

Chaudhary Zahid Ali

Fractional CFO · FP&A · Financial Modelling · Cash Flow & Valuation

Finance leadership for multi-site retail, food & QSR and service businesses

CMA

ACCA

MBA FINANCE

Profile

Finance leader with more than 15 years in FP&A, reporting, budgeting and cash flow management, from PwC audit to building a finance function as head of finance. I build the numbers a CFO runs the business on: monthly management accounts, rolling forecasts, 13-week cash flow, three-statement models and investment cases, and turn them into clear decisions for owners, boards and lenders.

15+

years in finance

USD 2.9bn

retail group budget managed

300+

restaurants in 7 countries

5.0 ★

Upwork client rating

“During his tenure, Mr Zahid demonstrated a remarkable ability to streamline financial processes and implement cost-effective strategies that directly contributed to the bottom line.”

HISHAM I. GADALLA · CHIEF EXECUTIVE OFFICER, UNITED FUEL COMPANY

Selected results

- ◆ Ran planning and reporting for Panda Group, a retail group with a SAR 10.9bn (USD 2.9bn) sales budget, and cut the month-end pack by four weeks with VBA models and automated workflows.
- ◆ Built the finance function from the ground up at United Fuel Company (a PETRONAS partnership): implemented Sage ERP, risk-based internal controls and reporting, working with PETRONAS directors and the Group CFO.
- ◆ Redesigned the chart of accounts and MIS reporting with business leaders and Oracle consultants during an Oracle ERP implementation.
- ◆ Led group reporting, budgeting and consolidation for Alamar Foods, the Domino's Pizza master franchisee: 300+ restaurants in 7 countries and a SAR 670m (USD 179m) group sales budget.
- ◆ Implemented Power BI KPI dashboards and scenario-based forecasts for leadership at SIXT.
- ◆ As a consultant: a multi-year strategic financial plan for a higher-education institution and business valuations for food & beverage clients.

What clients say

“The budget forecasts Chaudhry provided were realistic and actionable, allowing us to plan for the future with confidence.”

UPWORK CLIENT · BUDGETARY REVIEW · 5.0 / 5

“He knows what he is doing and is extremely patient. ... I would hire him again and wouldn't hesitate to recommend him to others.”

UPWORK CLIENT · INVESTOR PRESENTATION · 5.0 / 5

What I deliver



FP&A and budgeting

Annual budgets, rolling forecasts, variance analysis and board packs



Financial modelling

Integrated three-statement, scenario and sensitivity models



Project finance and feasibility

Debt sizing, DSCR, returns and new-site business cases



Dashboards and automation

Power BI dashboards and Excel/VBA reporting automation



Cash flow and liquidity

13-week cash flow, working capital and lender reporting



Valuation and transactions

DCF, LBO, acquisition cases and investment appraisal



Management reporting

Monthly management accounts, KPI scorecards and cost control



Fractional CFO support

Ongoing finance leadership for owners and leadership teams

Career

SIXT

FP&A & Reporting Manager

Independent consulting

FP&A Consultant, incl. Upwork

Panda Group

Manager, Planning, Reporting & Operational Finance

Alamar Foods (Domino's)

Group Reporting Manager

United Fuel Company

Head of Accounting & Finance / Fractional CFO

PwC

Supervising Senior, Audit & Assurance

Work samples

01 13-Week Cash Flow & Liquidity Model

Weekly receipts and payments, borrowing base, revolver logic

02 Corporate Acquisition LBO Model

Sources & uses, PPA, debt stack, covenants, sponsor IRR

03 CPG Integrated Planning Model

Gross-to-net, SKU and channel P&L, three statements

04 Infrastructure Project Finance Model

CFADS, sculpted debt, DSCR, reserve accounts, equity IRR

05 Car Rental Fleet Forecast Model

Fleet plan, IFRS 16 leases, covenants, three statements

06 Construction WIP & Project Forecast

IFRS 15 revenue, cost at completion, billing, bonding

07 Hotel Feasibility & Investment Model

USALI P&L, development loan, LP/GP waterfall

08 Restaurant Forecast & DCF Valuation

Unit economics, roll-out, WACC and DCF

09 Function Cost Centre Review Pack

Monthly budget vs actual by function and cost line

10 New Store Capital Investment Appraisal

IRR, NPV, payback and macro-free sensitivities

11 Retail Management Accounts & KPI Pack

Store, format and region P&L, LFL, working capital

12 CFO Executive Dashboard (Power BI)

P&L, balance sheet, cash, receivables and payables

Fractional CFO, FP&A and modelling, delivered remotely
ALPHAINSIGHTS.CONSULTING

Scan to see the
interactive models

