An Introduction to AAA Group of Companies

L E A Consultants
Alif Technologies
Subsidiary of Ahmad Alagbari Chartered Accountants

Our affiliations

An Introduction to AAA Chartered Accountants
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Our Core Services

- Audit & Assurance
- VAT Filing & Consultancy
- RERA & ARRA Audit
- IT Audit
- Actuarial Valuation
- Accounting & Bookkeeping
- Company Incorporation & Liquidation
- Payroll Outsourcing
- Feasibility Studies & Due Diligence
- Fintech & Blockchain Consultancy
- Shariah Advisory
“Our understanding of your industry and your individual circumstances allows us to contribute far more than accountancy advice”
Our approach & our values

What sets us apart is the way we invest in our relationships. We develop a deep understanding of your business and personal circumstances. This allows us to advise you more effectively.

Our advice is incisive, pragmatic and direct, and all that we do is underpinned by our values:

**Delivery**—when we promise to get something done, it gets done.

**Respect**—we support and respect each other and help each other to achieve our full potential.

**Integrity**—our ethos is based on being open and straightforward. We only give advice we believe in.

**Vision**—we seek insight and understanding of our clients’ businesses and use our expertise to find innovative solutions for them.

**Empathy**—we know our clients and relate to their unique personal circumstances.
“Moving to AAA has meant we now work with genuinely dedicated experts – the business consulting team at AAA save us a fortune.”
An Introduction to AAA Chartered Accountants

Registered Auditors in Dubai Land
RERA, Mollak ARRA

Our Services

- Account Trustee & Developers Book Audit
  as per RERA & ARRA Scope and requirements

- Owners Association Yearly Audit

- Mollak Services
  - Unit Registration Assistance
  - Unit Balance Verification
  - Assistance with the process of Budget and Payments
  - Budget Reviews

‘AAA’ is an internationally accredited UAE Registered Audit Firm, authorized and approved to perform RERA & ARRA Audit of Developer’s, Owner associations and trust accounts. ‘(AAA)’ was established in UAE in 2014 with the collaboration of partners with more than 20 years of experience in the field of Audit and Assurance and various related services including but not limited to valuation, tax, legal and advisory services tailored to the needs of various industries and clients. Our client base in UAE comprises over 500 companies. We are proud of the trust we have earned from our client over time.

Contact Us
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P.O Box: 236399, Tel: 04 228 7774 Fax: 04 226 0616
Whatsapp: +971 55 456 8555 | E: info@aaa-cas.com | W: www.aaa-cas.com
Advisory and Consultancy

We provide business advice and consultancy that is based upon strong financial fundamental expertise and analytical skills. We offer consulting services that span over several different areas. There are various main disciplines that are included in our advisory and consultancy services, such as:

- Digitalization and Digital Transformation
- Automation and Robotics
- Fintech Products and Solutions
- Internet of Things (IoT)
- Islamic Finance
- Blockchain and Smart Contracts
- Halal Economy
- Initial Coin Offering (ICO), Security Token Offering (STO)
- Shariah Review, Audit and Certification
Our services

Whether you’re a mid-sized privately-owned business, part of a multinational looking for specialist advice, or a business start-up, we offer a complete service with a proven track record.

Accounting

Our comprehensive range of accounting services will help you comply with all the relevant reporting regulations. As well as full statutory year-end financial statements, we can provide monthly or quarterly management accounts and assistance with the preparation of budgets and projections.

Audit & Assurance

Our audit specialists can provide an efficient and independent report to your shareholders about the company’s profitability and state of affairs. A good audit should also provide insight into areas to focus on for enhancing the performance of your business.

Tax

Introduction of VAT in UAE is one of the major concerns in industry. Our experienced tax team in Ahmad Alagbari help clients to understand and meet their compliance obligations, manage tax accounting and reporting issues. Further we offer VAT customized software available for small and medium sized entities.

Actuarial Valuation

The purpose of an actuarial valuation is to calculate the ‘present value’ of payments that would be made to employees in future as part of an employee benefit plan. Actuaries start by making assumptions about future salary increment rates, attrition and mortality rates. The assumptions are then used to project the benefit payments that will be made from the employer to its employees, as per the rules of the plan.

Actuarial Consultant offers actuarial services relating to design and valuations of retirement benefit schemes as well as in service benefits such as:
- Gratuity schemes
- Pension Schemes
- Provident Funds
- Compensated Absences
- Post-Retirement Medical Benefit Schemes
- Group Life & Disability
- Group Medical

Corporate finance

We provide a comprehensive range of dedicated corporate finance services. We are a relatively small integrated team providing you with director level advice and support. Working closely with other relevant teams including corporate tax, accountancy, private client and business advisory specialists, we ensure that at all times the advice we give encompasses all your needs.

