

Muhammad Sajjad

Namal University Mianwali | [LinkedIn](#) | msajjadofficial01@gmail.com | +92 3197877539

Entry Level Accounting & Finance Professional

Ambitious finance student with experience at the State Bank of Pakistan and the Ministry of Finance. Selected among the top 1% in global fellowships, demonstrating proven leadership and analytical strength. Equipped with strong finance, data, and problem-solving skills, ready to thrive in fast-paced financial roles. Turning analysis into actionable financial insights.

Functional Skills: Finance | Accounting | Record Keeping | Financial Analysis | Data visualization | Customer Service | Technical Skills | Relationship Building | Punctuality & Time management | Communication Skills | Microsoft Office | Power BI | QuickBooks

EDUCATION

- **NAMAL University Mianwali**
Bachelor of Business Administration (BBA), Finance **Oct 2022 – June 2026**
- **D.Com Commerce Institute, Talagang** **Sep 2019 – Aug 2021**

PROFESSIONAL EXPERIENCE

- **Intern at the State Bank of Pakistan** **July 2025 – Aug 2025**
During the internship, I gained exposure to the central banking functions and financial policy and completed a project. “Role of Digital Transformation on Customer Experience in Islamic Banks of Pakistan” assesses how the shift from conventional to Islamic banking affects the customer experience.
- **Intern at the Ministry of Finance, Government of Pakistan** **Aug 2024 – Sep 2024**
Rotated across six key wings, including budget, investment, and corporate finance, gaining exposure to public financial management, and developed a strong understanding of financial analysis and reporting within policy and budgeting frameworks.
- **Intern at the Pakistan Housing Authority Foundation, Ministry of Housing & Works** **July 2024 – Aug 2024.**
Assisted in the reconciliation process and supported financial activities. This role allows me to gain practical experience in managing financial accuracy and operational efficiency within a government organization.
- **Virtual Assistant Global Finance Manager** **Jan 2024 – Nov 2025**
Worked as a Virtual Assistant to the Global Finance Manager at G2 Travel, a travel company operating in more than 35 countries. by managing weekly balance sheets, analyzing monthly budget vs actual expenses, and assisting in annual budgeting processes.

PROFESSIONAL CERTIFICATION

- **QuickBooks Online ProAdvisor** certification from Intuit QuickBooks
- **Bookkeeping** certification from Intuit Academy USA
- **Accounting fundamentals** from Corporate Finance Institute (CFI), Canada
- **Power BI** from Data Camp
- **Data Analysis in Excel** from (CFI)

FELLOWSHIPS & LEADERSHIP EXPERIENCE

- **Qimam Fellowship (2025)** – Selected as one of 38 fellows (0.3% Acceptance rate) from 11,000+ applicants across 300 universities, representing 30 institutions. Trained in leadership, problem-solving, and mentored by top executives.
- **UPG Sustainability Leadership (2025)** – Chosen among 500+ leaders from 13,600 applicants across 120 countries for training.
- **McKinsey Forward Program (2025)** – Completed leadership and adaptive problem-solving modules with a global Cohort
- **SBP campus Ambassador (2025)** – Selected to represent State Bank, promoting ethical finance and career development.
- **Aspire Leadership Program (2024)** – Alumnus; completed global training in problem-solving, communication, and social impact.
- **Finance Manager, NAMAL Media Club (2023)** – Managed budget & finances for student-led media initiatives.

RESEARCH PROJECT

- **CFA Research Challenge (2024)** – Represented Namal University among 45+ nationwide teams; conducted an equity research analysis of Systems Limited (a leading Pakistani IT and software services company). Using CFA Institute research methodologies
- **Role of Bigtech in Fintech (2025)** – Empirical study on how Bigtech affects Fintech growth through patents, cloud integration, and product innovation; selected for presentation at a conference on Sustainable Business Development (ICSB), December 18–19, 2025

COMMUNITY SERVICE

- **Team Lead, The Citizens Foundation (2025)** – Supervised 130+ Interns in fundraising campaigns, raising **PKR 750,000** to support underprivileged children’s education. **And Volunteer** at the Citizen Foundation summer camp (2024)
- **Vice president at NAMAL Society for Social Impact (2025)**. NSSI is working on community-focused initiatives for social impact.
- **Head of Community Engagement – NSSI (2024)** – Mobilized 100+ volunteers and implemented community projects,