

The UAE CV.

How to rebuild the one you already have.

The format Gulf employers actually screen for. What to delete today. How to quantify work you think has no numbers. And a 25-point check to run before you send it again.

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Before you rebuild anything: a CV does not get you a job. It gets you twenty seconds of a stranger's attention, and its only job is to convert that into a conversation. Nothing in here is a template to copy word for word — it is a specification to apply to your own record. Free guide. Nothing to buy. No course at the end. And nobody, **me included**, should ever charge you to forward your CV.

Your CV is not read. It is filtered, scanned, and only then read — by three different audiences with three different amounts of patience.

STAGE	WHO	TIME SPENT	WHAT DECIDES IT
Parse	Software (ATS)	Under 1 second	Readable structure, job titles, dates, keywords from the advert
First scan	Recruiter / talent acquisition	15–40 seconds	Location, visa status, notice period, qualification, current title, sector
Shortlist review	Hiring manager	2–4 minutes	Scale of what you've run, systems, relevance, numbers
Interview	Panel	45–60 minutes	Whether the bullets survive being questioned

Not every UAE employer uses an ATS. Plenty of SMEs have one person opening 400 emails on a Sunday morning. Both readers reward exactly the same thing.

Most rejections happen in the first fifteen seconds

Not because you're unqualified. Because the reader could not find, quickly enough, the four facts they are screening on: **where you are, what your visa status is, what you're qualified in, and when you can start**. If those are on page two, or buried in a paragraph, you are competing with a stack of CVs that put them at the top.

THE FIVE-SECOND TEST

Print page one. Cover everything below the top third. Hand it to someone who doesn't know what you do. Ask them: what is this person, where are they, what are they qualified in, and when can they start?

If they can't answer all four, you don't have a CV problem in the writing. You have one in the architecture — and no amount of better bullet points further down will fix it.

What the Gulf reader is actually worried about

Understand the anxiety on the other side of the desk and the format stops feeling arbitrary. A UAE employer hiring from overseas is carrying real risk: visa cost, relocation time, notice periods, and the possibility that someone who has never worked outside one market struggles in a room with six nationalities in it. Every structural choice below exists to reduce one of those worries — early, visibly, and without being asked.

And one uncomfortable comparison

Your CV is rarely judged against the job description. It is judged against the other CVs in the same folder — most of which, for finance roles, belong to well-qualified people who are already in the country. You do not need a perfect document. You need one that is **obviously easier to process** than the twelve either side of it.

Before a single word gets written, the document has to be built correctly. This is the cheapest part of the whole exercise and the part most people get wrong.

ATTRIBUTE	STANDARD	WHY IT MATTERS HERE
Length	2 pages. Three only at Head of Finance / Director level with 15+ years.	Nobody reads page three. Long CVs read as an inability to prioritise — which is a finance skill.
File format	PDF, unless the advert or portal asks for Word.	PDF preserves layout. Never send a scan or a photo of a document — it parses as an empty file.
File name	Firstname-Lastname-CV-Role.pdf	"CV_final_v7_updated.pdf" sits in a folder of 300. Yours should be findable by name.
Layout	Single column. No text boxes, no side panels, no content inside headers or footers.	Multi-column and boxed layouts scramble in parsing. Header/footer content is invisible to many systems — including your phone number.
Typeface	One sans-serif. Body 10–11pt, never below 9pt.	Readability under a 20-second scan. Two fonts look designed; three look chaotic.
Margins	15–20mm all round.	Whitespace is what makes a dense CV scannable. Cutting margins to fit more in defeats the purpose.
Dates	MMM YYYY – MMM YYYY, formatted identically throughout.	Inconsistent dates are read as carelessness. Explain any gap over three months in one clause.
Currency	AED for UAE figures. Convert or dual-state Indian figures.	"₹40 crore" means nothing to most readers here. "AED 18m (INR 40 crore)" means everything.
Contact	Full international dialling code. A professional email address.	A recruiter will not troubleshoot a number that won't connect. And nobody shortlists an address they'd be embarrassed to type.

The photograph question, answered honestly

Photos are common on Gulf CVs and are not the faux pas they are in the UK or US. My position: **optional, and slightly declining**. If you include one, make it a plain professional headshot, small, top corner — not a passport scan and not a holiday crop. Leave it off entirely for Big 4, MNC and bank portals, where structured application systems and global hiring policy make it irrelevant at best. A photo has never won anyone a shortlist. A bad one has lost a few.

