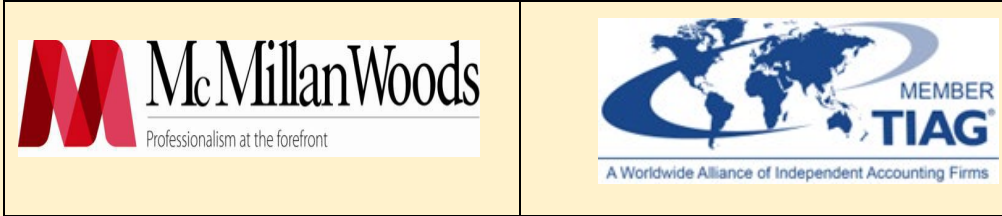


A member firm of



PROFILE



H.A.M.D & Co.

Chartered Accountants

** Audit * Assurance * Taxation * Advisory business services
* Transaction Strategies * Risk management*

(LAHORE, KARACHI, ISLAMABAD)

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FIRM'S PROFILE

About The Firm

H.A.M.D & CO has been engineered to encompass a broader vision of becoming preeminent in its field through the development of stronger common values and higher standards of performance.

The partners and technical staff, renowned for their integrity, professionalism and the quality of their delivery, are leading the firm to emerge as one of the premier professional services organization in Pakistan. The Partner in the firm are very senior professionals having experience of over 25 years working with the top seven international firms of accountants which have been fully described in the resume of partners in this profile.

In order to provide high quality legal support services to our clients, we have also been privileged for making alliance with one of leading legal advisory firm operating in all major cities of Pakistan.

Our Approach

H.A.M.D & Co mission is to consistently meet the client expectation and need in an environment of professionalism, ethical standards and in a manner of due care.

To meet that objective and mission our approach is to provide personal partner/principal led client services. An individual partner or principal handles each client's affairs and provides the focal point for each client enquiry.

This management philosophy ensures that work undertaken for a client both routine and requiring specialist skills, is fulfilled to a higher quality. Each engagement partner is supported by a pool of expertise comprising of Chartered Accountants, Business Consultants and IT Specialists, MBAs, Cost and Management Accountants, lawyers, Tax and Corporate law specialists, HR specialists and other professionals from diversified disciplines.

Our people are committed to work together with you to resolve your problems, however complex and multifarious. One of the challenging questions in today's rapidly changing business environment is how to secure critical business processes and information. Click onto www.mcmilanwoods.com to discover how McMillan Woods and its member firms, both nationally and worldwide can be of assistance to your business.

H.A.M.D & CO is included in the panel of Auditors of the following prestigious organizations:

- **State Bank of Pakistan for Banking Companies (Category "B");**
- **SECP for Regulated Entities (Category "ii");**
- **United State Agency International Development (USAID);**
- **The Institute of Forensic Accountants of Pakistan (IFAP);**
- **Pakistan Mercantile Exchange for Commodity Brokers;**
- **Pakistan Stock Exchange for Stock Brokers;**

Our International Affiliations

TAG & TIAG Alliances: (Primary)

The firm is a member of TIAG®, a Worldwide Alliance of Independent Accounting Firms, a division of TAG Alliances TAG Alliances is one of the world’s largest multidisciplinary alliances of independent professional services firms, with 290+ member firms operating in 110+ countries. Combining TAGLaw®, TIAG® (The International Accounting Group), and TAG-SP® (Strategic Partners), TAG Alliances is a relationship-driven, global community of legal, accounting, and other professional services firms with a commitment to providing high-quality, cost-effective, and value-driven services. TAG Alliances Ranked Third Globally in "Top 21 International Alliances and Associations.

For more than 20 years, TAG Alliances members have leveraged the global reach and local expertise of top-rated, responsive, and prominent member firms to facilitate the cross-border goals and needs of their clients. As members of an alliance dedicated to building quality relationships between independent firms with similar standards of excellence and integrity, TAG Alliances members can confidently refer their clients to like-minded firms they can trust.

Being a member of TAG Alliances enables you to confidently refer your clients to top rated and responsive professional service firms. Each of our members are well respected local experts with a strong understanding of local business practices, laws, and customs and have deep-rooted relationships within their communities. These strengths give TAG Alliances members a true competitive advantage in providing a seamless and personalized experience for their clients’ global needs.

A Closer Look at Each Division of TAG Alliances:

 <p>160+ law firms in 90+ countries</p>	 <p>115+ accounting firms in 70+ countries</p>
 <p>Multidisciplinary professional services providers</p>	 <p>Educational resources for members</p>
 <p>Charitable foundation for global causes</p>	 <p>Discounts and providers for members</p>

Regional Breakdown of TAG Alliances:

<p>Europe – >27 members, >18 countries >\$90m</p>	<p>The America – >8 members >4 countries >\$29m</p>	<p>Africa, Middle East & India – >8 members >8 countries >\$4m</p>	<p>Asia Pacific – >8 members >7 countries >\$15m</p>
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Each of our members are well-respected experts with a strong understanding of local business practices, laws, regulations, and culture and have deep-rooted relationships within their communities. These strengths give TAG Alliances members a true competitive advantage in providing a seamless and personalized experience for their clients across all industry and commercial sectors.

