

**HANIF FATTEHALI HABIB**

**FCCA, UK ; MSc, UK ; CIA®, USA ; CPA, T – PP ;
BSc (Hons), UK ; CFIP, USA ; GTP (SA)™ ; CPA,
CGA (Canada) ; UAECA
Commissioner of Oaths (RSA)**

Date of Birth: 19 March 1984

Nationality: Tanzanian

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CAREER OBJECTIVE:

*With a career in Accounting, Taxation, Management Consulting, Audit & Assurance, and Corporate Finance spanning **over more than 20 years**, I now manage my own audit, tax and management consultancy firm which offers me the opportunity to utilize my professional financial expertise, extensive business experience, and ability to interact with clients and the business community (in general) on a worldwide basis. I also aspire to build a successful and challenging career in a competitive atmosphere.*

My working attitude can best be described with the following keywords: a direct approach, a lot of attention towards people, a strong vision, strong analytical insight, clear communication, a lot of knowledge and working experience (with a desire to share these), creativity, focus on result and above all a lot of enthusiasm.

In the many years I have been acting in this line of work I have proved to be able to handle rapidly changing environments. As a trusted auditor I function best at a strategic and tactical level, although I can carry out operational tasks where necessary.

Key skills:

-  *Strong analytical skills and organizational abilities;*
-  *Experienced in mentoring and coaching over 30 staff at any one point in time;*
-  *Ability to communicate clearly with colleagues and clients at all levels;*
-  *Good language skills; and*
-  *Action-oriented self-starter, and able to work autonomously.*

A. EDUCATIONAL QUALIFICATIONS:Summary of Qualifications

Master's degree holder; Fellow of the Association of Chartered Certified Accountants (FCCA); Certified Internal Auditor®; UAECA; Comprehensive knowledge of IFRSs, Clarity International Standards on Auditing (ISA's), Tanzanian tax laws and regulations, forensic and investigative audits. I possess problem solving and bookkeeping skills, and am proficient in accounting.

1. Chartered Accountant – United Arab Emirates (UAECA) (2021)

I am an Associate Member of the Accountants and Auditors Association with the title UAECA.

2. Certified Internal Auditor (CIA®) (2018)

I have successfully cleared The Institute of Internal Auditors' (www.theiia.org) CIA® exams and have qualified as a Certified Internal Auditor. This is the only globally recognized internal audit certification.

3. Chartered Professional Accountant - CPA British Columbia, Canada (2017)

After successfully completing all relevant examinations, I am now a member of the Chartered Professional Accountants, British Columbia (Member ID: C4512776).

4. Overview of Canadian Tax and Law (2015)

I have successfully completed the online course of Overview of Canadian Tax and Law 2015 offered by Chartered Professional Accountants (CPA) of Canada. **My average score in 5 online exams was 78%.**

5. Master of Science (Professional Accountancy) Degree from University of London (January 2016 to December 2017) (MSc)

I have completed all my exams and dissertation projects relating to this Masters Degree Program. I passed with Merit. Student number: 160169984

6. Keeping up with Change: Issues for the Finance Professional – University of London (April 2016 to May 2016)

I earned my certificate on May 13, 2016 with 99.3% pass mark. This was an online course authorized by University of London. Copy of my course certificate: <https://www.coursera.org/account/accomplishments/certificate/PW62AL4FE26N>

7. Commissioner of Oaths (RSA) (2013)

I am registered as a Commissioner of Oaths with the South African Institute of Tax Practitioners.

8. South African Institute of Tax Practitioners (2013)

I am a Certified General Tax Practitioner with the South African Institute of Tax Practitioners. This credential enables me to offer tax services to entities registered and operating within the South African Jurisdiction.

GTP(SA)TM – Member number 22790768

9. International Institute of Certified Forensic Investigation Professionals Inc. (IICFIP) (2013)

I have been admitted as a Certified Forensic Investigation Professional (CFIP).

10. Tanzania Revenue Authority (2012)

I am registered as a Tax Consultant with the Tanzania Revenue Authority, and hold practicing certificate issued by Tanzania Revenue Authority.

