SALAH UD DIN BAJWA

ACA (ICAP) | Senior Audit Associate
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PROFESSIONAL SUMMARY

Chartered Accountant (ACA) with over 3.5 years of Big 4 audit experience at PwC Pakistan. Specialized in rigorous IFRS/ISA compliance, risk assessment, and end-to-end statutory reporting for a diverse 13+ client portfolio across the financial, telecommunications, and manufacturing sectors. Deep technical expertise in financial statement audits, including IFRS 9 ECL assessments for investment funds and cross-border group reporting as a component auditor (ISA 600 Revised). Proven track record of leading field teams of 5-7 associates and leveraging data analytics (PwC Aura, Python, Power BI) to drive engagement efficiency and deliver high-value client insights.

CORE COMPETENCIES

External & Statutory Audit | Financial Statement Audit (IFRS/ISA) | Risk Assessment & Materiality | Group & Component Audits (ISA 600 Revised) | ECL Assessment (IFRS 9) | Revenue Recognition (IFRS 15) | Leases (IFRS 16) | Internal Controls & ITGC Testing | Fraud Risk & Professional Scepticism (ISA 240) | Workpaper Review & Audit Quality | Team Leadership, Coaching & Development | Client & Stakeholder Relationship Management | Data Analytics & Audit Automation

PROFESSIONAL EXPERIENCE

Audit Associate - Audit Associate II - Senior Associate I *December 2022 – June 2026*
Audit & Assurance
A. F. Ferguson & Co. (PwC Pakistan) | *Islamabad, Pakistan*

- Progressively led larger and complex audit engagements for publicly listed, multinational, and not-for-profit clients across Manufacturing, Telecommunications, Financial Services, Transport & Logistics, and Development sectors.
- Led cross-functional field engagement teams of 5-7 associates; reviewed workpapers and risk assessments prepared by associates, cleared review points with engagement managers to maintain audit quality providing technical guidance, performance feedback, and coaching and development to junior staff.
- Directed end-to-end statutory and contributed to group audit engagements (ISA 600 Revised) covering audit planning, risk assessment (including fraud risk under ISA 240), materiality determination, obtaining an understanding of and evaluating internal controls, substantive testing, going concern assessment, and analytical review and ensuring financial statements were free from material misstatement and fully IFRS/ISA compliant.
- Acted as component auditor for multinational telecom infrastructure groups, coordinating directly with group engagement teams in Malaysia and Saudi Arabia on scoping, group reporting deliverables, and inter-office clearance under ISA 600 (Revised).
- Obtained an understanding of clients' business processes and key accounting cycles, then performed comprehensive substantive audit procedures across key financial statement areas, including revenue recognition (IFRS 15), inventory valuation and existence testing (IAS 2), cash flow statement analysis, fixed asset verification and capitalization (IAS 16), segment reporting, accounts receivable/payable testing, expense validation, and depreciation policy review.
- Conducted IFRS 9 Expected Credit Loss (ECL) assessments for investment fund clients holding diversified financial instrument portfolios and resolved complex technical accounting issues by consulting engagement directors, managers, and technical experts, ensuring appropriate escalation and resolution.
- Directed legal and commercial suitability compliance assessments for 30+ entities under the GIZ Pakistan development project, achieving 100% regulatory compliance on schedule.
- Leveraged the PwC Aura platform for audit automation and data analytics, building automated testing scripts and analytical review procedures to enhance engagement efficiency.
- Prepared detailed, high-quality audit working papers, management letters, and audit reports in accordance with International Standards on Auditing (ISA); communicated audit findings to senior management and client stakeholders.

- Conducted agreed-upon procedures engagements and regulatory compliance reviews for government and donor-funded projects, building strong client service and stakeholder communication skills.

Audit Intern – Audit & Assurance *October 2022 – November 2022*

UHY Pakistan | *Islamabad, Pakistan*

- Assisted in ledger and bank statement reconciliations for a leading real estate group, identifying discrepancies and proposing process improvements in collaboration with senior auditors

EDUCATION & PROFESSIONAL QUALIFICATIONS

Chartered Accountant (CA) | Institute of Chartered Accountants of Pakistan (ICAP) | *Qualified*

- Member of ICAP, a recognized body of International Federation of Accountants (IFAC), ensuring adherence to globally accepted professional and ethical standards in accounting and auditing.
- Benchmarked by Ecctis UK (at level 7 under UK Regulated Qualifications Framework (RQF) as equivalent to a master's degree in accounting/finance)

Bachelor of Science in FinTech | National College of Business Administration & Science | *Expected: 2027*

Higher Secondary School Certificate (HSSC) | Islamabad Model College for Boys F-8/4 | *Grade: A*

TECHNICAL SKILLS

Audit & Assurance: External Audit, Statutory Audit, Risk-Based Methodology, Internal Controls, ISA Compliance, IFRS Standards (IFRS 9, 15, 16, IAS 2, 16), Fraud Risk (ISA 240), Going Concern Assessment, Audit Quality & Workpaper Review Agreed-Upon Procedures, Interim Reviews

Financial Analysis: Financial Statement Preparation & Analysis, Revenue Recognition, Inventory Valuation, Cash Flow Analysis, Segment Reporting, Asset Capitalization, Financial Instruments, Leases, Management Reporting, Bank & Ledger Reconciliation

Industry Experience: Financial Services (Investment Funds),Manufacturing, Telecommunications, NGO/Development Sector, Transport & Logistics

Technology: PwC Aura (Audit Automation), PwC Connect, Microsoft Excel, Power BI, Python, Microsoft Office Suite, SAP

CERTIFICATIONS & TRAINING

- PwC Assurance Training Program (Assurance 1, 2 & 3) – Deep-dive trainings on IFRS 15, IFRS 9, ISA 315, ISA 600, Comprehensive audit methodology and technical standards, Independence and Ethics
- Data Analytics and Fintech – Data analytics tools and techniques | (ICAP)
- Professional Values, Ethics and Attitudes (PVEA) | (ICAP)
- Presentation and Communication Skills | (ICAP)
- **Google Data Analytics Professional Certificate** (Courses 1–4) | Google / Coursera
  - ➢ Foundations: Data, Data, Everywhere
  - ➢ Ask Questions to Make Data-Driven Decisions
  - ➢ Prepare Data for Exploration
  - ➢ Process Data from Dirty to Clean
- "Introduction to Career Skills in Data Analytics" | LinkedIn Learning

ADDITIONAL INFORMATION

Languages: English (Fluent) | Urdu (Native) | Punjabi (Fluent)

Nationality: Pakistani