McMillan Woods International Limited: (Secondary)

The firm is a member firm of McMillan Woods International Limited (MCM) which is a global network or association of independent local and regional firms of recognized qualified accountants and professional advisors. It was established for the purpose of providing members and their clients with the capability of furnishing a broader spectrum of accounting, auditing, advisory and management services at a cutting edge cost effective basis.

The many offices of MCMIG are characteristically fully serviced offices with a typical recognized structure, which carry some common color features namely, red, maroon, white and black. Each of these firms is fast growing as members themselves are "movers and shakers" which is evident in their individual characteristics. The localities of these offices are primarily in the Central Business District in each country and where the services are needed, these offices are spread across the country to better service its clients. MCM provides its independent members with the strength and capabilities of a large diverse pool of technical expertise and skills with wide geographical representation which otherwise would not be possible for a local firm alone. Members' exchange of views and comments are often sought globally with solutions often obtained instantaneously at the internet technology speed

Scope of Services

The services available from the Firm vary according to the requirements of both its national and international clients. The paragraphs that follow set out in further detail the spectrum of services provided by the Firm.

Audit and Accountancy Services

The advent of information technology has significantly altered the traditional approach of conducting business and has also changed the pattern of business organizations. In this new environment, one aspect contributing to the success of a business significantly rests on the provision of timely and reliable financial information to promote confidence amongst its stakeholders and other users of such information.

The firm's approach in this practice segment is risk-based, in that it considers the organization as whole, while considering the overall industry and the economic environment in which it operates. Careful evaluation of factors materially affecting the entity's business and the type and extent of EDP environment is also undertaken. Such an approach primarily focuses on the reliability and relevance of financial information while simultaneously seeking to achieve compliance with local regulations and any other formalities required in the reporting process. Such a "top down" approach also enables value addition through the provision of valuable and independent insights on actions required to achieve future objectives.

The Firm's methodology provides a continuous audit process by staying in touch with clients round the year, keeping them updated with changing conditions and providing ongoing feedback on business decisions that could affect financial statements.

In order to provide high quality legal support services to our clients, we have been privileged for making alliance with leading legal advisory firms operating in all major cities of Pakistan and having affiliation with International firm also.

Some of the major Accounting and Auditing services offered by the firm are as follows:

1. STATUTORY AUDIT

- Audit of financial statements in accordance with the generally accepted international auditing standards.
- To express independent opinion on proper presentation of financial affairs in material respect and in accordance with the generally accepted accounting principles
- To ensure compliance with the Companies Ordinance and other relevant laws.

2. AUDIT OF FINANCIAL INSTITUTIONS INCLUDING NBFIs, INSURANCE COMPANIES AND COOPERATIVE COMPANIES AND SOCIETIES

- Special Acts govern the operations of financial Institutions, insurance companies and cooperative societies
- Our partners and senior professional staff are experienced in this field and they are fully acquainted with the special legal and financial reporting requirements of institutions in the financial sector.

3. MANAGEMENT AND OPERATIONAL AUDITS

- An independent, future oriented and systematic evaluation of corporate management performance.

4. INTERNAL AUDIT

- To provide regular internal audit and post audit services to companies.
- To identify the areas of profitability improvement, attainment of corporate objectives and goals through improvement in corporate, human resources, operation, marketing and financial management.
- To recommend action and implementation strategy.

5. COST AUDITS

- Cost audits in accordance with cost audit rules issued under the Companies Ordinance 1984.

6. PROPRIETARY AUDIT AND SPECIAL INVESTIGATIONS

- On behalf of shareholders, lending agencies or other interested parties to critically review and independently report on specific areas assigned.

7. SYSTEMS REVIEWS

- Review and evaluation of internal control systems, including the accounting and management information systems.

8. COMPUTER SYSTEM AND INSTALLATION AUDITS

- Review and evaluation of internal control of computer systems and installation audits.

9. ACCOUNTANCY AND MANAGEMENT CONSULTANCY SERVICES

- Assistance and supervision in maintenance of accounting record.
- Preparation of financial statements/management reports.
- Project and trust accounting, allied management and supporting services.
- Project dose out review and control.
- In company covenanted services for consortiums and financiers.
- Operational manuals and policy making services.

Internal Audit

The existing business and corporate environment has conclusively proved that the Internal Audit function has attained much more significance than the conventional transaction-based role of the past. In order to survive in a technology-driven society, business entities must be responsive in order to achieve targets in order to achieve targets in identifying opportunities, managing risks and exposures that can determine the success or failures.

This practice segment provides services in the enhancing the scope and approach of the existence Internal Audit function of clients by providing advice, re-engineering and coordinating the internal audit department. The Firm is well equipped and staffed to undertake the Internal Audit Function on a fully outsourced basis.

We have experience of using and implementing a wide range of Internal Audit Tools and have expertise that can be made available to our clients, either as part of Internal Audit consultancy services or as an outsourced project.

We can help you transform your internal audit department by making it more risk-focused - aligning the Internal Audit effort with the risks which threaten the achievement of the business objectives and corporate mission. We will provide you with a tailored strategic approach to help you identify and understand specific operational and financial risks; to define the level of risk your company is willing to accept; and to identify and focus on the opportunities available to your company.

Taxation Services

Domestic and international tax issues play a key role in management decisions. Recent trends of takeovers, mergers, joint ventures and privatization have further added to the complexities of tax planning. Other major considerations like transfer pricing, available tax exemptions, preferred taxes and implications of double taxation treaties undoubtedly also play a vital role in the development of business strategies and formation of both domestic and cross-border joint ventures.

