

NAJIYA ARIF

Accounting & Finance Professional

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SUMMARY

CMA (Cost and Management Accountant) Finalist and Bachelor's in Commerce (Finance) graduate with 1+ year of hands-on accounting experience. Background spans general ledger maintenance, accounts payable/receivable, bank and vendor reconciliations, journal entries, month-end closing, and financial reporting, together with a working knowledge of UAE VAT, Corporate Tax, and Indian taxation (GST). Comfortable working to compliance standards and quality-check procedures, with proficiency in Tally Prime, Zoho Books, QuickBooks, Winman, and MS Excel. Complements this with hands-on freelance digital marketing experience, bringing strong communication, coordination, and multitasking skills to any team.

CORE COMPETENCIES

General Ledger & Journal Entries • AP/AR Reconciliation • Bank & Vendor Reconciliation • Financial Statement Preparation • UAE VAT & Corporate Tax Compliance • CAPEX/OPEX Analysis • Month-End Closing • Digital Marketing & Content • Client & Stakeholder Coordination

WORK EXPERIENCE

Digital Marketing Specialist (Freelance) — Independent

2026 – Present

- Manage social media content and posting schedules to build engagement and brand presence.
- Plan and run digital ad campaigns across platforms, monitoring performance and optimizing spend.
- Apply SEO techniques to improve content visibility and organic reach.
- Write and edit marketing copy and content for websites, social media, and campaigns.
- Manage and update website/e-commerce listings and content.

General Accountant — Adzum Global, Kerala, India

Jul 2024 – Aug 2025

- Handled day-to-day accounting operations including accounts payable, accounts receivable, and general ledger maintenance, ensuring accuracy and audit-readiness of records.
- Posted journal entries and maintained the general ledger in compliance with accounting standards.
- Performed monthly bank reconciliations across multiple accounts and managed vendor and customer ledger reconciliations, identifying and resolving discrepancies.
- Supported month-end closing and assisted in preparing financial statements and reports for review.
- Liaised with clients to provide financial guidance and ensure ongoing compliance with regulatory requirements.

Visa Consultant — VFS Global, Abu Dhabi, UAE

- Verified client documentation against embassy requirements, applying a compliance and quality-check mindset directly transferable to audit evidence review.
- Ensured accuracy and timely processing of files under senior supervision, working within strict procedural and regulatory guidelines.
- Provided client-facing support, coordinating biometrics and appointment scheduling with high attention to detail.

EDUCATION

- Cost and Management Accountant (CMA) — Finalist, Institute of Cost Accountants of India (ICMAI)
- Bachelor of Commerce (Finance) — University of Calicut, Kerala
- Higher Secondary Education — Kerala Higher Secondary Education Board
- Secondary School Leaving Certificate (SSLC) — Central Board of Secondary Education (CBSE)

CERTIFICATIONS & TRAINING

- SAP Finance and Controlling (FI-CO) Module
- E-Filing Certification — TDS, Income Tax, GST, DSC
- ICAI Intermediate Certification
- GCC VAT Compliance using Tally
- Tally Prime & ERP Accounting Software
- QuickBooks Accounting Software
- Microsoft Office — Certified Proficiency

TECHNICAL SKILLS

Tally ERP • Zoho Books • QuickBooks • Winman • MS Excel • MS Office

LANGUAGES

English, Hindi, Malayalam

PERSONAL DETAILS

Nationality: Indian | Visa Status: Family Visa (UAE)

REFERENCES

Available upon request