

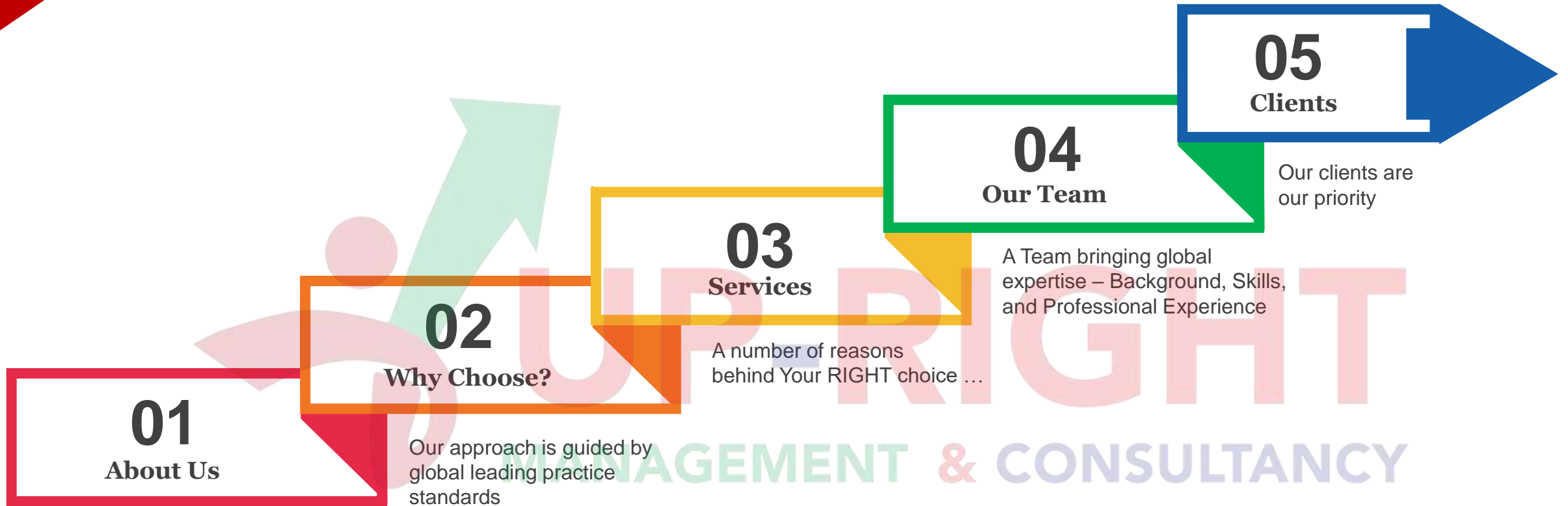


Company Profile

Driving Performance - Prompting Excellence

www.uprightmc.com

Contents



A brief introduction about UP-RIGHT Management & Consultancy



About Us
www.uprightmc.com

About Us

A brief introduction about UP-RIGHT
Management & Consultancy



✓ UP-RIGHT Management & Consultancy based in UAE, established with the objective of adding significant value to our clients of financial industry sector and their stakeholders in the following areas/functions:

We provide these Services to Money Exchange Businesses, Banks, Finance and Investment Companies in the United Arab Emirates and Abroad.

Our Team includes Professionals with hands on practical experience and required qualifications and Expertise, and knowledge of relevant Laws, Regulations, Codes and Guidelines



About UP-Right

UP-RIGHT Management & Consultancy based in UAE, established with the objective of adding significant value to our clients of financial industry sector and their stakeholders in the following areas/functions:

- Regulatory Compliance including AML/CFT and sanctions
- Internal Auditing and internal controls
- Corporate Governance
- Other advisory services

Our Services include review of;

- Current Structure, Practices, Policies and Processes;
- Assist in setting up the above mentioned function with required Policies and Procedures;
- Help in implementing the recommended changes
- Arrange specialized Training Programs for our Clients.