These intricate tax complexities demand an enterprise to look forward well in time, keep an eye on domestic and international trends of taxation in order to adopt a strategy of responding to upcoming challenges and reaping potential opportunities by implementing strategic planning and innovative solutions on a timely basis.

In this segment of practice, the Firm can provide strategic tax consulting and impart to clients innovative tax solutions in response to new challenges. Skills in the provision of these services cover all forms of commercial activity encompassing, large or small organizations and corporate or individual entities. Our services are tailored so that both international and local implications are taken into account in order to achieve highly effective structures for our client thereby providing the most optimal compliance route. Some of the taxation services we provide are as under:

1. STRATEGIC TAX PLANNING

Our tax experts work with the client financial management team in creatively structuring their capital base and business transactions to maximize their tax return. We analyze the actions they are already taking, from acquisitions to pricing policies, and recommend appropriate alternatives. Our clients can depend on our strategic advice because it comes from people who specialize in strategic tax planning.

2. NEW ENTRANT SERVICES FOR PAKISTAN

Multinational companies seeking to conduct business in Pakistan markets need more than local tax expertise. We provide full range of advisory services whenever requested.

We provide a comprehensive range of professional services in the field of corporate and personal taxation. Some of the types of services offered in the field of taxation are:

- Formulation of tax planning and strategy.
- Tax advisory services to foreign nationals on doing business in Pakistan
- International taxation
- Representation before the Federal Board of Revenue
- Representation before the assessing officers and higher tax authorities for finalizing assessments
- Preparing and filing returns of income with the tax department
- Preparing and filing appeals against assessments
- Representation before the appellate authorities for arguing appeals
- Assisting legal counsel in preparing appeals to the higher courts

We provide taxation services to very wide range of corporate and private clients and our services include the following:

- Preparation and filing of tax returns pertaining to Income Tax, Sale Tax & Central Excise and wealth Statements.
- Attending hearing and assisting clients in preparation of information and explanation for submission to the tax authorities and dealing with matters leading up to finalization of assessment.
- Filing and dealing with appeals before the appropriate tax authorities.
- Advising clients on future tax planning, tax effects of proposed business transactions and on specific tax problems.
- Handling Refund of Income tax & sales tax.
- Obtaining Exemption Certificates.
- Representation of clients during the course of department audit

IT related Services

We have also expertise to provide Information Technology (IT) related services through a dedicated partner which include the following:

- Information Technology Consulting and Information Technology Audits;
- Design of Information Systems;
- Ecommerce Evaluation, Advisory, Management;
- Cloud Consulting and Management;
- Design of Internal Control with Information System;
- Network Security and Data Storage and Management;
- Technology Risk Evaluation & Advisory;
- Microsoft 365 Consulting and Google Consulting;
- Data Backup Consulting;
- Social Media Consulting;
- CRM Evaluation, Advisory, and Implementation;
- ERP Evaluation, Advisory, and Implementation

CORPORATE FINANCE AND BUSINESS ADVISORY SERVICES

The services provided in the segment cover:

- Business start-up and raising seed capital
- Corporate financial planning and re-engineering
- Floatation of shares and securities in local and overseas Stock Exchanges.
- Privatization
- Mergers and acquisitions
- Management buy-in and buy-out advice.
- Facilitating foreign investment by:
 - Environmental assessment and briefing
 - Prospectus, project, and sensitivity reports
 - Feasibilities studies and overheads review
 - Due Diligence
 - Foreign Exchange Advisory
 - Commercial contractual issue consultation
- Secretarial and Corporate Compliance and reporting services
- Consultation on Corporate Government Compliance
- Studies on relocation and diversification

The Firm with commercially oriented specialists would provide services which are aimed at meeting clients total corporate finance needs right from planning to flotation and beyond and irrespective of size, location and types of business.

SPECIALISED SERVICES FOR NGOs / INGOs

H.A.M.D & Co have been engaged on auditing national, international non-governmental organizations (NGOs /INGOs). Following are the organizations funded by either USAID or other International Donors for which the firm has conducted various types of assignments were conducted during last 5 years. The firm also has vast experience in conducting financial audit assignments of NGOs / NBFCs funded by many local and international donors eg. USAID, IRD, Concern Worldwide, Catholic Relief Services, Diakonie Katastrophenhilfe (DKH), Wildlife Conservation Society, USA, etc.

- Registrations with PCP and other bodies.
- Preparing for Pre-award assessment.
- Implementation of Donor policies.
- Reporting to Donor agencies.
- Review of existing system manuals, SOP/Procedure Manual writing.
- Pre-Award Assessment, Preparing Award Budgets/Feasibility.
- Accounting for NGOs and Out-sourcing of other Functions and NGO Representation.
- Assistance in Tax exemptions.
- Award Recipients' Financial Audits and Performance Audits.

The firm also has vast experience in conducting financial audit assignments of NGOs / Rural Support Programmes / NBFCs funded by many local and international donors eg. **USAID, International Relief & Development (IRD), Concern Worldwide, Catholic Relief Services, Diakonie Katastrophenhilfe (DKH), Wildlife Conservation Society, USA**, etc.

