

MUHAMMAD ZUBAIR SYED, CMA USA, MSc UK

FINANCE BUSINESS PARTNER | FP&A | AUTOMOTIVE & INDUSTRIAL FINANCE LEADER

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PROFESSIONAL SUMMARY

Senior Finance Business Partner with over **17 years of experience** in FP&A, commercial finance, and ERP-driven finance transformation in the GCC. **CMA (USA) and FMVA-certified**, with a strong track record of increasing **profitability, optimizing working capital, and enhancing financial governance** in automotive, industrial equipment, e-commerce, and oil & gas contracting sectors.

Expert in budgeting, **rolling forecasts, cost and margin optimization, job order cost control, and fixed overhead management**. Proficient in **SAP S/4HANA, Odoo ERP, Power BI, and Alteryx**. Achieved a **25% reduction in aged and excess inventory (AED 45M), 38% EBITDA growth**, improved margin discipline, and faster financial close cycles through data-driven decision support.

Trusted strategic partner to **Operations, Supply Chain, Procurement, and senior leadership**, translating complex financial and operational data into actionable insights that drive performance and growth. Awarded the **Al-Futtaim Values Award 2023** for excellence in financial governance, business partnering, and value creation.

SKILLS HIGHLIGHTS

Strategic Finance & Leadership

- Financial Planning & Analysis (FP&A)
- Strategic Business Partnering
- Budgeting & Forecasting (YTG)
- Cost Optimization & Profitability
- Investment Analysis (DCF, IRR)
- Performance Management & Margin Analysis

Operational Excellence

- Working Capital Management
- 13-week Cash Flow Forecasting
- Procurement & Supply Chain Finance
- Internal Controls & Risk Management
- Financial Reporting & Governance (IFRS, US GAAP)
- VAT & CIT Compliance

Tools & Technology

- SAP S/4HANA, SAP BPC, Odoo ERP
- Microsoft Dynamics, Alteryx, Power BI, Excel-based dashboards
- Advanced Excel (Pivot Tables, VLOOKUP, INDEX-MATCH)
- SQL, MS Access

PROFESSIONAL EXPERIENCE

Al Futtaim Motors, Dubai, UAE

Aug 2021 – Present

Branch Accounting Manager (Finance Business Partnering) – 2023 Outstanding performance award winner.

Finance lead and first point of contact for all financial matters across Al-Futtaim's Industrial Equipment and Commercial Vehicles portfolio, covering Sales, Service, and Parts operations of Hino Trucks, TMHE Forklifts, Hangcha Forklifts, Eicher Buses.

- Led P&L performance management for multi-brand, multi-site operations, providing variance analysis and root-cause diagnostics to General Managers. Drove corrective actions that improved budget adherence and earnings predictability.
- Prepared and presented pre-flash and flash results to senior management, reviewed provisions and key assumptions before submission to Central Corporate Finance, and strengthened reporting accuracy and close discipline.
- Managed rolling forecasts (3+9, 6+6, 9+3) for revenue, margin, and cost drivers by aligning operational assumptions with business units, improving visibility and forecast reliability.
- Translated operational and financial KPIs into executive-level Balanced Scorecard reports, enabling leadership to link profitability, cost discipline, and operational efficiency for performance-focused management discussions.
- Designed and implemented enterprise BI dashboards (Power BI, Alteryx, adaptable to Qlik) to track site performance, margin trends, workforce efficiency, and overhead absorption, reducing manual reporting and enhancing real-time insights.
- Provided Capex and Opex decision support under IFRS and Delegation of Authority frameworks, ensuring compliance and enabling effective commercial decisions.
- Supported pricing, incentive, and product-mix strategies through financial modeling and margin simulations using market benchmarks, competitor data, and inventory provisions, protecting profitability and enabling commercial agility.
- Collaborated with Supply Chain and Procurement to optimize rebates and cost structures, directly contributing to margin improvement initiatives.

Key Accomplishments:

- Structured and executed non-budgeted rebate arrangements with truck body fabrication vendors by aligning commercial terms with volume and margin economics, delivering AED 1.3M incremental income and a direct uplift to EBIT.
- Reduced aged and excess inventory by 25%, unlocking AED 45M in working capital and lowering storage and carrying costs.
- Increased EBITDA by 38% through cost optimization and margin structuring initiatives (AED 55M → AED 76M).
- Implemented real-time payment (RTP) integration with VAT-compliant invoicing for parts and service operations, increasing collections and operating cash flow by 60%.
- Accelerated receivables recovery by partnering with Credit Control on overdue balances, bounced cheque resolution, and credit limit reviews, reducing ageing from >180 days to 30–60 days.
- Awarded Al-Futtaim Values Award 2023 for excellence in financial governance and business partnership.

Finance Manager

eLabelz.com was an e-commerce fashion platform specializing in the online retail of branded apparel, footwear, and accessories, catering to customers across the Middle East.

- Established the finance function, prepared balance sheets, income statements, and cash flow reports with commentary.
- Directed monthly closing processes, ensuring accuracy and timely reports to senior management.
- Managed a 13-week rolling cash flow forecast, aligning provisions with operating and capital expenditure requirements.
- Led inventory valuation across fulfillment centers, optimizing management using pull inventory strategies.
- Automated landed cost calculations to improve procurement efficiency across regional suppliers and product SKUs.
- Reconciled merchant accounts on platforms such as PAYFORT, ensuring transaction accuracy.
- Managed vendor operations reviewed contracts and payments and ensured compliance with financial processes.

Key Accomplishments:

- Led Odoo ERP implementation with Magento integration at eLabelz.com, unifying operations, finance, and fulfillment for a successful 3-month go-live.
- Enhanced procurement efficiency by optimizing automated landed costs using weight-to-freight ratios and improving procurement cycles for over 10 European and regional suppliers.
- Enhanced financial reporting systems, reduced closing time to 2 days, and ensured timely management updates.

Finance Manager

SKPS provides solutions and products for the oil & gas and utilities sectors, specializing in pipeline maintenance, corrosion protection, and engineering services.

- Directed project forecasting and financial control using Value of Work Complete, subsequent costs, and Cost at Completion analysis to ensure accurate revenue recognition, project valuation, and costing in accordance with IFRS 15.
- Led project finance controlling, ensuring profitability, compliance, and budget adherence for multi-million AED projects.
- Managed core treasury functions, including cash flow forecasting, letters of credit, bank guarantees, and maintaining banking relationships to ensure timely financing and project continuity.
- Negotiated credit terms and improved credit ratings by implementing reconciliations and securing early payment discounts.
- Supported board-level governance processes, secretarial filings, and trade license renewals in coordination with legal and compliance teams.
- Submitted VAT (Value Added Tax) returns on time and contributed to the ICV (In-Country Value) initiative and audit.

Key Accomplishments:

- Reduced Days Sales Outstanding (DSO) from 120 to under 90 days, significantly improving cash flow and reducing gaps.
- Implemented job-order costing by standardizing labor and delivery cost allocations, increasing project profitability analysis accuracy by 80%.
- Optimized cash flow management, improving liquidity by 25% and strengthening overall financial health.
- Enhanced receivables performance by reducing outstanding balances by 40%, leading to improved working capital efficiency.
- Conducted equity valuations using DCF, EV/EBITDA multiples, and CAPM-based cost of equity; applied WACC and terminal value in accordance with industry benchmarks.

EARLIER ROLES**ACADEMIC AND PROFESSIONAL EDUCATION****CERTIFICATIONS**