Outsourcing & payroll

If you are considering outsourcing your financial administration, we are well placed to assess your needs and provide the solution. We deliver consistent service quality that meets your evolving needs. Whatever the size of your organisation, our computerised and fully automated payroll service can free you from the burden of running payroll.

Business Consulting

Our Business Consulting Services Division provides a wide range of services covering:
- Business Risk Services
- Transaction Advisory Services
- Forensic & Investigation Services
- Business Diagnostic & Restructuring
- Market Research & Analysis
- Fixed Assets Management Services
- Investment Counselling and Project Finance

Registered Auditors in Dubai land, RERA, MOLLAK and Ajman land.

We are authorized and approved auditor of RERA and ARRA for developers, Owners association and Trust accounts.

Our experienced team helps you with.
- Account Trustee & Developers Book Audit as per RERA & ARRA Scope and requirements
- Owners Association Yearly Audit
- Mollak Services
  - Unit Registration Assistance
  - Unit Balance Verification
  - Assistance with the process of Budget and Payments
  - Budget Reviews


Legal & Compliance

Economic Substance Regulations (ESR) Advisory

The Economic Substance Requirement, or ESR, regulation requires Mainland and Free Zone companies in the UAE (unless so exempted) conducting ‘Relevant Activity’ to submit an ESR Notification and ESR Report on the Ministry of Finance portal before the applicable deadlines.

The ESR requires companies to correctly assess their business activities beyond the activities listed in the business license to determine whether they are conducting any ‘Relevant Activity’ and subsequently demonstrate ‘economic substance’ in the UAE – i.e for carrying out that Relevant Activity in the UAE. The testing parameters for ESR compliance are:

✓ Adequate operating expenditure
✓ Adequate physical infrastructure or assets
✓ Directed and managed in the UAE

Our experienced team helps you in ESR compliance with:

✓ Assessing Relevant Activities
✓ Advice on demonstrating adequate Economic Substance (ESR) test
✓ Preparation of ESR Notification and ESR Report
✓ Submissions on the Ministry of Finance portal

Ultimate Beneficial Owner (“UBO”) Advisory

Beneficiary Owner Procedures requires all business entities (unless exempt by the regulation) to prepare, maintain, and submit a Beneficial Owner Register with its respective licensing authorities.

The UBO details have become critical after the implementation of the Economic Substance Regulation in the UAE, as the ESR Report requires details of the Ultimate Parent Company and Ultimate Beneficial Owner and as a primary requirement of Anti-Money Laundering Regulation in the UAE, Cabinet Decision No. 58 of 2020.

Our experienced team successfully help clients with:

✓ Identification of Beneficial Owners
✓ Preparation of all relevant and required documents such as UBO Register, UBO Declaration Form and Partners Register
✓ Compiling supporting documents required for the submission of UBO
✓ Submission of UBO documents to the DED and in the portal

Anti-Money Laundering (AML) and Counter Financing of Terrorism (CFT) Advisory

In December 2020, the UAE Cabinet adopted the formation of the Executive Office of the Anti-Money Laundering and Countering the Financing of Terrorism with an aim to follow the international requirements in this sector. All the requirements of the Financial Action Task Force (FATF) recommendations of 2012 and its methodology of 2013 are included in the AML Law.

The minimum statutory obligations of supervised institutions are.

✓ Recognize, evaluate & understand risks
✓ Carry out due diligence
✓ Appoint a compliance officer
✓ Ensure that the required management and information systems, internal controls, policies and procedures to mitigate risks are in place
✓ Ensure that the indicators to recognize suspicious transactions are in place
✓ To maintain adequate records

Our experienced team helps you in AML compliance with:

✓ Go AML Registration
✓ AML Health Check
✓ AML Business Risk Assessments
✓ Develop AML Policy & Procedures
✓ Customer Due Diligence and Ongoing Monitoring.
✓ AML training

An Introduction to AAA Chartered Accountants
Software solutions

We provide specialist IT advice and support at all key stages of the business cycle, from the initial requirement to development and implementation of complex ERP Systems. Our core expertise is to develop customize IT solutions for Manufacturing and Banking Industry.

We offer customized software, web application solutions, Android & IOS Apps. We walk from conception to delivery, sharing our expertise & passion to build solutions that empower your business.