Out-Sourcing

Innovation in cost-effective business growth has given birth to a new form of consulting commonly termed as outsourcing. As the name suggests, outsourcing enables management of enterprises, irrespective of their sizes, to concentrate and apply their energies on the areas of activities considered as their core activities while entrusting non-core functions to an external service provider. This modern management technique, by utilizing the concept of cost and benefit analysis, has successfully drawn a line of distinguishing overall business activities into two segments on the basis of significance and sensitivity. Excellence in the execution and speed is the Life of modern business prompting outsourcing of non-core activities in order to allow management to focus on planning, effective operation and ultimately achieving targets of success and profitability.

The Firm is well equipped to handle outsourced services ranging from handling and managing accounting and finance functions, book keeping, managing payment functions, internal audit, processing of voluminous transactions, allocation of trained and qualified staff for carrying on specific assignments under the control and supervision of management, handling corporate and tax law compliance with respect to periodical submissions of various statements prescribed therein.

Human Resource (HR) Consulting

The value of human capital, i.e. workforce, whether it is management or non-management, is an essential ingredient of any organization. Whilst value of human capital does not appear on the financial statements, it is undoubtedly one of the main drivers in overall performance and ultimately affects the bottom line of the enterprise. Successful corporate leaders recognize that their competitive edge in today's marketplace lies in their people and that investment in human capital is essential.

Primary emphasis of HR management is to ensure that the optimal number and type of manpower is in place. Followed by the performance appraisal, career development and adequate training, organizational synergies are availed in terms of reduced costs and efficient operations

The Firm, with its professional staff specialized in HR management, helps the client in:

- Manpower planning to optimize organizational hierarchy
- Job evaluation and reward structuring
- Recruitment and selection
- Performance appraisal and management
- Work load analysis and competency assessment
- Employment law implication and compliance
- Redundancy planning and counseling
- HR audit and payroll services

These devices assist clients in taking management decisions, which have significant bearing in ensuring the existence and availability of appropriate, efficient and motivated manpower in consonance with the emerging needs of business.

USA Taxation

Our U.S. taxation team provides a personalized approach to American citizens for their tax planning and compliances to diminish their tax related liabilities. By implementing various USA-specific tax-saving strategies such as proper incorporation, reorganization, capitalizing on income splitting, appropriately structuring businesses we assist in saving income for both you and your business. We work together helping our US citizens (individuals / corporates) to file their federal and state Returns.

ISO CERTIFICATIONS

Our associates are the leading management system Consulting, Training, Certification, HR/Recruitment Services provider offers the services of its qualified, experienced and competent Consultants, Trainers & Auditors to help organizations to improve the efficiency and effectiveness of their processes and activities in order to stay competitive and profitable.

We have a team of Qualified & Experienced corporate trainers, system auditors and consultants. They had provided consultancy, training, auditing, recruitment and outsourcing services in various sectors, mainly included textile, pharmaceutical, IT, oil & gas, telecom, Power Plants, food, hospitals, catering, engineering, construction, fertilizer, hospitals, educational institutes etc.

We strive for providing the client with a realistic approach to solving their problems. Our network of consultants is based primarily throughout the Pakistan and also with representatives in Afghanistan, Gulf & Middle East (Saudi Arab, UAE, Oman, Kuwait, Qatar, Bahrain & Iraq) are ready to meet your needs. has been in the field of Management System Consultancy, Training, Internal Auditing & Certification since 2006.

We Consultants is committed to provide our clients with Quality Consulting, Training, Auditing, HR/Recruitment Services while continuously improving to meet the needs of our Customers & enabling them to compete with any Organization on any International Level. We are not only ISO consultant, we have acquired an extensive expertise in all International Standards i.e. ISO 9001, ISO 14001, ISO 22000, ISO 13485, ISO 27001, ISO 27002, ISO 17025, ISO 26000, ISO 17021, HACCP, FSSC 22000, IFS, Global GAP, HALAL, KOSHER, OHSAS 18001, BRC, SA-8000, BSCI, WRAP, PAS 223, SEDEX, cGMP, CMMI, Social Compliance Audits, Technical Audits etc. and Buyer's Code of Conduct (C.O.C) as, WAL-MART, KMART, SEARS, ISAKO, SEDEX, LABLOWS, NEXT, MARK & SPENCER, MACEYS, KOHLS, TARGET, RED CATS, THUNDER CREEK, LEVISE, ESPREE, KIABI, KNIGHT APPERAL, JC PENNY, PUMA, ADIDAS, NIKE, C JHONS, KIK, TESCO, TURNER BIANCA, ASDA, WEST POINT, CARFOUR, LI & FUNG, MCDONALD'S etc. and many others.

Our keen knowledge in the field of Consultancy, Training, Certification & HR Services has helped us to answer the needs of today's clients. So feel free to contact us for any of the mentioned services.

Our keen knowledge in the field of Consultancy, Training, Certification & HR Services has helped us to answer the needs of today's clients.

