

# An Introduction to AAA Group of Companies



## LEA Consultants

## Alif Technologies

Subsidiary of Ahmad Alagbari Chartered Accountants

Professional, approachable  
and dedicated to client care

Our affiliations



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## Our Core Services

**Audit & Assurance**

**VAT & CT 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 SPECIALIZATION

- Audit & Assurance
- VAT Filing & Consultancy
- RERA & ARRA Audit
- IT Audit
- Actuarial Valuation
- Accounting & Bookkeeping
- Customize Software Solutions
- Company Incorporation & Liquidation
- Payroll Outsourcing
- Feasibility Studies & Due Diligence
- Fintech & Blockchain Consultancy
- Shariah Advisory

### Our Values

- Committed to Deliver Excellence
- Mutual Respect
- Integrity and Confidentiality
- Vision and Innovation
- Empathy and Client Concentration

Ahmad Alagbari Chartered Accountants 'AAA' is an Internationally accredited UAE Registered Audit Firm, authorized to perform Audit for all mainland and free zone companies. '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



**We Deliver!**  
from conception to delivery

### CONTACT US

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**E: info@aaa-cas.com**

[www.leatax.com](http://www.leatax.com) | [www.aliftechs.com](http://www.aliftechs.com)

احمد الاغبري | احمد الاغبري | احمد الاغبري  
**HMAD ALAGBARI**  
CHARTERED ACCOUNTANTS

**LEA**  
Consultants

**ALIFTECHS**



## 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



**Expect  
The Unexpected:  
Building Business Value  
in changing world**

“Moving to AAA has meant we now work with genuinely dedicated experts – the business consulting team at AAA save us a fortune.”

# specialisms

## 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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Whatsapp : +971 55 456 8555 | E: info@aaa-cas.com | W: www.aaa-cas.com

# Product, Platform & Application Development

We have our own in-house developers and programmers who have in-depth knowledge in different proof-of-concepts (POCs) and prototypes of various products, like:

	<b>Crowdfunding &amp; P2P Platform</b>		<b>Asset Tokenization Platform</b>
<b>STO, ICO &amp; IEO Platform</b>		<b>Crypto &amp; Digital Assets Exchange</b>	
	<b>Traceability (Blockchain) Platform</b>		<b>Islamic Online Trading Platform</b>
<b>Islamic Consumer Financing Platform</b>		<b>Digital Payment Gateway</b>	
	<b>AI Robo-Advisory</b>		<b>Digital Wallet</b>



# 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.

## 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.

- ✓ 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

## VAT

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

## Corporate tax

The introduction of corporate tax in the UAE will likely transform the country's regulatory landscape, which means companies must be fully prepared to comply with the new form of taxation. We have a team of highly qualified Chartered Accountants and tax agents in the UAE who can help the companies to ensure tax compliance. We help companies to prepare for corporate tax by offering tax assessment and tax advisory services. Offers the following corporate tax services in Dubai, UAE:

- ✓ Assessment of the eligibility of zero rate CT rate and exemptions
- ✓ Tax grouping for tax benefits
- ✓ Restructuring of group companies including foreign subsidiaries /branches
- ✓ CT return filling and assistance in preparing CT returns with adjustments like foreign tax credits, withholding tax, allowable deductions



Our experienced team helps you with.

An Introduction to AAA Chartered Accountants

## 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

## 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.

## Incorporation & Liquidation services

- ✓ UAE Free zones
- ✓ Dubai Economic Department
- ✓ Offshore Companies

## 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.

## 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

## Family Office Services

A family office are essentially **private companies**, which have been set up to look after the finances of wealthier families and individuals. A family office is therefore a private wealth management advisory firm dealing with high net-worth individuals and families. The core activity of a family office is the centralization of activities undertaken by a trusted manager/trustee or professional licensed firm for one or multi wealthy families.