We provide these Services to Money Exchange Businesses, Banks, Finance and Investment Companies in the United Arab Emirates and Abroad. Our Team includes Professionals with hands on practical experience and required qualifications and Expertise, and knowledge of relevant Laws, Regulations, Codes and Guidelines

About Us



Why UP-RIGHT
www.uprightmc.com

Why **UP-RIGHT** ?

Proficient Partner with deep understanding of Your priorities

Expert in Banking and Financial Sector with hands on experience

Flexible and adaptable to Your needs

Innovative with Sector Specific Methodology, Tools and Techniques

AUDIT SERVICE

BANKING

OPPORTUNITIES

IT SECTOR



Core Values

CREDIBILITY

We sustain credible, reliable and trusted professional teams in each respective field within our areas of responsibilities.



TRANSPARANCY

We operate in the spirit of full openness about the way in which we use resources and about the impact of our work



RESPONSIBILITY

We undertake our work in accordance with the requirements of international standards. We make it our business to know what's going on in the market and to respond proactively



INDEPENDENCE

We audit independently, thereby helping to ensure accountability and transparency of activities in an objective and impartial way.



INTEGRITY

We meet our professional responsibilities in an ethical and fair manner. Our conduct is transparent, prudent and dependable



LEADERSHIP

We are One team, with one goal: serving our clients and stakeholders



Our Methodology

Understand Client's Need:

Stay close to our Clients and develop sustainable and meaningful relationships with them by providing a comprehensive range of Services that cater to their needs.

Agreement on Scope of Work:

Serve our Clients in a holistic manner and always put Clients at the heart of all we do, in all areas of the Business.

Perform the Work:

Have breadth and depth to provide strategic advice to help achieve optimal - and sustainable – results.

Provide timely Deliverables:

Services we deliver help build Trust and Confidence. Working together, we can help design RIGHT outcomes and deliver long-lasting results.



Our Commitment

To help achieve the ambitions – in the RIGHT way

To maintain a supportive environment in which individuals can flourish



Our Strength

We are committed to serve as a catalyst for helping YOU to prosper

Integrity-based Advisors, Consultants, Solution Partners to whom \$ value & money matters but much beyond that matters Trustworthiness, Success & Reputation of our Clients/Partners-in-progress.





Our Services
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Our Services

Financial Services

01

- **Internal Audit** & Risk Management
- **AML/CFT** Training
- **Advisory** Services
- **Compliance** Services
- **Corporate** Services

Audit Services

02

- **Financial** Statement Audit
- **In Country** Value Program (ICV)
- **Advisory** Services

Accounting Services

03

- **Accounting** Service
- **Accounting** & Bookkeeping
- **Accounts** Payable Outsourcing

IT Services

04

- **Accounting** Service
- **Accounting** & Bookkeeping
- **Accounts** Payable Outsourcing

Business Consultancy

05

- **IT** Strategic Plan
- **IT** Governance
- **IT** Security
- **ERP** Solutions
- **Screening** System
- **Transaction** Monitoring System
- **Training** Register

Our Service Philosophy

We aim to deliver **RIGHT** service solutions to help our Clients progress in a sustainable way

Implementation of frameworks, policies and procedures (develop / update, if need be)



Effectiveness and efficiency of an organization's operations

01

Compliance with the applicable laws and regulations

02

Adherence to internal policies and procedures

03

04 Reliability and integrity of operational information

05

Effectiveness of Risk Management, Internal Control and Corporate Governance processes

06



AML Service Portfolio

KYC Remediation

We provide the services of setting up a customer identification program and conducting client risk assessment. Additionally, we assist in the process of client outreach for remediation of expired/missing KYC.

AML Reporting Standards

We support in preparing comprehensive reports in accordance with relevant regulatory authorities. Reports will be generated based on organization's requirements, i.e., weekly, monthly, quarterly, bimonthly or yearly.

AML Audit

We provide the services of conducting the independent audit function to examine the organization's AML compliance program.