These Management Systems allow you to:

- Increase productivity
- Reduce operating costs
- Increase customer satisfaction

Firm's Office Addresses

Karachi Office

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Phone: 92-21-32630657, Fax: 92-21-35872521, Cell: 0321- 2560808, Email: dawson5152@gmail.com,

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Phones: 0333-3270703; Email: contact@nadeemca.com;

Office No. 3 - 1st Floor, Office # 113, 12-A, Block-6, PECHS, Nursery, Shakra-e-Faisal, Karachi.
Off. 021-34371490-1, Cell: 0302-8222316; Email: amirwa.hamd@gmail.com

Lahore Offices

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Ph: 042-35784202, 042-35788341-2, Cell: 0300-5332284, E-mail: waseem@hamdca.com,
2. **Office No. 2** – Ground Floor, 2G, (2/7), Mushtaq Gurmani Road, Gulberg-II, Lahore.
Ph: 042-35788341-2,

Islamabad Office

Office No. 2nd Floor, Banazir Plaza, , near Savour Foods, Fazal-e-Haq Road, Blue Area, Islamabad. Phone: 051-2806181-82, E-mail: asif@argroup.com.pk

Name of Partners:

- | | | |
|-------------------------------|--------------------|-------------|
| 1) Idrees Dawson, FCA, ACMA | - Managing Partner | (Karachi) |
| 2) Taher Saeed Effendi, FCA | - Senior Partner | (Karachi) |
| 3) Waseem Ashfaq, FCA, ACFE | - Senior Partner | (Lahore) |
| 4) Mohammad Nasir Jamil, FCA | - Partner | (Lahore) |
| 5) Mohammed Asif Raza, FCA | - Partner | (Islamabad) |
| 6) Muhammad Nadeem, ACA | - Partner | (Karachi) |
| 7) Syed Saad Hasan, FCA, FCIS | - Partner | (Karachi) |

Senior Advisors:

- Syed Akhtar Ali Shah, Senior Advisor - Banking
- Syed Muslim Hasany, FCA
- Shahid Mahmood Alvi, Banking & Real Estate Advisor
- Syed Mahmood Ahmed, Advisor Merger & Acquisitions

Directors:

- Muhammad Amjad Ali - Head Taxation Division

Associates:

- Muhammad Usman Gondal, LL.M, Advocate High Court. -
- Engr. Zahid Shoaib Kamboh

Partners' Profile

Idrees Dawson FCA, ACMA – Managing Partner

Mr. Idrees Dawson is fellow member of the Institute of Chartered Accountants of Pakistan and the Institute of Cost & Management Accountants of Pakistan. Mr. Idrees Dawson has a very long career of over 27 years in the Profession of Auditing and Accountancy. He also has a two years record of holding key management position in the industry as well. His experience summaries as follows:

During the career in Auditing and Accounting, he was associated with the following leading professional firms including Big 4:

- Baker Tilly International represented by Mahmood Idrees Qamar & Co. Chartered Accountants (senior partner).
- Deloitte Touche Thomatsu represented in Pakistan by Khalid Majid Hussain Rahman Chartered Accountants.
- Ernst and Young International- Ahmed Al Aiban & Partners Kuwait (Middle East Office)
- PricewaterhouseCoopers represented in Pakistan by A.F Ferguson & Co. Chartered Accountants (For CA Articles)

During the above association with professional accounting firms he was engaged in Auditing, Accounting, Systems reviews, Management Consultancy and Income Tax Advisory work of large, medium & small organizations including Banks, Modarabas, Multinational Companies, Large Public Sector Corporations, Airlines, Port Authorities, Shipping Lines & Agents, Oil & Petroleum Sector Companies, Private limited Companies, Non- Government Organizations & Other Institutions.

Mr. Idrees Dawson specializes in Auditing and Accounting including statutory audit, proprietary audits, Special Audit & Review of loan and advances portfolio under State Bank of Pakistan prudential regulations.

He also performed Special Audit under the Sales Tax Act 1990 & Special Audits assigned by Federal Board of Revenue under Income Tax Ordinance 1979 and submitted meaningful report to its users. He has substantial experience in preparation/review of Budgets & Estimates, study & Evaluation of systems of internal control, recommending methods and procedures for improvements, designing records and documentations for the assets, designing of internal audit manuals and program, advising clients on Corporate and Income Tax matters, preparing return of Income & Appeal documents.

Mr. Idrees Dawson has also been involved in training and education activities and conducted various training programs and seminars on auditing and accounting matters and training of CPA students. During his 2 years' period in Industry he worked as Manager Finance, Financial Controller and Consultants in Battery Manufacturing Industry, Automobile Industry and Hotels.

Tahir Saeed Effendi, FCA – Ex. Senior Banker – Senior Partner

Mr. Effendi has a long career which spread over 40 years in Allied Bank and other financial sector organization serving up to the capacity of Executive Vice President of the bank and as Chief Financial Officer and Chief Internal Auditor of the bank oversea branches in United Kingdom. He has served on various committees of Allied Bank such as Internal Audit Committee and other committees. Mr. Effendi also served on State Bank Committee on Islamic Finances and actively involved in designing Islamic Financing Products under the Islamic Shariah Laws which have been approved by the Shariah Board and banks. In addition, he is also engaged in training foreign delegates deputed by Government of Malaysia for introducing Islamic Banking in Malaysia.

Mr. Effendi served as Chief Executive Officer in Allied Bank Modaraba for 2 years. Under his leadership role, Allied Bank Modaraba introduces best performances and which resulted in payment of huge amount of dividends to Modaraba certificate holders. Mr. Effendi also acted as Chief Executive Officer of Allied Management Group, lead global due diligence project, delivering all financial modeling to provide critical legal and financial information on potential acquisition, created financial models, building plan and balance sheet, oversaw technical and operational functions through period of intense changes in leadership and company structure, streamlining reporting capabilities to meet annual needs, standardized budget and planning process, and reorganized staff positions to elicit top performance, directed all financial reporting/forecasting functions, including cash flows, budgeting, revenue, and expense analysis.

