

CA PRIYANKA JOSHI

Mobile: +973 33870282 Email: priyujoshi@gmail.com Whatsapp: +91 9833244258

Summary

I am a Chartered Accountant from the Institute of Chartered Accountants of India with more than seven years of post-qualification experience (Two years in Bahrain and five years in India). I am looking for an opportunity in Bahrain to contribute to the growth and brand image of the organization by using my professional skills and legal knowledge.

Work Experience

1) Worked as **Senior Accountant** at **Suncity Ventures, Bahrain** (F & B division of Abdulla Yousif Fakhro group) from July 2018 to April 2019. The company operates various brands like Vapiano, Zayt Zaytoon, Gloria Jean's Coffee in Bahrain, KSA and Kuwait. The company also provides catering to some reputed schools in Bahrain.

Work Exposure and Achievements:

- Accounting- All purchase, Sales, Bank, Cash and Journal Entries, Fixed Assets, Bank Reconciliation.
- MMR- Monthly P&L, budget and forecast
- Costing- Calculating landed cost of imported Materials
- Fund Flow/ Cash Flow Management
- Inventory Tracking and Control
- VAT Accounting and return filing

Significant Achievements:

- Migrating from an older version of Tally to Tally ERP 9 due to introduction of VAT in Bahrain.
- Created Macro for Cheque Voucher in excel

2) Worked as **Accounts Executive** at **Chef Choice Supply Co. WLL**, Bahrain from April 2017 till June 2018. The company is into supply of food products to Hotels, Restaurants and Super markets.

Work Exposure and Achievements:

- Accounting- All purchase, Sales, Bank, Cash and Journal Entries, Fixed Assets.
- Auditing, MIS
- Costing- Calculating landed cost of shipments
- Logistics- Arranging for freight, clearance and Insurance of the shipments
- Accounts Receivable, Accounts Payable
- Fund Flow/ Cash Flow Management
- Inventory Tracking and Control, Maintaining re-order level

Significant Achievements:

- Getting grant for Company under Tamkeen's Business Development Scheme
- Implementing ERP "Finsoft"
- Establishing Inventory Control System

3) Worked as **Sr. Executive-Accounts & Finance at Vijay Group, Thane** from Dec 2012 to Feb 2017. Vijay Group is into **construction** of Residential premises and has built large townships at G.B.Road, Thane.

Work Exposure and Achievements:

Finance:

- Preparing CMA data for bank/NBFC / PE funding
- Preparing Projections/Financials/ Information Memorandum for Project Finance
- Co-ordinating with Banks/Architect/Legal dept./Valuers for getting inputs for pre-funding compliance requirements
- Analyzing the term sheets & ensuring compliance of the terms mentioned in the term sheet post funding.
- Providing Cost/ Sales MIS to financiers.
- Analyzing the deeds and agreements in relation to mortgage of land like pledge agreements, deed of hypothecation, escrow agreement with bank, appointment of Trustee, etc.
- Creation of ISIN, Listing of Debentures on Stock Exchanges.
- Managing the Escrow Account so as to reduce and save on interest cost.
- Post repayment compliances including release of charge
- Maintaining relationship with the Bankers and Financer

Accounting/Auditing:

- Voucher & Expenses checking
- Finalization of Accounts as per GAAP
- Co-ordinating with Internal/ External Auditor and resolving their queries
- Preparation of Audit Report

Banking/Treasury:

- Setting up system for daily bank reconciliation and for payments to suppliers/creditors
- Daily Bank Budget Reporting
- Releasing payment to Creditors/ advances to parties after deducting TDS
- Obtaining Letter of Credit/ overdraft facility from banks.
- Co-ordinating with banks for customer loan disbursements

Taxation:

- VAT Returns and VAT Audit
- Checking purchase invoices with respect to booking of Input Credit, Tax amount, etc.
- Deducting proper TDS while releasing payments to Suppliers, Contractors, Professionals, etc.
- Calculation of advance tax

Costing/Budgeting:

- Maintaining Cost Sheet of various projects
- Preparing Project Budget
- Comparing Actual Expenses with budgeted expenses and variance analysis

Miscellaneous:

- Customization of reports generated from ERP to suit management needs
- Valuation of land/projects
- Insurance of Under-construction/ Completed projects, vehicles, hypothecation to bank in case of funding by way of loan
- Business Transfer
- Financial Due Diligence

Significant Achievements:

- Raised funding worth more than **Rs. Six Billion** through Secured Term Loans, Bank OD's, LC's and Debentures.
 - Won **award for Outstanding Performance** (2014) in Accounts & Finance Dept.
- 3) Worked as Finance Executive in **Microchem Silliker Pvt. Ltd.**, Mumbai from Sept 2012 to Dec 2012. The company is into Food Testing, Audits and consultancy.

Work Exposure and Achievement:

- **Costing:** Setting up Standard costing system, Service Costing, Variance Analysis
- **Budgeting:** Cost Budget as well as preparing budget for setting up a new branch

Achievement: Setting up system for Costing of each test from scratch

- 4) Worked as **CA Intern at M.S. Kulkarni & Associates, Chartered Accountants, Thane** from July 2008 to January 2012

Work Exposure and Achievements:

- **Direct Tax:** Income tax returns, Tax audit
- **Indirect Tax:** VAT, CST, Service Tax Returns, VAT Audit

Corporate Laws: Filing of Annual Returns, Charge Creation/ Modification/ Satisfaction, Incorporation of a Company, Applying for DIN

- **Accounting:** Finalization of accounts
- **Audit: Statutory Audit** of clients engaged in diverse industries like manufacturing of engineering goods, software, exporters of dyes & chemicals, pathological labs, Retail Sector, installation & repair of elevators, Audit of Consolidated Financial Statements
- **Administration:** Administering day to day office activities, monitoring juniors and co-ordination with the other office staff.

Achievement: Setting up a system for maintaining records, files, usernames and passwords.

Education

Professional Qualification

Examination	University/Board	Year of Passing	% Score
CA Final	ICAI	May 2012 (All exams in first attempt)	55.20
CS Executive	ICSI	Dec 2015	55.57

Academic Qualification

Examination	University/Board	Year of Passing	% Score
B.Com.	Mumbai University	2011	83.29
Grade 12(Commerce)	Maharashtra State Board(HSC)	2008	81.67
Grade 10	Maharashtra State Board(HSC)	2006	89.73

Computer Proficiency

- Knowledge of Finsoft ERP, Base ERP, Quadra, Tally & MS Office
- Successfully Completed 100 Hrs. I.T. Training Course conducted by ICAI
- Completed General Management & Communication Skills Course conducted by ICAI

Personal Information

Passport No. & Validity: P3093495, valid till July 2026

Visa Status : Dependent visa of Bahrain

Nationality : Indian

Marital Status : Married

Date of Birth : 24th June 1990

Languages known : English and Hindi

Address : Flat No. 23, Building No. 1561, Road No. 1826, Block 318, Hoor, Bahrain

Hobbies : Reading and Travelling