



Cell phone & WhatsApp: (+88) 01710483674  
Email: [hasan483674@gmail.com](mailto:hasan483674@gmail.com)  
Chattogram, Bangladesh.

MD. HASAN ALI, ACMA | BBA,MBA (CU) |

## PROFESSIONAL SUMMARY

Finance professional with over 13 years of corporate experience in Treasury & Finance, Management Accounting, Costing & Budgeting, and Supply Chain. Holds BBA, MBA (CU), and CMA (ICMAB) qualifications. An organized, detail-oriented, and self-driven individual with strong ability to prioritize effectively, manage multiple tasks, and remain calm under pressure. Adept at driving operational efficiency and ensuring compliance with IFRS and local regulations. Skilled in leading high-performing teams and fostering collaboration to achieve organizational goals.

## AREA OF EXPERTISE

Central Finance & Treasury  
Management Accounting  
Financial Analysis  
Budgeting & Costing  
Internal Control & Compliance

## SKILLS

Financial Reporting  
Management Reporting  
Project Finance  
MS office, Advanced Excel  
Costing & Budgeting, Tax & VAT

## ACHIEVEMENT

Implemented Payment Automation  
Implemented Online Banking System  
Arranged \$90m Project Loan  
Arranged Green Finance at 5%  
Costing & Budgeting

## OBJECTIVE

To grow as a resourceful individual adept in multidisciplinary professional functionalities excelling through a challenging and supportive work environment

## WORK EXPERIENCE

### Senior Executive | Incharge Group Treasury | Ispahani Group

(November 2016 to continue)

### Key Functions & Responsibilities – Ispahani Group

#### Finance & Treasury

- ✓ Administer end-to-end online payment mechanism, including RTGS, BEFTN, fund transfers, supplier payments, import/customs duty, and VAT settlements.
- ✓ Manage daily fund operations in local and foreign currency, including settlement of loans (LATR, demand loan, STL, EDF, LIBOR loan, and term loans).
- ✓ Lead the renewal and arrangement of credit facilities with banks and NBFIs; prepare proposal letters, manage approval processes, execute charge documentation, and review financial covenants.
- ✓ Draft and process all types of Board Resolutions for availing, renewing, and managing facilities (loans, guarantees, FDRs, account operations).
- ✓ Coordinate the renewal of credit rating reports for all business units of the Group.
- ✓ Conduct feasibility analysis for new and potential projects to support financing decisions.
- ✓ Maintain regular communication with lenders (banks and NBFIs) on existing, new, and upcoming financing matters.
- ✓ Monitor and update Group liability records, including adjustments and tracking via financial software.
- ✓ Manage issuance, renewal, and record-keeping of bank guarantees for all units of the Group.
- ✓ Prepare stock reports and monitor import & export performance for Group-wide reporting.
- ✓ Handle all Pari Passu-related documentation and RJSC compliance requirements across Group entities.

#### Financial Analysis & Reporting

- ✓ Prepare and analyze financial statements (income statement, balance sheet, changes in equity, and cash flow) for 12 active companies/units of the Group.
- ✓ Develop consolidated financial summaries and group-level reports for management review.
- ✓ Provide advisory support and decision-making insights based on in-depth financial analysis.
- ✓ Identify deviations from standard financial ratios, investigate root causes, and recommend corrective actions.
- ✓ Ensure compliance with financial regulations, IFRS, and reporting standards.
- ✓ Assess financial risks and identify potential threats to stability, including market fluctuations and economic downturns.
- ✓ Deliver actionable insights and recommendations to support strategic and operational decision-making.

## **Insurance Management**

- ✓ Update and renew insurance policies as required, ensuring full coverage for company assets and operations.
- ✓ Submit insurance claims, coordinate with insurers, and recover claim amounts efficiently.
- ✓ Provide updated insurance policies and relevant supporting documents (e.g., money receipts) to internal stakeholders.
- ✓ Manage overall insurance policy arrangements for all units and companies within the Group.

## **Budgeting & Costing**

- ✓ Lead financial planning and analysis, including master budgeting, forecasting, and variance analysis.
- ✓ Conduct product costing on a SKU basis and provide cost-benefit analysis to support pricing and profitability decisions.
- ✓ Track actual income and expenses against budgets to identify variances.
- ✓ Analyze discrepancies between budgeted and actual figures and provide actionable recommendations to management.