Customer Data Cleansing & Update

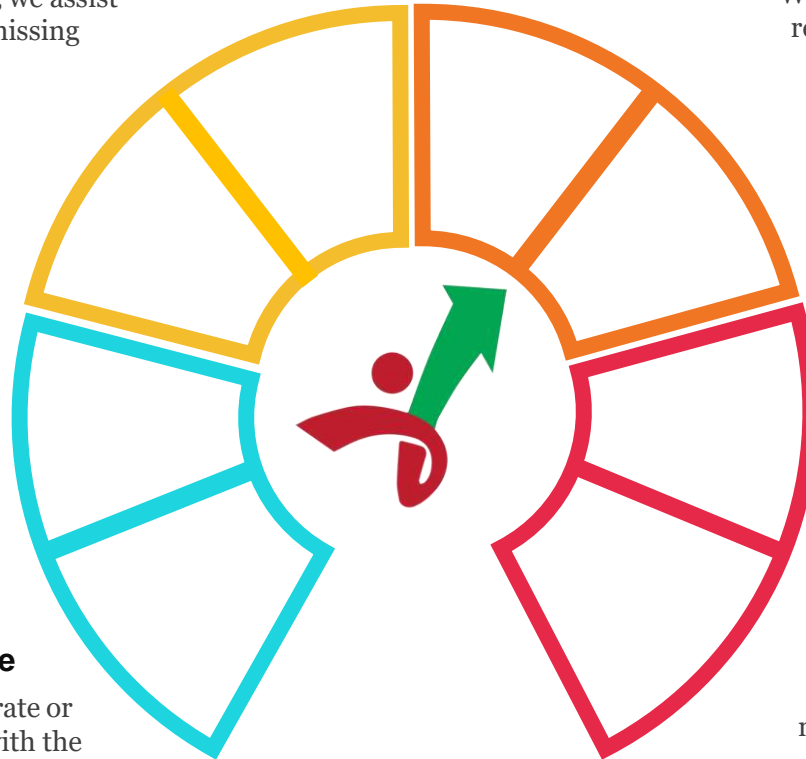
Our services include correcting or eliminating inaccurate or irrelevant customer data and updating the database with the right information.

Compliance Monitoring Plan

Our compliance monitoring services include devising and implementing compliance monitoring programs and conducting compliance reviews as well as on-going risk assessments.

Transaction Monitoring Advisory

We provide assistance in setting up appropriately tailored transaction monitoring models as well as aiding the ongoing operational processes by conducting an end-to-end review and identifying areas that require enhancements.





