Dr. MUHAMMAD HAMZA

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Peshawar, Pakistan

I am a highly motivated, detail-oriented individual with extensive experience in Research and Project Management. I possess strong communication skills and a passion for learning and growth. I am a collaborative team player and a proactive problem solver who thrives in fast-paced environments. I am committed to staying current with the latest industry trends and best practices and take ownership of my work, ensuring tasks are completed to the highest standard. Overall, I am adaptable and driven, always striving for excellence.

AREAS OF EXPERTISE

- Project Planning and Management
- Proposal and Report Writing
- Excellent time and Resource Management
- Budget Preparation
- Project Coordination and Communication
- Data Analysis
- Research and Strategy Analysis
- Excellent in MS Office
- Excellent Communication Skills
- Team Management

PROFESSIONAL MEMBERSHIPS

- Institute of Public Accountants Australia
 - Associate Member # 333220
- Association of Certified Fraud Examiners
 - Associate Member # 1068670
- American Management Association
 - Membership Id # WAE18374
- Association for Finance Professionals
 - Membership Id # 821528
- Association for Project Management
 - o Membership Id # P0585942
- Institute of Chartered Accountants of England and Whales

- Institute of Financial Accountants UK
 - Associate Member # IPA333220
- Global Association of Risk Professionals
 - o Affiliate member # 2227072
- Institute of Finance and Management
- Institute of Financial Operations and Leadership
- Chartered Management Institute
- Association of Professional Business & Management Analysts
 - o Membership Id # CM199USAPBMA

PROFESSIONAL CERTIFICATION

HRCI Human Resource Associate

Human Resource Standards institute

Project Management Professional Certificate

Google

August 2023

March 2024

SPECIALIZATIONS

Certified Business Analysis Professional™ (CBAP®)

Starweaver – IIBA Endorsed

May 2024

International Business Specialization

University of Colorado Boulder

March 2024

Regulatory Compliance Specialization

University of Pennsylvania

March 2024

Risk Management Specialization

New York Institute of Finance

February 2024

Six Sigma Yellow Belt Specialization

University System of Georgia

September 2023

QUALIFICATION

Doctor of Business Administration

Atlanta College – USA January 2025

Masters in Economics

University of Peshawar May 2022

Bachelors in Arts (Law and International Relations)

University of Peshawar September 2019

FSC

Board of Intermediate and Secondary Education Peshawar

June 2017

Matric

Board of Intermediate and Secondary Education Peshawar April 2015

PROJECTS

- 1. Due Diligence of 11 Potential Implementing Partners of Khyber Pakhtunkhwa Health Foundation (KPHF) A Project of (Khyber Pakhtunkhwa Government)
 - Designation: Project Manager
- 2. Human Resource assessment and Physical Verification of HR Data Khyber Pakhtunkhwa Health Foundation (KPHF) A Project of (Khyber Pakhtunkhwa Government)
 - Designation: Team Lead/Project Coordinator
- 3. Study on Value Chain in Targeted Areas of Baluchistan for "Pistacia Khinjuk, Ephedra, Juniper Berry and Pistachio" (Forest) A Project of (World Bank)
 - Designation: Consultant
- 4. Impact/Vulnerability Analysis of GST And Property Tax on Women Taxpayers in Khyber Pakhtunkhwa A Project of (World Bank)
 - Designation: Team Member/Tax Associate
- 5. Third-Party Valuation Agent (TPVA) DLI (Khyber Pakhtunkhwa Revenue Mobilization and Public Resource Management (KPRMP)) (In Progress) A Project of (World Bank)
 - Designation: Team Member
- 6. Study on Value Chain in Targeted areas of Baluchistan "Mining Sector Training Facility and Gypsum Powder Industry in Koh-E-Suliman" (Mines) Baluchistan Livelihoods and Entrepreneurship Project Planning & Development Department Government of Baluchistan - A Project of (World Bank)
 - Designation: Project Coordinator
- Construction & Development of Recreational Park Hund Swabi on Public Private partnership Government of Khyber Pakhtunkhwa – CTA
 - Designation: Team Member
- 8. Perception Survey for Pakistan Red Crescent Society (PRCS)
 - Designation: Consultant