## Services provided by our Firm for Multi Family Clients.

- ✓ Protecting family wealth
- ✓ Managing Investment Risk
- ✓ Improving family cohesion and transgenerational smooth transfer of assets
- ✓ Clarifying family governance
- ✓ Concierge Services for personal family affairs such as children education, adequate insurance coverage and managing accounting and bookkeeping, tax planning, residency requirements and ensuring due diligence of bank accounts
- ✓ Arranging financing on high value Assets in UAE, UK and Canada
- ✓ Private Equity as an Alternative Source of Investments
- ✓ Company Incorporation and wealth structures, and
- ✓ Keeping a clear demarcation of personal assets to business assets
- ✓ Managing Real Estate Assets



## 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







## 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.”

We invest in understanding our clients and their businesses to ensure we deliver effective advice.

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.

# performance<sup>®</sup>

For us, business revolves around relationships as much as numbers and service delivery.

# Registered Liquidator



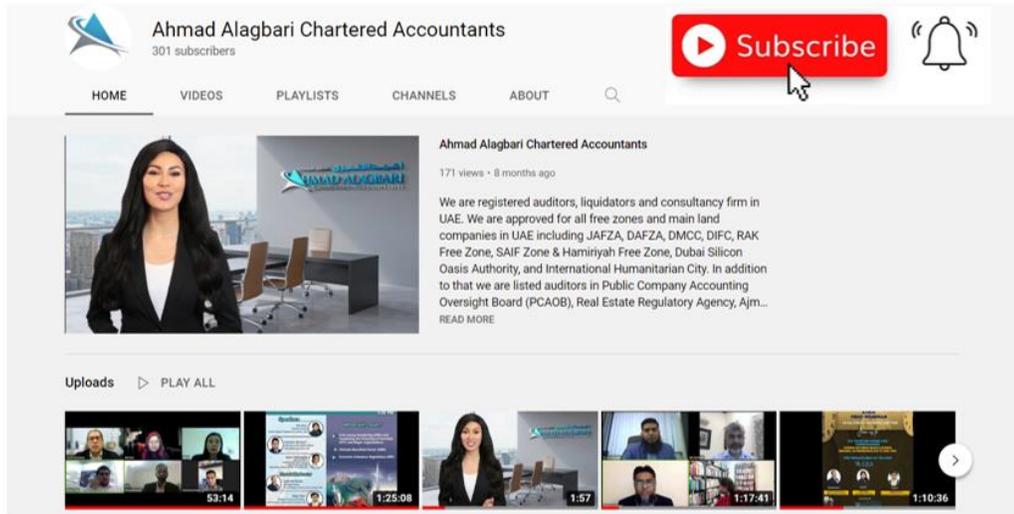
“We are approved for conducting liquidations of regulated and non-regulated entities registered in DIFC and DED”