The core areas of IT services include Advisory Services and Automation of processes and all Modules covered with VAT. Activities covered in these areas:

- General Ledger System
- Sales & Account Receivable Management
- Purchase & Account Payable
- Point-of-Sale & Inventory Management System
- Supply Chain Management
- Fixed Assets Tracking
- Human Resource Management & Payroll system
- Budgeting & Costing System
- School Management System
- Document Tracking & Management
- Logistics Management
- Jewellery Management
- Real Estate Management
- Banking sector Products includes
  - MIS Reporting System
  - Investment Management
  - Special Assets Management
  - SBP Reporting Chart of
  - Accounts

Information Technology Audit

IT audit is the examination of an organization’s IT structure, operations and software programs. IT audit ensures that the existing IT controls safeguard corporate assets and cross-checks whether the IT controls are in line with the overall business goals of the company. The proper functioning of information related controls and processes are ensured with the help of IT audit.

- Evaluate the systems and processes in place that secure company data
- Determine risks to a company’s information assets, and help identify methods to minimize those risks.
- Ensure information management processes are in compliance with IT-specific laws, policies and standards.
- Determine inefficiencies in IT systems and associated management

Artificial Intelligence & Robotics based technology solutions

We provide advisory for customised and tailor-made solutions for businesses for incorporating artificial intelligence and robotics in their work space.

Website Design & Development

We offer complete Solution to your organization

- Static & Dynamic Website
- E- Commerce Website

Fintech, AI, Blockchain & Related Technology Consultancy & Development

Blockchain Solutions & DApps

Blockchain and smart contract technology can advance business processes. Before investing in blockchain technology, it is very important to understand how blockchain can most effectively impact your business. While implementing blockchain can be challenging, we will simplify the technology, so you can understand the best way to implement blockchain for your company.

We bring experts for your organization to help out:

- Strategy to maximize the impact of blockchain
- Understand blockchain’s value to your industry
Specialists for privately owned Business

“We find AAA to be reliable. They know a lot about our business, they don’t play with technical jargons, we like them, and they deliver.”

Based in Dubai, we have strength and depth in the major disciplines, and some of the more specialist ones too – from business start-up through to preparation for sale and post-sale wealth management.

But what makes us stand out is our business understanding, our commercial insight and our ability to get the job done in good time.

Privately owned business credentials
We are probably best known for our rounded approach to advice. We seek to understand your personal ambitions, your business, and the environment in which you compete. We believe this integrated approach provides our clients with a better service.

Corporate business team
Our corporate tax and audit teams attract mid-sized and large corporate that demand first-rate technical expertise, the highest standard of client care and value for money.

For us, business revolves
An Introduction to AAA Chartered Accountants
Registered Liquidator

“We are approved for conducting liquidations of regulated and non-regulated entities registered in DIFC and DED”

https://www.difc.ae/operating/registrar-companies/official-liquidators
Our taxation experts have both international and local experience and knowledge to provide viable commercial tax strategies tailored to address clients' specific needs. We bring significant value to our clients by customizing tax strategies to fit different industry, legal and financial frameworks and help to minimize direct and indirect tax.

Our range of services includes

1- Value Added Tax (VAT)
2- Excise Tax
3- Corporate Taxation
4- Tax Agency Services (TAAN 20008199) from Federal Taxation Authority

Our tax and advisory experts provide practical advice, translating technical tax issues into workable solutions. We can assist you in taxation matters to make correct and informed decisions.

- Company and Group VAT registration.
- VAT Compliance Review
- VAT Health Check
- VAT Refund
- VAT audit assistance
- Corporate taxation
An Introduction to AAA Chartered Accountants

https://www.youtube.com/c/AhmadAlagbariCharteredAccountants

https://www.youtube.com/c/AlifTechnologiesUAE
An Introduction to AAA Chartered Accountants
NAJI AHMAD ALAGHBARI – MBA  
LOCAL PARTNER

naji@aaa-cas.com

He is a young, dynamic, and hardworking Emirati has done Masters in Accounting & International Business from Al Ghuriar University affiliated with Canadian University- Dubai.

He is a certified Auditor as per UAE regulations and pursuing for professional certification as Public Accountant. He is working as Senior Accountant in Emirates Aluminum and has certifications in IFRS, personal development and management skills.

