

BILAL KHAN

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

+92-331-285-2930 | bilalsinbox9@gmail.com | linkedin.com/in/bilalkhanfcca | bothlearners.com

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, NAFA Funds, K-Electric, and Martin Dow Group — 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 II — Transaction Advisory Services, PwC Pakistan

Founder, Both Learners | bothlearners.com

+92-331-285-2930 | bilalsinbox9@gmail.com | linkedin.com/in/bilalkhanfcca/

BILAL KHAN

FCCA | ACA (ICAEW) | MSc (University of Dundee) | CFA L1 Candidate

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

+92-331-285-2930 | bilalsinbox9@gmail.com | [linkedin.com/in/bilalkhanfcca](https://www.linkedin.com/in/bilalkhanfcca) | bothlearners.com | Karachi, Pakistan.

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 several end-to-end Financial Due Diligence (FDD) engagements independently, covering buy-side assessments of target companies' financial health, working capital analysis, revenue quality, and cash flow sustainability.
- Contributed as a core team member on several FDD assignments, supporting comprehensive due diligence processes across diverse sectors and transaction types.

- Independently executed several valuation assignments, applying Comparable Company Analysis (CCA), Precedent Transaction Analysis, and Discounted Cash Flow (DCF) modelling to derive defensible valuations for investment and strategic decision-making.
- Supported several valuation projects as part of cross-functional deal teams, assisting in financial modelling, assumptions validation, and presentation of findings to senior stakeholders.
- Led a strategy assignment involving business restructuring and growth strategy development, delivering actionable recommendations directly to client leadership.
- Prepared detailed FDD reports, management presentations, and integrated financial models — translating complex transaction data into clear, decision-ready insights for clients and investors.
- Ensured accuracy, timeliness, and quality of all deliverables in line with PwC's professional standards and client expectations.

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

Jul 2024 – Jun 2025

- Provided financial and strategic advisory across M&A, divestitures, and deal transactions; worked with cross-functional teams to optimise deal structures and maximise client value.
- Performed financial analysis, risk assessment, and valuation across sectors: aviation (PIA), manufacturing (Rafhan), banking (Faysal Bank), and fintech (Wemsol/Keenu Wallet).

Associate I — Audit & Assurance | PwC Pakistan | Karachi

Mar 2023 – Jun 2024

- Executed end-to-end audit engagements for financial sector clients in compliance with ISAs, IFRS, and SBP regulatory frameworks; key clients included Meezan Bank, UBL, and NAFA Funds.
- Assessed internal control systems and prepared management recommendations; contributed to analytical procedures, substantive testing, and finalisation of audit deliverables.

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 of Global Energy International Pakistan and Business Valuation of Wemsol Private Limited; delivered audit and assurance services across banking, energy, and asset management sectors.
- Provided tax advisory including preparation of appeal documents, tax position summaries, and compliance filings at various appellate forums.

ENTREPRENEURSHIP — BOTH LEARNERS

Founder | Academic Mentor | Life Coach | Both Learners (bothlearners.com)

Nov 2018 – Present

| Worldwide (Online)

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
MCom (Honorary)	HEC Pakistan	2018

KEY CLIENTS — PWC PAKISTAN

Deals Advisory: PIA (Aviation) | Faysal Bank | Rafhan (Manufacturing) | Wemsol / Keenu Wallet (Fintech) | Global Energy International

Audit & Assurance: Meezan Bank | UBL | Soneri Bank | NAFA Funds | K-Electric | Martin Dow Group | NCDR

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)