The designed-CV trap

Downloadable templates with sidebars, skill bars, rating stars, icons and two-tone columns look impressive on screen and parse into nonsense. Worse, a graphic showing "Excel: 90%" tells a finance reader nothing — 90% of what, measured how? Clean, typographically disciplined, single column, generous whitespace. That is what senior finance documents look like everywhere.

A NOTE ON ATS MYTHS

You cannot beat a parser by hiding white keyword text at the bottom of the page. It is detectable, it is dishonest, and in the firms sophisticated enough to run an ATS it gets you permanently flagged. The legitimate version of the same idea — mirroring the language of the advert in your summary, skills and bullets — is in section 06.

Every block below earns its space or comes off the page. The percentages are how much of page one each one should occupy.

1 • Identity block	10%
Name. Credential on the same line or directly beneath it. Location, phone with country code, email, LinkedIn URL. Nothing else.	
2 • Status line — the UAE-specific one	6%
Nationality · Current location · Visa status · Notice period · Availability. One line, plainly stated. This is the block that answers the screening questions before they're asked.	
3 • Professional summary	14%
Three lines, maximum sixty words. What you are, the scale of what you've run, what you're targeting. No adjectives about yourself.	
4 • Core competencies & systems	10%
Eight to twelve terms, grouped: technical / systems / reporting frameworks. Named versions and modules, not "MS Office".	
5 • Professional experience	52%
Reverse chronological. Employer, one-line company descriptor, title, dates, location. Then quantified bullets. Current role gets the space; older roles compress.	
6 • Education, qualification, licences	8%
Qualification body and status first, degree second. Page two if page one is full — but the credential itself belongs in the identity block regardless.	

The one-line company descriptor nobody includes

A reader in Dubai does not know your employer. "Senior Accountant, Sharma Textiles Pvt Ltd" tells them nothing about scale. One italic line under the employer name fixes it: **"INR 4bn turnover textile manufacturer; 6 plants, 1,200 staff."** Now every bullet underneath has context, and you have quietly answered the question they were going to ask anyway. This single line is the highest-return addition on most Indian finance CVs.

Word budget

BLOCK	WORDS	BULLETS
Summary	45–60	—
Current role	140–200	5–7
Previous role	80–120	3–4
Roles older than 8 years	20–40	1–2

A worked example. Six years' experience, Mumbai, applying to mid-market and MNC finance roles in Dubai. Every line is doing a specific job.

PRIYA RAGHAVAN

CHARTERED ACCOUNTANT (ICAI) · CA

Mumbai, India · +91 98xxx xxxxx · priya.raghavan@email.com · linkedin.com/in/priyaraghavan

Indian national · Currently Mumbai; relocating to UAE · Visa: requires employment visa · Notice: 30 days · Available: from September 2026 · Expectation: AED 16,000–19,000 per month

PROFILE

Qualified Chartered Accountant with six years in financial reporting and FP&A across a INR 4bn manufacturing group and a Big 4 audit practice. Owns month-end close for three entities, IFRS-converged reporting, and the annual budget cycle. Targeting a Senior Accountant or FP&A Analyst role in the UAE, in manufacturing, trading or FMCG.

CORE COMPETENCIES

Reporting: IFRS (Ind AS converged) · Consolidation · Month-end close · Statutory audit

Analysis: Budgeting & forecasting · Variance analysis · Cash flow forecasting · Cost control

Systems: SAP FICO (GL, AP, AR, Asset Accounting) · Advanced Excel (Power Query, Power Pivot) · Power BI

Regional: UAE VAT (5%) fundamentals · UAE Corporate Tax (9%) awareness · E-invoicing readiness

Why the credential sits under the name: it is the single strongest filter on the page, and it survives even a two-second glance.

Why the status line exists: nationality, location, visa, notice, availability and expectation are the six things a recruiter would otherwise have to email you to ask. Answering them costs one line and removes a reason to skip you. Stating a realistic monthly AED band is optional — but it signals homework, and it filters out roles that were never going to work.

Why the profile has no adjectives: "hardworking", "detail-oriented" and "dynamic professional" are unverifiable and universal. Scale, ownership and target are none of those things.

Why "Regional" is its own line: most overseas applicants show zero UAE-specific knowledge. Four terms here separate you from almost all of them — see section 06.

