, ensuring automation, accuracy, and data integrity.
- Designed and implemented a scalable Activity-Based Costing model to replace legacy pricing systems by identifying core activities and key cost drivers; segregated fixed and variable costs, including labour-hour rates, to enable accurate SKU-level costing and support data-driven competitive quotations that enhanced margins and secured high-value contracts.
- Develop, update, and enforce financial policies, accounting procedures, internal control frameworks, and compliance programmes to strengthen governance and risk management.

Key Contributions

- **Involved in** entity incorporation and bank account registrations.
- Led ZATCA audit and ensure successful ZATCA **refunds**; closed with zero findings/penalties.
- Implemented ZATCA-compliant VAT **e-invoicing (Phase 1 & 2).**

Finance and Tax Manager - MENA | ERG (EURASIAN RESOURCES GROUP) ARABIA LTD, KSA | January 2023 – February 2024

- **Achievement:** Delivered comprehensive financial and legal insights and interactive dashboards to the CEO, Board of Directors, and shareholders to drive strategic alignment, successfully re-engineering the annual exploration **budget to achieve a 38% cost reduction.**
- **Achievement:** Directed comprehensive finance and tax operations across the MENA region-including VAT, WHT, and Income Tax-ensuring 100% statutory compliance and seamless ZATCA audit closures while driving bottom-line profitability through the strategic internalization of complex tax functions previously managed by Big 4 firms
- **Achievement:** Directed the development of comprehensive financial, tax, and legal due diligence for target acquisitions, while simultaneously safeguarding proprietary interests through the strategic execution of NDAs and providing expert structural solutions for shareholder investment treatment.
- **Achievement:** Directed the end-to-end implementation of **MS Dynamics 365**, including the design, Board-approved (BOD) validation, and system integration of a comprehensive Delegation of Authority **(DOA)** framework.
- Led the annual budgeting and quarterly reforecasting, implementing a rigorous variance analysis framework to isolate root causes of fiscal deviations and ensured continuous alignment with corporate financial targets.
- Oversee external and internal audits to ensure timely, accurate financial reporting with minimal adjustments.
- Partnered with the legal team to review and structure financial terms in contracts, strengthening compliance, strategic alignment and risk management.

Key Contributions

- Set up the Finance department end-to-end and developed SOPs for Finance, procurement and service.
- Led CbCR & DFCT submissions; delivered accurate monthly group financial reporting.
- Collaborated with the Group ESG Director to integrate ESG metrics into financial reporting, ensuring strict alignment with IFRS S1 and S2.

Chief Financial Officer | AIDUK TRADING AND LOGISTICS CO, KSA | August 2021 – December 2022

- **Digital Transformation & Ecosystem Integration:** Lead the end-to-end integration of WMS and OMS with the core Finance ERP to automate finance and treasury operations, ensuring real-time data integrity, precise SKU-level costing, and a transparent digital dashboard for monitoring 3PL performance and the order-to-cash lifecycle.
- **Operational Optimization & Cost Leadership:** Led end-to-end process and motion studies to optimize fulfillment inbound and outbound operations, reducing labor costs and dispatch cycle times. Established robust costing frameworks, enabling the sales team to deliver accurate and competitive quotations.
- **Strategic Finance & Expansion:** Conduct financial analysis for capex, new projects, investments, and strategic initiatives, and oversee monthly management reporting to support leadership decision-making. **Led the end-to-end establishment of 10 new warehouses for diverse customers-from inception to finalization**

Group Financial Controller | SEASHORE GROUP OF COMPANIES, Doha, Qatar | April 2019 – July 2021