<https://www.difc.ae/operating/registrar-companies/official-liquidators>



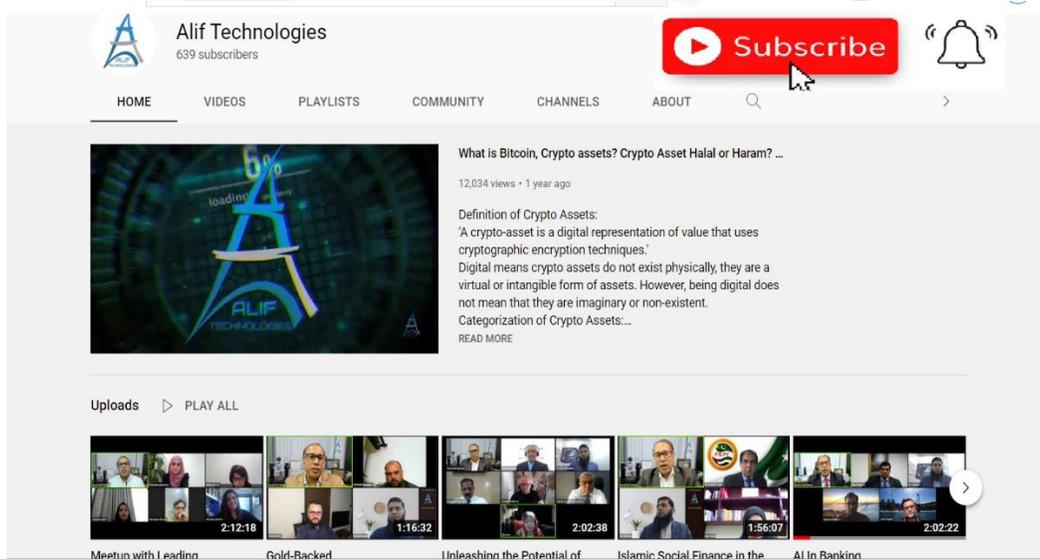
# YouTube Channels

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



The screenshot shows the YouTube channel page for Ahmad Alagbari Chartered Accountants. At the top left is the channel logo and name, with 301 subscribers. To the right is a red 'Subscribe' button and a notification bell icon. Below the header are navigation tabs: HOME, VIDEOS, PLAYLISTS, CHANNELS, and ABOUT. The main content area features a video thumbnail of a woman in a black blazer, with the channel name and '171 views · 8 months ago' displayed. The video description states: 'We are registered auditors, liquidators and consultancy firm in UAE. We are approved for all free zones and main land companies in UAE including JAFZA, DAFZA, DMCC, DIFC, RAK Free Zone, SAIF Zone & Hamriyah Free Zone, Dubai Silicon Oasis Authority, and International Humanitarian City. In addition to that we are listed auditors in Public Company Accounting Oversight Board (PCAOB), Real Estate Regulatory Agency, Ajm...'. Below the video is an 'Uploads' section with a 'PLAY ALL' button and a row of video thumbnails with their respective durations: 53:14, 1:25:08, 1:57, 1:17:41, and 1:10:36.

<https://www.youtube.com/c/AlifTechnologiesUAE>



The screenshot shows the YouTube channel page for Alif Technologies UAE. At the top left is the channel logo and name, with 639 subscribers. To the right is a red 'Subscribe' button and a notification bell icon. Below the header are navigation tabs: HOME, VIDEOS, PLAYLISTS, COMMUNITY, CHANNELS, and ABOUT. The main content area features a video thumbnail with a blue and green abstract graphic, with the channel name and '12,034 views · 1 year ago' displayed. The video title is 'What is Bitcoin, Crypto assets? Crypto Asset Halal or Haram? ...'. The description includes: 'Definition of Crypto Assets: 'A crypto-asset is a digital representation of value that uses cryptographic encryption techniques.' Digital means crypto assets do not exist physically, they are a virtual or intangible form of assets. However, being digital does not mean that they are imaginary or non-existent. Categorization of Crypto Assets:...' Below the video is an 'Uploads' section with a 'PLAY ALL' button and a row of video thumbnails with their respective durations: 2:12:18, 1:16:32, 2:02:38, 1:56:07, and 2:02:22. The video titles are: 'Meetup with Leading', 'Gold-Backed', 'Unleashing the Potential of', 'Islamic Social Finance in the', and 'AI in Banking'.

An Introduction to AAA Chartered Accountants



# Team

**NAJI AHMAD ALAGHBARI – MBA**  
**LOCAL PARTNER**  
**[naji@aaa-cas.com](mailto:naji@aaa-cas.com)**



He is a young, dynamic, and hardworking Emirati has done Masters in Accounting & International Business from Al Ghurair 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 also associated as Senior Accountant with 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**  
**[saz@aaa-cas.com](mailto:saz@aaa-cas.com)**  
**<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)

**AFZAL DOSSANI – FCA, ACA (Eng & Wales)**  
**ADVISOR**  
[dossani@aaa-cas.com](mailto:dossani@aaa-cas.com)



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.

**MIAN AHMAD FARHAN – FCA, FPFA, MBA**  
**PARTNER**  
[maj@aaa-cas.com](mailto:maj@aaa-cas.com)



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)

**SHAFIQ UR REHMAN – FCPA, FCCEA, MBA**  
**PARTNER | FTA TAX AGENT**  
[shafiq@aaa-cas.com](mailto:shafiq@aaa-cas.com)



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

**TAHIR ALI – FCA**  
**PARTNER**  
[tahir@aaa-cas.com](mailto:tahir@aaa-cas.com)



He is a Fellow Chartered Accountant with more than 15 years of work experience in Business Consulting Services. Tahir has been extensively involved in financial sector assignments both International and in Pakistan which include mergers and acquisitions, financial feasibilities, diagnostic studies and strategy studies for a number of banks locally and internationally. His experience also extends to specialist assignments including Regulatory Risk Compliances for banks and financial institutions (BASEL& ICFR), development of business plans, due diligence exercises, Information Memorandums & Private Placement Memorandums, investment advisory services, corporate valuations, privatizations and project financing.