9. PK-CAPITAL

Designation: Strategy Analyst

10. Training Needs Assessment of Pakhtunkhwa Energy Development Organization (PEDO)

• Designation: Project Coordinator/Subject Specialist (Financial Management)

PROFESSIONAL EXPERIENCE

Founder & CEO, MHK Consultants

October 2024 - Present

- Founded MHK Consultants with a vision to provide tailored consulting solutions, overseeing the
 development and implementation of strategic initiatives that align with client needs and market dynamics.
- Expanded service lines to include Strategy & Business Advisory, Financial Management Advisory, Human Resource Advisory, Digital Transformation Advisory, and more, ensuring a comprehensive approach to client challenges.
- Developed a client-centered approach, fostering long-term relationships through personalized solutions and consistent delivery of high-quality services, leading to sustained client satisfaction and loyalty.
- Recruited and mentored a team of seasoned professionals, promoting a culture of continuous learning and excellence to ensure the delivery of impactful solutions across various industries.
- Positioned MHK Consultants as a trusted advisor by emphasizing proven expertise, client-centered solutions, and a commitment to quality, resulting in a strong market presence.
- Implemented robust financial management practices, including budgeting, forecasting, and performance monitoring, to maintain the firm's financial stability and support strategic growth initiatives.
- Led the integration of digital tools and processes to enhance service efficiency and client engagement, keeping the firm at the forefront of industry innovation.
- Authored articles and delivered presentations on emerging trends and best practices in consulting, establishing MHK Consultants as a thought leader in the industry.

Consultant, Centre of Excellence in Executive Development (CEED - CECOS) November 2024 - Present

- Support the development and execution of CEED's long-term strategic vision, ensuring alignment with thematic focus areas such as executive training, leadership development, policy advisory, and capacity building. Assist in identifying new opportunities for growth, fostering innovation, and ensuring CEED remains at the forefront of executive education and professional development.
- Formulate and implement a comprehensive strategic roadmap for CEED that aligns with institutional goals and industry trends. Conduct feasibility studies, SWOT analyses, and risk assessments to ensure CEED's initiatives remain innovative, competitive, and aligned with national and international HRD standards.
- Lead the design, development, and execution of CEED projects by defining objectives, identifying target beneficiaries, and setting performance indicators. Implement project management methodologies such as Agile and PMI-based frameworks to ensure project efficiency, timely deliverables, and measurable outcomes.
- Assist in the conceptualization, structuring, and execution of capacity-building programs, leadership training, and professional development workshops tailored to industry needs. Work on designing executive education models that enhance organizational resilience, digital transformation, and business leadership skills.
- Engage with corporate leaders, policymakers, government agencies, and academic institutions to strengthen CEED's outreach and develop joint training, research, and development programs. Support collaboration with national and international organizations to expand CEED's executive education portfolio.
- Assist in conducting demand-based research on leadership trends, workforce development, and skill
 enhancement needs within industries. Provide evidence-based policy recommendations that contribute to
 CEED's training modules and executive learning initiatives.
- Act as a liaison between CEED and external stakeholders, including corporate clients, NGOs, government
 agencies, and donors. Establish long-term partnerships by conducting regular client engagement meetings,
 understanding client needs, providing expert advisory, and ensuring 100% stakeholder satisfaction through
 continuous follow-ups and progress reports.
- Support the design and development of learning materials, curricula, and executive education modules
 focused on leadership, strategic management, sustainability, digital transformation, climate change and
 change management. Contribute to knowledge dissemination through research papers, case studies, and
 industry white papers.

- Contribute to the development of performance measurement tools for assessing the impact of executive training and leadership programs. Assist in tracking key performance indicators (KPIs), compiling datadriven reports, and recommending improvements to enhance program effectiveness.
- Support marketing and outreach efforts to position CEED as a leading executive training center. Contribute
 to content creation, branding initiatives, and organizing conferences, workshops, and leadership summits to
 attract corporate clients, professionals, and industry experts.

