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Personal Details:

6/April/1978 • Pakistani • Male



Director Of Finance | Chief Financial Officer

Results-driven senior finance executive and qualified FCMA (Chartered Management Accountant / Cost and Management Accountant) with 23 Years of leadership experience as Director of Finance and Chief Financial Officer across luxury 5-star hospitality, franchise restaurants, real estate, and large-scale construction projects throughout the Middle East and South Asia. Renowned for driving profitability, streamlining cost structures, and enhancing cash flow through financial planning, cost management, and revenue optimisation. Proven expertise in financial management, ERP integration, budgeting, internal controls, treasury operations, and regulatory compliance, with a strong focus on aligning financial strategies with overarching business objectives. Adept at managing multimillion-pound developments, overseeing pre-opening financial operations, and leading high-performing cross-functional teams. Has held 11 progressive roles with prestigious global brands, including Marriott, ACCOR–Fairmont, and Grand Hyatt, most recently serving as Group CFO. Recognised for delivering sustainable financial outcomes, mitigating risks, and securing operational efficiencies across multi-property and multi-industry environments.

Areas of Expertise

- Financial Management
- Cash Flow Forecasting
- Treasury Management
- Financial Reporting & Analysis
- Internal Controls & Auditing
- ERP Implementation
- Strategic Planning & Budgeting
- Cost Containment & Profit Optimisation
- Taxation & Regulatory Compliance
- Project Feasibility & Cost Analysis
- Construction Finance Management
- Hotel, Restaurant & Nightclub Pre-Openings
- Relationship Building
- Risk Assessment & Mitigation
- Cross-Functional Leadership
- Stakeholder Engagement
- Vendor & Contract Negotiations
- Talent Acquisition & Training

Industry Experience Overview

Operations, Construction & Real Estate – Luxury 5-Star Hotels, Restaurants & Clubs

- Sevens Holding WLL, Bahrain – Chief Financial Officer (Feb 2022 – Apr 2025) | www.sevensholding.com
- Bismillah Group, Islamabad – Chief Financial Officer (Jun 2020 – Feb 2022) | www.oneconstitutionave.com
- Hashoo Group, Pakistan – Corporate Director of Finance (Jan 2018 – Jun 2020) | www.hashoogroup.com

Hotel Operations – Luxury 5-Star Hotels, Franchise Restaurants & Night Clubs

- ACCOR – Fairmont Hotels, Bahrain (Royal Saray Resort WLL) – Chief Financial Officer (Feb 2022 – Apr 2025) | www.royalsaray.com | 184 Rooms, 6 Restaurants, Night Clubs + 2 Hotels under-construction, Span of Control 43
- Grand Hyatt Residencies – Chief Financial Officer (Jun 2020 – Feb 2022) | www.oneconstitutionave.com | Hotel, Mall, Apartments
- Hashoo Group Luxury Hotels – Corporate Director of Finance (Jan 2018 – Jun 2020) | www.hashoohotels.com | Oversight of 9 Luxury Hotels
- Marriott International Hotel, Islamabad – Director of Finance (Mar 2015 – Dec 2017) | www.marriott.com/isbpk | 288 Rooms, 11 Restaurants, Span of Control 47
- Pearl Continental Hotel, Bhurban – Director of Finance (May 2013 – Mar 2015) | www.pchotels.com/pcbhuban | 190 Rooms, 6 Restaurants, Span of Control 64
- Marriott International Hotel, Karachi – Director of Finance (May 2012 – Apr 2013) | www.marriott.com/khipk | 217 Rooms, 4 Restaurants, Span of Control 36
- Pearl Continental Hotel, Rawalpindi – Director of Finance (Dec 2010 – Apr 2012) | www.pchotels.com/pcrawalpindi | 193 Rooms, 7 Restaurants, Span of Control 52
- Pearl Continental Hotel, Lahore – Director of Finance (Mar 2002 – Nov 2010) | www.pchotels.com/pclahore | 607 Rooms, 10 Restaurants, Span of Control 93