## **Tax, VAT & Import Duty**

- ✓ Ensure timely submission of monthly/quarterly TDS, AIT, and VAT payments (on employee salaries and supplier invoices) to the NBR through banking channels.
- ✓ Manage import and customs duty payments to relevant authorities through banking channels, ensuring compliance with regulatory requirements.

## **Management Reporting**

- ✓ Prepare comprehensive business summaries for all group units to support senior management reporting.
- ✓ Develop quarterly PowerPoint presentations highlighting key business and financial performance.
- ✓ Maintain accurate records of management commentary and decisions for future reference and implementation tracking.

## **WORK EXPERIENCE**

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**OFFICER – CENTRAL FINANCE & TREASURY** (May, 2013 to November, 2016)

**Abul Khair Group** - D.T Road, Pahartali, Chittagong.

### **RESPONSIBILITIES**

- ✓ Prepare feasibility studies for securing foreign and local loans to support business financing.
- ✓ Conduct project preparation and evaluation for both new and existing business initiatives.
- ✓ Manage L/C confirmation, associated charges, and negotiations with confirming banks.
- ✓ Prepare and maintain group liability statements for monitoring and reporting purposes.
- ✓ Review sanction letters from banks and leasing companies to ensure accuracy and compliance.
- ✓ Draft and submit proposal letters to banks and leasing companies for credit facilities.
- ✓ Manage departmental documentation and ensure proper record-keeping.
- ✓ Oversee fund management activities, ensuring efficient allocation and utilization of resources.
- ✓ Conduct project cost analysis and provide related financial insights.
- ✓ Process foreign loan and term loan applications, coordinating with lenders for approval.
- ✓ Prepare consolidated financial statements (balance sheet, income statement, and cash flow) for group entities.
- ✓ Arrange and coordinate credit rating reports and CRG (Credit Risk Grading).
- ✓ Manage issuance, renewal, and detailed tracking of bank guarantees (BG) and letters of guarantee (LG) with various banks.

## Education & Professional Qualifications

ACADEMIC QUALIFICATION	DEPARTMENT/ SUBJECT	GPA/CGPA	YEAR OF PASSING	INSTITUTIONS
CMA (Qualified)	Cost & Management Accountants	Passed	2025	ICMAB (A-1917)
MBA	Accounting and Information Systems	3.61(out of 4)	2012	University of Chittagong
BBA	Accounting and Information Systems	3.53(out of 4)	2011	University of Chittagong
H.S.C	Business studies	4.50 (out of 5)	2005	Sheikh Amanullah College
S.S.C	Business studies	3.88 (out of 5)	2003	Kaila High School

## PERSONAL INFORMATION

Full Name	Md. Hasan Ali
Father's Name	Md. Golam Rasul
Mother's Name	Kulsum Khatun
Date of Birth	June 5, 1988
Gender	Male
Marital Status	Married
Religion	Islam
Mailing Address	Md.Hasan Ali, Abul Khair Manshion,B1 (1st floor), Jerna Para, DT Road, Baro Quarter, Pahartali,Chittagong.
Permanent Address	Md. Hasan Ali, C.O: Md. Golam Rasul ,Vill: Kaila, P.O: Morarikati, P.S: Kalaroa, Dist: Satkhira.
Mobile	01710- 483674
E-mail address	<a href="mailto:hasan483674@gmail.com">hasan483674@gmail.com</a>
Nationality	Bangladeshi
National ID	1485671604

## REFERENCES

<b>Muhammad Shariful Islam Shiplu- FCA, CGMA</b> General Manager Finance & Accounts Ispahani Tea Ltd Ispahani Building SK Mujib Road, Chittagong. Mobile : +8801713069645 Email : shariful.islam@ispahanibd.com	<b>Rakibul Islam Mayshan - FCMA</b> Associate Professor Dept. of Accounting & Information Systems, University of Chattogram. Mobile: 01915929830 Email: mayshancu@gmail.com
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## DECLARATION OF AUTHENTICITY

I hereby declare that, to the best of my knowledge and belief, this CV accurately represents my qualifications, experience, and personal information.



Signature

12 September 2025