Mr. Effendi served as advisor to Chief Executive and Board of Directors and Chief Financial Officer of House Building Finance Corporation of Pakistan for 7 years and played a leadership role in restructuring of finance and accounting activities in the organization. In addition to his leadership role in finance, he was also actively involved in other activities in the corporation such as information technology, human resources, CSR activities and risk management resulting in improvement in performance and efficiencies in the corporation.

Waseem Ashfaq, FCA, ACFE – Senior Partner

Waseem Ashfaq after his graduation in commerce in 1985 from Hailey College of Commerce, University of the Punjab, Lahore, joined Ford Rhodes Robson Morrow, Chartered Accountants, a member firm of Ernst & Young, (EY Ford Rhodes), one of big four accounting firm, for his articles training and qualified as Chartered Accountant in 1994. During his articles in EY, he handled assignments of national and multinational financial institutions and larger and reputable companies in Insurance, Food Processing, Chemical, Fertilizer, Engineering and Sugar sectors.

After qualifying he proceeded to Saudi Arabia and joined E.A.Juffali & Bros.Group and subsequently moved to a Mutual Fund Investment Company managed by a high notch princes of the Kingdom and realized an opportunity to work with various international Fund Managers and Custodians. After his returning to Pakistan in year 2000, he worked in renowned companies in Textile, Engineering and Telecom sectors in public and private sectors and worked for a USAID funded project gaining a good knowledge of its specific financial management policies including SECP and PTCL. He has also attended courses on “Financial Audits of NGOs” and “Forensic Auditing” organized by USAID & LUMS.

Besides having vast knowledge in core professional areas of accountancy and auditing, he has gained expertise in system designing, process development, internal auditing, policy formulation, risk management and control functions.

In addition of fellow member of the Institute of Chartered Accountants of Pakistan, he is member of the Institute of Taxation Management, Pakistan; The Institute of Chartered Secretaries II: Managers, Pakistan; Pakistan Institute of Public Finance Accountants, The Institute of Internal Auditors, Florida, USA (Pakistan Chapter), Lahore Tax Bar Association and Associate Certified Fraud Examiner.

Mohammad Nasir Jamil Khan, FCA, – Partner

Nasir Jamil after his commerce graduation, from Punjab University, joined Muniff Zia-ul-Din & Co. (a member firm of D.F.K i.e. Douglas Fox Kidson, International Accountants. He qualified as chartered accountant in 2007. He then worked with BDO Ebrahim & Co as Senior Manager Tax & Financial Consultancy where during his work of almost 5 years he earned a significant experience of national and internal Taxation, Accounting and Financial matters including mergers & acquisitions. Then he commenced his own tax, corporate, financial and management consultancy. With his business-like expertise, he worked on various financial products including Feasibility Study Reports, Capital & Corporate Structuring/Restructuring and Financial Analysis for diversified groups of clients including Textiles, Cements, Sugar Mills, Airlines, Banks, Leasing, steel, agro based, healthcare, Chemical & Engineering Industries including acquisitions and mergers of various sort of business. In the line of corporate affairs, he did corporate brokerage with national and internationally recognized firms. Now, he is also associated with H.A.M.D & CO. as partner since December 2017.

He has more than 20 years of rich experience in field of Taxation, Financial Services, Audit, Accounts, Corporate and Management consultancy. He had also the privilege of being the member of Executive Committee of Pakistan Finance Business Alliance (PFBA) for two consecutive tenures and also being a life time member of Lahore Tax Bar Association (LTBA).

Muhammad Asif Raza, FCA – Partner

Asif graduated in commerce from B.Z. University Multan in 1992 and joined Riaz Ahmad & Co, Chartered Accountants, Karachi and Ilyas Saleem & Co Chartered Accountants, Lahore for CA articles. He qualified as Chartered Accountant in 1999 and became member of the Institute of Internal Auditors, UK in 2001. Before starting practice he worked with a leading telecom company as Chief Financial Officer for couple of years.

He has gained extensive experience in development & preparation of accounting manuals and preparation of accounting systems and procedures, review of existing MIS, budgetary controls, costing, pricing policies and preparation of feasibility reports for projects of various business segments. He also possess good knowledge of Income tax, sales of individuals, partnerships and limited companies including appearing in appeals before Commissioner Inland Revenue (Appeals) and Appellate Tribunal IRS, filing applications for refund of sales tax etc, along with handling corporate work for formation of limited companies and partnerships; Filing of various routine forms; Preparation of notices, agenda, minutes of meeting; maintaining statutory books of Companies.

Muhammad Nadeem, ACA – Partner (I.T)

Mr. Muhammad Nadeem is a commerce graduate from Karachi University and a Chartered Accountant qualified from ICAP in 2015 and having completed his articles training from KPMG Taseer Hadi Khalid & Co. He is also Certified Information System Auditor & Certified Information Security Manager from ISACA, USA. He has over 25 years of experience in the field of Accounting & Technology.