Director Advisory, Waseem and Noman Associates LLP

February 2024 - Present

- Offer consulting solutions to clients in areas such as corporate finance, business restructuring, financial risk assessment, and regulatory compliance, ensuring businesses align with market trends and industry best practices.
- Assist businesses in structuring tax-efficient strategies, ensuring regulatory compliance, and identifying
 potential tax-saving opportunities, while keeping up with FBR regulations, IFRS, and local tax laws.
- Provide corporate governance, company registration, and compliance advisory to ensure clients adhere to SECP, taxation, and financial regulations while optimizing business structures.
- Develop new business opportunities, prepare proposals for corporate clients, and support in client negotiations, ensuring growth in advisory, audit, and tax services.
- Assist businesses with financial feasibility studies, due diligence, investment planning, and strategic financial restructuring to enhance long-term financial stability.
- Conduct research on market dynamics, regulatory changes, and tax reforms, ensuring clients receive up-todate and data-backed advisory recommendations.
- Contribute to training sessions, mentorship programs, and knowledge-sharing initiatives within the firm to strengthen internal expertise in corporate, tax, and advisory services.

Director Commercial, Daily Munazam (Printing Press & Newspaper Operations)

January 2024 - Present

- Oversee the business operations of the printing press, ensuring profitability, cost-effectiveness, and operational efficiency. Implement strategic growth initiatives to expand circulation, optimize production, and enhance revenue streams.
- Develop and manage advertising sales strategies to attract corporate sponsors, government tenders, and
 private sector advertisers. Build long-term relationships with advertising agencies and marketing partners to
 ensure steady revenue growth.
- Supervise financial planning, budgeting, and cost control measures to optimize profitability. Ensure financial sustainability through strategic pricing models, production efficiency, and effective cash flow management.
- Manage paper procurement, printing supplies, and distribution logistics, ensuring quality standards and cost efficiency. Negotiate with vendors for competitive pricing and on-time supply chain management.
- Expand distribution networks to increase circulation and audience engagement. Develop strategic partnerships with distributors, retail outlets, and digital platforms to maximize visibility.
- Monitor compliance with press and publication laws, advertising regulations, and journalistic ethics, ensuring smooth commercial operations without legal risks.
- Explore digital monetization strategies, including online advertising, paywall content, and digital editions, to enhance revenue streams in a rapidly evolving media landscape.
- Work with sales and marketing teams to develop promotional campaigns, subscription models, and advertising outreach plans. Foster a collaborative environment to drive business innovation and customer engagement.

Consultant Advisory, Rafagat Babar & Co Chartered Accountants

November 2024 - Present

- Engage with clients, donors, government agencies, and private sector partners throughout the project cycle, providing updates on progress, addressing challenges, and gathering stakeholder feedback to enhance project outcomes.
- Assist in preparing funding proposals, technical reports, and advisory documents for organizations such as UNDP, World Bank, and government agencies, ensuring alignment with donor requirements, industry best practices, and financial guidelines.
- Perform data-driven analysis to assess sector trends, identify business opportunities, financial risks, and operational gaps, and provide insights that inform advisory strategies and policy recommendations.
- Support structured problem-solving approaches to assess organizational inefficiencies, financial constraints, and policy compliance issues, developing solutions that are practical, scalable, and sustainable.

- Conduct detailed quality checks on financial reports, policy recommendations, and advisory documentation, ensuring compliance with regulatory frameworks and best industry practices.
- Assist in identifying and expanding business development opportunities, supporting corporate strategy formulation, and contributing to RBCO's competitive positioning through research-backed recommendations.
- Contribute to knowledge-sharing efforts by compiling research reports, case studies, and training materials to enhance client understanding of advisory concepts and emerging industry trends.
- Compare financial models, operational frameworks, and strategic plans against industry benchmarks to develop recommendations for performance improvement and policy enhancements.

Supervisor Advisory, Rafagat Babar & Co Chartered Accountants

April 2023- October 2024

- Communicating and coordinating with the stakeholders throughout the project cycle, such as updating them on the progress, challenges, and outcomes of our interventions and soliciting their feedback and support.
- Communicating clearly and effectively to influence and connect with others, such as presenting our project ideas to potential partners and stakeholders in various forums and platforms.
- Delegating tasks to team members based on their strengths and interests, and coaching them to achieve results, such as providing feedback and guidance on their work and celebrating their achievements.
- Reviewing team members' work for quality, accuracy, and relevance, such as checking the data sources, calculations, and conclusions in their reports and ensuring they follow the best practices and standards.
- Creating and reviewing proposals for various donors, such as UNDP, World Bank, and government
 agencies, ensuring that they meet the specific criteria and guidelines of each donor and highlight our
 competitive advantages and value proposition.
- Ensuring proposals are clear, concise, and aligned with donor expectations and requirements, such as using the appropriate language, format, and budget and addressing the key questions and challenges of the donor.
- Demonstrating critical thinking skills and the ability to solve unstructured problems, such as identifying the root causes of challenges and developing innovative solutions that are feasible, sustainable, and scalable.
- Using a variety of tools and techniques to extract insights from current industry or sector trends, such as conducting market research, data analysis, and benchmarking and applying them to improve our project design and implementation.

