

REMOTE, VIRTUAL, ONLINE SERVICES

- ✓ BPO | ACCOUNTING | TAX | AUDIT | ADVISORY
- ✓ OUTSOURCING (OPERATIONAL/STRATEGIC)
- ✓ OFFSHORE BACK-OFFICE SET-UP
- ✓ SECONDMENT (TEMPORARY/CONTRACT HIRING)
- ✓ VIRTUAL SECONDMENT (CONTRACT HIRING)
- ✓ LOCAL HIRING SERVICES

TECH MUNSHI®

www.techmunshi.com

BPO | Tax | Audit & Assurance | Risk Advisory | Compliance | Business Advisory | IT Services | Human Resource

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AFFILIATE FIRM: RENAISSANCE CONSULTANTS; TAX MUNSHI®

EXECUTIVE SUMMARY

Tech Munshi® (the firm) is an emerging provider since 2019 for a range of accounting services, finance function services, other back office services, value-added taxation services. Tech Munshi® is a firm based in Karachi, Pakistan; offering a comprehensive list of services to businesses and companies within Pakistan and in the GCC region mainly KSA, UAE and Oman and taxation services in the UK and USA.

1. **OUTSOURCING AND BACK-OFFICE SERVICES** (ACCOUNTING, TAX & AUDIT)
2. Taxation Services (GCC, UK & USA)
3. Audit & Assurance
4. Risk Advisory & Internal Audit (LOCAL, GCC, UK, & USA)
5. Compliance: Corporate Secretarial Services
6. Business Advisory: Financial Advisory & Corporate Finance
7. Business Advisory: Strategic & Operational Consulting
8. Business Advisory: Deal and Transaction Support Advisory
9. Information Technology
10. Human Resource Consulting

The firm's mission is to provide high-quality, professional, and cost effective accounting and tax services to its clients, helping them to run businesses through their efficient and effective cost-centers and service departments.

Tech Munshi® offers a wide range of offshoring solutions, primarily in the domain of accounting and value-added tax services by arranging outsourcing or offshoring resources of a suitable blend of skills and experience. These arrangements work by providing physical secondment/hire or our own resource virtually to your assigned tasks.

Tech Munshi® is committed to providing its clients with excellent customer service and personalized attention. The firm offers flexible appointment scheduling and is available to answer clients' queries and concerns at any time. From the outset, the firm has been dedicated to providing high-quality arrangement and solutions and has built a reputation for delivering effective and efficient services.

The firm's team of experienced professionals are well-versed in the accounting, finance, audit, internal audit and consulting fields. Tech Munshi® is well-equipped to provide a full range such services.



Tech Munshi® provides services to a portfolio of its clients, while its affiliate firm, namely, Renaissance Consultants, Chartered Management Accountants, provide audit services and advisory solutions. Overall, Tech Munshi® and its affiliate firm is trusted and reliable business and taxation services provider who offer their clients peace of mind and the comfort that their business and taxation matters are in good hands.

Tech Munshi® and its affiliate firm promote the continuous application of high-quality services through maintaining service standards and demonstrating business ethics, which are intertwined into our business practices.

The firm's commitment to quality and customer satisfaction has helped it to establish a distinguished reputation as a trusted and reliable business consulting and tax services provider.

ABOUT THE FIRM

Tech Munshi® (the firm) was established in 2019, founded by ARQAM AYUBI (FCA, FCMA & CISA), a seasoned and dynamic audit, financial & risk advisory and taxation professional in this age of change and transformation, with a proven track record of providing comprehensive and multi-disciplinary services to a wide range of clients over the past two decades.

Tech Munshi® along with its affiliate firm has expanded its services and capabilities by leveraging its extensive knowledge and experience. The firm aims to help its clients navigate the complex and ever-changing business landscape and horizons.

With a focus on growth, quality, and customer satisfaction, Tech Munshi® and its affiliate firm are well-positioned to succeed in the highly competitive market for accounting, finance, audit, internal audit, taxation, consulting and business advisory services. By leveraging its expertise and knowledge, these firms are confident that they can achieve its goals and establish itself as a leading provider of business and taxation services.

