

— RIYADH, SAUDI ARABIA

# Ahmed Abdulaziz *Aldhayan*

Credit & Risk Manager · Fintech Founder  
Building intelligent financial systems  
for the Saudi market.

CME-1

CME-5

FINANCIAL MODELING

CREDIT ANALYSIS

5+

YEARS IN FINANCE

5

CERTIFICATIONS

4.5

GPA / 5.0

# Who I Am.

I operate at the intersection of institutional finance and technology entrepreneurship – a combination that is rare and increasingly necessary in Saudi Arabia's rapidly evolving financial sector.

I lead credit and risk operations at **Seulah Financial Company**, designing credit evaluation models, overseeing SAMA regulatory compliance, and managing the financing portfolio. Simultaneously, I founded and run **MarginIQ** – a financial intelligence platform for the food & beverage, retail, and SME sectors in Saudi Arabia. Both demand the same discipline: accurate data, rigorous analysis, and decisions that hold.



## CREDIT & RISK MANAGEMENT

Portfolio analytics, SAMA compliance, delinquency reduction, credit policy design, risk registers and RCI frameworks.

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## FINTECH ENTREPRENEURSHIP

Founder of **MarginIQ** – financial intelligence platform for F&B, retail, and SMEs across Saudi Arabia.

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## FINANCIAL ANALYSIS

P&L modeling, break-even analysis, financial forecasting, and capital markets fundamentals.

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## REGULATORY INTELLIGENCE

SAMA prudential reporting, anti-fraud frameworks, and compliance program design for licensed financial entities.

# Experience

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JAN 2026 – PRESENT

## Founder & CEO

MarginIQ · Riyadh, KSA

Founded and run MarginIQ – a financial intelligence platform for food & beverage operators, retailers, and SMEs across Saudi Arabia, delivering AI-powered accounting, break-even analysis, sales forecasting, and operational performance analytics.

FINTECH SAAS AI FOUNDER

MAY 2024 – PRESENT

## Credit & Risk Manager

Seulah Financial Company · Riyadh, KSA

Lead credit policy design, risk assessment frameworks, and SAMA regulatory compliance. Built a Customer Credit Evaluation Model and established Risk Control Indicators for early warning. Prepare prudential data files and Board risk reports.

CREDIT POLICY SAMA RISK MODELING PORTFOLIO ANALYTICS

FEB 2023 – MAY 2024

## Credit & Risk Specialist

Competitive Financial Company · Riyadh, KSA

Developed credit-risk models, evaluated financing applications, and conducted deep financial statement analysis. Managed transition of cases to advanced assessment stages.

CREDIT ANALYSIS RISK MODELING

FEB 2022 – FEB 2023

## Finance & Risk Specialist

Cloud Shelf · Riyadh, KSA

Analyzed financial statements, prepared income statement and balance sheet forecasts, and managed liquidity risk through strategic debt collection initiatives.

FINANCIAL FORECASTING LIQUIDITY RISK

# Certifications

THE FINANCIAL ACADEMY  
CAPITAL MARKET AUTHORITY

## Capital Market Examination — CME-1

NOV 2021

EQCME10000000000116895

CISI – CHARTERED INSTITUTE FOR  
SECURITIES & INVESTMENT

## Corporate Finance Technical Foundations — CME-5

NOV 2022

12143851

THE FINANCIAL ACADEMY

## Anti-Fraud in Financial Institutions

SEP 2024

EC0466464

THE FINANCIAL ACADEMY

## Credit Analysis & Decision- Making Mechanisms

OCT 2024

EC1606858

CORPORATE FINANCE INSTITUTE – CFI

## Accounting Fundamentals

SEP 2023

CFI Certified

MAJMAAH UNIVERSITY

## Bachelor's in Finance Management

JAN 2022

GPA 4.50 / 5.0 – Excellence with Honors

# MarginIQ

A financial intelligence platform built for food & beverage operators, retailers, and SMEs across Saudi Arabia. It replaces guesswork with data – giving businesses real-time visibility into profitability, costs, and operational performance.

Founded January 2026. Built for the Saudi market from day one.

01 AI Accounting Assistant

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02 Break-Even Analysis

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03 Sales Forecasting

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04 Waste Tracking

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05 Platform Performance Analytics

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06 Saudi Chart of Accounts

# Let's build *something meaningful.*

Open to strategic collaborations, advisory opportunities, and partnerships in fintech, credit, and financial intelligence.

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