Senior Advisory & ERP Associate, Rafaqat Babar & Co

April 2022- March 2023

- As a problem solver with extensive consulting and industry experience, I help clients tackle complex business issues from strategy to execution. I apply my analytical skills, business acumen and industry knowledge to deliver high-quality solutions that meet the client's objectives and expectations.
- Analyzing and defining the functions, processes and user needs of assigned ERP systems, and I participate
 in the functional configuration, testing and maintenance of these systems according to operational and
 business needs. I collaborate with other team members, stakeholders, and vendors to ensure the ERP
 systems are aligned with the business requirements and best practices.
- Preparing proposals for various donors, such as UNDP, World Bank, and government agencies, based on the terms of reference (TORs) for each project. I conduct research, analysis, and feasibility studies to support the proposal development and ensure the proposals are compliant, competitive, and responsive to the donor's needs and priorities.
- Conducted Pre-Feasibility and Feasibility studies for clients, which includes financial modelling, projected Income Statements, Balance sheets, and cash flow statements for 10 years, NPV, IRR, Breakeven analysis, Debt financial model, loan schedule and draft reports along with presentations of the following new startup businesses.

Data Management Officer (DMO) UNICEF Project, Micro Merger Pvt

January 2022- April 2022

- Overseeing data entry operations and teams, ensuring compliance with data collection standards and protocols.
- Training and supervising data entry staff on data quality and accuracy.
- Developing and updating data collection policies and procedures in accordance with organizational and legal requirements.
- Performing regular audits and quality checks on the data entered and stored in the system.
- Generating and presenting data reports, analysis, and insights to support decision-making and problem-solving.
- Preparing and formatting data for various purposes, such as presentations, publications, or databases.

- Collaborating with other departments and stakeholders to identify data needs and gaps, provide feedback and recommendations on data issues and solutions.
- Maintaining data security and confidentiality at all times.

Senior Admin and Finance Officer, Bukhari Associates

February 2021- December 2021

- Leading a team of competent staff and managing various financial tasks.
- Preparing and reporting financial statements accurately and timely, using the company's systems.
- Handling the accounts payable and receivable and reconciling financial accounts.
- Coordinating the budgeting process with different departments and creating budget reports.
- Complying with financial regulations, policies, and controls, and advising my team accordingly.
- Facilitating the audit process, providing all required documents to auditors.
- Overseeing the payroll processing, checking the calculations, and resolving any issues.
- Keeping organized and accessible financial records and documents.
- Mentoring junior staff in administrative and financial functions.
- Collaborating with other teams to improve operational efficiency and processes.
- Monitoring financial trends, analyzing data, and reporting to management.
- Developing and implementing administrative and HR policies for the organization, following best practices and legal requirements.

Intern, Muniff Ziaudin & Co Chartered Accountants

October 2020- January 2021

- Working on various tasks that are related to the Pension Management System at PESCO, which is a system that handles the pensions of retired employees.
- Managing and updating a large database that contains vital information about pensioners, such as their names, dates of birth, service records, and bank accounts. This ensures that their records are not only correct but also easily available when required by the pension office or the pensioners themselves.
- Computing and reporting the monthly pensions for pensioners, considering their service duration and any
 applicable increments, such as annual increases or bonuses. This requires a comprehensive knowledge of
 different factors that affect the pension amount. By doing these computations, I am directly helping to
 ensure that pensioners receive their deserved benefits in a prompt and accurate manner.
- Evaluating and reporting increments that pensioners are eligible for, paying attention to detail and following the organization's policies. These increments are based on various criteria, such as the pensioner's age, health status, or performance during service. Being able to precisely calculate and communicate these increments demonstrates my dedication to ensuring that pensioners' contributions and dedication are acknowledged appropriately.
- Computing and reporting cash medical allowances for pensioners, understanding the medical allowance
 policy and calculating individual amounts. This task demands a thorough understanding of the medical
 allowance policy, which provides a fixed amount of money to pensioners every month to cover their medical
 expenses. By performing these computations, I am directly helping to support pensioners' medical needs,
 which is a vital part of their overall well-being.