He has also led various assignments of large scale and size involving professional advisory related to business plans and strategy studies for leading banks and other financial institutions. He has also been involved in market research and survey assignments.

**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

Elected as Chairman Overseas Coordination Committee - The Institute of Chartered Accountants of Pakistan (2015 – 2017), Member ACCA International Assembly – Asia Pacific 2003 – 2005, Member RSL SORP Working Party – Registered Social Landlords June 2006 to 2009, Member ICAP Council (2013 – 2017) and Member BOG – PIPFA (2013 – 2017)

**ALIA NOOR – FCMA, MBA, CIMA  
ASSOCIATE PARTNER  
[alia@aaa-cas.com](mailto:alia@aaa-cas.com)**



Alia Noor has two decades of professional experience in providing advisory services in the fields of Finance, Corporate tax, 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.

She currently holds 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.

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 audits. In the field of management consultancy, she has provided solid advisory services to businesses on maximizing financial performance & growth and undertook business evaluation and feasibility studies.

She also holds the position of Director VAT in the LEA Consultant & Director Program at Alif Technologies.

**JONAH MAE L. MONEVA - CPA**

**ASSOCIATE PARTNER**

[jonah@aaa-cas.com](mailto:jonah@aaa-cas.com)



She is a Licensed Certified Public Accountant with 10 years of experience that possesses multiple skills covering many financial areas such as 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 experience in Auditing and Accounting and managing several clients belonging to different Industries in region. Currently leading a team of Professionally Qualified Auditors and Accountants.

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)

**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-Islamiya Banuri Town, Karachi, acquiring another bachelor's and master's degrees in Islamic studies.

## **ABDUL RAHIM ABDUL WAHAB**

**DIRECTOR** Fellow of Society of Actuaries U.S.A



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.

## **M. ASHRAF DIWAN – FCA-ICAP, FPFA, UAECA**

**DIRECTOR ASSURANCE SERVICES**

[asharaf@aaa-cas.com](mailto:asharaf@aaa-cas.com)



He stands as a distinguished Fellow member of the Institute of Chartered Accountants of Pakistan, distinction he earned during his tenure at the prestigious Ernst & Young (E&Y). With a remarkable 23-year career, of which 17 years were dedicated to the dynamic business landscape of the United Arab Emirates, he has etched his mark in the field of accounting and finance. His most recent role as the Director of Assurance at Ahmad Alagbari Chartered Accountants marks a pivotal milestone in his illustrious career.

Throughout his professional journey, he has been the driving force behind enhancing financial well-being and steering strategic decision-making across diverse industries. His extensive expertise spans International Financial Reporting Standards (IFRS), adept project management, shrewd investment advisory, and precise statutory and regulatory reporting. His deep financial knowledge drives significant

change by carefully designing & implementing policies and procedures within organizations. In this age of technological advancement, he has harnessed the power of Enterprise Resource Planning systems (including SAP, Oracle, MS Navision, and Orion) to fortify operational efficiency and forge a seamless alignment with strategic objectives.

**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.

Vast experience in Audit and Tax, Healthcare, Construction, FMCG, Textile, Manufacturing covering mainly Finance Controls, Financial Planning and Analysis, Feasibility studies, Financial models, Sensitivity analysis, Revenue Cycle Management, Performance Analysis, System Process Improvement/ Operational cost efficiencies, Development of Companies Policies, Procedures Manuals, Internal Audit compliance. He holds position of Director in AAA

**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.

# 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.

## Our other international affiliates are–

- True Financial Consultants , Toronto- 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



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.



Ahmad Alagbari Chartered Accountants offices:

**UNITED ARAB EMIRATES**

**Ahmad Alagbari Chartered Accountants**

***Dubai***

Suite 1002,  
New Century City Tower,  
Port Saeed, Deira, Dubai, UAE.

**LEA Consultants**

***Dubai***

Suite 1002,  
New Century City Tower,  
Port Saeed, Deira, Dubai, UAE.