IF YOU ARE ALREADY IN THE UAE

Say so in the first three words, and be exact about your visa: employment visa (transferable with NOC), spouse or dependent visa, golden visa, freelance permit, or visit visa with an expiry date. "Available immediately, on husband's sponsorship, no visa cost to employer" is worth more than a paragraph of self-description — it removes cost and delay from the hiring decision, which is what the employer is actually solving for.

A bullet describing a duty is invisible. A bullet describing an outcome, at a stated size, is a shortlist. The formula is boring and it works.

ACTION + **SCOPE** (the number that shows size) + **MECHANISM** (what you actually did) + **OUTCOME** (the number that shows result)

WHAT MOST CVS SAY

WHAT GETS READ TWICE

Responsible for month-end closing activities.

Closed three entities monthly under IFRS; rebuilt the close calendar and accrual process, cutting close from day 12 to day 6.

Handled accounts payable.

Managed AED 40m annual payables across 300 vendors; renegotiated payment terms and cut the cycle from 45 to 28 days.

Prepared MIS reports for management.

Produced the monthly management pack for the CFO and four business heads, covering INR 4bn revenue across six plants; automated it in Power Query, saving three days a month.

Involved in budgeting and forecasting.

Ran the annual budget and rolling 12-month forecast for a INR 4bn P&L; improved forecast accuracy from $\pm 11\%$ to $\pm 4\%$ within two cycles.

Coordinated with auditors.

Led the statutory audit for three entities as the single point of contact; closed two consecutive audits with no adjustments and no management letter points.

Worked on SAP implementation.

Finance workstream lead on a SAP FICO rollout across six sites; mapped 400 GL accounts, trained 18 users, went live on schedule.

Ensured statutory compliance.

Owned indirect tax filings for six registrations across four states; zero late filings and zero penalties in four years.

Three rules that hold every time

- **Past roles in the past tense, current role in the present.** Consistently. Mixed tenses are the most common error on a finance CV, which is a bad look for a detail role.
- **Lead the bullet with the verb, not with "Responsible for".** Owned, built, led, closed, reduced, automated, negotiated, implemented, recovered. Never "was involved in" — it describes proximity to work, not work.
- **Every bullet must be defensible for four minutes.** If you cannot explain how the number was calculated and what you personally did, take it off. Interviewers here will ask, and an inflated bullet is far more expensive than a missing one.

ORDERING

Within each role, the strongest and most relevant bullet goes first — not the most chronological, and not the one you're most proud of. Under a 20-second scan, bullet one is frequently the only bullet.

"I don't have any numbers" is almost never true. It usually means you have never been asked to look. Here is where finance numbers hide.

IF YOU DID THIS	GO AND FIND THIS	HOW IT READS
Payables / receivables	Annual value, vendor or customer count, DPO/DSO, cycle days	AED 40m across 300 vendors; DSO 62 → 48 days
Month-end close	Number of entities, working days to close, before and after	3 entities; close from day 12 to day 6
Management reporting	Pack size, audience, revenue covered, hours or days saved	28-page pack for CFO and 4 business heads; 3 days saved monthly
Budgeting / forecasting	P&L size, cost centres, forecast accuracy variance	INR 4bn P&L, 40 cost centres; accuracy $\pm 11\%$ → $\pm 4\%$
Audit	Entities, adjustments raised, management letter points, timeline	2 consecutive audits, nil adjustments, signed 3 weeks early
Tax and compliance	Registrations, filings per year, penalties, refunds recovered	24 filings a year across 6 registrations; zero penalties in 4 years
Systems work	Users trained, records migrated, modules, go-live date held	18 users trained, 400 GL accounts mapped, live on schedule
Team	Direct reports, indirect, locations, retention	Led 4 direct reports across 2 locations
Cost or cash work	Value saved, recovered, or released; as a value and a percentage	Released INR 22m working capital (9% of the balance)
Process improvement	Hours removed, error rate, rework, manual steps eliminated	Removed 14 manual steps; reconciliation errors down 70%

The four types of number — you only need one per bullet

- **Scale.** How big was the thing you were trusted with. Turnover, headcount, entities, transaction volume.
- **Speed.** How much faster it got. Days, hours, cycle times.
- **Accuracy.** How much less wrong it got. Variance, error rates, adjustments, penalties.
- **Money.** Saved, recovered, released, avoided. The rarest and the most quoted — do not force it.

Most junior and mid-level finance people have plenty of the first three and almost none of the fourth, then conclude they have nothing to say. **Scale alone is persuasive.** Running the close for three entities is a fact worth stating even if you saved nobody a rupee.