Key Accomplishments

- Enhanced hotel profitability by improving GOP and reducing per-occupied room costs, F&B expenses, and overheads through robust internal controls and strategic cost containment measures.
- Led ERP integration across major hotel groups (Pearl Continental [formerly Inter Continental], Marriott, Accor, Sevens Holding), streamlining operations with Oracle, MFF, FMC, Opera, Micros, Table Management System, Tejari, and Wave systems.
- Delivered project cost savings of over \$2M through effective re-tendering, SOP alignment, and negotiation strategies without compromising quality standards.
- Collaborated with McKinsey & Company on transformation initiatives to drive group-wide profitability and long-term operational efficiency.
- Introduced and institutionalised key policies and internal controls, including the Officers/ENT Checks Policy, widely adopted across the organisation for improved governance.
- Strengthened financial governance by identifying and rectifying operational loopholes, fraudulent activity, and cash mismanagement through enhanced internal audits and control frameworks.
- Directed pre-opening phases and financial leadership for 5-star hotel and restaurant developments, including high-profile projects like the Grand Hyatt Islamabad.

Career Experience

Sevens Holding WLL | Head Office – Hospitality, Construction & Real Estate | Bahrain

Royal Saray Resort (formerly ACCOR–Fairmont and Jumeirah) | Bahrain

Chief Financial Officer

Feb 2022 – Apr 2025

Directed financial strategy for a diversified portfolio, including luxury 5-star hotels, franchise restaurants, nightclubs, and real estate projects, such as Royal Saray Resort, Stage Club Bahrain, OPA Bahrain, Scalini Bahrain, Blacktap Bahrain, Bagatelle Bahrain, MadGreek Bahrain, Mood Lounge Bahrain, OMNI Club Bahrain, City Walk Mall, and The Sail Apartments Tower. Oversaw budgeting, forecasting, financial modelling, and strategic planning, providing insights to cross-functional teams and guiding key investment decisions. Implemented ERP systems including Oracle, MFF, FMC, Opera, Vision for Excel, MICROS and Table Management System, streamlining operations and enhancing financial reporting accuracy. Led cash flow forecasting and liquidity management, ensuring consistent alignment between project financing, expenditure, and revenue cycles. Represented the finance function in strategic board-level meetings and partnered with GMs and executive teams as a key business advisor and risk advocate. Ensured full compliance with regulatory requirements, taxation laws, and audit standards while maintaining strong relations with auditors and government authorities.

- Promoted twice within Sevens Holding WLL, progressing from Director of Finance to Cluster Director of Finance and ultimately to Chief Financial Officer, reporting directly to the CEO/Chairman.
- Increased Gross Operating Profit (GOP) while successfully reducing per occupied room costs, F&B cost ratios, and overheads through robust internal controls, audits, and cost containment initiatives without compromising service quality or brand standards.
- Spearheaded the financial management of multi-phase construction and pre-opening projects, including the addition of 100 rooms and 10 villas at Royal Saray, two new hotel developments, and various F&B outlets.
- Delivered a 34% increase in revenue and 26% rise in profitability by implementing robust cost control measures, improving procurement processes, and optimising operational efficiency.
- Strengthened internal controls, SOPs, and SLAs across procurement and payment processes, achieving a minimum of 15% cost savings on large-scale projects. Identified and addressed financial irregularities, enhancing integrity through rigorous audits, cash flow oversight, and fraud mitigation strategies.
- Mentored and led a high-performing finance team, cultivating a culture of accountability, process improvement, and cost consciousness across all business units.

Bismillah Group – Grand Hyatt | Hospitality, Construction & Real Estate | Islamabad, Pakistan

Chief Financial Officer

June 2020 – Feb 2022

Appointed as GM Finance & CFO with direct reporting to the Group CEO, overseeing financial management of Grand Hyatt Residences, serviced apartments, and integrated shopping mall development. Led the financial planning, cost control, and administrative framework for the One Constitution Avenue project, ensuring strategic alignment and financial viability across all development phases. Oversaw facility management operations for luxury serviced apartments, ensuring

cost-effective delivery of high-quality services in line with premium brand standards. Supervised the development of two 28-storey luxury residential towers, implementing internal controls to maximise profitability and minimise financial risk.

