

Dr. Payal Chadha (DoF)

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Professional profile

A diligent result-oriented Finance professional with robust experience providing finance/business advisory in diverse sectors. Customer focused, applying an analytical approach in the resolution of complex problems and skilled at managing multiple concurrent projects and duties in deadline driven environments. Maintains the reputation of a strong work ethic, integrating well-developed interpersonal skills with excellent communication and presentation skills. Multilingual with advanced knowledge of MS Office Suite. Thrives on responsibility and challenge.

Objective

Currently seeking a challenging Senior Finance position that will fully utilize the accumulated knowledge and experience and provide opportunities for further personal and professional development.

Areas of Expertise

Business Plans, Proposals
Financial Modeling

Business valuations
Market Research, Research Reports

Purchase Price Allocation
Policy Manual, Employment Manual, Financial
Procedures Manual

Career summary

2017 - Present UNIVERSITY OF MARYLAND UNIVERSITY COLLEGE EUROPE, KUWAIT, Adjunct Assistant Professor

- Business Management, Accounting, Finance, and Marketing for Undergraduate Students.

2013 - Present ASHRAF & CO, KUWAIT, Senior Researcher & Business Plan Strategic Consultant

- Reporting to Board Member and business developing proposals, conducting research, and project development
- Researching real estate industry, taxation, investment, tax laws, holding companies, offshore companies and alternative energy consumption in the USA, Spain, the UK and countries in Africa, Asia and the Middle East
- Preparing presentation on the Real Estate Industry in the USA and Investment Opportunities in Nevada Real Estate
- Developing Private Placement Memorandum (PPM) on USA Real Estate Fund
- Attended Cyber Security & Infrastructure Protection Trade Mission 2013 held by the US Embassy in Sheraton Hotel, Kuwait.
- Compiling Marketing Plan and coordinating user testing for Polaroid smart phones and tablets
- Developing Investment Proposal for Franchise in ITT Consultancy in GCC and MENA regions
- Preparing Company Profile PowerPoint presentation and drafting Employee Handbook manual
- Producing a business proposal for a famous retail outlet in India
- Developing Business Research and Development Department, Business Consulting and Market Expansion Services
- Conducting Bitcoin Research, strengthening knowledge of FOREX, conducting research and development and generating weekly reports on the FOREX market
- Developed template for Franchising Model
- Researched on Alternative Energy in Middle East & African Regions & prepared a PowerPoint presentation for Alternative Energy
- Attended the Business Speaker Series Events 2015 held by the US Embassy in Kuwait Chambers of Commerce and Industry
- Attended the Oracle Cloud Day Event on November 2015,2016,2017.
- Constructed a Business Plan for a Wellness Company
- Developed a business proposal plan for a Logistics Search Engine, Wellness Online Store, and Alternativr Energy Products Store Online.
- Created an ICT Fund Summary, Prospectus and Investor Presentation.
- Constructed a Financial Procedures Manual for the Company.
- Perform financial forecasting, reporting, and operational metrics tracking
- Analyze financial data – and create financial models for decision support
- Reporting on financial performance and preparation for regular leadership reviews
- Analyze past results, perform variance analysis; identify trends, and make recommendations for improvements
- Evaluate financial performance by comparing and analyzing actual results with plans and forecasts
- Provide analysis of trends and forecasts and recommending actions for optimization
- Recommend actions by analyzing and interpreting data and making comparative analyses; study proposed changes in methods and materials
- Identifying and driving process improvements, including the creation of standard and ad-hoc reports, tools and Excel dashboards

- Increases productivity by developing automated reporting/forecasting tools

2011 - 2013 AJIAL NATIONAL EDUCATIONAL CO. KUWAIT, Financial Analyst

- Conducting market research into education in the Middle East Region, school curricula in Kuwait, various bilingual schools and preparing a PowerPoint presentation on a comparison of the public and private education sectors
- Updating the Ajial Holding Company Business Plan and the 10 year plan for Ajial Holding Company and Schools
- Delivering a presentation on Employee Stock Option Plan (ESOP) and working on consolidated income and projected figures
- Developing a business plan for School Plus-Educational Services Company and Ajial Bilingual School, tallying salary accounts and performing financial feasibility for special needs school
- Work closely with the accounting team to ensure accurate financial reporting and decision support
- Creating and updating policy manuals
- Designing market survey for school staff and upgrading the salary and benefits grid for Head Office employees
- Updating the staff details and upgrading the contract status of employees in Ajial Bilingual School
- Projecting 10 year bonus percentage for Schools and Ajial Holding Company, preparing hierarchy charts for each department in Ajial Holding and formulating comparative tables for recruitment expenses over the past years