ON APPROXIMATION

You will not have exact figures for work you did four years ago and that is fine. Use "c. AED 40m" or "approximately 300 vendors" and be ready to explain the basis. What is not fine is inventing a percentage improvement you cannot reconstruct. In an interview, "roughly — here's how I'd work it out" is a good answer. A precise number you can't defend is a fatal one.

The work is the same. The vocabulary is not. Most of what reads as a "lack of international experience" is really a translation problem.

WHAT YOUR CV CURRENTLY SAYS

WHAT THE UAE READER NEEDS TO SEE

MIS reporting	Management reporting / financial planning & analysis (FP&A). "MIS" is understood but reads as an Indian-market term; the ATS is matching the advert's words, not yours.
Ind AS	IFRS. State the link explicitly: "IFRS (reported under Ind AS, substantially converged)". This is an advantage — do not leave the reader to work it out.
GST, TDS, Income Tax Act	Indirect tax, withholding tax, direct tax. Then add the local layer: UAE VAT (5%), UAE Corporate Tax (9%).
Lakhs and crores	AED, or USD, or dual-stated. Nobody outside South Asia converts crores in their head, and a number they can't size gets skipped.
CA (Final cleared / CA Inter)	"Chartered Accountant (ICAI, India)" if qualified. If part-qualified, say exactly which stage and when you sit the rest — vagueness here is read as evasion.
Tally ERP	Name the enterprise system if you have one: SAP, Oracle NetSuite, Dynamics 365 BC. Tally carries little weight above junior level. If it's all you have, say so plainly and put Excel depth in front of it.
Statutory audit	External audit / statutory audit under IFRS. Name the audit firm — Big 4 and mid-tier names are recognised instantly here.
"Reputed manufacturing company"	The actual name, plus one line: turnover, sector, sites, headcount. Anonymity signals nothing to be proud of.
"Handled" / "Looked after" / "Was a part of"	Owned, led, built, closed, negotiated, reduced. Ownership language, because the question behind every bullet is "was this yours or were you nearby?"

Mirroring the advert, legitimately

- 01** Paste the job advert into a blank document and mark every noun phrase that describes work: "consolidation", "cash flow forecasting", "IFRS 16", "Dynamics 365", "budget cycle".
- 02** Delete the ones you cannot honestly claim. What remains is your keyword set for that application.
- 03** Place each surviving term where it genuinely belongs — the profile, the competencies block, or inside a real bullet. Three locations, no keyword dump.
- 04** Match the advert's exact wording for the ones that matter. If it says "financial planning and analysis", write that, not only "MIS".
- 05** Check your job titles. If your internal title is unusual, put the real one and a recognised equivalent in brackets: "Executive – Finance (Senior Accountant)".

THE DIFFERENTIATOR ALMOST NOBODY USES

A short "Regional knowledge" line — UAE VAT, UAE Corporate Tax, e-invoicing readiness, free zone vs mainland structures — puts you ahead of most overseas applicants. Not because it makes you an expert, but because it proves you researched the market rather than just wanting to leave your current one. Claim only what you can discuss for two minutes.

Twelve things that appear on most CVs arriving from India and on almost none that get shortlisted here. Removing them takes ten minutes.

DELETE	BECAUSE
Date of birth, age, gender, marital status	Irrelevant to the role and actively awkward for employers operating under global hiring policies.
Father's name, husband's name, caste, religion	Standard on an Indian bio-data sheet. Reads as a form, not a professional document.
Passport and Emirates ID numbers	Sensitive identity data circulating in inboxes you don't control. Provide it after an offer, not before an interview.
Full residential address	City and country is all that's needed, and it's all that's screened on.
The declaration and signature block	"I hereby declare that the above information is true..." is an Indian convention with no Gulf equivalent. It costs you four lines and looks dated.
The objective statement	"Seeking a challenging position in a reputed organisation where I can utilise my skills" says nothing about you. Replace with the three-line profile.
"References available on request"	Assumed. It's a line of text telling the reader something they already knew.
A photo that isn't a professional headshot	See section 02. Passport scans, cropped group photos and holiday pictures all cost more than they earn.
Skill rating bars and star ratings	Unverifiable, unparseable, and meaningless to a finance reader. "Excel 90%" invites the question "of what?".
Every version of MS Office	Word and PowerPoint are assumed. Excel is not a bullet — it's a depth claim, so specify Power Query, Power Pivot, modelling.
School results and Class 12 marks	Once you are qualified and have three years' experience, they are noise. The qualification replaces them.
Salary history in INR, and current CTC	Give a forward-looking monthly AED expectation if you give anything. Historic CTC anchors you low and confuses the reader.