He has successfully transformed business operations of large companies including listed companies to the latest technology infrastructure. He has been providing consulting to listed companies for the selection of right ERP & CRM softwares, providing Project Management, and implementing SAP & Microsoft Dynamics 365 ERP. Besides that he has vast experience of Cloud Technologies including Microsoft 365, Cloud Backup Services, Cloud Security, Linux & Windows Cloud Servers, Cloud CRM & ERP. He also designed information security and system controls for various companies. He has experience of transforming business operations, financial functions, supply chain, support system, customer relationship and other business functions. He has been working as a Project Manger and completed full life cycles of implementing CRM & ERP with EY & PWC. He has been involved in Audit of large scale softwares. He has been working with Arif Habib Group, Alfalah Group, IGI Group, Jofa Group, Popular Group, Lotte Kolson Group, Dollar Group, Jawed Brothers Group, So~Safe Water Technologies, Medicam Group, EBCO, EY, PWC, Wateen, OPTIX, PKNIC, WEBNIC Malaysia, eNom USA and many more.

Syed Saad Hasan (FCA & FCIS) – Partner

Mr. Syed Saad Hasan is a seasoned professional and managing his professional firm, Syed Hasan & Co., Chartered Accountants, from over 15 years with expertise in financial audits assurance, financial advisory and managed several consultancy assignments relating to budgeting, costing and taxation etc, for local and multinational companies. Mr. Hasan did his Chartered Accountancy from the Institute of Chartered Accountants of Pakistan (ICAP) and remained associated with Ford Rhodes Robson Morrow, Chartered Accountants, member firm of Earnst & Young and Muniff Zia Uddin & Co. Chartered Accountants. Mr. Hasan is a Fellow Member of ICAP, qualified in the year 1998. He has also obtained AICS certification in the year 1994 from the Institute of Corporate Secretaries of Pakistan, he is also a member of the Income Tax Bar Association.

Earlier he has worked for public sector company, namely Sui Southern Gas Company Ltd, and Byco Petroleum Pakistan Ltd and held senior positions in Finance, accounts, Treasury departments. Mr. Hasan has been associated with other sectors such as Saudi Pak Real Estate Ltd., J H Packages Ltd. and International Textiles Ltd./Eastern Textiles (Pvt) Ltd. in senior roles. At the start of his professional journey, Mr. Hasan has also been associated with Privatization Commission, Ministry of Finance, Government of Pakistan.

Senior Advisors' Profile

Syed Muslim Hasany, FCA, CPA, FPA

Hasany is Chartered Accountant from Pakistan and American Certified Public Accountant (CPA) with over 15 years' experience in accounting, auditing and financial advisory services. During this period, he has been associated with a local bank (Karachi, Pakistan), Saudi Bank (Riyadh), KPMG International (Canada, US and Oman), Deloitte Touche Thomatsu, Pricewaterhouse Coopers, and Professional Accounting Services in Canada. His work Includes Association with Banks in Middle East and Canada, he Implemented successfully Basel II, Operational Risk and COSO framework; Hasany specializes in managing cash flows, treasury activities and budgetary controls in complex environment and automation, ERP implementation. He has extensive experience in financial advisory, including IPO, private placement, mergers and acquisitions, due diligences, financial assessments, Expertise in risk-based evaluation of financial and operational business processes, internal control gap and strong knowledge of risk management, credit risk, market risk and operational risk;

Shahid Mahmood Alvi, Banking & Real Estate Advisor

Shahid Mahmood Alvi is a graduate from University of the Punjab and has banking experience in the span of 31 years. He has expertise in Corporate Banking, retail banking & SME businesses. Mr Shahid has led multiple prestigious banks. He started off his career with Bank of America in 1985 and worked in Banking Operations side till 1992.

He joined Prime Commercial Bank in 1992 and has worked in various positions till 2007, during which he worked as AVP/Branch Manager, responsible for Deposit Mobilization, Trade Business, Profitability & Operations, and CD In-charge and Deputy head of Operation.

During June 2007 to May 2008, he worked as RVP/Branch Manager in Faysal Bank Limited and generated a handsome amount deposit with one year. He joined Askari Bank Limited in 2008 and assumed responsibility for Deposit Mobilization, Trade, Advances, Profitability & Operations and achieved Banca Assurance targets and top performer award in Central Region and was also responsible for Area Business Development. From 2014 to 2015 he worked as Vice President and Chief Manager at Sindh Bank Limited. He also joined KASB Bank for a short period of time and then joined Bank Islami Limited as Branch Manager till 2016.

Syed Akhtar Ali Shah, Senior Advisor - Banking

Syed Akhtar Ali Shah is a dynamic professional banker having overall 29 years of banking experience including the experience of Central Bank, Foreign Bank and Local Commercial Banks. He holds degrees in Masters of Business Administration (Finance) – University of Peshawar, Islamic Banking Certificate from NIBAF, Islamabad and DAIBP-I from Institute of Bankers Pakistan, Karachi

He possess excellent knowledge of banking products, business development, operations, compliance and financial markets, expertise of Retail, Corporate and Wholesale banking, expertise of recovery in Default/slow moving advances cases in Corporate & SME segments, expertise of Trade Finance (Imports, Exports & ERF), Foreign Exchange and Banking Operations, strong communication & negotiation Skills with corporate, SME sector and in conversion of conventional branches into Islamic branches, management and supervision of Shariah and conventional banking team. His banking experience includes working for twenty plus years The Bank of Khyber, four years plus with NBP Aitemaad Islamic Banking, as Examination Officer in NBFIs Supervision Department (Specially Leasing Companies and Modaraba Companies) at State Bank of Pakistan, Karachi and experience of Forex & Credit Operations at the Bank of Oman, Peshawar.