2010 NBK CAPITAL KUWAIT, Temporary Assistant

- Establishing work procedures and schedules, monitoring work of clerical staff and operating office equipment Answering the telephone, responding to queries, taking messages, or transferring calls as required
- Arranging and coordinating conferences and meetings, making travel reservations and maintaining event calendars
- Completing the relevant business forms in accordance with company procedures
- Welcoming visitors and callers, dealing with their inquiries, and directing them to the appropriate persons
- Scheduling and confirming appointments for clients, customers, or supervisors
- Using electronic mail systems, coordinating information flow internally and externally and copying printed material

2010 - 2011 KUWAIT FOREIGN PETROLEUM EXPLORATION COMPANY, Administration Assistant

- Coordinating with all departments in the Corporate Planning Division, coordinating meetings and preparing reports
- Executing administrative duties including schedule management and creating letters and other documents
- Covering for the Manager when absent, including on call response after-hours
- Providing administrative support to the team, assisting with departmental schedules and maintaining motor vehicle reports and managing the Conference Room
- Screening incoming calls, recording messages and distributing mail and inter/intra departmental communications
- Maintaining and filing personnel, medical and confidential documentation in designated locations
- Reviewing new hire and terminations, as well as employee salary increases and annual performance appraisals
- Responding to routine internal and external inquiries on employment verifications, benefits claims and job openings and providing communication on policy and procedure updates
- Updating and maintaining portfolio management records, including compliance, due diligence and legal documents
- Collaborating with other Administrative Assistants and ensuring cross-selling and coverage during absences

2008 - 2009 PROTIVITI MEMBER FIRM (MIDDLE EAST) LTD KUWAIT, Analyst

- Using multiple valuation methodologies and undertaking market research and feasibility studies for various clients
- Assisting in the evaluation of project decisions in both sell-side and buy-side advisory

Major Assignments

- Developed marketing collateral for business divestment of international food retailer, conducted market research, peer group performance, analyzed historical performance and forecasts, assisted in financial modeling and valuation
- Prepared marketing collateral to attract prospective bidders for divestment of Kuwait franchise of a global coffee chain
- Assisted in the preparation of purchase price allocation by valuing the intangibles for a reputed school chain
- Developed a feasibility report for setting up a new Shari'a compliant industrial investment company in Kuwait
- Conducted market research, identified industry averages and performed peer group performance analysis for MENA region countries, in the preparation of purchase price allocation for acquisitions for a global telecom giant
- Assisted in financial modeling for DCF valuation and market comparables valuation and developed valuation report for an oil and gas client in Kuwait, in its acquisition of an entity in the industry
- Produced valuation report for a renowned pharmaceutical chain in Middle East
- Developed marketing collateral for floating an investment fund, focusing on real estate sector, for a Kuwaiti company
- Created valuation report for computer consultancy firm and its foreign subsidiaries

Education and qualifications

FVMA Certification	Financial Modeling & Valuation Analyst, Corporate Finance Institute, 2018
DoF	Doctor of Finance, Swiss Management Center University, 2015-2016; Cumulative GPA 3.7/4 Major GPA 3.8/4
MBA	Finance and Investment Management, University of Wales Prifysgol Cymru, Cardiff, 2012 Dissertation, GPA 3/4
BBA	Finance, Western Michigan University, Kalamazoo, Michigan, 2007