Tech Munshi® emerged from Viqar Ahmed & Company, Chartered Accountants, an audit, tax and consulting firm that lasted for more than 50 years, pioneered by the Late Viqar Ahmed Khan in 1970. That audit firm served a wide range of clients over five decades, and Arqam Ayubi was a partner in the firm, which was renamed Viqar Arqam Aftab & Company, Chartered Accountants. The firm continuously served its clientele until its dissolution in 2024.

Tech Munshi® and its affiliate firm offer services in the areas of:

- OFFSHORING & OUTSOURCING (ACCOUNTING, TAX & AUDIT)
- TAXATION SERVICES (GCC, UK & USA)
- AUDIT & ASSURANCE
- RISK ADVISORY
- CORPORATE COMPLIANCE SERVICES
- BUSINESS ADVISORY
- INFORMATION TECHNOLOGY
- HUMAN RESOURCE CONSULTING

OUTSOURCING AND BACK-OFFICE SERVICES (ACCOUNTING, TAX & AUDIT)

BUSINESS PROCESS OUTSOURCING (BPO) FOR BUSINESS AND INDUSTRY

Our Capability denotes YOUR COMPETENCE

Delegate your Company's Finance and Accounting (F&A) function to our BPO services for maximizing potential of your finance department to access expertise, automation and optimization through transformation of your finance operations. Our BPO services comprise:

- ❖ Finance and accounting services
- ❖ Back-office services
- ❖ HR services (payroll, hiring, HRMS)

AUDITORS FOR AUDIT PRACTICING FIRMS OR ACCOUNTING STAFF FOR ACCOUNTING SERVICES

Tech Munshi offers a range of options for suitability of your business specific needs like:

- ❖ Option 1 – Virtual hire/secondment (with desk)
- ❖ Option 2 – Virtual hire/secondment (without desk – work from home)
- ❖ Option 3 – Physical (temporary hire)/secondment
- ❖ Option 4 – Offshore Office Set-up
- ❖ Option 5 – Local hiring

Why should you consider Offshore Managed Services?

Local Cost Savings of more than 50% – You would not have to worry about office space costs, workstations, hiring your own admin, HR and managers. We take care of all of this for you so you can focus on operations and growing your business. Let us handle everything else.

Operational Flexibility – We provide you with operational flexibility and a peace of mind. If you need to ramp up or scale down, we have several different types of options that can support your business.

Access to a Large and Skilled Talent Pool – Tech Munshi has a large talent pool of audit staff to suit your needs on a scalable basis.

24/7 Operations – By choosing us as your partner, you will now be able to run 24/7 operations as we operate several different shifts to cater to all time zones.

Discuss customization of solution according to your suitability and requirements with our experienced team and specific blueprint and quote.

Facilities management include:

- ❖ Office Infrastructure
- ❖ 24/7 physical/logical access availability
- ❖ Standard office software & technology equipment
- ❖ Communication infrastructure
- ❖ Uninterruptable electricity
- ❖ Data privacy & security
- ❖ Physical security

ACCOUNTING AND BOOKKEEPING SERVICES - YOUR TRUSTED PARTNER

Your business deserves the right accounting support, one that gives you clarity, confidence, and control. At Tech Munshi®, we take the stress out of managing your books with accurate, transparent, and timely accounting and bookkeeping services designed for small and medium-sized businesses. Our team of experienced accountants, both full-time and contract professionals, brings expertise across multiple industries, ensuring your financial records are managed with precision and professionalism.

Why Choose Tech Munshi® We understand that every business is unique. That's why we offer customized accounting solutions that match your business model, goals, and growth stage. Our objective is simple to provide professional, reliable, and affordable accounting services so you can focus on what truly matters: growing your business. Our core services are accounting and bookkeeping (onsite or virtual) complete end-to-end bookkeeping monthly closings, reconciliations, and management of all financial transactions. Financial reporting and compliance, preparation of financial statements tailored to your business and regulatory requirements.

In today's fast-paced world, outsourcing your finance and accounting functions can give you the edge you need to grow efficiently.