SYED ASIF ZAMAN- ACA (Eng. & Wales), ACA (Pak), FPFA, AAIA, CISA, MBA, B.Sc.)  
MANAGING PARTNER

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https://www.linkedin.com/in/syedasifzaman-aaacas

He is a Fellow member of the Pakistan Institute of Public Accounts (FPFA), Associate member of the Institute of Chartered Accountants of Pakistan (ACA), Associate member of The Association of International Accountants UK, Member of Information Systems Audit & Control Association (ISACA) and holds master’s degree in finance & Accounting. Lead Auditor ISO 27001:2013.

He has diversified experience in field of Accounting & Finance, Internal & External Audits. He has also expertise in ERP system development, implementation & setting up business in UAE abroad & VAT Consultancy.

He has an extensive work experience in local as well as in international market. Currently in addition of being Managing Partner of the firm he also holds position of Chief Executive Officer of Leading-Edge Alliance Tax Consultant and Director Consultancy at NUF Chartered Accountants.

He had also worked as a Chief Financial Officer in Haif Group of Company- UAE (a leading Saudi company); Director Corporate Trainings and faculty member of PAC Institute and Group accounts head at Dewan Cement (Formerly Pakland Group)

Elected as President of Institute of Chartered Accountants of Pakistan (ICAP) – UAE Chapter (August 2016)

An Introduction to AAA Chartered Accountants
He is a Fellow Chartered Accountant, qualifying with the Institute of Chartered Accountants in England and Wales. He studied Accounting at the University of Sunderland. He carries with him over 35 years of work experience in Audit and Business Consulting Services.

After qualifying he worked for a bank in the United Kingdom and the British West Indies. His experience spans over multiple industries and countries. Besides being advisor at AAA, he is a Partner at Rafaqat Mansha Mohsin Dossani Masoom & Co. Chartered Accountants, Pakistan for last 22 years. He worked as a Director at Sajjad Haider Chartered Accountants LLP in DIFC, Dubai, UAE, advising of restructuring and insolvency for 3 years. Prior this, he worked as an independent consultant at Al Taayeen Management Consultants, Dubai, UAE, for a number of years.

A competent, self-motivated, and hardworking Business Graduate and Chartered Accountant holding 20 years of sound professional exposure with proficiency in multiple aspects of finance, accountancy, advisory and coaching/training services.

He is fellow member of the Institute of Chartered Accountants of Pakistan; Pakistan Institute of Public Finance Accountants; Institute of Certified Public Accountants; and Institute of Forensic Accountants of Pakistan. Principal /Managing Director at PAC Professional Accountancy Center – UAE. One of the leading training institutes in UAE. Elected Vice President Institute of Chartered Accountants of Pakistan (ICAP) – UAE Chapter (July 2012-2014)

He is fellow member of Institute of Certified Public Accountant of United Kingdom and Pakistan and Fellow member of Certified Corporate Executive Accountant (USA), Associate of Financial Accountant (UK) and holds
master’s degree in business and Administration. He is Tax Agent from Federal taxation Authority having TAAN 20008199

A FCPA qualified, talented, self-motivated, proven record over 20 years’ experience in group of companies with diversified business, significant contribution in financial and admin management. He has over 10 years diversified experience in UAE of financial accounting & financial management, internal & external Auditing. Presently he is Regional Director of Institute of Certified Public Accountant of Pakistan in UAE and Financial Advisor of Hamdan Bin Mohammad Heritage Centre in Dubai-UAE

SARMAD KHAN - FCCA, CPFA, FCA (ICAEW), FCA – PAKISTAN, FPFA – PAKISTAN, CA – Scotland, BFP
DIRECTOR

He is fellow member of the Institute of Chartered Accountants in England and Wales; Institute of Chartered Accountants of Pakistan and so many other qualifications. He has over 20 years of sound professional exposure with proficiency in multiple aspects of finance, accountancy, advisory and TAX services.

He has an extensive work experience in local as well as in international market. Currently in addition of being Director Managing Director – Astons Global FZE, Dubai – From July 2017 onwards


ALIA NOOR – FCMA, MBA, CIMA
DIRECTOR
alia@aaa-cas.com

Alia Noor has two decades of professional experience in providing advisory services in the fields of Finance, Value Added Tax (VAT), Economic Substance Regulation (ESR), Ultimate Beneficial Owner (UBO), Anti Money Laundering (AML), Finance, Audit and Fintech to diversified industries including FMCG, Hospitality, Aviation and others in Pakistan and Gulf states.

Alia Noor currently hold a set of professional qualifications, CIMA, FCMA and MBA along with Certifications in Oxford Fintech Programme, Digital Mindset, COSO Enterprise Risk Management, COSO Internal control and GCC VAT Diploma.