- Negotiated Terms of Reference (TOR) with Grand Hyatt for the landmark 51-storey Grand Hyatt Islamabad, demonstrating advanced commercial negotiation and partnership management skills.
- Secured structured financing solutions, including bank guarantees, lease agreements, and construction funding, ensuring seamless cash flow and balanced financial operations across the multi-use development.
- Introduced cost-saving initiatives such as value engineering and service restructuring, resulting in significantly reduced construction costs per apartment and services cost per square foot while upholding quality benchmarks.
- Played a central role in driving the successful execution of the Grand Hyatt Residencies and mall, combining financial leadership with project oversight in a high-value hospitality and real estate environment.
- Feasibility, financial controls, taxation, internal controls and govt dealings trainings & consultancy.

Hashoo Group – Corporate Office | Hospitality, Construction & Real Estate | Pakistan
Corporate Director of Finance

Jan 2018 – June 2020

Held strategic financial leadership across the Hashoo Group's diversified portfolio, including over 45 companies and a prominent hospitality arm comprising 2 five-star Marriott International hotels, 9 five-star Pearl-Continental Hotels & Resorts (formerly InterContinental), and the Hotel One chain. Developed and enforced internal controls, SOPs, and SLAs across all financial processes, from tendering and contract negotiations to approvals and disbursements, improving efficiency and risk mitigation. Provided financial reporting and oversight for Pakistan Services Limited (a publicly listed entity) and five group companies, including City Properties (Pvt) Ltd, Elite Properties (Pvt) Ltd, Pearl Continental Air (Pvt) Ltd, Pearl Continental Hotels (Pvt) Ltd, and Pearl Communications (Pvt) Ltd.

- Enhanced group-wide profitability by increasing gross operating profit (GOP) and reducing per occupied room, food and beverage, and overhead costs across 9 hotels through rigorous internal audits, cost containment meetings, SOP compliance, and staff training initiatives.
- Directed the construction of three new 5-star hotels and renovation projects across existing properties, including the 607-room Pearl Continental Hotel Lahore and executive upgrades at Karachi Marriott Hotel, while also managing a 400-unit luxury high-rise residential project.
- Achieved a 15% reduction in project expenditures and secured USD 2.1 million in savings across two major contracts through diligent cost analysis, value engineering, and strategic procurement oversight.
- Collaborated with McKinsey & Company's Transformation Team, contributing to strategic improvements that enhanced operational efficiency and profitability in two Marriott and seven Pearl-Continental hotels.

Marriott Hotel, Islamabad & Marriott Hotel, Karachi | Pakistan
Director of Finance

Mar 2015 – Dec 2017

Led all aspects of financial planning, budgeting, forecasting, and financial reporting across both Marriott properties, ensuring optimised performance and alignment with strategic goals. Partnered with General Managers and Executive Committees, acting as a trusted business advisor and risk advocate to drive operational success and strategic decision-making. Developed and implemented financial models to evaluate new initiatives, investments, and business plans, while streamlining reporting processes in collaboration with cross-functional teams. Introduced and enforced internal controls, SOPs, and risk mitigation policies; ensured compliance with taxation laws, audit requirements, and statutory financial regulations.

- Strengthened cash management processes, including monthly cash flow forecasting, working capital optimisation, and liquidity improvements to support hotel operations.
- Increased Gross Operating Profit (GOP) while successfully reducing per occupied room costs, F&B cost ratios, and overheads without compromising service quality or brand standards.
- Engaged with government authorities to meet reporting obligations and legal requirements; prepared annual budgets, CAPEX plans, and financial statements in accordance with compliance standards.
- Resolved union-related matters in coordination with the HR department, demonstrating effective negotiation and employee relations capabilities.
- Supported executive leadership with strategic financial insights to guide decision-making and business planning.

