general information

Name: Khalid Jamal Fadhil

Sex: Male

Date of Birth: 18-6-1990

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PhD in Accounting-specialist Certified Managerial Accountant dependable from the Higher Institute for Accounting and Financial Studies 2020 address(customer profitability Analysis under the use of Resource Consumption Accounting and its role in rationalizing credit decisions / Applied study in the Rafidain Bank).

Experience Certificates

- Certificate in risk-based documentary audit from Al-Sarraj Consulting and Training Company, approved by Dr. Hussein Lazim Al-Zaidi, Director General of the Risk Department at the Central Bank.
- Stress Testing are approved by the European Academy of Specialized Studies.
- The foundations of investment and financing are accredited by the European Academy of Specialized Studies.
- Certificate of Purchase and Logistics certified by Disasterready Foundation, one of the most important e-learning platforms for distance.
- Administrative leadership according to the Jack Welch method is accredited by the European Academy of Executives.
- Professional Certificate in Excel program.
- Professional certification in Access program accredited by the American Udemy Foundation.

Participate & Research

- Research entitled "Using the customer profitability analysis in rationalizing credit decisions" in the Journal of the Higher Institute of Accounting and Financial Studies.
- Research entitled "Using Resource Consumption Accounting to determine Customer Cost of Banks" In the Journal of Economic and Administrative Sciences / College of Management and Economics University of Baghdad.
- Research entitled "Using electronic applications in preparing operational budgets" at the first national scientific conference for graduate students at the Higher Institute of Accounting and Financial Studies
- Research entitled "Predicting the US dollar exchange rates in Iraq using the time series method" at the second national scientific conference for graduate students at the Higher Institute of Accounting and Financial Studies.
- Al-Mustansiriya University symposium, dated 24-4-2019 Under the title "Mechanism for the transition to applying international standards"
- Symposium of the Higher Institute of Accounting and Financial Studies dated 13-2-2020 Under the title "Financial instruments in banks to activate them in the banking sector in Iraq-IFRS 9"



- Assistant Accountant in the Eastern Company for Foods and Ice Cream for the period from 1-8-2012 to 12-31-2012.
- Accountant at Al-Marmouqa Company(Industry for Foods and Ice Cream), one of the group of Al-Bunnia Group for the period from 1-1-2013 to 30-6-2013.

-Promotion to the position of Chief Accountant from 1-7-2013 until 31-12-2015, I performed the following functions:

- Prepare the organization of accounts, adhere to the principles of accounting guidance, and review the guidance of accounting entries for all of the institution's operations in accordance with sound accounting principles and rules in accordance with the approved financial accounting manual.
- Prepare the balance sheet and the final accounts of the corporation in accordance with the
 rules, accounting rules and provisions of the approved system for the corporation within
 the specified dates.
- Follow the Foundation's obligations and rights with others and work to settle them by collecting dues or paying the obligations in the appropriate dates.
- Follow the Foundation's obligations and rights with others and work to settle them by collecting dues or paying the obligations in the appropriate dates.
- Prepare tax returns within the specified dates.
- Monitor and check the accounts of debtors and creditors monthly and track the notes of receipt of the materials supplied to the stores until schedules are prepared to pay their value
- Settling disarmament in the accounts of debtors and creditors if any and responding to
 their inquiries and reviewing the statements of accounts sent to clients, especially the
 associate companies, as well as those received from creditors.
- Follow up on the tasks of requesting account statements from banks to get acquainted
 with the institution's cash situation and preparing the necessary settlement notes and
 presenting this to the financial manager who in turn displays and discusses them with the
 establishment manager.
- Sudden inventory and periodic warehouse of the company's funds and stores conduct
 matches and limit the differences if any and prepare the necessary adjustments for
 them and present this to the financial manager, who in turn submits them to the company
 manager to take the necessary action on them.
- Reviewing and conforming the attachments to the issued mechanical voucher, and approving all of this up to date.
- Ensure the correct posting and archiving of priorities and accounting voucher to the places specific for them.
- Promotion to the financial controller(in same company In additional for the Almarmouka international for trading & contracting) period from 1-1-2016 to 14-7-2019, I performed the following functions:
 - Expense and revenue analysis
 - Prepare quarterly and annual budgets and work to follow them and address their variances.
 - Manage all accounting operations including invoices and centers (cost-revenue-profit)
 - Participate in preparing the sales strategy.
 - Participating with the human resources manager in preparing the company's human resources system.
 - Participate in drawing pricing decisions for the company's products.
 - Study the movement of customers and calculate the profits obtained from each category of customers.
 - Working on proposing new strategies that contribute to increasing profitability from each customer category.

Current Courses

Finance Manger from 9-8-2020 until now in Food & Beverage Co., I performed the following functions:

- Draw The Structure of Financial Department.
- Step The Cost Accounting System for Company.
- Share in designing of the Company's Software ('SAP Application')
- Share in designing of the Commercial's Dep. Software ('Malitech Application')
- Training The Team to Using The ERPs.
- Prepare The Financial Policy for the Company.
- Share With the H.R. Manager to Draw the level of Authority for the company.
- Share with head of departments the Prepare the Budgeting.
- Manage the company's financial accounting, monitoring, and reporting systems
- Ensure compliance with accounting policies and regulatory requirements

University Lecturer from 6-12-2020 until now in AL-Farabi College University.

Training Courses

holds 3000 hours of training in the government sector under the supervision of the Federal Financial Supervision Bureau according to a program prepared and approved by the Higher Institute for Accounting and Financial Studies and approved by the Ministry of Higher Education and Scientific Research And I got a total during the training period(82.5%), as follows:

1-Transmission for electricity in the middle area

- ❖ See the book and documentary group related to the costs system stipulated in the uniform accounting system.
- ❖ Evaluating the systemic costing in effect, if any, or suggesting a system in the absence of it.
- Classification of costs into its components, including materials and wages, and direct and indirect identification.
- ❖ Calculate the cost of a product or service.
- ❖ Determining the cost of orders and production Process for each order or process, and preparing reports for that.

2- Iraq Construction company

- ❖ Using the analysis of the relationship between cost, volume and profit (known as break-even point).
- ❖ Methods of distribution of the cost shared between products Joint Cost –if any-.
- ❖ Determine the cost of byproducts.
- ❖ Standard costs for products or services and the technological path.
- Planning budgets in government institutions(items budget, performance budget & Activity based costing).

3- Iraq Construction company

- A. Iraqi Company for the production and marketing of meat
- B. The Iraqi Company for the production and marketing of agricultural products
- C. Al-Kindi Company for the production and distribution of vaccines and veterinary medicines.
- ❖ Planning budget in productive institutions (Fixed budget, Flexible budget, Continuous budget, The comprehensive budget and how to prepare it).
- **❖** Variance analysis.
- Transfer rates between the production departments.
- Reducing costs based activity based costing.
- ❖ Activity based management.
- Linear programming, PERT networks, and critical path.

Training Courses

4- Trade Bank of Iraq

- **❖** Target Cost
- ❖ Analysis of value chain
- ❖ Analysis of Supply chain.
- ❖ Improvement Continuous (KAZIN).
- ❖ Performance Evaluation (Financial, Non-Financial, Risk Management).
- **❖** Balance Score Card.
- Quality Cost for Service.
- Social & Environment Cost.
- ❖ in addition to the paragraphs mentioned in the training program above, I have partnered with the Federal Financial Supervision Bureau's work teams to examine and audit departments 'work such as final accounts examination reports, business results, or periodic reports.