***Abudhabi***

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

***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

**Alif Technologies Consultants (Dubai)**

Suite 1002,  
New Century City Tower,  
Port Saeed, Deira, Dubai, UAE.

Tel. :+ 971 (4) 228 7774  
Fax : +971 (4) 226 0616  
P.O. Box 236399

**MALAYSIA**

**Ahmad Alagbari Chartered Accountants**

12-13A , Wisma Trax  
No.1, Jalan Lima  
Sungai Besi, Kuala Lumpur 55200  
Labuan, Malaysia

**CANADA**

**Aleef Technologies Canada Ltd**

154 Bestview Drive Toronto  
On M2M 2Y3  
Contact Person: Syed Sumair Alam  
Tel : +16 47 3629 295

**UNITED KINGDOM**

**Ahmad Alagbari Consultants Ltd.**

115 London Road, Morden, Surrey,  
SM4 5HP, London, UK  
Tel. :+ 44 20 8646 3666  
Fax :+ 44 20 8082 5002

**PAKISTAN**

**Ahmad Alagbari Consultants**

Suite 113, 3rd Floor, Hafeez Center,  
Plot # A/34, KCHS, Block 7 & 8  
Shahra-e Faisal Karachi, Pakistan  
Tel. :+ 92 21 4392 361  
Fax :+92 21 4396 247

## Contact Person

**Syed Asif Zaman - Managing Partner**

Mobile : +971 55 4568 555

Email : [saz@aaa-cas.com](mailto:saz@aaa-cas.com)

Website : [www.aaa-cas.com](http://www.aaa-cas.com)

Email : [info@aaa-cas.com](mailto:info@aaa-cas.com)



## Location Map



# 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



Zaem 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

## CONSTRUCTION CONTRACTING SECTOR CREDENTIALS



Haif Contracting LLC



Emirates Link Maltauro L.L.C

Emirates Link Maltauro LLC- Abu Dhabi

## HOTEL & HOSPITALITY SECTOR CREDENTIALS



The Imperial Group Hotels & Apartments



Auris Group of Hotels



Al Aqli 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

## 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

## 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

## TECHNOLOGY KNOWLEDGE PARTNER FOR TRAINING & EDUCATION

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





## 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 7<sup>th</sup> day of **October** in the year of **2020**.

A handwritten signature in black ink, appearing to read "Mia", is written over a large, faint circular watermark.

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



(LABUAN INTERNATIONAL BUSINESS AND FINANCIAL CENTRE)

**FILE COPY**



**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



\* N11908173H \*



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

## رخصة مهنية Professional License

### تفاصيل الرخصة / License Details

License No.	707075	رقم الرخصة
Trade Name	AHMAD ALAGBARI CHARTERED ACCOUNTANTS L.L.C	الإسم التجاري
Legal Type	Civil Company	الشكل القانوني
Expiry Date	01/04/2024	تاريخ الإنتهاء
D&B D-U-N-S @	0	رقم الرخصة الام
Register No.		عضوية الغرفة
		رقم العالمى
		رقم التسجيل التجارى
		رقم الاعبرى لتتقيق الحسابات ش.ذ.م.م
		أعمال منفية
		تاريخ الإصدار
		Issue Date
		02/04/2014
		Main License No.
		707075
		DCCI No.
		289193

### الأطراف / License Members

Share / الحصص	Role / الصفة	Nationality / الجنسية	Name / الإسم	No./ رقم الشخص
50.00%	Partner / شريك	Pakistan / باكستان	ميان احمد فرحان على حسن مظفر (50.00%) MIAN AHMAD FARHAN ALI HASSAN MUZAFFAR	366089
50.00%	Partner / شريك	United Arab Emirates / الإمارات	ناجى احمد محمد حسن الاغبرى (50.00%) NAJI AHMAD MOHD HASSAN	484031
	Manager / مدير	Pakistan / باكستان	اصف زمان سيد نور الزمان سيد ASIF ZAMAN SYED NOOR UZ ZAMAN SYED	507321

### نشاط الرخصة التجارية / License Activities

Auditing Of Accounts	مراجعة الحسابات
Accounting & Bookkeeping	تنظيم السجلات والدفاتر المحاسبية ومسكها