Advisory Services

Ensure our services take account of our client needs in the short and long term





Corporate Governance



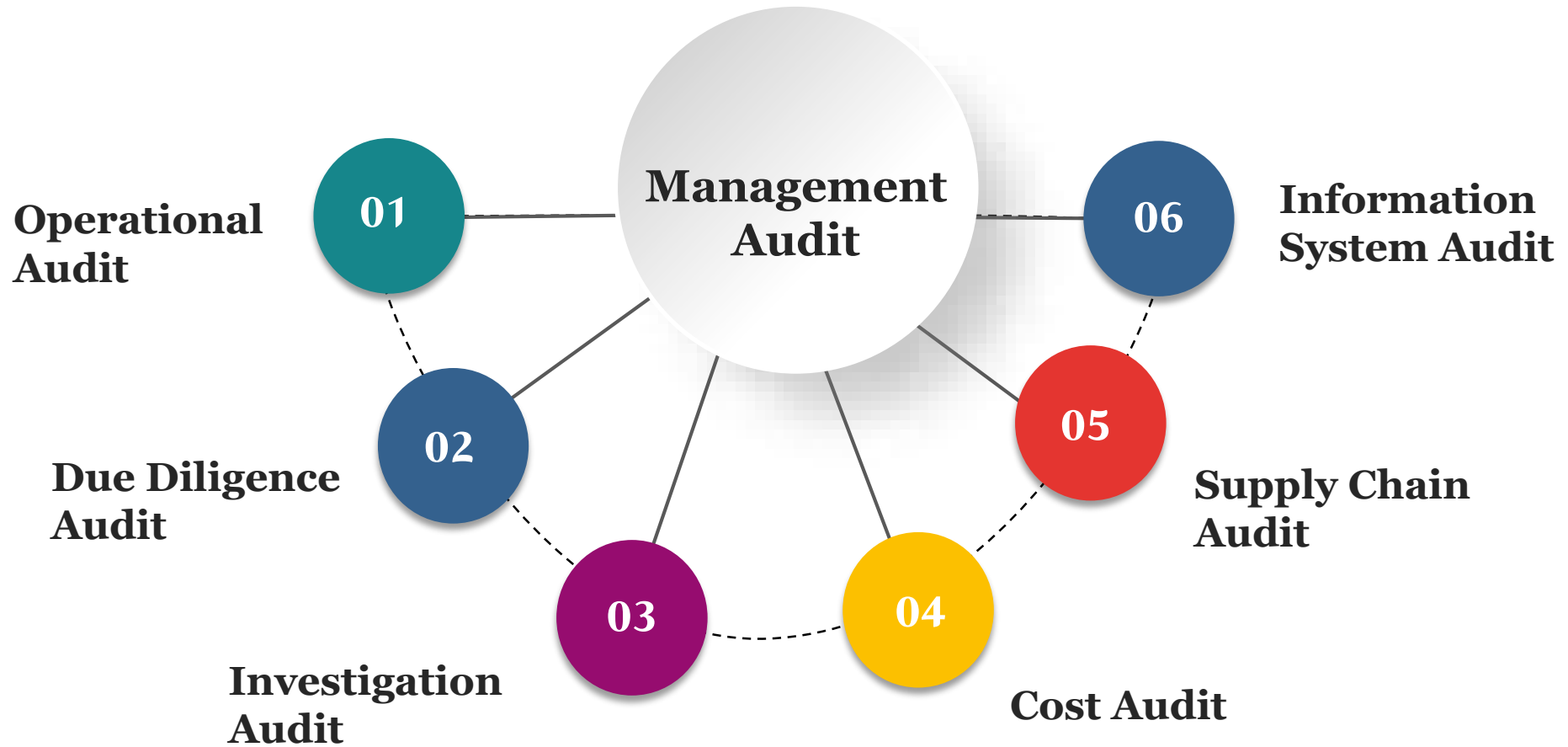
Enterprise Risk Management





Internal Auditing & Internal Control Services







IT Services

01 IT Strategic Plan

06 Financial Institutions ERP

02 IT Security

07 Transaction Monitoring System

03 IT Governance

08 Screening System

04 Program & Project Management (PPM) Health Check

09 Training Register

05 CBS Review & Recommendation

11 Business requirement Documents BRD



Training Services

Providing a unique combination of RIGHT skills training

Our expert professionals will design and implement a comprehensive Training, definitions, typologies as well as recent trends. Training materials will cover, at a minimum:

- ✓ Reviewing Training Modules, Materials, Logs and frequency.
- ✓ Assessing ML/FT risks associated with the products and services offered by the Financial Institution and measures to mitigate risks in reference to CB guidelines .
- ✓ Highlighting changes required in Policies and Procedures.
- ✓ Explaining regulatory responsibilities / obligations of employees as per AML/CFT Laws and Regulations. Stating roles of the Compliance Officer and Alternate Compliance Officer.
- ✓ Illustrating KYC process, Due Diligence measures, Sanction screening and FPEP screening procedures.
- ✓ Identifying and analyzing unusual transactions or transaction patterns or customer behaviors; defining processes and procedures of making internal disclosures of unusual transactions
- ✓ Testing staff awareness and effectiveness of training sessions conducted.
- ✓ Explaining Tipping off and Record retention policy.
- ✓ Signifying Penalties for non-compliance with the AML/CFT Laws and Regulations.
- ✓ Training Modules including;- (Compliance & AML/CFT, Corporate Governance, Risk Management, Sanctions and FATCA/CRS)



Our Team

www.uprightmc.com

Our Team

A Team that can provide practical advice with appropriate experience. The team of Professionals and Consultants from diverse sectors of the industry to offer professional services.