11. Bachelor of Science (Hons) in Applied Accounting from Oxford Brookes University, United Kingdom (2012)

This is a research-based degree. I have cleared my Research and Analysis Project (RAP) with the Oxford Brookes University BSc (Hons) in Accounting Examination Board on 23 March 2012. My research topic was ***“An analysis of the business and financial performance of Tanzania Investment Bank Limited between 1 January 2008 and 31 December 2010”***.

Class of degree: FIRST CLASS HONOURS

12. ACFE (USA) (2010)

I am an associate member of the Association of Certified Fraud Examiners (ACFE), Austin, United States of America. (Registration number 582206)

13. NBAA (2009)

I am registered as a Certified Public Accountant (in Public Practice) with the National Board of Accountants and Auditors (NBAA). I hold a practicing certificate as issued by the board. (Registration number ACPA 2038)

14. IIA Tanzania Chapter (2009)

I am an active member of the Institute of Internal Auditors (IIA) – Tanzania Chapter. (Registration number 1496358)

15. FCCA (2005 to 2008):

I am a Fellow of ACCA, UK [FCCA] with effect from 21 November 2015.

I completed my ACCA professional examinations with an average **grade of A**.

I was awarded best performance in East Africa for the paper 2.5 (Financial reporting international)-89% and paper 2.6 (Audit and assurance services international)-75%. I had also scored the highest marks in paper 1.1 (preparing financial statements)-90%, 1.2 (Management accounting)-84% and 2.3 (Taxation UK)-96%.

(Registration number 1116807)

16. APTECH WORLDWIDE (2004):

Tally accounting (v.6.3), **passed with distinction** at APTECH.

17. ADVANCED LEVEL SECONDARY EDUCATION (2002 to 2004):

Completed at the Aga Khan Mzizima Secondary School, with **division one**.
I majored in Economics, Commerce and Accountancy.

18. GENERAL CERTIFICATE FOR SECONDARY EDUCATION (2004):

Cambridge International University – I sat for the Principles of Accounts exam and obtained **distinction - grade A(a)**.

19. ORDINARY LEVEL SECONDARY EDUCATION (1998 to 2001):

Completed at the Aga Khan Mzizima secondary School, with **division one**.

B. PRACTICAL EXPERIENCE:Summary of Experience

Specialization: External and Internal Audits, Fraud investigations (Forensic Audits), Tanzanian Tax Laws and Regulations, and Business Law.

Number of years/months of experience: Over 20 years

1. Hanif Habib & Cco. Certified Public Accountants in Public Practice (2012 to date)
(www.habibadvisory.co.tz)

I am the founder and managing partner of this audit, tax and consultancy firm.

Services offered include:

- Audits – Statutory Audits, Forensic Audits and Internal Audits
- Book Keeping and Accounting Support Services
- Special Reviews and Investigations
- Taxation:
 - *Preparing and filing of monthly and yearly tax returns;*
 - *Preparing of corporate tax computations;*
 - *Full tax health check;*
 - *VAT refund audit and issuance of certificate of genuineness;*
 - *Advocating assessments issued by TRA on behalf of clients (managing tax audits); and*
 - *Tax Planning and Advise.*
- Preparing Business Plans and Financial Feasibility Reports in order to secure credit facilities with bankers
- Virtual CFO services
- Company Secretarial Services:
 - *Filing of Annual Returns with BRELA;*
 - *Handling corporate affairs with BRELA on behalf of clients;*
 - *Maintaining of Company Secretarial Records; and*
 - *Digitalization of Company Records with BRELA.*
- Transaction Services
- Payroll Services
- Salary Packing Services
- Other transaction related services
- Corporate Trainings
- Foreign Subsidiary Audits
- Information Technology Consulting
- Management and Business Consulting

2. CMC Autorentals Limited

I am a 40% shareholder at CMC Autorentals Limited. The company primarily deals in operating lease rentals of brand new vehicles to corporate customers.

3. Diamond Trust Bank Tanzania Limited (2013 to date)

I hold minority shares in Diamond Trust Bank Tanzania Limited.