Pearl Continental Hotels and Resorts, Pakistan (formerly InterContinental Hotels)
Director of Finance

Mar 2002 – Mar 2015

Oversaw financial operations across multiple properties, including budgeting, forecasting, financial reporting, and compliance with taxation and regulatory standards. Prepared and managed annual budgets and capital expenditure

plans, with continuous performance monitoring to improve profitability. Implemented ERP and procurement systems (Oracle, MFF, FMC, Opera, Vision for Excel, MICROS, Munshi10, Tejari, Wave) to streamline operations and enhance efficiency. Led financial teams in strengthening internal controls, optimising working capital, and improving cash flow. Managed funds flow, inventory, and tax planning to maximise profitability and financial stability. Collaborated with HR on labour relations and union negotiations, ensuring smooth workforce management.

- Strengthened cash management processes, including monthly cash flow forecasting, working capital optimisation, and liquidity improvements to support hotel operations.
- Increased Gross Operating Profit (GOP) while successfully reducing per occupied room costs, F&B cost ratios, and overheads through robust internal controls, audits, and cost containment initiatives without compromising service quality or brand standards.
- Engaged with government authorities to meet reporting obligations and legal requirements; prepared annual budgets, CAPEX plans, and financial statements in accordance with compliance standards.
- Resolved union-related matters in coordination with the HR department, demonstrating effective negotiation and employee relations capabilities.
- Directed construction and renovation projects, including a 125-room expansion at Pearl Continental Lahore and upgrades at Karachi Marriott Hotel.
- Supported executive leadership with strategic financial insights to guide decision-making and business planning.
- Introduced and institutionalised key policies and internal controls, including the Officers/ENT Checks Policy, widely adopted across the organisation for improved governance.
- Promoted five times within Pearl Continental Hotels and Resorts (formerly InterContinental), demonstrating exceptional performance and growth. Advanced from Accounts Officer - Payable to Deputy Director of Finance within four years (2002-2006) and ultimately to Director of Finance in 2010, overseeing a 607-room 5-star hotel. Successfully led finance functions in three key hotels and resorts as Director of Finance, reporting to Hotel General Managers, VP Finance, and Group Chief Financial Officer, until March 2015.

Education & Professional Qualifications

FCMA – Fellow Member (Cost and Management Accountant | Chartered Management Accountant)

Institute of Cost and Management Accountants of Pakistan (ICMAP)

APFA – Associate Member

Pakistan Institute of Public and Finance Accountants (PIPFA)

CIMA – UK (Final Stage – CGPA Route, In Progress – 2025)

Chartered Institute of Management Accountants, United Kingdom

Master of Commerce

Higher Education Commission, Pakistan

Bachelor of Commerce

Hailey College of Commerce, University of the Punjab, Lahore

Professional Development & Training

ERP Systems Training: Proficient in MFF, Infor Sun System, Infor Q&A, OPERA, FMC, Tejari, and Oracle-based Financial ERP platforms

Oracle Financials E-Business Applications - General Ledger, Payables, Receivables Modules – (Venue: ICMAP)

Seven Habits of Highly Effective People – Lavleen Raheja, Franklin Covey (Venue: Royal Palm Hotel, Lahore)

Foundations of Leadership – Peter, organised by Marriott International

Leader vs. Manager – Malik Nasir Nawaz, General Manager, Training & Development

Pre-qualified Trainer, Consultant and Advisor for SMEs on Business Management and Operations SMEDA

Technical Proficiencies

MS Office Suite | Opera Fidelio – MFF | Opera | Micros | ERP Munshi10 | Oracle-Based ERP | Infor Sun System | Infor Q&A | FMC | Tejari | Decibel | Other Payroll Systems | WAVE (McKinsey & Co.) | Web-Based Research