Assistant Accountant, ADL Law Associates

October 2018- September 2020

- Preparing and presenting financial statements, such as balance sheets, income statements, and cash flow statements, with accuracy and comprehensiveness as a key member of the accounting team.
- Recording and maintaining various financial transactions with great attention to detail in the company's accounting software and spreadsheets.
- Handling accounts payable and accounts receivable transactions with efficiency and accuracy.
- Performing reconciliations of bank statements and other financial accounts, ensuring high standards of accuracy.
- Supporting the budget preparation and monitoring process by collecting relevant financial data and generating detailed reports.
- Working closely with senior accounting staff, ensuring the company's compliance with financial regulations and internal policies.
- · Helping prepare for audits.

Tax Associate, ARB Law Firm

January, 2018- September 2018

- Assisting clients in preparing and filing their tax returns, ensuring compliance with relevant tax laws and regulations. I review financial records, identify eligible deductions, and calculate tax liabilities to maximize tax savings and minimize risks.
- Conducting tax research and staying updated on changes in tax laws and regulations. I analyze the
 implications of these changes on clients' tax positions and provide timely and accurate advice to ensure
 compliance and optimize tax strategies.
- Advising clients on various tax planning opportunities to help them achieve their financial goals. I identify potential tax savings, recommend tax-efficient structures, and assist in implementing tax planning strategies.
- Supporting audits and investigations conducted by tax authorities. I gather and organize necessary
 documentation, respond to inquiries, and represent clients during the audit process to ensure a fair and
 favorable outcome.
- Assisting in the preparation of tax provision workpapers and reports. I collaborate with other team members
 to ensure accurate and timely reporting of tax liabilities and provisions in accordance with relevant
 accounting standards.
- Participating in the development and implementation of tax policies and procedures. I work with the team to
 ensure consistency, accuracy, and compliance in all tax-related matters and contribute to the continuous
 improvement of tax processes and controls.

VIRTUAL EXPERIENCES

Strategy Consulting Virtual Experience, Boston Consulting Group (BCG)

- Doing Market Research
- Data Analysis (Foundations & Modelling)
- Understanding Consumer Needs & Client Recommendations

Climate Change Global Virtual Internship, Clifford Chance

- Pending U.S. Climate Change Legislation
- Management induction on climate-related disclosure duties
- Review and comment on Heads of Terms for an emissions reduction purchase agreement

Strategy Consulting Virtual Experience Program, Accenture UK

- Identifying ways to Improve Profitability for the clients
- Conducting Market Research
- Redesigning Customer Journey
- Assembling Project Team
- Analyzing Data from Project Launch

Investment Banking Virtual Experience Program, Bank of America

- Understanding the Company: Historical Financial Performance & SWOT Analysis
- Strategic Alternatives Available to the Company
- Financial Modeling
- Communicating Successfully
- The Art of Building Long-Term Relationships

Project Management Virtual Experience, Accenture North America

- Understanding the approaches to Project Management
- Preparing a Proposal for the Optimal Project Management Approach
- Identifying the key attributes of a good project manager or project lead
- Importance of Communication in Project Management

Consultant Virtual Experience, Accenture Nordics

- Setting Project Priorities
- Assembling a Plan
- User Journey Redesign
- Outcomes Analysis
- Fixing the Errors

Venture Capital Virtual Internship, H2 Ventures

- Venture Capital The Basics
- Investment Selection Process
- Startup Valuation
- Startup Growth

Careers in Government Virtual Internship, New South Wales (NSW), Australia

- Policy Officer Case Study
- Work Health and Safety

Investment Banking Virtual Experience Program, JPMorgan Chase & Co

- Finding M&A Targets
- Targeting Information and Auction Process
- Financial Analysis running the Numbers
- Providing Investment Recommendation

Sustainability in Banking Virtual Experience Program, ACCA

- Client Due Diligence
- Identifying sustainability performance Targets in Sustainability-Linked Loans.
- Designing an Internal Audit Scope for ESG Reporting