4. Diamond Trust Bank Tanzania Limited (2024 to date)

I am a Non-Executive Director at Diamond Trust Bank Tanzania Limited. I am responsible for providing financial, legal, and tax compliance oversight at the Board of Directors' level.

5. The Ismaili Muslims Charitable Trust (IMCT), Tanzania (December 2023 to date)

I am an independent Trustee of IMCT, appointed to the Board of Trustees by His Highness The Aga Khan. My role encompasses providing financial and legal oversight to the institution.

6. Salama Microfinance Limited (2020 to 2023)

I was a Non-Executive Director at Salama Microfinance Limited with legal, financial, and tax oversight responsibilities.

7. CMC Automobiles Limited (2012 to date)

I am a Non-Executive Director at CMC Automobiles Limited. I am responsible for providing financial, legal, and tax compliance oversight at the Board of Directors' level.

8. Tanzania Association of Tax Consultants (2024 to date)

TATC is a regulatory member body for all registered tax consultants in Tanzania. TACT enhances professional development, networking, advocacy, legal support, Information sharing and establishes and promotes ethical standards and codes of conduct for their members. I am a member of TATC and also chair the technical committee of TATC.

9. Alios Finance Tanzania Limited (2014 to 2021)

I was a Non-Executive Director at Alios Finance Tanzania Limited. I also headed the Audit Committee at the Board of Directors Level. I was responsible for providing financial, legal, and tax compliance oversight at the Board of Directors' level.

10. His Highness Prince Aga Khan Shia Imami Ismaili Grants and Review Board for Tanzania (2013 to 2015)

I was an honorary board member at the Grants and Review Board for Tanzania (GRB, T).

11. RSM Ashvir (2011 to 2012)

RSM Ashvir is a regionally incorporated firm (with presence throughout East Africa) with international affiliation to RSM International, the 6th largest accounting network globally.

I was the **Audit Manager** responsible for overseeing accounting, audit and assurance (external audits and internal audits), corporate finance, tax, financial and business advisory and information technology services.

My client profile included educational institutions, banks and non-banking financial institutions, mining companies, ICT-related companies, non-government organizations, government organizations and corporations, and multi-national companies.

Computer Assisted Audit Techniques (CAAT's): I possess the ability to use data mining tools to interrogate large volumes of data to establish patterns and exception reports and work with auditing software like CaseWare and ProAudit.

In particular, my duties included:

- Schedule, conduct and organize audits of full complexity for conformity with policies and procedures of the firm.
- Managing a team of 25 plus people.
- Check audit reports and working papers created by other auditors.
- Carry out special investigations into allegation of fraud, waste, and abuse, also personal matters at the request of management.
- Provide training to new auditors and strengthen regional capacity in terms of managing in-house CPD programs, trainings and seminars.
- Generate management reports as demanded by the senior audit manager and partners.
- Preparing of technical and financial proposals in order to secure new and potential clients.
- Managing the administration aspect of the firm to ensure compliance with the International Standard on Quality Control 1 (ISQC 1) in respect of all professional work.
- Administering the regional quality control reviews to ensure that all audit documentation and work has been performed in accordance with the clarity ISAs.

12. PKF EAST AFRICA (2008 to 2011):

I was the **Audit Supervisor (Audit Manager)**, responsible for audit planning, reviews and completion procedures including drafting of financial statements for external purposes, and conducting and reporting on internal audits.

In my 4 years of work experience with PKF East Africa I was promoted from Audit Semi-Senior level to an Audit Supervisor level.

I spearheaded the process of obtaining an ACCA accreditation for the Tanzania office.

My client profile includes educational institutions, multi-national companies, mining companies, ICT-related companies, non-government organizations and others.

In particular, my duties include:

- Schedule, conduct and organize audits of full complexity for conformity with policies and procedures of the firm.
- Managing a team of 20 plus people.
- Check audit reports and working papers created by other auditors.
- Carry out special investigations into allegation of fraud, waste, and abuse, also personal matters at the request of management.
- Provide training to new auditors.
- Generate management reports as demanded by the audit manager.

