

BILAL KHAN

FCCA | ACA (ICAEW) | MSc | CFA L1 Candidate

Transaction Advisory | Deals | FP&A | Valuations | Financial Modelling

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Dear Hiring Manager / Reader,

I am **Bilal Khan**, a Chartered Accountant (**FCCA | ACA — ICAEW**) and active **CFA L1 candidate** with nearly a decade of experience in Transaction Advisory, Deals, Financial Due Diligence, Valuations, FP&A, Audit & Assurance and Tax. I hold an **MSc in Accounting, Management & Strategy** from the University of Dundee (Scotland) and a **BSc (Hons) in Applied Accounting** from Oxford Brookes University (UK). I am writing to introduce myself, my professional background, and the value I bring to organisations operating at the intersection of finance, strategy, and transactions.

My career has been anchored at **PwC Pakistan**, where I currently serve as **Senior Associate I in the Transaction Advisory Services (TAS) practice**. In this capacity, I work with businesses and investors on some of the most complex and consequential financial decisions they face, leading due diligence engagements, building valuation models, and delivering strategic advisory that supports confident, well-informed outcomes. I have independently led **several end-to-end Financial Due Diligence (FDD) engagements** and **several standalone valuation assignments**, applying DCF modelling, Comparable Company Analysis, and Precedent Transaction methodologies, and have contributed as a core team member across several additional FDD and valuation projects spanning sectors including aviation, banking, manufacturing, and fin-tech.

Prior to my current specialisation in deals, I built a strong foundation in FP&A and Finance as Assistant Manager Finance at STL Design Lab, managing budgeting, forecasting, variance analysis, and feasibility studies. My earlier years at PwC in Audit & Assurance provided rigorous exposure to IFRS, ISAs, internal controls, and financial statement analysis across banking, asset management, energy, and pharmaceuticals.

Throughout my career, I have worked with notable organisations including Pakistan International Airlines, Faysal Bank, Rafhan, Wemsol (Keenu Wallet), Meezan Bank, United Bank Limited, Soneri Bank Limited, Telenor, Shell, NAFA Funds, K-Electric, Sanofi, etc. building the sector breadth and stakeholder management skills that high-quality financial advisory demands.

Beyond my professional career, I am the Founder of Both Learners (bothlearners.com) — an education and personal development platform established in 2018, offering Academic Mentoring across ACCA, Oxford Brookes University BSc, University of London BSc, and ICAEW ACA pathways, alongside Life Coaching for professionals navigating career transitions and personal growth. To date, I have mentored 500+ students across multiple international cohorts, sharpening my ability to communicate complex ideas clearly, build lasting relationships, and lead with empathy and purpose.

I am always open to meaningful conversations, whether about potential collaborations, advisory opportunities, mentoring enquiries, or simply connecting with professionals who share a passion for finance, education, and impact. If you believe there is a mutual fit, I would welcome the opportunity to explore it further.

Warm regards,

Bilal Khan

FCCA | ACA (ICAEW) | MSc (UoD) | CFA Candidate

Senior Associate I — Transaction Advisory Services, PwC Pakistan

Founder, Both Learners | bothlearners.com

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PROFESSIONAL SUMMARY

Results-driven Transaction Advisory and Finance professional with **nearly 10 years of experience** at PwC Pakistan spanning Deals Advisory, Financial Due Diligence (FDD), Valuations, FP&A, and Audit & Assurance. **Dual professionally qualified Chartered Accountant (FCCA & ACA — ICAEW)** holding two of the world's most prestigious accountancy qualifications, complemented by an **MSc in Accounting, Management & Strategy** from the University of Dundee (Scotland, UK) and an active **CFA candidacy**. Proven ability to lead cross-functional deal teams, manage multi-sector engagements, and deliver decision-ready insights to senior stakeholders and investors. Founder of **Both Learners** — an academic mentoring and life coaching platform with 500+ students mentored across ACCA, OBU, UoL, and ICAEW ACA pathways.

CORE COMPETENCIES

Financial Due Diligence (FDD)	DCF & Valuation Modelling	FP&A Budgeting & Forecasting
Deals & M&A Advisory	Working Capital Analysis	Revenue Quality Assessment
IFRS & Financial Reporting	Deal Strategy	Team Leadership & Mentoring

PROFESSIONAL EXPERIENCE

Senior Associate I — Transaction Advisory Services (Deals) | PwC Pakistan | Karachi

Jul 2025 – Present

Delivered financial and strategic advisory to clients navigating complex business transactions and investment decisions as part of PwC's Transaction Advisory Services (TAS) practice in Pakistan.