Honors and Affiliations

- The Corporate Finance Institute has conferred Dr. Payal Chadha (DoF, MBA) certification on Leveraged Buyout LBO Modeling on May 22, 2018.
- EDUCBA certifies that Dr. Payal Chadha has successfully completed the course Online CFA Calculator Training Course on May 17, 2018.
- EDUCBA certifies that Dr. Payal Chadha has successfully completed the course Investment Banking – An Overview on May 16, 2018.
- EDUCBA certifies that Dr. Payal Chadha has successfully completed the course Accounting – The Foundation on May 16, 2018.
- The Corporate Finance Institute has conferred Dr. Payal Chadha (DoF, MBA) certification on Financial Modeling with VBA on May 7, 2018
- The Corporate Finance Institute has conferred Dr. Payal Chadha (DoF, MBA) certification on Mergers & Acquisitions, Financial Modeling on May 6, 2018
- The Corporate Finance Institute has conferred Dr. Payal Chadha (DoF, MBA) certification on Real Estate Financial Modeling on May 3, 2018
- The Corporate Finance Institute has conferred Dr. Payal Chadha (DoF, MBA) certification on Mining Valuation on May 1, 2018
- The Corporate Finance Institute has conferred Dr. Payal Chadha (DoF, MBA) certification on Startup/eCommerce Valuation on May 1, 2018
- The Corporate Finance Institute has conferred Dr. Payal Chadha (DoF, MBA) certification on Behavioral Finance on April 30, 2018
- The Corporate Finance Institute has conferred Dr. Payal Chadha (DoF, MBA) certification on Powerpoint & Pitchbooks on April 30, 2018
- The Corporate Finance Institute has conferred Dr. Payal Chadha (DoF, MBA) certification on Dashboards & Data Visualization on April 29, 2018
- The Corporate Finance Institute has conferred Dr. Payal Chadha (DoF, MBA) certification on Advanced Excel Formulas on April 26, 2018
- The Corporate Finance Institute has conferred Dr. Payal Chadha (DoF, MBA) certification on Sensitivity Analysis on April 25, 2018
- The Corporate Finance Institute has conferred Dr. Payal Chadha (DoF, MBA) certification on FP&A Forecasting on April 24, 2018
- Bayt.com has conferred Dr Payal Chadha with professional certification on Statistical Methods for Business Certification Course on April 24, 2018.
- The Corporate Finance Institute has conferred Dr. Payal Chadha (DoF, MBA) certification on Budgeting and Forecasting on April 24, 2018
- Bayt.com has conferred Dr Payal Chadha with professional certification on Human Resources Certification Course on April 24, 2018.
- Bayt.com has conferred Dr Payal Chadha with professional certification on Advanced Project Management Certification Course on April 23, 2018.
- The Corporate Finance Institute has conferred Dr. Payal Chadha (DoF, MBA) certification on Business Valuation on April 23, 2018
- Bayt.com has conferred Dr Payal Chadha with professional certification on Time Management Certification Course on April 22, 2018.
- Bayt.com has conferred Dr Payal Chadha with professional certification on English Business Writing Certification Course on April 22, 2018.
- The Corporate Finance Institute has conferred Dr. Payal Chadha (DoF, MBA) certification on Financial Modeling on April 22, 2018
- The Corporate Finance Institute has conferred Dr. Payal Chadha (DoF, MBA) certification on Fundamentals of Financial Modeling on April 19, 2018
- The Corporate Finance Institute has conferred Dr. Payal Chadha (DoF, MBA) certification on Financial Analysis on April 19, 2018
- The Corporate Finance Institute has conferred Dr. Payal Chadha (DoF, MBA) certification on Math for Corporate Finance on April 18, 2018
- The Corporate Finance Institute has conferred Dr. Payal Chadha (DoF, MBA) certification on Fixed Income Fundamentals on April 16, 2018
- The Corporate Finance Institute has conferred Dr. Payal Chadha (DoF, MBA) certification on Introduction to Corporate Finance on April 16, 2018
- The Corporate Finance Institute has conferred Dr. Payal Chadha (DoF, MBA) certification on Accounting Fundamentals on April 16, 2018.
- The Corporate Finance Institute has conferred Dr. Payal Chadha (DoF, MBA) certification on Excel on April 16, 2018.
- The Corporate Finance Institute has conferred Dr. Payal Chadha (DoF, MBA) certification on Reading Financial Statements on April 15, 2018.
- Academy of Financial Trading has awarded Diploma with Distinction grade in Financial Trading & Investment to Payal Chadha on April 13, 2018.