**Flexibility and availability
of Subject Matter Experts**

**Dedicated engagement partner for
our Clients to ensure seamless
coordination and identification of the
RIGHT resources**

**Expertise to provide real insight
and value to the Business**

**Our professionals operate under a
consistent set of best practice standards**



**Specifically chosen one of the
best teams to perform the services**

**Together we aim to have a positive
impact on our client's business to
add significant value**



General Manager

Ahmed Ataalla



Senior Director

Badaruzzaman Ahmed



Senior Director

Asrat Betru



Regional Manager

Abd Elgadir Mohammed



Senior Consultant

Imtiaz. S K



Associate Consultant

Ibrahim E. Artoli



Associate Consultant

Faheem Shakoor



Compliance Analyst

Hina Bashir

Ahmed Ataalla

Job Title : General Manager & Partner – Governance, Risk and Compliance

Experience: 25+ Years

Professional Profile:

Highly qualified and experienced Senior Executive with over 38-years track record of achievement in Banking Industry serving leading Banks in Sudan, KSA, UK and UAE. He headed several Special Assignments and Fraud Investigation Committees in banks. Outstanding ability to combine visionary, strategic, and tactical expertise to produce bottom-line results. He is a dynamic leader strongly committed to working with colleagues to achieve corporate goals.

His expertise in Develop, implement and maintain Compliance Program and Compliance Department & Compliance Systems, AML and Regulatory Compliance including KYC/CDD , AML/CFT Risk Assessments, Risk Management - Process Identifying, Assessing, Monitoring and Controlling Threats . He is part of AML and Regulatory Compliance including KYC/CDD .

He is Responsible for International Branches & Subsidiaries, having an extensive hands-on exposure to numerous regulatory environments covering UK, GCC and other jurisdictions (including USA).

Qualification:

- Business Administration Diploma - Khartoum University, Sudan
- Holder of Banking Studies Diploma – Institute of Banking Studies, Sudan.
- Certified Documentary Credit Specialist (CDCS) – CIB, UK.
- Certified Anti-Money Laundering Specialist (CAMS) - ACAMS, USA & Certified Compliance Officer (CCO)
- GCC Advanced Compliance Officer Diploma – Henley Business School / ICMA Centre
- Certified Risk Analyst (CRA) & Internal Quality Management System Auditor (QMSA) – BVQI



Badaruzzaman Ahmed

Job Title : Senior Director – Governance, Internal audit and Internal Control

Experience: 25+ Years

Professional Profile:

He worked with a Leading Bank in UAE on various senior positions from Jan 1998 to March 2019, including Group Chief Internal Auditor, Head of Corporate Governance & Compliance, and Head of Group Corporate Governance. Prior to UAE, worked with a First Class Bank in Kuwait for six years as Assistant Manager Internal Audit and worked also with two of the Four Big accounting firms in Kuwait, Bahrain and Pakistan.

His expertise in Corporate Governance, Regulatory compliance including AML/CFT , Internal Control and Internal Audit, Business process transformation, Strategy planning and formation. Knowledge of IFRS, IIA's standards on internal auditing, FATF recommendations, Basel Committee guidelines, AAOFI accounting, auditing and Shari'a standards, IFSB guidelines, and other best practice standards.

He Worked with a team to establish an Islamic Bank in UAE; its subsidiaries, (banking and non-banking), within UAE; and subsidiaries and branches outside UAE including UK, KSA, Qatar, Iraq and Sudan.

Qualification:

- Qualified Chartered Accountant,
- Certified Internal Auditor,
- Certified Anti-Money Laundering Specialist (CAMS) - ACAMS, USA,
- Affiliated member of the Accountants & Auditors Association of the UAE.



Asrat Betru

Job Title : Senior Director – Governance, International and USA Regulatory Specialist

Experience: 30+ Years

Professional Profile:

Federal Reserve Bank of Boston (FRB), 1981-1992 as examiner and then International Credit Analyst in the Monitoring and Analytics Section. The Central Bank of UAE, United Arab Emirates (CBUAE), 1992 – 201..in the Banking Supervision Department as Banking Supervisor to monitor banks to ensure safety and soundness.. Provided concise and insightful written analysis to senior management and board of directors.