Syed Mahmood Ahmed, Advisor Merger & Acquisitions

Mahmood Ahmed is a seasoned investment banker of 63 years of age with over 37 years of experience leading highly successful business development initiatives and ventures with emphasis with institutions engaged in project financing, deal structuring and mergers & acquisitions. In early part of his career he worked for National Development Finance Corporation in middle management category wherein he remained responsible for the Treasury and Investment Portfolio Management. As a special assignment he had also worked in the capacity of Executive reporting to Chairman of the Corporation.

He completely established the first investment bank of the country for the Group from feasibility stage to operations thereafter developed its system & procedure and operating software. The Bank later attained the top position in terms of size and profitability and later merged in a commercial bank. In 1995 was made Chief Executive of a failing Modaraba of the Group with than net worth of Rs. 40 million. Mr. Ahmed had implemented nonconventional growth strategy and converts the organization into a gigantic investment bank of the size of around Rs. 14.0 billion in 10 years. During the process 6 organization including 2 modarabas, 3 leasing companies and one investment bank was acquired and merged to achieve the position. Mr. Ahmed remained the key growth strategist for the Group during his entire tenure and achieved the following:

- Instrumental in the growth of their flagship Sugar Manufacturing Company from the Asset level of Rs. 2.0 billion to Rs. 10.0 billion
- Established three Investment Banks for the Group
- Listing of four Companies including three of the Group
- Acquired and made turnaround of two equity funds from the level of Rs. 8.0 million to around Rs. 1.6 billion
- Acquired for the Group a Fruit Juice Concentrate Unit and a Milk Processing Plant (Good Milk)
- Acquired two power projects of the total capacity of 440 mw.

Since 2006, Mr. Ahmed besides being the member of visiting faculty of Government College University, Lahore, is engaged in low key and selected Corporate Advisory activities and carried the following work in last two years:

- Merger of two textile Mills
- Reverse Merger of a Real Estate Development Company with a shell listed Company (Remains Incomplete)
- Loan restructuring negotiation on behalf of established Groups with Banks
- Acquisition of a Modaraba & three brokerage houses on behalf of clients
- Advising on proposed public issue of a large textile mill
- Advising on turnaround of a Capital Market brokerage house
- Advising on management of a Commodity Exchange Brokerage in Pakistan.
- Financial and Corporate restructuring one of the major Food Brands of Pakistan
- Managing the recovery from difficult Loan Portfolio of an Investment Bank of Rs. 1.50 billion
- Achieving the listing in Stock Market of a large food chain of Pakistan through the process of reverse merger.
- Listing at Karachi Stock Exchange of a Bread Processing Company through the process of reverse merger.
- Arrangement of Long-Term Financing equivalent of USD 100 million for a newly established Oil Marketing Company.
- Implementing a turnaround strategy for the positioning of Eden Builders Group of Lahore on a long-term engagement basis
- Providing Advisory for creating market niche and long-term resource mobilization for Allied Oils (Pvt.) Limited.

Directors' Profile

Amjad Ali (B.Com, C.A Finalist) - Head Taxation Division

A very competent and experienced Senior Manager with a rich experience of around 12 years in the profession. He has been managing the Tax division of the firm. After his B.Com. he commenced his articles from Muniff Zia-ul-Din & Co. Chartered Accountants. During articles he passed his C.A (Inter) examination. He has well diversified experience in handling all types of tax matters at various forums. He is also leading the Human Resource department of the firm. He is responsible for recruiting the staff and providing education and training to official of the firm as well of clients.

Legal Associates

Muhammad Usman Gondal, LL.M, LL.S (UB New York),

Mr. Usman is an Advocate High Court of Pakistan and has over six years of experience in the legal profession. He has represented and advised various financial institutions and companies on taxation, banking and other corporate matters including Engro Foods, Ittefaq Rice Mills, River Garden Housing Society, Pioneer Housing Society, Ali Habib Enterprises Shailimar Town, Chenab LPG, Afzal Traders, Zarai Taraqati Bank, Zohra Gold Line Pvt Limited, Roshan Rice Mills, Rizwan Floor Mills, Ravi Textile, Shahzad Traders Sheikhupura, Ibrahim Mansoor Spinning Mills, Curtain Centre, H.M.H Rice Mills, Rohan Developers, etc.

Mr. Usman has also worked at British Institute of Human Rights and Addison & Khan Associates in London during his LL.M at Queen Mary University of London. He has also been invited to deliver expert lectures on law at the Chicago, Melbourne, Cambridge, Punjab University Law College and Pakistan Institute of Management (PIM). Mr. Usman has also participated in legal discussions at the University of London, Kings College London, UCL, LSE, University of Chicago, NYU, Cambridge, and Oxford. His areas of practice are Civil law, Arbitration, International Law, Banking and Corporate Law. Mr. Usman is a legal advisor to PEMRA and regularly appearing before the Honorable Lahore High Court on behalf of PEMRA.

ISO Consulting Associates

Engr. Zahid Shoaib Kamboh

A leading Management System Consultant & Trainer, Lead Auditor ISO Certifications and specialized in Internal Auditing, Project Management, Business Development, International Marketing /Sales, Customer Care & Relationship. Responsible for Consultancy & Training of ISO 9001, ISO 1400, ISO 22000, OHSAS 18001, HACCP, FSSC 22000, HALAL, SA-8000, HSE and many more standards, providing ISO related services since 2006 in all major cities of Pakistan.

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