- Bayt.com has conferred Dr Payal Chadha with professional certification on Accounting Fundamentals Certification Course on March 26, 2018.
- University of Maryland University College Certificate of Achievement presented to Payal Chadha for completing Basic Presentation Skills: Planning a Presentation on November 28, 2017.
- Certificate of Achievement presented to Payal Chadha for successful completion of Foundation of Presentation Skills on November 28, 2017.
- University of Maryland University College Certificate of Achievement presented to Payal Chadha for completing Basic Presentation Skills: Delivering a Presentation on November 28, 2017.
- University of Maryland University College Certificate of Achievement presented to Payal Chadha for completing Public Speaking Strategies: Confident Public Speaking on November 28, 2017.
- University of Maryland University College Certificate of Achievement presented to Payal Chadha for completing Basic Presentation Skills: Creating a Presentation on November 28, 2017.
- Certificate of Achievement presented to Payal Chadha for successful completion of Business Grammar & Writing Basics on November 27, 2017.
- University of Maryland University College Certificate of Achievement presented to Payal Chadha for completing Business Writing: Editing and Proofreading on November 27, 2017.
- University of Maryland University College Certificate of Achievement presented to Payal Chadha for completing Business Grammar: Punctuation on November 27, 2017.
- Certificate of Achievement presented to Payal Chadha for successful completion of Administrative Support Professionals on November 27, 2017.
- University of Maryland University College Certificate of Achievement presented to Payal Chadha for completing Business Writing: Know Your Readers and Your Purpose on November 27, 2017.
- University of Maryland University College Certificate of Achievement presented to Payal Chadha for completing Administrative Professionals: Putting Your Best Foot Forward on November 27, 2017.
- University of Maryland University College Certificate of Achievement presented to Payal Chadha for completing Administrative Professionals: Interacting With Others on November 27, 2017.
- University of Maryland University College Certificate of Achievement presented to Payal Chadha for completing Administrative Professionals: Common Administrative Support Tasks on November 27, 2017.
- University of Maryland University College Certificate of Achievement presented to Payal Chadha for completing Business Writing: How to Write Clearly and Concisely on November 27, 2017.
- Editorial Board Member of Journal of Management Research and Analysis since November 2017.
- Editor in Journal of Hotel and Business Management since November 2017.
- University of Maryland University College Certificate of Completion presented to Payal Chadha for successfully completing New Faculty Academic Orientation-Overseas (NFAO-Overseas) on November 20, 2017.
- University of Maryland University College Certificate of Completion presented to Payal Chadha for successfully completing OER Commons on November 7, 2017.
- University of Maryland University College Certificate of Completion presented to Payal Chadha for successfully completing Boosting Your Online Classroom on November 6, 2017.
- University of Maryland University College Certificate of Completion presented to Payal Chadha for successfully completing Increasing Student Motivation on November 6, 2017.
- University of Maryland University College Certificate of Completion presented to Payal Chadha for successfully completing The Art of Audio Feedback on November 6, 2017.
- University of Maryland University College Certificate of Completion presented to Payal Chadha for successfully completing LEO Grading Strategies on November 6, 2017.
- University of Maryland University College Certificate of Completion presented to Payal Chadha for successfully completing Gradebook Setup and Rubrics in LEO on November 6, 2017.
- University of Maryland University College Certificate of Completion presented to Payal Chadha for successfully completing Crafting Powerful Introductions on November 6, 2017.
- Reviewer in Journal of Corporate Governance Research since October 2017.
- Joint Knowledge Online – Dr. Payal Chadha has successfully completed Level I Antiterrorism Awareness Training on October 12, 2017.
- Certificate of Completion – Dr. Payal Chadha has completed Identifying and Safeguarding Personally Identifiable Information (PII) Version 2.0 on October 12, 2017 – Department of Defense, USA.
- University of Maryland University College Certificate of Completion presented to Dr. Payal Chadha for successfully completing Preventing Discrimination and Sexual Violence: Title IX, VAWA and Clery Act for Faculty and Staff on October 12, 2017.
- Center for Development of Security Excellence Certificate of Training Security Awareness Hub – Dr. Payal Chadha has successfully completed OPSEC Awareness for Military Members, DoD Employees and Contractors - October 12, 2017 – Defense Security Service, USA.
- Winner at World Academic Championship 2017 in Finance for the article “ Create a holistic performance learning system that incorporates the balance between various dimensions of performance in Kuwait” in International Journal of Accounting Research.
- Editorial Board Member in Journal of Modern Research in Business and Management (JMRBM) - University of Mohaghegh Ardabili, Iran, and International Journal Series since October 2017.
- Editorial Board Member in International Journal of Financial Management – Publishing India Group since July 2017.
- Editorial Board Member in Austin Journal of Business Administration and Management since April 2017.

