

Usama Mahatir Muhammad

Internal Audit & Risk Management | ACCA Qualified | CIA Part 1 Candidate

+966579641632 | usamamahatir@gmail.com | Riyadh, Kingdom of Saudi Arabia (Open to relocate all over KSA)

PROFESSIONAL SUMMARY

ACCA Affiliate and CIA Candidate (Part 1) with over 3 years of progressive experience in **risk advisory, internal controls, and strategic assurance**. Adept at executing risk assessments and optimizing corporate policies across the manufacturing, banking, and energy sectors. Equipped with a strong understanding of KSA regulatory frameworks, including **ZATCA VAT and E-Invoicing (Fatoorah)** compliance. Leverages **Advanced Excel and Power BI** to deliver data-driven insights, mitigate financial risk, and strengthen corporate governance.

CORE COMPETENCIES

- **Process Improvement & Advisory** – Identifying gaps, optimizing processes, and providing value-driven risk advisory services
- **Risk Assessment & Mitigation** – COSO based enterprise risk assessments, control evaluation, and mitigation strategies
- **Internal Controls & Compliance** – Testing and implementation of internal control frameworks aligned with IFRS and regulatory requirements
- **ZATCA & Regulatory Compliance** – Auditing adherence to Saudi VAT guidelines, input tax deductibility, and Phase 1 & 2 E-Invoicing integration controls.
- **Policies & SOP Development** – Design and optimization of policies, procedures, and governance frameworks for process standardization
- **Data Analytics & Visualization** – Advanced analysis and reporting using Power BI, Excel, and Dashboarding tools
- **Audit & Frameworks** – Well-versed in IFRS and COSO framework
- **Client Engagement & Stakeholder Management** – Strong communication, presentation, and client relationship-building capabilities
- **Leadership & Collaboration** – Worked in a team, coordinating audits, and delivering projects within scope, time, and quality parameters

WORK EXPERIENCE

Risk Advisory Associate

Crowe Hussain Chaudhury & Co. (Crowe Global) – Pakistan

February 2025 – January 2026

- Executed **risk-based internal audits** across procurement, inventory, payroll, revenue, and finance functions to evaluate **internal control effectiveness** and operational integrity.
- Delivered **risk advisory services** to clients in **Manufacturing, Power, Education and NGO sectors**, ensuring alignment with **COSO and regulatory standards**.
- Conducted **pre-audit assessments** on payments, vendor contracts, HR, and administrative processes to strengthen **governance, compliance, and fraud prevention controls**.
- Utilize **Power BI and MS Excel** to perform advanced **data analytics**, trend analysis, and **control gap assessments**, delivering actionable insights to management.
- Designed and developed client-specific risk **registers**, performed **enterprise-wide risk assessments**, and recommended **risk mitigation and process optimization strategies**.
- Prepared detailed **audit reports** highlighting key findings, root causes, and actionable improvement plans for **senior management and audit committees**.
- Collaborated with cross-functional teams to implement **policies & procedures**, enhance internal control frameworks, and embed a **risk management culture**.

Client Sectors: Manufacturing, Banking and Real Estate

Accounts Associate

Innovations H.F Trading LLC FZE – Offshore from Pakistan

July 2022 – January 2025

- Managed full-cycle Accounts Payable and Receivable, ensuring all transactions strictly adhered to **internal approval matrices, credit limits, and company policies.**
- Executed rigorous bank, vendor, and **general ledger reconciliations**, proactively identifying and resolving billing discrepancies.
- Prepared Verified that all incoming and outgoing wholesale invoices met **stringent documentation requirements for VAT compliance.**

EDUCATION & PROFESSIONAL QUALIFICATIONS

- ACCA Qualified, Association of Chartered Certified Accountants (2021 – 2024)
- Certified Internal Auditor (CIA) Part 1 Candidate (Exam booked for 1st March)
- SOCPA Associate Membership Eligible
- CPA Pakistan, Certified Public Accountant

CERTIFICATIONS

- Certificates of Achievement (ACCA)
- Advanced Diploma (CPA Pakistan)
- Post Graduate Diploma (CPA Pakistan)