- **Lower Costs:** No overhead expenses for salaries, software, or infrastructure. Pay only for the hours you need.
- **Expert Team Access:** Get the skills of qualified professionals — without hiring full-time staff.
- **Timely and Accurate Reporting:** Enjoy consistent, high-quality results from trained accounting specialists.
- **Boost Productivity:** Free your team to focus on value-adding business activities.
- **Less Paperwork:** Streamlined digital reporting reduces clutter and enhances efficiency.
- **Better Management Focus:** Redirect time and resources to core business growth.
- **Hassle-Free:** Leave the accounting complexities to us — we'll handle it all.

Let's Make Accounting Simple!

Partner with Tech Munshi® to experience seamless accounting support that helps you make confident financial decisions.

Call Accountant
Email Vendors
Meet Distributors

Send out invoices, organize and file receipts
Record expenses, pay bills
Bank and credit card statements, prepare bank reconciliation
Review inventory and consumption
Review unpaid bills and unpaid invoices
Review profit or loss statement, balance sheet and cash flow reports
Record transactions closing and back up accounting software
Review of for income tax and sales tax dues and status

TAXATION SERVICES (GCC, UK & USA)

Tech Munshi is a leading outsourcing firm specializing in Value Added Tax (VAT), tax compliance and tax advisory services. With a proven track record and extensive expertise in global taxation, especially in the GCC region, we are committed to helping businesses navigate and optimize their VAT obligations seamlessly.

- VAT Compliance: Ensure full compliance with local VAT laws in KSA, UAE, and Oman. We handle everything from registration to submission of VAT returns.
- VAT Advisory: Benefit from expert advice and guidance on VAT regulations, helping you make informed decisions that optimize your tax position.

Is your business truly tax efficient?

Changes are so rapid that tax strategies that reduced taxes yesterday may not work today. Successful businesses and companies consider tax implications before they make decisions, so they do not pay more than their legal obligation. This emphasizes the importance of tax compliance, consulting, and structuring as key elements in your broader tax strategy.

A tailored solution to your tax challenges:

Tech Munshi® has a proven three-step tax process to help their clients make more tax-savvy decisions throughout the year:

- by listening to their tax issues;
- by creating the right team for their assistance; and
- by developing the exact solution to meet tax needs.

Uniquely qualified to assist with your tax and business challenges?

Tech Munshi® offers a complete tax solution process, knowledge of your industry and worldwide reach to take the complexity out of dealing with your tax issues. Our resources also help you make better tax decisions on both the micro and macro level. Ultimately, we ensure you have a truly efficient structure, so you can focus on business growth.

Why Choose Tech Munshi?

- Expertise: Our team consists of seasoned professionals with extensive experience in VAT services across various industries.
- Localized Knowledge: We understand the specific VAT frameworks and economic landscapes of KSA, UAE, and Oman apart from the UK and USA.
- Cost-Effective Solutions: We provide comprehensive VAT outsourcing solutions that save time and reduce operational costs for your business.
- Client-Centric Approach: We prioritize your business needs to ensure seamless integration and satisfaction.

AUDIT & ASSURANCE

CREDIBLE, COMPETENT, INDEPENDENT, OBJECTIVE

Assurance that just focuses on numbers and regulations is a missed opportunity. Always, as a believer in the value of experience, we continue our march towards excellence in helping companies improve their financial reporting under IFRSs, the Companies Act 2017 and other applicable laws and regulations. We provide assurance that their financial reporting system is operating effectively within a well-controlled environment with sound internal controls. Our audit approach, at the leading edge of best practice, is tailored to suit the size and nature of any organization and draws upon our extensive industry knowledge and experience in helping our clients respond to the need for greater transparency, improve corporate governance and business models based on principles of sustainability.

Our audit services add global credibility to the financial statements as well as the assertions of the organization's management. It also helps the clients to fairly represent the organization's position and performance to the stakeholders, eliminating conflict of interest issues and protecting stakeholder interests.

The audit process and technology system help clients and audit committees manage their increased responsibility by streamlining their audit process and enhancing communications. We work closely with our clients to customize services to fit their existing structure, process and staffing.

We develop our audit plan after gaining a thorough understanding of your specific risks, not by applying a standard checklist used for every company. Our approach is customized to focus audit testing on the areas of highest risk.