- Certificate of Editorial Board Membership in International Journal of Accounting, Finance and Risk Management (IJAFRM) since December 2016.
- Review Acknowledgement from Applied Economics and Finance Journal in August 2016, January 2017, March 2017, May 2017, July 2017, September 2017, November 2017, and March 2018.
- Conferred with Certificate of Completion 'Communicate to Lead' from Life Sciences Academy, Kuwait.
- Conferred with Certificate of Completion 'Igniting the Service Attitude in Healthcare' from Life Sciences Academy, Kuwait.
- Reviewer in Multidisciplinary Digital Publishing Institute, International Journal of Economics and Management Science, Business and Economics Journal, Journal of Accounting & Marketing, Journal of Business Administration Research, and Accounting and Finance Research Journal since 2016.
- Reviewer and Editorial Board Member in International Journal of Entrepreneurship (IJE) since 2017.
- Reviewer and Editorial Board Member in Applied Economics and Finance Journal, International Journal of Business and Management, International Journal of Academic Research in Management and Business, and International Journal of Accounting Research since 2016.
- Co Founding Member of University of Wales Alumni Association since 2014.
- Partial scholarship for MBA program from London School of Business and Finance, University of Wales, UK.
- Certificate of Appreciation, student assistance-ship every year, Western Michigan University, 2003 – 2007.
- Member, Indian Students Association, Western Michigan University.
- Certificate for 2nd highest score and one of the Top Percentile Achiever in Social Studies in 10th grade CBSE.
- Certificate of appreciation for "Keep Kuwait Clean and Green" drawing competition.
- Participant, Australian test for Math and Science in school.

Publications

- Performance of Kuwait Stock Exchange using Altman Z score model; Lambert Academic Publishing; ISBN:978-3-659-86174-1; Source: <https://www.lap-publishing.com/catalog/details/store/gb/book/978-3-659-86174-1/performance-of-kuwait-stock-exchange-using-altman-z-score-model?search=Performance%20of%20Kuwait%20Stock%20Exchange%20using%20Altman%20Z%20score%20model,%20978-3-659-86174-1>
- Exploring the Financial Performance of the Listed Companies In Kuwait Stock Exchange Using Altman's Z-Score Model; Academic Book Publishers – Abstracts; Record ID: 2063519; Source: <http://dissertation.com/abstracts/2063519>
- Financial Performance of the Listed Companies on Kuwait Stock Exchange; Anchor Publishing; ISBN (eBook): 978-3-96067-543-3; Source: <http://www.anchor-publishing.com/e-book/318907/>
- Construct a Legitimate Tax Plan that Minimizes a Multinational Technology Company's Taxes; International Journal of Economics and Management Sciences; Source: <http://www.omicsonline.com/open-access/construct-a-legitimate-tax-plan-that-minimizes-a-multinational-technology-companys-taxes-2162-6359-1000342.pdf>
- Exploring the Financial Performance of the Listed Companies in Kuwait Stock Exchange Using Altman's Z-Score Model; International Journal of Economics and Management Sciences; Source: <http://www.omicsonline.com/open-access/exploring-the-financial-performance-of-the-listed-companies-in-kuwait-stock-exchange-using-altmans-zscore-model-2162-6359-1000341.pdf>
- Collection of Finance Research; International Journal of Accounting Research; Source: <http://www.omicsonline.com/open-access/ArchiveIJAR/collection-of-finance-research.php>
- Impact of Regulations on Hedge Funds and the Potential Impact on Alpha; ISBN: 978-3-659-84203-0; Source: <https://www.morebooks.de/>

Personal details

Languages:	English (Fluent), Hindi (Fluent), Arabic (Basic), French (Basic), Spanish (Basic)
IT Skills:	Advanced Excel, Word, Power Point, Access, Outlook, One Note, Office 98/2000, 2007, Visio
Date of Birth:	November 8, 1983
Gender:	Female
Visa:	18
Driving License:	Learning Permit Yes

References are available on request