Accounting and Business Performance Virtual Experience Program, Chartered Accountants of Australia and New Zealand

- Financial Analysis
- Market Analysis
- Creating a Business Model Canvas

Virtual Audit Virtual Experience, PWC Switzerland

- Types of Audits
- Strategic Planning
- Calculating Materiality
- Assertions on the Financial Statements
- Fraudent Activities

Investment Banking Virtual Reality Intern Experience, Citi Bank

- Preparing Company Profiles
- Selecting the appropriate comparable companies
- Calculating relevant financial metrics
- Summarizing the Key Findings

Tax Virtual Experience, KPMG Australia

- Tax consequences of a corporate capital reduction.
- Tax consequences for a shareholder participating in an off-market share buy-back.

Audit Virtual Experience, Grant Thornton USA

- Calculating Trial balance variance.
- Calculating payroll tax expenses

Data Analytics Consulting Virtual Internship, KPMG Australia

- Researching the Data insights and reporting in the form presentations.
- Checking the viability of the data by carrying out Data quality assessments on a sample of 20,000.

CERTIFICATIONS

The Hong Kong University of Science and Technology

 Information Systems Auditing, Controls and Assurance

• The University of Melbourne

- Alternative Approaches to Valuation and Investment.
- Corporate Financial Decision Making for Value Creation.
- The Role of Global Capital Markets
- The Language and Tools of Financial Analysis

Korea Advanced Institute of Science and Technology (KAIST)

• Supply Chain Management: A learning Perspective

University System of Georgia

- Team Management for the 6 σ Black Belt
- Organization Planning and Development for the 6 σ Black Belt.

• IE Business School

· Market Research and Consumer Behavior

Duke University

Behavioral Finance

King`s College London

• Introduction To Business Management

Columbia University

 Introduction to Financial Engineering and Risk Management

University of Illinois at Urbana-Champaign

 Managerial Accounting: Cost Behaviors, Systems, and Analysis

Coursera Project Network

Investment Risk Management

Copenhagen Business School

- Strategy Formulation
- Strategy Management

• Yale University

Financial Markets

• Rice University

Global Financial Markets and Instruments

University of Geneva

- Portfolio and Risk Management
- Understanding Financial Markets

Ludwig-Maximilians-Universität München (LMU)

Competitive Strategy

University of Illinois at Urbana-Champaign

- Financial Accounting: Foundations
- Financial Accounting: Advanced Topics

Fundação Instituto de Administração

 Macroeconomics for Business Management

Asian Development Bank (ADB Institute)

- Private Financing for Infrastructure and Sustainable Growth
- Introduction to Sustainable Development in Asia and the Pacific
- Financial Globalization, Capital Flows, and the Global Financial Cycle
- Energy Economics, Environment, and policy
- Advancing the Digital Economy for Sustainable Growth in Asia
- Governing Sustainable Finance

University of Leeds

Communication and Interpersonal skills at work

Emory University

Introduction to Management Consultancy

University of London

• Brand Management: Aligning Business, Brand and Behavior

University of London

- Digi Skills
 - · QuickBooks and Freelancing
- UNICEF
 - Prevention of sexual exploitation and abuse (PSEA)
- Sherlock Institute of Forensic Sciences
 - Cyber & Digital Forensic
 - Diversity of Forensic Science
- Accenture
 - · Digital Skills: Digital Marketing

- Brand Management: Aligning Business, Brand and Behavior
- World Health Organization
 - WHO COVID-19 Mass Gatherings Risk Assessment Training
 - Occupational health and safety for health workers in the context of COVID-19
 - Infection Prevention and Control (IPC) for COVID-19 Virus
 - COVID-19: How to put on and remove personal protective equipment (PPE)

VOLUNTEERING

- United Nations Associations of Pakistan
- World Youth Forum
- World Economic Forum
- World Economic Association
- Amnesty International
- International Global Network
- Pakistan Lawyer's Association
- World Business Angels Investment Forum

- International Society of Development and Sustainability
- Youth General Assembly
- ASEAN Business youth Association
- Federal Youth Parliament
- World Citizen Peace
- Pakistan Freelancer's Association
- National Peace Council of Pakistan

REFRENCES

Available on Request