Our firm helps you to improve the accuracy of financial reporting through our audit process which is designed to add value and provide timely results.

RISK-BASED APPROACH	AUTOMATED METHODOLOGY	OPEN, INTERACTIVE PROCESS	SPECIALIZED KNOWLEDGE AND ATTENTION	STRENGTHENED INTERNAL CONTROLS	INCREASED CREDIBILITY
We develop our audit plan after a thorough understanding of your risks - not some checklist applied to every company. Our approach is customized with the goal of applying our audit testing to the areas of highest risk.	This allows us to analyze large amounts of data and quickly identify and test items that stand out. In addition, it results in easy sharing of information between your office and ours and fewer disruptions for your staff.	There is no "mystery" in the work we do for you. We provide explanations, interpretations and analysis so you better understand why we do what we do - and what the results mean for your business.	The audit team includes an expert auditor familiar with your industry, ensuring the use of relevant benchmarks and best practices in financial reporting and controls. Our senior executives will be directly and regularly involved.	We help you by identifying potential weaknesses and providing practical recommendations to improve internal controls and reduce risk.	Our firm's reputation for financial reporting quality will enhance management's credibility among stakeholders including creditors, lenders, investors and others in the business community.

RISK ADVISORY & INTERNAL AUDIT

More than ever, top management, business owners and audit committees are looking for ways to optimally utilize and position internal audit to meet their increasing governance, risk, and control requirements. Through risk assessment and monitoring of internal control, the internal audit adds significant value to an organization. Active engagement with the internal audit team can help audit committees become more efficient and effective.

YOUR SOURCE FOR EXPERIENCED INTERNAL AUDIT FUNCTION AND TALENT

Expectations for improved corporate governance have caused organizations to rethink how they manage and control risk. Companies continuously review the roles and responsibilities of internal audit (IA) and its functionality to respond to the increased expectations of stakeholders.

If your organization is looking for ways to improve its responses to prescribed and prevailing best practices for corporate governance, call on our affiliate firm. We have resources dedicated to internal audit, risk management, Sarbanes-Oxley compliance, and corporate governance.

Our IA professionals deliver the value advantage through robust practical experience, flexible and proven Internal Audit process-model, industry expertise, and best practices. Our staff spends 100 percent of their time performing internal audits and risk management services to an assigned client.

As one of the experienced providers of consulting and assurance services, our affiliate firm ensures direct, executive-level involvement in every engagement. Our value proposition is based on using experienced resources, offering fair and reasonable fees, and exceeding client expectations.

We assist organizations in the following areas:

- Co-sourcing and timing with IA function;
- Managing and outsourcing IA function;
- Risk assessments;
- Internal control evaluations;
- Financial investigations; and
- Forensic audits.

Our resources have served a portfolio of clients in the internal audit outsourcing or co-sourcing capacity.

COMPREHENSIVE ENTERPRISE RISK MANAGEMENT (ERM)

Managing business risk is a challenge and business leaders take the challenge to heart, for coping with it. We help clients to identify and assess key business risks, document risk management processes and implement risk management strategies leading to increased confidence of regulators, shareholders and other stakeholders.

COMPLIANCE: CORPORATE SECRETARIAL SERVICES

Corporate secretarial services play a vital role in enabling businesses to navigate an increasingly complex legal and regulatory landscape while ensuring compliance and sound corporate governance. In an environment where the regulatory framework is continuously evolving, our services support companies in effectively managing compliance obligations, mitigating legal and reputational risks, and maintaining their focus on sustainable business growth and strategic development.

Principal regulatory authority, actively promotes the adoption of technology for online filings and electronic document management, contributing to more streamlined and efficient compliance processes. We assist our clients in meeting their statutory obligations by ensuring the timely and accurate submission of required returns and forms in accordance with SECP regulations.

Statutory Filings:

Preparation and filing of necessary documents with the relevant regulatory authorities, including annual returns, financial statements, and notifications of changes in company structure (e.g., changes in directors, principal officers, auditors, legal advisors), etc.

Corporate Governance:

Adhere to corporate governance standards and best practices, including the drafting of governance policies and assisting in the establishment of committees in accordance with prescribed regulations.

