



KARAM JAD

CHIEF ACCOUNTANT & ACTING FINANCE MANAGER

GROUP REPORTING | FP&A | FINANCIAL CONTROL | FINANCE TRANSFORMATION

Amman, Jordan | +962 789 780 678 | contact@karamjad.com

PROFESSIONAL PROFILE

Chief Accountant and Acting Finance Manager with 8+ years of experience across group financial reporting, consolidation, budgeting, business planning, cost and margin analysis, financial controls, audit coordination, working-capital management, and finance transformation. Currently leading finance operations across four companies at Munch Group, overseeing nine accountants and multi-entity and branch-level reporting. Strong experience in executive reporting, ODOO automation, operational finance, and translating financial and operational data into actions that improve control, efficiency, and profitability.

PROFESSIONAL EXPERIENCE

Chief Accountant & Acting Finance Manager

Feb 2026 - Present

Munch Group | Amman / Riyadh / Jeddah | Hybrid

- Lead finance and accounting across Munch Bakery, Munch First, Sajana, and Munch Holding, overseeing nine accountants across the group.
- Direct standalone financial statements for each entity and independent reporting for Sajana's 25 branches; lead group consolidation and consolidated financial statements.
- Compare monthly and annual performance against budget, business plan, and prior-year results; present monthly financial reviews to senior management and lead quarterly Executive Committee reporting.
- Analyze Munch Bakery production costs, operational variances, margins, and profitability, identifying improvement opportunities through pricing, supplier optimization, and production-cost management.
- Monitor working-capital indicators including DSO, Receivables Turnover, Payables Turnover, Inventory Turnover, and collection performance.
- Lead ODOO transformation across Amman, Riyadh, and Jeddah, embedding budgeting and business-planning workflows and moving finance toward integrated, paperless processes.
- Integrate customer orders, production, inventory, and purchasing workflows in ODOO to improve production planning, reduce overstock and unnecessary costs, and support inventory turnover.

Financial Counsel

Nov 2025 - Jan 2026

Shamsh Group | Iraq | Remote from Amman

- Led finance transformation initiatives focused on improving financial systems and processes.
- Developed and introduced internal control policies and procedures to strengthen governance, accountability, and process consistency.

Senior Accountant

Aug 2024 - Oct 2025

Ogilvy & Mather Holding | Amman, Jordan

- Led monthly closing operations covering billing, collections, and treasury activities.
- Managed financial reporting for international clients and partners, ensuring accuracy and compliance across applicable regional requirements.
- Performed budget variance and profitability analysis to support forecasting and management decisions.
- Optimized AR/AP aging reports to support cash-flow and working-capital management.
- Liaised with auditors, tax consultants, and government entities to support compliance and audit requirements.

Senior Accountant

Apr 2022 - Aug 2024

Tahboub Group | Amman, Jordan

- Managed asset valuation, accounting operations, payroll, and compliance with financial regulations.
- Controlled inventory to reduce waste and improve operational efficiency.
- Oversaw cash flow, budgets, and financial planning activities.
- Prepared financial reports and analysis to support strategic management decisions.
- Coordinated with external auditors to facilitate efficient audit processes.



PROFESSIONAL EXPERIENCE

AP Accountant

Dec 2019 - Apr 2022

Nader Group | Amman, Jordan

- Negotiated supplier contracts and supported compliance with legal and quality requirements.
- Calculated COGS and analyzed profit margins to identify cost-saving opportunities.
- Maintained optimal inventory levels and reconciled inventory records with purchasing and sales data.
- Managed supplier accounts, payments, reconciliations, and discrepancy resolution.

GL Accountant

Oct 2018 - Dec 2019

Nader Group | Amman, Jordan

- Recorded and classified expenses to support accurate financial reporting.
- Managed the fixed-asset lifecycle from acquisition through disposal.
- Performed month-end closing activities and account reconciliations.
- Prepared supporting documentation for external audits.

CORE COMPETENCIES

- Group Financial Reporting
- Consolidated Financial Statements
- FP&A & Business Planning
- Budgeting & Forecasting
- Cost & Margin Analysis
- Financial Controls & Compliance
- Working Capital Management
- Management & Executive Reporting
- Audit Coordination
- Finance Transformation
- ODOO ERP & Finance Automation
- Advanced Microsoft Excel
- Team Leadership
- Operational Finance

EDUCATION & LANGUAGES

Education

Bachelor's Degree in Accounting
Al-Hussein Bin Talal University | 2013 - 2016

Languages

Arabic - Native
English - Professional Working Proficiency