An Introduction to AAA Chartered Accountants
She was amongst the early trend settlers advising & supporting the Dubai Airports in VAT implementation. She has been associated with EY and Unilever Pakistan for external and internal audit. In field of management consultancy Alia has provided solid advisory services to businesses on maximizing financial performance & growth, undertook business evaluation and feasibility studies.

She is founder and owner of “xpertsleague” a free learning platform. She is a veteran Keynote Speaker, Author and Trainer of Fintech, VAT, Audit, ESR and Personal Development. She has conducted Several training Workshops & Seminars for professional bodies such as ICAEW, ICMAP, CPA, Skyline university Sharjah and Dubai Business Breakfast on VAT, UBO, ESR, AML, Audit and Fintech.
She also holds position of Director VAT in LEA Consultant & Director Program at Alif Technologies

Dr. FARRUKH HABIB
DIRECTOR

Dr Farrukh Habib is an expert in Shariah (Islamic law), finance and economics. He is an Advisor, Consultant and Trainer by profession with a strong educational background. He has been involved in the Islamic FinTech and halal digital economy, focusing on crowdfunding, micro-investments, microfinance, blockchain, smart contracts, tokenized economy, disintermediation, decentralization, and collaborative consumption (sharing economy). He has contributed in several projects, researches, corporate trainings, workshops and consultation work.

Dr Farrukh Habib is also Researcher at International Shariah Research Academy for Islamic Finance (ISRA), Kuala Lumpur; and co-editor of ISRA Journal of Islamic Finance (indexed by ESCI and SCOPUS). He has been doing research in capital market, sukuk, banking and social & ethical finance. He has also been a prolific speaker in several international dialogues, conferences and seminars; and contributor in numerous academic journals, reports, research papers and business magazines.

Dr Farrukh Habib holds a PhD degree in Islamic Finance from INCEIF, Kuala Lumpur, Malaysia. He acquired a master’s degree (M.Sc.) in banking and finance from Queen Mary, University of London, UK. Prior to that, he obtained master’s and bachelor’s degrees from University of Karachi, both in economics. He also received traditional Islamic (Shariah) knowledge through an extensive eight-years-course in Jamia Uloom-E-Islamya Banuri Town, Karachi, acquiring another bachelor’s and master’s degrees in Islamic studies.
He is an Actuarial Consultant with over 30 years of experience in the field of Employee Benefits and Takaful products Design, Pricing and Valuation.

Consulting Actuary for over 300 entities in the GCC countries with private as well as large Government organisations for IFRS / IAS 19 work mainly in Saudi Arabia. Appointed Actuary for a number of Takaful companies in the GCC and Pakistan.

Worked as part of team on World Bank regional retirement benefits / pension reforms study, review of actuarial work carried out by foreign consultants for Abu Dhabi Pension Authority and Dubai Government EOS scheme project. Carried out detailed survey of Employee Benefit Plans in Pakistan and study income replacement ratios post retirement. Carried out Actuarial Valuation and 50 years Cashflow Projections of Pakistan National Pension scheme (EOBI) and worked on pension reforms as member of Prime Minister's Task force.

Member of three persons Task force which developed Takaful Rules in Pakistan under which Takaful companies were later formed. Carried out business plans and feasibility studies for setting up Takaful companies and later Product Design. Pricing, Retakaful, Distribution and remuneration structures, Valuation, Systems etc. Worked as Advisor / Consulting Actuary for Swiss Retakaful in setting up the first Life Retakaful solution first in Switzerland and later with the separate Retakaful entity set-up in Malaysia.

Jaspreet Sethi is a qualified Chartered Accountant and member of both UAE Chapter & Indian Chapter of Institute of Chartered Accountants of India (ICAI). Has over 25 years of post-qualification experience in driving revenue and improving bottom line through streamlining and augmenting business operations. Has demonstrated ability to increase efficiency through effective team and project management.
Gained diversified industrial experience across Indian, UAE and South African markets - with expertise of professionally guiding companies in Logistics, Aviation, 3PL, Project Management, Advertising and Publishing sector.

Over the career path, assisted entrepreneurs, SME’s and big business houses in their endeavors, by successfully mobilizing resources and performance management.

