



# Zoya Rubab

Aspiring Accounts & Financial Analyst

zoyarubab61@gmail.com

03276935267

Tehsil Jand, District Attock

<https://www.linkedin.com/mynetwork/grow>

Detail-oriented and motivated Financial Analyst with a strong foundation in financial analysis, accounting, and data management. Proficient in Microsoft Excel for reporting and analysis, with hands-on experience in financial record management and bookkeeping through work at the University Finance Office. Exposure to HR, marketing, and client interaction through internship roles has strengthened communication and problem-solving skills. Eager to begin a professional career in a dynamic financial environment where I can apply my knowledge and contribute to effective decision-making

## EDUCATION

### Bachelor in Business Administration

Namal University, Mianwali  
Sep 2022-Jun 2026 | CGPA: 3.24

### F.SC in Pre-Engineering

Punjab Danish School ,Attock  
Apr 2020 - June 2022 |Grade: A-1

## WORK EXPERIENCE

### Record Keeping Assistant:

Namal University Mianwali:  
Maintained and organized financial records to ensure accuracy and proper record keeping  
Assisted in day-to-day bookkeeping activities and basic accounting tasks  
Updated and managed financial data in spreadsheets and internal system  
**Jan 2025 - Dec 2025 | Mianwali**

### Content Writer:

Techstop:  
Led the content writing team at TechStop, overseeing planning and execution of content strategy  
Developed compelling content that connected technology with user needs and enhanced engagement  
Ensured consistency in brand messaging and strengthened overall brand presence  
**Oct 2024 - Dec 2024**

### HR Intern:

WHYCREW - Digital Marketing Company:  
Supported digital marketing activities, including content promotion and outreach  
Assisted in executing marketing strategies and managing social media platforms  
Provided recruitment support and employee coordination as an HR Intern  
Contributed to administrative tasks and internal communication within the team.  
**July 2024- Sept 2024**

### Content Writer:

Techtics.ai:  
Developed SEO-optimized content to attract and engage the target audience  
Promoted products through articles focused on tech tools and industry trends  
Applied content marketing strategies to increase website traffic and user engagement  
Contributed to brand building through clear, persuasive, and impactful writing  
**Jan 2023 - Dec 2023**

## SKILLS

MS Office

MS Excel

ZohoBooks

QuickBooks

Communication

Leadership

Management

## PERSONAL PROJECTS

### Service Quality Analysis:

#### Final Year Project:

Currently developing a service quality assessment model for rural goods transport by adapting the SERVQUAL framework to evaluate logistics performance

### Ratio Analysis:

Conducted a comprehensive financial performance evaluation of two leading firms by performing ratio analysis on their audited statements to benchmark liquidity, solvency, and profitability

### 3- Statement Model:

Constructed a dynamic 3-statement financial model by integrating the Income Statement, Balance Sheet, and Cash Flow Statement to project future performance

### Research Paper:

Authored a research paper analyzing the strategic impact of BigTech entry into the Fintech startup ecosystem

## CERTIFICATES

### Islamic banking and Finance:

Earned a professional certification in Islamic Banking and Finance, gaining a deep understanding of Shariah-compliant financial instruments and operational frameworks.

### Credit Risk Analysis:

Completed a comprehensive project in Credit Management, focusing on credit risk assessment frameworks and the end-to-end loan management lifecycle.

### Investment & Portfolio Management:

Learned how to research and select the best sectors and stocks to build a profitable and balanced investment portfolio. Focused on using different strategies to maximize returns while keeping the financial risk as low as possible.

## LANGUAGES:

### English

Professional  
Working  
Proficiency

### Urdu

Elementary  
Working  
Proficiency