He has established a successful track record in the financial industry specifically in proactive banking supervision and international banking cooperation. Promote and recommend best practices in corporate governance, effective anti-money laundering regulations, and risk management policies and procedures with robust internal controls and management oversight.

A proven knowledge of analyzing financial institution structure and performance with ability to interpret and analyze complex and emerging issues both independently and in teams.

Qualification:

- Experienced banking ex-regulator in USA and United Arab Emirates.
- Strong interpersonal and communication skills to interact with internal and external stakeholders while working in a collaborative environment.



Abd Elgadir Mohammed

Job Title : Regional Manager– Governance, Compliance, Risk Management, Corporate Finance, Internal Audit

Experience: 25+ Years

Professional Profile:

Highly qualified and having diversified experience as a Senior Executive with over 40-years track record of achievement in Banking Industry serving different leading Banks in Sudan, Worked in Investment Banking, Portfolio Management & Relationship Building. Headed Several departments including Risk Management and Credit Administration in an efficient manner. Member of Several Management Committees in different Banks. Having versatile and in-depth knowledge of AML/ Compliance & Corporate Governance

He expertise in Corporate Finance, Corporate Governance, Risk Management, Regulatory Compliance including Internal Audit, Trade Finance, Policy and procedure.

He Worked with Bank of Khartoum (BoK) from 1978-2006 in various senior positions as Bank of Khartoum Regional Manager Gezira State and Assistant General Manager for Finance & Investment

Qualification:

- Bachelor Degree in Accounting- Khartoum University, Faculty of Economic, Sudan Certified Auditor License No. 20104,
- Registered with the Sudanese Accounting and Profession Council (AAPOC).
- Specialized Diploma in Anti-money Laundering



Ibrahim E. Artoli

Job Title : Associate Consultant – Internal Audit , Compliance, Anti Money Laundering, & Corporate Governance

Experience: 40 + Years

Professional Profile:

Highly qualified and having diversified experience as a Senior Executive with over 40-years track record of achievement in Banking Industry serving leading Banks in Sudan. He Worked on senior positions in, Inspection, Internal Audit & Compliance Department, with leading Sudanese Banks. Designated Compliance Officer & AMLRO of Leading Sudanese Banks with Bank of Khartoum Sudan. Exposure of working as FATCA Responsible Officer for a Leading Sudanese Bank. Exposure of being Member of a Bank's Audit Committee.



He expertise in Internal Audit., Internal Control, Corporate Governance, Policies and procedures, Banking operations, FATCA .

He Worked with Bank of Khartoum from 1980 to 2006 on various senior positions in the areas of Inspection, Internal Audit, and Compliance, supervising a large Audit and Inspection Team. Extensive experience of leading the internal audit, inspection, follow up and compliance functions.

Qualification:

- Bachelor's Degree in Accounting- Cairo University, Khartoum Branch, Faculty of Commerce,
- Diploma. Institute for Banking Studies , Khartoum .
- Diploma, Banking & Finance, FINAFRICA Institute MILANO, Italy ,
- Member of GCCO (Group of Certified Compliance Officers) of the Union of Arab Banks.
- Certified Auditor, License No.2111 Registered with The Sudanese Accountancy & Audit Profession council (AAPOC-SUDAN)

Imtiaz S. K.

Job Title : Senior Consultant– Product Audit & Review, Products Development, Consumer Finance, Governance, Joint Ventures(JV),

Experience: 20+ Years

Professional Profile:

Over 20 years experience in BFSI, products life cycle management, portfolio, process, channels, core-banking, training & team management across Middle-east, Maldives, India, Europe. Head of department position(s) in a Leading Bank and Finance Company in UAE, Qatar & UK. Consumer Risk & Product management positions and perform Trainings to related Staff.