**MUHAMMAD AZHAR CHAUDHRY - FCA**
**DIRECTOR**
azhar@aaa-cas.com

Qualified Chartered Accountant from PwC. He is a Fellow member of the Institute of Chartered Accountants of Pakistan (FCA). 26 years’ diverse experience in Corporate Finance, Business Planning and Strategy, Controllership, Risk Management, Internal Audit Compliance, ERP Implementation, Revenue Cycle Management, Human Resource management and Material Management including 9 years’ Healthcare Finance experience with Saudi German Hospitals Group, KSA and UAE and 4 years’ Operational finance experience with Coca Cola Beverages Pakistan Ltd, FMCG, MNC.


**DALA RAM MULWANI – FCA, ICAEW**
**DIRECTOR**
drmulwani@lea-soft.com

Dala Ram has more than 17 years of experience in Audit, Governance, Enterprise Risk Management, and Compliance space for various industry sectors covering regulated and non-regulated entities having operations in GCC and international Jurisdictions.

Prior to Joining AAA, Dala Ram was heading Risk, Legal and Compliance function for Aafaq Islamic Finance shouldering responsibilities for Chief Risk and Compliance Officer. His previous experience includes Director Risk Management with First Abu Dhabi Bank, AVP Internal Audit National Bank of Abu Dhabi, Audit Manager in KPMG Middle East and Audit Supervisor for PWC Pakistan.

He has worked on the areas such as Basel, CRWA assessment, IFRS transitions and implementation of IFRS9, Impairment calculations, ICAAP Assessment, Development of Risk Appetite, Development of Risk and An Introduction to AAA Chartered Accountants
An Introduction to AAA Chartered Accountants

Compliance policies, Sanction Screening, Compliance Risk Assessment for customers, Compliance Due Diligence for customers onboarding, Operational Risk assessment, Risk and Control Self-Assessment, new licensing applications with regulators such as DFSA, Compliance and Risk trainings, Statutory and Regulatory Reporting’s, Mergers and Integration of policies, procedures and systems.

He is an Associate member of Institute of Chartered Accountants of England & Wales (ICAEW), Fellow member of Institute of Chartered Accountants of Pakistan (ICAP) and Certified in Banking Risk and Regulations from Global Association of Risk Professionals (GARP US). He has in-depth technical knowledge of Accounting and Auditing Standards, Corporate Laws and CBUAE Regulations, AML & CFT Regulations, Basel, IFRS, COSO Framework, FATF, FATCA, CRS etc.

ALI BAFARRA
MARKETING DIRECTOR

An emerging markets, segment and disruptive solutions specialist with proven success in driving high growth entrepreneurial businesses from early growth phase to maturity within both start-up and mature market environments. Highly innovative, process and metrics-driven individual with core competence of building world-class sales-integrated marketing organizations with expertise in end-end marketing, strategy & operations, sales and alliance management.

JONAH MAE L. MONEVA - CPA
AUDIT MANAGER | OPERATIONS INCHARGE
jonah@aaa-cas.com

Licensed Certified Public Accountant with 10 years of experience that possesses multiple skills covering many financial areas such comprehensive knowledge of accounting and auditing principles, regulatory guidelines, financial statement preparation, payroll, and taxation issues. She has managed a large portfolio of clients including external audits, internal audits, RERA audits, Owners Association Audits, accounting, and financial projections assignments.

She has obtained an experience in Auditing and Accounting and managing several clients belonging to different Industries in this region. Currently leading a team of Professionally Qualified Auditors and Accountants, she has an excellent experience of leading and managing a team of people.

Area of Expertise: IFRS (International Financial Reporting Standards) &ISAs (International Standards on Auditing), Financial Statements &Financial and Management Reporting, Analytical reasoning and reporting& Interpersonal and Communication skills, Expertise on RERA Audits (Developers, Trust Accounts and Owners’ Associations)

An Introduction to AAA Chartered Accountants
Our Affiliations

Founded in 1999, LEA Global is the second largest international association in the world, creating a high-quality alliance of more than 190 firms focused on accounting, financial and business advisory services. LEA Global firms operate from more than 450 offices in over 100 countries, giving clients of LEA Global firms access to the knowledge, skills and experience of more than 2,175 partners and 25,459 staff members.

LEA Global firms' combined annual revenue totals more than $2.7 billion. In the United States, many of LEA Global firms stand out as leaders in their markets—17 of our firms rank in the Top 100 U.S. firms.

The PCAOB is a nonprofit corporation established by Congress to oversee the audits of public companies in order to protect investors and the public interest by promoting informative, accurate, and independent audit reports. The PCAOB also oversees the audits of brokers and dealers, including compliance reports filed pursuant to federal securities laws, to promote investor protection.