### العنوان / Address

Phone No	971-4-2287774	تليفون	P. O. Box	236399	صندوق بريد
Fax No	971-4-2260616	فكس	Parcel ID	129-187	رقم القطعة
Mobile No	971-55-4568555	هاتف متحرك			البريد الإلكتروني / Email
					gcc-auditor@aaa-cas.com
					مكتب رقم 1002 ملك محمد بن سعود بن سالم بهوان المخيني- بور سعيد

### الملاحظات / Remarks

تم تغيير الموقع في 2/4/2018

Print Date 15/08/2023 13:02 تاريخ الطباعة Receipt No. 15158907 رقم الإيصال



يمكنك الآن تجديد رخصتك التجارية من خلال الرسائل النصية القصيرة، أرسل رقم الرخصة إلى 6969 (دو/اتصالات) للحصول على اذن الدفع.  
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وثيقة إلكترونية معتمدة وصادرة بدون توقيع من دائرة الاقتصاد والسياحة في دبي. لمرجعة صحة البيانات الواردة في الرخصة يرجى مسح رمز الاستجابة السريعة 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



SAIF ZONE  
المطقة الحرة لمطار الشارقة الدولي  
SHARJAH AIRPORT INTERNATIONAL FREE ZONE

حكومة الشارقة  
Government of Sharjah

## شهادة ترخيص

### License Certificate

LICENSE NO.	15962	١٥٩٦٢	رقم الرخصة
NAME	AHMAD ALAGBARI CHARTERED ACCOUNTANTS		
LEGAL STATUS	Branch of Local Company	احمد الاغبري لتدقيق الحسابات	الاسم
TYPE OF LICENSE	Services	فرع لشركة محلية	الشكل القانوني
ACTIVITY(S)	Auditing of Accounts, Accounting & Bookkeeping	خدمية	نوع الرخصة
OWNER(S)	AHMAD ALAGBARI CHARTERED ACCOUNTANTS(U.A.E)	مراجعة الحسابات, تنظيم السجلات والدفاتر المحاسبية ومسكها	النشاط
MANAGER	Asif Zaman Syed	أحمد الاغبري لتدقيق الحسابات(الامارات العربية المتحدة)	المالك
SAIF-ZONE ADDRESS	Saif Suite Y1-014 P.O.Box 121866 Sharjah - U.A.E	أصف زمان سيد	المدير المسؤول
INCORPORATION DATE	27 October 2015	مكتب واي ٠١٤-١ ص.ب. ١٢١٨٦٦ الشارقة - أ.ع.م.	العنوان في المنطقة الحرة
ISSUE DATE	27 October 2022	٢٧ أكتوبر ٢٠١٥	تاريخ عقد التأسيس
EXPIRY DATE	26 October 2023	٢٧ أكتوبر ٢٠٢٢	تاريخ الإصدار
REMARKS	THIS LICENSE IS ISSUED AND BASED UPON EMIRI DECREE NO. 2 OF 1995 ISSUED IN SHARJAH ON MAY 8, 1995  THIS LICENSE IS GRANTED TO THE LICENSEE ONLY AND SHALL NOT BE LEASED OR TRANSFERRED WITHOUT PRIOR APPROVAL OF THE SAIF ZONE  SALES IN U.A.E SHALL BE CARRIED OUT IN ACCORDANCE WITH THE VALID LAWS AND REGULATIONS THEREOF	هذه الرخصة صادرة استنادا الى المرسوم الأميري رقم ٢ لسنة ١٩٩٥ الصادر في الشارقة بتاريخ ٨ مايو ١٩٩٥  هذه الرخصة ممنوحة للمرخص له فقط ولا يجوز تأجيرها أو تحويلها إلا بموافقة هيئة المنطقة الحرة لمطار الشارقة الدولي  تم أعمال البيع داخل الدولة وفقا للنظم والقوانين السارية فيها	ملاحظات

To check the validity of the license:

- 1- Send an SMS to 2514 with License number.
- 2- Scan the QR code.
- 3- Visit the website:  
<https://portal.saif-zone.com/LicenseDetail.aspx>