He expertise in Strategic Planning & preparation of strategy document, Products Enhancement & Development, Process mapping, setting up of new Franchise/ bank/departments, Gap Analysis & process reengineering, Support System Selection & Core-banking set-up with vendors/solution providers, parameterization, RFI/RFP, BCS-Business Case Studies, UAT, POT.

Co-founder member, worked with a team to establish one of the top Islamic Bank window & its subsidiary in UAE; a Consumer banking & finance department in addition to reposition & rebranding of another newly established bank in GCC country.

Qualification:

- Product Structuring & Innovation, IIBI-Cambridge University.
- Master's Degree in Business Administration, University of Poona.
- Creative Decision-making & Problem Solving, Alberta.
- Grey Wolf, Coaching Skills, QCCD/ASTD – Intl. Member European Society Mentoring & Coaching

Faheem Shakoor

Job Title : Associate Consultant – Internal Audit , Compliance, Anti Money Laundering, & Corporate Governance

Experience: 5 + Years

Professional Profile:

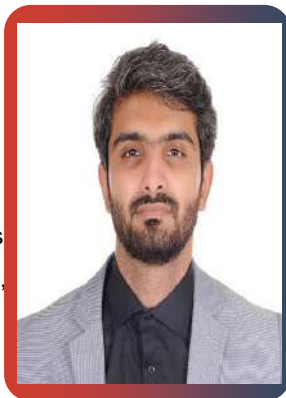
Four years experience with well-known Auditing and Management Consultancy forms. Knowledge of International Financial Reporting Standards and International Standards on Auditing. Committed to helping the company grow while ensuring business operations follow state and federal regulations, Served multiple industries which Money Exchange, Banking, Manufacturing, Pharmaceutical, FMCG, Textile, and Trading sectors.

He expertise in Financial reporting and analysis, Management accounting, Internal and external auditing, Fraud investigations, Corporate compliance, Corporate Taxation Anti-Money Laundering (AML) and Regulatory Compliance. Local and International AML/CFT/Sanctions Regulations and worldwide best practices. AML/CFT Risk Assessments.

He completed many audit and consultancy assignments successfully. He Involved in developing the risk based audit methodology and developing new checklists for specialized assignments of financial industry.

Qualification:

- Institute of Chartered Accountant of Pakistan (Certified Finance & Accounting Professional)
- Cambridge Assessment International Education A-levels (University of Cambridge) , O-Levels (University of Cambridge)



Hina Bashir

Job Title : Compliance Analyst – Dynamic Analysis, Budget & Forecasting Expert

Experience: 10+ Years

Professional Profile:

She worked in various roles from June 2013 till 2020, including:

A Leading Management Consultancy Firm from Oct-2018 to February 2020.

A Five Star Hotel from October 2015 till Sept 2018.

U Trade Logistics from July 2014 till August 2015.

A Pvt Ltd Company from June 2013 till July 2014.

She expertise in Making Policy and Procedures. Establishing weekly and monthly recovery targets and comparing with actual recovery. Analyzing variances of recovery and reporting to Manager Finance on weekly basis. Preparing cash flow statement on weekly basis and projection of cash availability. Preparing Budget and Forecasting Reports.

She has well experience in Developed Financial Model, Periodic reporting to local & Regional office (Dubai), Financial Analyses for management decision-making, Prepared Profit and Loss Summary Reports

Qualification:

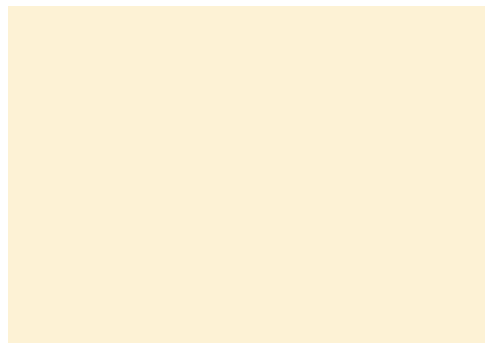
- Associate Cost and Management Accountant
- Diploma in IAS & IFRS
- Certified in Financial Analysis
- Certified in Control Designing





Our Clients
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Our Clients





THANK YOU

www.uprihtmc.com

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