- **Strategic Leadership & Talent Governance:** Directed and mentored a high-performing finance division of 40+ professionals, institutionalising a culture of accountability & cross-functional synergy; established a Centre of excellence for technical training covering IFRS compliance, internal control frameworks, and advanced management reporting.
- **Strategic Capital Restructuring:** Engineered a deleveraging strategy that reduced annual interest expense by 48.63% through optimisation of the working capital cycle and the substitution of high-cost bill discounting with structured stakeholder financing and renegotiated credit facilities.
- **Commercial Strategy & Revenue Capture:** Partnered with tendering and commercial teams on financial and technical proposals, pricing and cost optimisation, supporting the award of government contracts reported at USD 53 million.
- Managed end-to-end financial operations, daily cash flow, liquidity planning, and treasury, maintaining strong banking relationships and directing investment activities to optimise the capital structure and working capital efficiency.
- Directed the preparation of monthly management reports, financial statements, and analysis of key performance indicators (EBITDA, ROI, gross margin, liquidity, debt and working capital ratios) to support informed decision-making.
- Consolidated complex group accounts and led the monthly financial close across multiple subsidiaries, ensuring accurate consolidated reporting and full compliance with IFRS and regulatory requirements.

Audit Manager and Risk Advisor | KPMG INTERNATIONAL - QATAR, PAKISTAN, UAE & KSA | June 2010 – April 2019

- Designed and executed risk-based internal audit plans, evaluating internal controls and governance structures.
- **Delivered Audit Committee presentations and conducted final deliverables reviews for high-profile clients.**
- **Oversaw IFRS 9, 15 & 16 implementation for banking and insurance sector clients, providing subject-matter expertise.**
- Managed audit teams, scheduled assignments, and supervised audit procedures across diverse client portfolios.
- Delivered value-added insights and recommendations to senior management and Audit Committees.

BOARD & STRATEGIC ADVISORY

- **Governance & Integrity:** Led a high-stakes forensic financial investigation into a key subsidiary at the behest of the Board of Directors; conducted a comprehensive root-cause analysis to quantify financial leakage and delivered a strategic remediation roadmap that fortified internal controls and restored stakeholder confidence.
- **Acted as a primary strategic advisor** to the BOD on capital allocation, M&A opportunities, and long-term financial forecasting, resulting in an 8.5% overall increase in shareholder value.
- **Facilitated quarterly Board sessions,** providing transparency into P&L performance, liquidity risks, and debt-to-equity optimizations to align executive action with investor expectations and **Collaborated with the CEO and Board** to redefine the corporate 5-year roadmap with investors' expectations.
- **Architected transparent reporting protocols** that bridged the gap between internal operations and Board oversight, enhancing trust and accelerating the annual audit process.

EDUCATION & PROFESSIONAL QUALIFICATIONS

- **Master of FinTech & Digital Finance -GEM Alpine Business School, Grenoble, France | 2026 – In Progress**
- **B.COM -** University of Karachi, Pakistan (2008)
- **ACA -** Institute of Chartered Accountants in England and Wales (ICAEW), UK (2025)
- **FCCA** - Member, Association of Chartered Certified Accountants (ACCA), UK (2014)
- **CPA -** The Institute of Certified Public Accountants of Pakistan (ICPAP) (2024)
- **SOCPA -** Saudi Organization for Chartered and Professional Accountants (2022)
- **Master's Degree -** (UK NARIC benchmark; ACCA letter, 26 Jul 2022)
- **Advance Diploma in Accounting & Business -** ACCA, UK (2013)
- **VAT Certification -** PWC Middle East School (2022)
- **C-Suite CFO Certification -** European International University – Paris (EIU-Paris), France | 2026

TECHNOLOGY & PROFESSIONAL DEVELOPMENT

- **Financial Modelling & Internal Control (Aiduk Trading & Logistic & Seashore Group)**
- **MSD 365, Oracle & ERP System** (Including Haal ERP), **e-Audit, IFRS & KPMG Audit Methodology**

SECTOR EXPERIENCE

- **Mining & Exploration, Construction** | **e-Commerce & Logistics, Service, Retail, Gold & FMCG**
- **Manufacturing & Pharmaceutical** |**Trading, Logistics & Warehouse Services**
- **Waste Management & Port Stevedoring Services |Insurance & Financial Services**