What to add with the space you just freed

One line of company context under each employer. Two more quantified bullets in your current role. A regional knowledge line. That trade — twelve dead lines out, five live ones in — is the entire rewrite for a lot of people.

Sending one identical CV to eight sectors is the single most common reason qualified people hear nothing back. It is also the easiest thing on this list to fix.

The master document

Keep one long working file — four or five pages, every role, every project, every number you have ever been able to evidence. Nobody ever sees it. It exists so that building a targeted two-page version is an editing job, not a writing job. Update it the week something happens, not the month you start applying.

The fifteen-minute tailoring routine

- 01 Read the advert twice. Write down, in one sentence, what problem this employer is hiring to solve.
- 02 Rewrite the profile's third line — the targeting line — to name that role and that sector explicitly.
- 03 Reorder the competencies block so the advert's top three requirements appear first.
- 04 Reorder bullets within each role so the most relevant sits first. Swap in stronger bullets from the master file.
- 05 Run the keyword pass from section 07 — honestly, in three locations.
- 06 Rename the file, re-export as PDF, and re-read the top third out loud before you send it.

Two versions is usually enough

Pick the two sectors you have the strongest claim to and build one version for each — for example, a practice-facing version emphasising audit, IFRS and client portfolio, and an industry-facing version emphasising close, reporting and commercial partnering. A third version for a specific dream employer is fine. Eight versions means you have no positioning at all.

THE COVERING MESSAGE

For most UAE applications the covering letter is dead and the covering message is not. Six lines, in the email body or the LinkedIn message: who you are and your qualification; where you are and your visa position; the role you're applying for; one sentence of directly relevant evidence with a number in it; your availability; a specific question or a clear ask. No paragraph about how the company is a market leader. They know.

Make LinkedIn match

Your CV will be cross-checked against your profile within seconds of being read — the titles, the dates and the qualification all need to agree. Set your location to Dubai if you are genuinely relocating, turn on the recruiter-facing availability setting, and write a headline that says what you are and what you're targeting rather than only where you currently work. A mismatch between the two documents is a credibility problem you never get told about.

Twenty-five checks. Run them before every application, not once before the first one. Score one point each.

STRUCTURE

- ☐ Two pages or fewer
- ☐ Single column; no text boxes or side panels
- ☐ Nothing important in a header or footer
- ☐ One typeface, body 10–11pt, margins 15–20mm
- ☐ Saved as PDF, named Firstname-Lastname-CV-Role
- ☐ Dates formatted identically throughout
- ☐ Any gap over three months explained in one clause

THE TOP THIRD

- ☐ Qualification visible within two seconds of opening
- ☐ Nationality, location, visa status, notice period stated
- ☐ Phone number carries a country code
- ☐ Professional email address
- ☐ LinkedIn URL present and the profile matches the CV
- ☐ Profile is three lines and contains no self-adjectives

CONTENT

- ☐ One-line company descriptor under every employer
- ☐ Every bullet starts with a verb, not "Responsible for"
- ☐ At least six bullets across the CV carry a number
- ☐ Currencies stated in AED, or dual-stated
- ☐ ERP named with the modules you actually worked in
- ☐ Excel claim is specific, not "MS Office"
- ☐ IFRS stated explicitly, with the Ind AS link if relevant
- ☐ A regional knowledge line: UAE VAT, Corporate Tax, e-invoicing
- ☐ Tenses consistent: current role present, past roles past

FINAL PASS

- ☐ Delete list from section 08 fully applied
- ☐ Language mirrors this specific advert, honestly
- ☐ Every number is one you could defend for four minutes
- ☐ Read aloud once; someone else has proofread it

SCORE**WHAT TO DO ABOUT IT****23–25**

Send it. Then spend your time on referrals and direct approaches, which is where the actual yield is.

18–22

Fix the misses first. They will take under an hour and they are worth more than fifty more applications.

Below 18

Stop applying for two days and rebuild. Every application you send in the current state is a company that has now seen your weakest version.

THE ONLY QUESTION THAT MATTERS

"Would someone who read only the top third of page one still pick up the phone?"

If the answer is no, nothing further down the page is going to rescue it. Fix the top third first — it is the only part most people will ever read.

Everything else in this document is just editing.

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