Our other international affiliates are–

- True Financial Consultants, Tornoto- Canada
- Sarmad Global Chartered Accountants, London – UK
- SIR Accountancy Service UK Limited Chartered Accountants - UK
- RMDM & Co. Chartered Accountants, Karachi - Pakistan
- The Data Corporation Pvt. Ltd., Karachi - Pakistan

An Introduction to AAA Chartered Accountants
Ahmad Alagbari Chartered Accountants offices:

### UNITED ARAB EMIRATES
Ahmad Alagbari Chartered Accountants

**Dubai**
601, Al Zarooni Building,
Al Rigga Road Street, Deira, Dubai

**Abudhabi**
Office : 853 Aya Business Center, Al Ghaith Tower, Hamdan Street, Abu Dhabi

**DMCC**
Office No. 1110, Jumeriah Bay X2,
Cluster X, DMCC, Dubai

**Sharjah**
Ground floor - Y1 Building Office No 14
P.O.Box : 121866 | Saif Zone, Sharjah

**Ras Al Khaimah**
Amenity Center, Tower 1, RAK Economic Zone

### MALAYSIA
Ahmad Alagbari Chartered Accountants

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Labuan, Malaysia

### CANADA
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### UNITED KINGDOM
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### PAKISTAN
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An Introduction to AAA Chartered Accountants
Contact Person

Syed Asif Zaman - Managing Partner

Mobile: +971 55 4568 555
Email: saz@aaa-cas.com
Website: www.aaa-cas.com
Email: info@aaa-cas.com
# Our Credentials

## Government Sector Credentials
- Hamdan Bin Mohammed Heritage Center
- Dubai Airports
- Knowledge Fund Establishment
- Ras Al Khaimah International Airport

## Automotive Spare and Services
- Gargash Enterprises LLC
- Zaeem Alsham Used Cars & Spare Parts Tr.

## Bank & Investment Sector Credentials
- Blue Nile Investments LLC (Subsidiary of Dubai Islamic Bank)
- United Bank Limited
- DAS Holding
- Alif Investments

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An Introduction to AAA Chartered Accountants
## CONSTRUCTION CONTRACTING SECTOR CREDENTIALS

- Haif Contracting LLC
- Emirates Link Maltauro LLC- Abu Dhabi

## HOTEL & HOSPITALITY SECTOR CREDENTIALS

- The Imperial Group Hotels & Apartments
- Auris Group of Hotels
- Al Aqili Furnishing
- Haif Hospitality Furnishing
- Noon & Kabab
- B&B Breakfast & Barbecue

## SERVICES SECTOR CREDENTIALS

- Ultimate HR Solution
- JML Investments
- Rain Forest Café – Dubai Mall
- Rockford Global Consultant FZE
- Noor Capital Market

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**IT AND RELATED SECTOR CREDENTIALS**

- Bayut
- Total Solutions Me
- Soft Source LLC

**OIL & GAS SECTOR CREDENTIALS**

- Gulf Transport & Trading LLC
- Crude oil Trading

**GOLD & JEWELRY TRADING**

- Fine Star Gold Bullions Trading LLC
- CNC Trading DMCC
- Verona Jewelry DMCC
- L’azurde Group for Gold & Jewelry

**REAL ESTATE AND DEVELOPERS SECTOR CREDENTIALS**

- Sweet Homes Group of Companies
- Jumeirah Golf Estates
- JBC Properties
- Al Fajer Properties
Nasser Abdullah Lootah Group

MANUFACTURING SECTOR CREDENTIALS

Somicon Middle East FZC- RAKIA
Bubble Dream Laundry – Abu Dhabi

TRADING SECTOR CREDENTIALS

Batala General Trading LLC
Al Nashama Boutique LLC
Borgarello FZ Co.
World Wide Traders LLC
Hydratight - Enerpac’s Services Brand

ENTERTAINMENT PARKS SECTOR CREDENTIALS

DXB Entertainments PSC
Coca cola Arena
Ain Dubai
Some of the Knowledge Partner for Training & Education of Fintech are

Labuan International Business and Financial Centre- Malaysia

NIBAF Training Subsidiary of State Bank of Pakistan

The Centre for Excellence in Islamic Finance (CEIF) – Institute of Business Administration Pakistan

Institute of Cost Management of Pakistan

University of Lahore

Pakistan Business & Professional Council
Our Certifications

Ahmad Alagbari
Chartered Accountants

Is a member in good standing of the Leading Edge Alliance.