Statutory audit experience:Manufacturing, Construction, and Trading Sector

- Mansoor Daya Chemicals Ltd
- Zenufa Laboratories Limited
- Mansoor Daya & Co. Ltd
- TKM Maestro Limited
- MFI Office Solutions Tanzania Limited
- Balton Tanzania Limited

Finance, Law, Insurance, Properties & Investment

- Tanzania Investment Bank Limited
- Mkono & Co. Advocates
- National Health Insurance Fund

- *BP Tanzania Provident Fund*
- *Capital Markets and Securities Authorities*
- *Energy, Water and Utilities Regulatory Authority (EWURA)*
- *Alliance Insurance Corporation Limited*
- *Tanzania National Reinsurance Corporation Limited (TanRe)*
- *Golfcourse Investments (Tanzania) Limited*

Transport, Education, Advertising, Construction and Telecommunications

- *Ericsson AB*
- *Alink Telecom Tanzania Limited*
- *I. Messina Tanzania Limited*
- *City Clock Tanzania Limited*
- *Berkeley Electrical Limited*

Mining Services

- *National Mineral Development Corporation (NMDC)*

Non-statutory audit experience

Non-Profit Making Organisations/Donor community

- *Aga Khan Education Services Tanzania*
- *Save the Children UK*
- *Tanganyika Christian Refugee Service (TCRS)*
- *Tanzania Red Cross Society*
- *Aga Khan Development Network (AKDN)*
- *Association of Local Authorities of Tanzania (ALAT)*

Special investigations (Forensic Audits)

- *BAMVITA – National Book Development Council of Tanzania*

Internal audits

Experience includes managing risk and improving processes. Successfully directed strategic planning, audited and improved results for public and private organizations. Skilled at developing innovative solutions to improve revenue, ensure compliance and cut costs. My strong operational understanding establishes standardized processes to ensure efficiency and productivity during major changes.

- *Institute of Finance Management (IFM)*
- *National Board of Accountants and Auditors (NBAA)*

13. NASSER AGENCIES LIMITED (2009)

I worked as a Consultant Accountant (Part time basis). I was responsible for reviewing the books of accounts to ensure that they have been prepared in accordance with the acceptable accounting principles and policies. I also reviewed the tax returns to ensure that they are true and correct.

14. ALEEMS EMPORIUM (2008):

I was responsible for compiling the books of accounts, preparing bank reconciliation statements, extracting trial balance and preparing draft financial statements for the year ended 31 December 2007.

15. GENERAL AND INDUSTRIAL EQUIPMENT LIMITED (2002 to 2007):

My work consisted of preparing the books of accounts and extracting draft financial statements (Part time basis).

16. FREELANCE ACCOUNTANT (2005):

I worked under the supervision of a Chartered Certified Accountant (India), for a number of companies:

- Kingsway International Ltd, Dar es salaam
- Zari Explorations Ltd, Dar es salaam
- Total Designs Ltd, Dar es salaam
- Japantech Industries Ltd, Dar es salaam
- Cynics Ltd, Dar es salaam

My duties included:

- ✓ Preparing tax returns (VAT, city service levy, NSSF, PAYE, SDL, etc)
- ✓ Maintaining books of accounts using Tally and Pastel accounting packages
- ✓ Preparing draft monthly and annual financial statements
- ✓ Coordinating with the statutory auditors the audit of the companies
- ✓ Internal audits
- ✓ Preparing stock and other management reports for submission to the board of directors

17. DR. HAMEER HEALTH CENTRE (2002 to 2004):**My duties included:**

Maintenance of books of accounts in TALLY, preparation of financial statements under International Accounting Standards for audit purposes, completion of tax returns (PAYE, SDL, NSSF, and City service levy), supplier payments, collections and banking.

18. INNSCOR (MH) LIMITED (2001 to 2002):

I was employed in the capacity of accounts assistant.

My duties included:

Auditing stock records, entering transactions into the system (PASTEL), completion of tax returns (VAT, NSSF, PAYE, SDL, and P9/P10 forms), and assisting the financial controller in his duties.

