

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 17+ years in FP&A, commercial finance, and ERP-driven transformation across multinational, multi-brand operations in automotive, industrial equipment, e-commerce, and oil & gas sectors. CMA (USA) and FMVA-certified. Proven track record of increasing profitability, optimizing working capital, and strengthening financial governance — delivering 38% EBITDA growth, a 25% reduction in excess inventory (USD 12.2M freed), and faster close cycles through data-driven decision support.

Proficient in SAP S/4HANA, Odoo ERP, Power BI, and Alteryx. Trusted strategic partner to Operations, Supply Chain, Procurement, and senior leadership, translating complex financial and operational data into actionable insights. Recognized with the Al-Futtaim Values Award 2023 for excellence in financial governance 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)
- Indirect Tax & Corporate Tax

Tools & Technology

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

PROFESSIONAL EXPERIENCE

Al Futtaim Motors, Dubai, UAE

Aug 2021 – Present

Finance Business Partner – 2023 Outstanding performance award winner.

As the finance lead for Al-Futtaim's Industrial Equipment and Commercial Vehicles portfolio, I oversee Sales, Service, and Parts operations of Toyota brands—Hino Trucks & TMHE Forklifts—with an annual revenue of USD 155 million.

- Led P&L performance management for multi-brand, multi-site operations, providing variance analysis and root-cause diagnostics to General Managers. Driving 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 Finance, and strengthened reporting accuracy and close discipline.
- Managed Year to Go (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 USD 354K incremental income and a direct uplift to EBIT.
- Reduced aged and excess inventory by 25%, unlocking USD 12.2M in working capital and lowering storage and carrying costs.
- Increased EBITDA by 38% through cost optimization and margin structuring initiatives (USD 15.0M → USD 20.7M).
- Implemented real-time payment (RTP) integration with VAT/GST-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, disputed payment resolution, and credit limit reviews, reducing aging from >180 days to 30–60 days.
- Awarded Al-Futtaim Values Award 2023 for excellence in financial governance and business partnership.

Elabelz.com, Dubai, UAE

Jul 2020 – Aug 2021

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 payment gateways (e.g., 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.

Sap and Kaps Petroleum Services LLC, Abu Dhabi, UAE

Dec 2012 – Apr 2020

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 USD 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

Financial Controller, Sicuro Group FZE, Dubai, UAE

Apr 2010 – Sep 2012

Senior Accountant, Pioneer House LLC, Dubai, UAE

Dec 2008 – Mar 2010

ACADEMIC AND PROFESSIONAL EDUCATION

Certified Management Accountant CMA US, Institute of Management Accountants, USA - Credential ID 59051

Master of Science in Accounting & Finance (MSc), University of Northampton, England, UK

CERTIFICATIONS

Financial Modeling and Valuation Analyst (FMVA) – Corporate Finance Institute, Canada

Advanced valuation and modeling techniques supporting M&A and investment decisions.

UAE Value-Added Tax (VAT) Training – Talal Abu Ghazaleh Professional Training

Focused on VAT compliance and operational application.

Additional: IELTS 7.5, Valid UAE Driving License