The Leading Edge Alliance is a worldwide association of major independently-owned accounting and consulting firms. Members share an entrepreneurial spirit and a drive to be the premier provider of professional services in their chosen markets.

The Leading Edge Alliance firms are preserving the core quality and integrity of the public accounting profession while stimulating growth and progress through dynamism and innovation.

Karen Kehl-Rose
President, The Leading Edge Alliance
LABUAN FINANCIAL SERVICES AUTHORITY

FORM 2

Labuan Companies Act 1990

(Subsection 10(1))

Approval No.:

AAL0175

APPROVAL AS AN APPROVED AUDITOR

The Labuan Financial Services Authority, in exercise of the powers under subsection 10(1) of the Act, approves AHMAD ALAGBARI CHARTERED ACCOUNTANTS of 601 Al Zarooni Building, Al Rigga Road, Deira, Dubai, 236399, United Arab Emirates to be an approved auditor for the purposes of the Act.

Given under my hand and seal this 7th day of October in the year of 2020.

(MOHAMAD IBRAHIM ABDUL HAMID)
For the Labuan Financial Services Authority
Federal Territory of Labuan
Malaysia

(LABUAN INTERNATIONAL BUSINESS AND FINANCIAL CENTRE)
CERTIFICATE OF INCORPORATION
OF A
PRIVATE LIMITED COMPANY

Company Number 11908173

The Registrar of Companies for England and Wales, hereby certifies that

AHMAD ALAGBARI CONSULTANTS LTD

is this day incorporated under the Companies Act 2006 as a private company, that the company is limited by shares, and the situation of its registered office is in England and Wales

Given at Companies House, Cardiff, on 27th March 2019

Companies House

The above information was communicated by electronic means and authenticated by the Registrar of Companies under section 1115 of the Companies Act 2006
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An Introduction to AAA Chartered Accountants
# Professional License

**Emerging Economic Establishment**

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<tbody>
<tr>
<td>Partner</td>
<td>United Arab Emirates</td>
<td>NAJI AHMAD MOHAMED HASSAN ALAGHIBARI</td>
<td>42037513</td>
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<tr>
<td>Partner</td>
<td>Pakistan</td>
<td>MIAN AHMAD FARHAN ALI HASSAN MUZAFFAR</td>
<td>42037512</td>
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<tr>
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<td>Pakistan</td>
<td>ASIF ZAMAN SYED NOOR UZ ZAMAN SYED</td>
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**Commercial Activities**
- Accounting Records and Books Keeping organization
- Accounts Auditing.

**Address**
جزيرة أبوظبي، شرق 0، ح، مبنى خليفة فريج

**Official Email**
saz@aad-cas.com

**Official Mobile**
971554588555

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# Professional License

**License Details**

- **License No.**: 789178
- **Trade Name**: L.E.A Consultants
- **Legal Type**: Sole Establishment
- **Expiry Date**: 22/08/2023
- **D&B D-U-N-S®**: 0
- **Register No.**: DCCI No.
- **Main License No.**: 789178

**License Members**

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<tr>
<td>Est. Owner / مالك</td>
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<tr>
<td>Agent / وكيل خدمات</td>
<td>NAJI AHMAD MOHD HASSAN</td>
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**License Activities**

- Management Consultancies
- Media Studies & Consultancies
- Feasibility Studies Consultancies
- Tax Consultant

**Address**

- **Phone No**: 971-4-2287774
- **Fax No**: 971-4-2260616
- **Mobile No**: 971-55-4568555

- **P.O. Box**: 22513
- **Parcel ID**: 124-454

**Remarks**

- This is a certified e-document issued without signature by the Department of Economy and Tourism. Kindly scan the QR code to verify the certificate.
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## Professional License

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### License Members

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<td>Partner / Share</td>
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<td>ASIF ZAMAN SYED NOOR UZ ZAMAN SYED 507321</td>
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<td>FARRUKH HABIB AHMED 832508</td>
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<td></td>
<td>Manager / Member</td>
<td>Pakistan</td>
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<td></td>
<td>Agent / Consultancy</td>
<td>United Arab Emirates</td>
<td>NAJI AHMAD MOHD HASSAN 454031</td>
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Beneficiary Owner consent of this license has been signed on 13/07/2021. For more information or to know the Beneficiary Owner please visit any DED service center or DED eServices website.

## License Activities

- Information Technology Consultants
- Computer Systems Consultancies
- IT Infrastructure
- Computer Systems & Communication Equipment
- Software Design

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