C. CONTINUING PROFESSIONAL DEVELOPMENT:**International publications**

Following my appointment at the Association of Certified Fraud Examiners (ACFE), USA, I have co-authored an international case study on Corruption and Fraud - "BRIBERY AND CORRUPTION CASE BOOK - The View from Under The Table".

ISBN: 978-1-118-24878-2 (Book); 978-1-118-28263-2 (eBook)

Published by: John Wiley & Sons, Inc., Hoboken, New Jersey

Copyright holders: Association of Certified Fraud Examiners (ACFE), Austin, United States of America.

Articles for newspapers

I have written a number of articles for the "East African" Newspaper and "The Accountant" journal of NBAA. Topics include:

- ✓ Tanzanian Budget for 2009/2010 (June 2009)
- ✓ Effect of the Global Economic Crunch on Tanzanian Economy (June 2009)
- ✓ Prospects of the EAC Common Market (June 2010)
- ✓ Tanzania Budget for 2010/2011 (June 2010)
- ✓ Analysis of the upcoming common market through SWOT Model (March 2011)

Seminars delivered (with an audience of 100 plus people)

I also deliver/have delivered the following seminars:

- ✓ Taxation Workshops and Seminars jointly with Tanzania Revenue Authority (these seminars are held every year and form part of our Corporate Social Responsibility programs, which are mainly aimed at sharing valuable knowledge with the community we live in).
- ✓ Tanzanian Economy Review (June 2009) (Seminar organized by PKF East Africa)
- ✓ IFRS 9 – Financial Instruments (May 2010) (Seminar organized jointly by PKF East Africa and Tanzania Association of Accountants)
- ✓ **I am a resource person for the NBAA, Tanzania Revenue Authority (TRA) and IIA – Tanzania Chapter, responsible for delivering seminars organized by the respective bodies.**

Some of the seminars attended

I have attended (and regularly attend) the following seminars:

- ✓ Clarity International Standards on Auditing (6 November 2010 to 10 November 2010, Nairobi, Kenya) – organized by PKF East Africa
- ✓ IFRS for SMEs (2010, Dar-es-Salaam, Tanzania) – organized by NBAA
- ✓ National Audit Office seminars (Dar-es-Salaam, Tanzania)

- ✓ Training of the Trainers Course – International Standards on Auditing (ISAs) (December 2015) – organized by the Institute of Chartered Accountants of England and Wales (ICAEW)
- ✓ Annual Accountants' Conference as organized by the National Board of Accountants and Auditors
- ✓ Seminar on Corporate Governance as organized by the International Finance Corporation (IFC) on November 27, 2017 in Dar-es-Salaam.
- ✓ Tanzania Revenue Authority seminars

D. ADDITIONAL INFORMATION

Computer Skills:

Microsoft Office: Excel, Word, PowerPoint, Access, Outlook Tally, PASTEL, MYOB, ACCPAC, CaseWare, Pro-Audit Software and Lotus.

My personal interests include:

Reading, music, indoor sports and swimming.

I enjoy reading newspapers, business articles and magazines like "The Economist" and technical materials like IFRSs, IFRSs for SMEs and clarity ISAs, and the likes.

Extra-curricular activities:

During my schooling at the Aga Khan Mzizima Secondary School I had participated in debating competition and won prize. Furthermore, I was the secretary of the Economics club (2000) and the treasurer of the United Nations Club (2002/3) at school.

E. REFERENCES:

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F. QUOTES BY CLIENTS

'Dear Hanif, thank you very much for your wonderful support and co operation during the audit of our accounts for the year 2010

This is the first time during my 20 years of service at CMC that the audit was very smooth. I would like to thank your entire audit team for this. Once again thank you for completing the audit before time.'

Mr. Sethu
Group Finance Director
CMC Automobiles Limited

'Dear Hanif,

Let me thank you for your initiatives and timely responses to complete this exercise and meet the target date. We are glad that for the first time we are able to close in the books without extension and look forward for signed copies for us to do the needful.'

Mr. Digvijai
General Manager
East Usambara Tea Company