للتحقق من صلاحية الرخصة:

- 1- رسالة نصية قصيرة (SMS) إلى الرقم 2514 مع رقم الرخصة.
- 2- مسح رمز الاستجابة السريع (QR Code)
- 3- زيارة الموقع الإلكتروني:  
<https://portal.saif-zone.com/LicenseDetail.aspx>

هذه الوثيقة رسمية ولا تحتاج لختم أو توقيع وللتأكد من صحة البيانات يرجى زيارة الموقع [www.saif-zone.com](http://www.saif-zone.com)  
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## Professional License

### Emerging Economic Establishment

## رخصة مهنية

### منشأة اقتصادية ناشئة

License No	:	CN-4218776	:	رقم الرخصة
ADCCI No	:	8800009921	:	عضوية الغرفة
Establishment Card MOHRE	:	1274349	:	وزارة الموارد البشرية والتوطين بطاقة المنشأة
Establishment Card ICA	:	777440	:	الهيئة الاتحادية للهوية والجنسية- بطاقة المنشأة
Legal Form	:	UAE Branch - Dubai	:	الشكل القانوني فرع اماراتية - دبي
Trade Name	:	AHMAD ALAGBARI CHARTERED ACCOUNTANTS - BRANCH OF ABU DHABI 1		الإسم التجاري احمد الاغبري التدقيق الحسابات - فرع أبو ظبي 1
Establishment Date	:	01/11/2021	:	تاريخ تأسيس المنشأة
Issue Date	:	21/11/2022	:	تاريخ الإصدار
Expiry Date	:	20/11/2023	:	تاريخ الإنتهاء

الصلة Role	الجنسية Nationality	الملاك / الشركاء Owners / Partners	الرمز No.
شريك Partner	الإمارات العربية المتحدة United Arab Emirates	ناجى احمد محمد حسن الاغبرى NAJI AHMAD MOHAMED HASSAN ALAGHBARI	42037513
شريك Partner	باكستان Pakistan	ميان احمد فرحان على حسن مظفر MIAN AHMAD FARHAN ALI HASSAN MUZAFFAR	42037512
مدير Manager	باكستان Pakistan	اصف زمان سيد نور الزمان سيد ASIF ZAMAN SYED NOOR UZ ZAMAN SYED	42037514

**Commercial Activities** : الأنشطة التجارية  
- Accounting Records and Books Keeping organization - تنظيم ومسك السجلات والدفاتر المحاسبية  
- Accounts Auditing. - تدقيق ومراجعة الحسابات

It is not allowed to practise the activity without the approval of the Ministry of Economy لا يسمح بمزاولة النشاط الا بعد الحصول على موافقة وزارة الاقتصاد

**Address** : العنوان  
جزيرة ابوظبي, شرق 8, 0 : ~, مبنى, حمده خليفة فريج

**Onwani Address** : العنوان الموحد

وثيقة معتمدة وصادرة بدون توقيع أو ختم من دائرة التنمية الاقتصادية - أبوظبي. للتحقق من صحة البيانات الواردة في الرخصة برجاء زيارة الموقع [www.adbc.gov.ae](http://www.adbc.gov.ae)  
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**Official Email** : البريد الإلكتروني الرسمي : asifzamans@gmail.com  
**Official Mobile** : رقم التواصل الرسمي : +971554568555



## رخصة مهنية Professional License

### تفاصيل الرخصة / License Details

License No.	789178	رقم الرخصة
Trade Name	L E A CONSULTANTS	الإسم التجاري
Legal Type	Sole Establishment	الشكل القانوني
Expiry Date	22/08/2024	تاريخ الإنتهاء
D&B D-U-N-S ®	0	رقم الرخصة الام
Register No.	رقم السجل التجاري	عضوية الغرفة
Issue Date	23/08/2017	تاريخ الإصدار
Main License No.	789178	رقم الرخصة الام
DCCI No.		عضوية الغرفة

### الأطراف / License Members

Share / الحصص	Role / الصفة	Nationality / الجنسية	Name / الإسم	No./رقم الشخص
	Est. Owner / مالك مؤسسة	Pakistan / باكستان	اصف زمان سيد نور الزمان سيد	507321
	Agent / وكيل خدمات	United Arab Emirates / الإمارات	ناجي احمد محمد حسن الاغبري	484031