- Led multiple buy-side Financial Due Diligence (FDD) engagements across diverse industries, managing key work streams, coordinating with client management, and delivering actionable insights on earnings quality, working capital, cash flows, and transaction risks.
- Performed detailed financial analysis and review of historical financial information, identifying key business drivers, accounting issues, and commercial considerations to support clients' investment and acquisition decisions.
- Supported Financial Modelling & Valuation engagements as part of cross-functional deal teams, assisting in the development of integrated financial models and business valuations using Discounted Cash Flow (DCF) and Comparable Company Analysis (Trading Multiples) methodologies.
- Worked as part of the Strategy team on a strategic advisory assignment for one of Pakistan's leading banks, contributing to market research, financial analysis, business planning, and preparation of presentations for senior stakeholders.
- Prepared Financial Due Diligence reports, management presentations, and transaction deliverables, translating complex financial data into clear, decision-ready insights for clients and investors.
- Contributed to practice development by leading junior team members, reviewing deliverables, collaborating with cross-functional specialists, and preparing proposals and pitch materials for prospective clients.

Associate I & II – Deals Advisory | PwC Pakistan | Karachi

Jul 2024 – Jun 2025

- Assisted in the execution of buy-side financial due diligence engagements across diverse industries, supporting clients in mergers, acquisitions, and strategic investment decisions.
- Analyzed historical financial information, management accounts, and key business metrics, performing revenue, profitability, working capital, cash flow, and net debt analyses to identify transaction risks and value drivers.
- Prepared due diligence reports, executive summaries, and presentation materials, while coordinating with clients and cross-functional teams to ensure timely delivery of engagement objectives.

- Supported financial modelling and valuation assignments through financial data validation, research, and analysis, contributing to informed investment and business decisions.
- Contributed to business development initiatives by preparing proposals and pitch materials for prospective clients, while also supervising junior team members and reviewing their work to maintain quality standards.

Assistant Manager — Finance & FP&A | [STL Design Lab](#) / Karachi

Jul 2018 – Nov 2021

- Managed end-to-end financial reporting, budgeting, forecasting, and variance analysis to drive strategic decision-making; prepared feasibility studies and coordinated with statutory auditors.
- Set short- and long-term financial KPIs and performance targets, contributing directly to business planning and financial stability across the organisation.

Associate II / Consulting Associate / Tax Associate | [PwC Pakistan](#) / Karachi

Dec 2014 – Jun 2018

- Carried out Financial Due Diligence assignments and business valuation engagements for clients across multiple sectors, including banking, energy, and asset management, delivering audit and assurance support throughout transaction processes.
- Provided tax advisory including preparation of appeal documents, tax position summaries, and compliance filings at various appellate forums.

INDUSTRY COVERED

Fintech / Digital Payments	Banking / Financial Services	Pharmaceuticals / Healthcare
Aviation / Transportation	Real Estate Finance	Oil & Gas / Energy
Retail / Conglomerate	Telecommunications	Food Processing / Agribusiness

ENTREPRENEURSHIP — BOTH LEARNERS

Founder | Academic Mentor | Life Coach | [Both Learners](#) ([bothlearners.com](#)) | Worldwide (Online)

Nov 2018 – Present

Founded Both Learners — an education and personal development platform providing academic mentoring and life coaching to students and professionals across 7+ countries.

- Academic Mentoring: ACCA OBU BSc RAP, ACCA PER & EPSM, University of London BSc in Professional Accountancy, and ICAEW ACA (Membership Pathway Route).
- Life Coaching: Holistic coaching integrating personality analysis, numerology, and spiritual self-development for professionals navigating career transitions and personal growth.
- Mentored 500+ students across multiple international cohorts, maintaining a 92%+ first-attempt pass rate on OBU RAP submissions and earning a 4.9-star average rating.

EDUCATION & PROFESSIONAL QUALIFICATIONS

Qualification	Institution	Year
Chartered Financial Analyst (CFA)	CFA Institute	L1 Candidate
ACA — Associate Chartered Accountant (ICAEW)	ICAEW, England & Wales	2025
MSc Accounting, Management & Strategy	University of Dundee, Scotland	2022–23
FCCA — Fellow Chartered Certified Accountant	ACCA (Qualified Member)	2023
BSc (Hons) Applied Accounting — Upper Second Class	Oxford Brookes University (UK)	2017
M. Com (Honorary)	HEC Pakistan	2018

KEY CLIENTS — PWC PAKISTAN

Deals Advisory: PIA (Aviation) | Faysal Bank | Rafhan (Manufacturing) | Wemsol / Keenu Wallet (Fintech) | Shell | Telenor
Audit & Assurance: Meezan Bank | UBL | Soneri Bank | NAFA Funds | K-Electric | Alfalah CLSA |

TECHNICAL SKILLS & TOOLS

Valuation & Modelling: DCF, CCA, Precedent Transactions, Working Capital Models, Integrated Financial Models

Reporting Standards: IFRS, IAS, ISA

Tools: MS Excel (Advanced), PowerPoint, PwC Aura, PwC SMART, S&P Capital IQ, QuickBooks (basic proficiency)