### نشاط الرخصة التجارية / License Activities

Management Consultancies	استشارات ودراسات ادارية
Media Studies & Consultancies	الإستشارات والدراسات الإعلامية
Feasibility Studies Consultancies	استشارات ودراسات الجدوى الاقتصادية
Tax Consultant	الإستشارات الضريبية

### العنوان / Address

Phone No	971-4-2287774	تليفون	P.O. Box	22513	صندوق بريد
Fax No	971-4-2260616	فاكس	Parcel ID	129-187	رقم القطعة
Mobile No	971-55-4568555	هاتف متحرك	Email / البريد الإلكتروني	gcc-auditor@aaa-cas.com	مكتب 1002 ملك القرن الجديد للعقارات - بور سعيد

### الملاحظات / Remarks

Print Date 16/08/2023 11:34 تاريخ الطباعة

Receipt No. 15161074

رقم الإيصاف



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وثيقة إلكترونية معتمدة وصادرة بدون توقيع من دائرة الاقتصاد والسياحة في دبي. لمراجعة صحة البيانات الواردة في الرخصة يرجى مسح رمز الإستجابة السريعة 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



## رخصة مهنية Professional License

### تفاصيل الرخصة / License Details

License No.	817956	رقم الرخصة
Trade Name	ALIF TECHNOLOGIES CONSULTANTS	الإسم التجاري
Legal Type	Civil Company	الشكل القانوني
Expiry Date	29/10/2024	تاريخ الإنتهاء
D&B D-U-N-S @	0	الرقم العالمي
Register No.		رقم السجل التجاري
Issue Date	30/10/2018	تاريخ الإصدار
Main License No.	817956	رقم الرخصة الام
DCCI No.		عضوية الغرفة

### الاطراف / License Members

Share / الحصص	Role / الصفة	Nationality / الجنسية	Name / الإسم	رقم الشخص/ No.
75.00%	Partner / شريك	Pakistan / باكستان	اصف زمان سيد نور الزمان سيد (75.00%) ASIF ZAMAN SYED NOOR UZ ZAMAN SYED	507321
25.00%	Partner / شريك	Pakistan / باكستان	فرخ حبيب حبيب احمد (25.00%) FARRUKH HABIB HABIB AHMED	832508
	Manager / مدير	Pakistan / باكستان	اصف زمان سيد نور الزمان سيد ASIF ZAMAN SYED NOOR UZ ZAMAN SYED	507321
	Agent / وكيل خدمات	United Arab Emirates / الامارات	ناجي احمد محمد حسن الاغبري NAJI AHMAD MOHD HASSAN	484031

### نشاط الرخصة التجارية / License Activities

Information Technology Consultants	استشارات تقنية المعلومات
Computer Systems Consultancies	استشارات اجهزة الحاسب الآلي
IT Infrastructure	انشاء البنية التحتية لتقنية المعلومات
Computer Systems & Communication Equipment Software Design	تصميم نظم الحاسب الآلي وأجهزة الإتصال

### العنوان / Address

Phone No	971-04-2287774	تليفون	P.O. Box	22513	صندوق بريد
Fax No	971-04-2260616	فاكس	Parcel ID	129-187	رقم القطعة
Mobile No	971-55-4568555	هاتف متحرك	Email	aa@gmail.com	البريد الإلكتروني

مكتب 1002 - حاكم محمد بن سعود بن سالم بهوان المخيني - بور سعيد

### الملاحظات / Remarks

Print Date	23/10/2023 13:16	تاريخ الطباعة	Receipt No.	15293321	رقم الإيصال
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يمكنك الآن تجديد رخصتك التجارية من خلال الرسائل القصيرة، أرسل رقم الرخصة إلى 6969 (دو/اتصالات) للحصول على إذن الدفع.  
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وثيقة إلكترونية معتمدة وصادرة بدون توقيع من دائرة الاقتصاد والسياحة في دبي. لمراجعة صحة البيانات الواردة في الرخصة يرجى مسح رمز الاستجابة السريعة  
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