Regulatory Compliance:

Organizing and facilitating board meetings, annual general meetings (AGMs), and recording minutes of meetings to ensure proper documentation. Monitoring changes in legislations and advising on compliance with applicable laws and regulations.

BUSINESS ADVISORY: FINANCIAL ADVISORY & CORPORATE FINANCE

Our affiliate firm offers a wide range of services for supporting business organizations to navigate complex challenges and seize growth opportunities. By leveraging our expertise, businesses can enhance their strategic decision-making, improve financial performance, and develop sustainable operations. Whether you are a startup looking for direction or an established company aiming for growth, engaging a reliable advisory firm can provide the insights needed to succeed in today's competitive landscape.

BUSINESS PLAN / FEASIBILITY STUDIES

A business plan and a feasibility study both serve critical roles in the formation and development of a business. The feasibility study helps determine whether the idea is viable, while the business plan outlines how to execute the idea. Business owners take substantial time to develop both documents as they significantly contribute to the success of a business endeavor.

A comprehensive feasibility study or business plan does not automatically guarantee success in raising funds or mobilizing support, the absence of a sound plan almost certainly leads to failure in launching or expanding a business. Our affiliate firm offers end-to-end solutions for new and growing businesses, providing the strategic foundation required for success.

MARKET STUDY

Our market study services encompass market sizing, trend analysis, and competition assessment—utilizing demographic data, consumer surveys, and customer profiling. The objective is to project market trends that could influence penetration and revenue generation. This service can be extended to include pricing strategy, promotional planning, and a thorough understanding of the regulatory and macroeconomic environment in which the business operates, offering in-depth insights to maximize success.

FINANCIAL VIABILITY ANALYSIS

We develop detailed financial models to evaluate the viability of proposed projects. These models serve as both a strategic starting point and a benchmark for ongoing performance evaluation.

FEASIBILITY/PROJECT REPORT

Our feasibility and project reports compile thorough research and analysis of new or expansion projects for presentation to prospective management teams, investors, and financial institutions.

BUSINESS PLANS

Each business plan we prepare is uniquely tailored in structure and content, designed with a compelling presentation format. It highlights the vision of business owners and promoters, and outlines well-defined strategies for achieving their goals and objectives.

INFORMATION TECHNOLOGY

Do you require an IT ERP solution, or a dedicated IT department, or are you looking for an independent IT audit with specialized expertise? Whatever your IT audit needs may be, our affiliate firm can deliver a customized solution tailored to your requirements. Our IT audit outsourcing and co-sourcing services are backed by a comprehensive portfolio of offerings designed to help you:

- *Assess the technology components that are critical to your business operations*
- *Identify technology-related risks your organization may face*
- *Develop tailored IT audit plans based on technology risk assessments*
- *Evaluate the adequacy and effectiveness of existing controls*
- *Design and implement control enhancements and risk mitigation strategies*
- *Ensure compliance with regulatory requirements and relevant industry standards*

The range of services includes:

- Information Technology (IT) Audit
- Information Technology (IT) Advisory

Our approach to IT consulting is founded on a unique combination of deep technology expertise and business process insight. This powerful blend enables us to deliver strategic, actionable advice that supports smart technology investments, enhances competitiveness, and drives optimized business performance.

IT STRATEGY, PLAN IMPLEMENTATIONS

We not only help clients in formulating the right IT strategy that would help them in attaining their business objectives, but also assist them in implementing the strategy through its various stages.

Our firm has effectively helped organizations to:

- *Carry out business analysis and draw up Process Maps and System Requirement Specifications*
- *Select the right application and implementation vendor*
- *Carry out post-implementation reviews to assess the level of utilization and effectiveness*
- *Facilitate the implementation of the application by serving as functional consultants/ project manager*

BCP/DRP SERVICES

We help organizations develop robust BCP and DRP frameworks and policies to mitigate risks arising from unforeseen disruptions, ensuring business resilience and operational continuity.

ISO 27001, ISO 20000 & COBIT

We assist clients in achieving certification in internationally recognized standards such as ISO 27001, ISO 20000, and COBIT. Our services include implementation support, compliance assessment, and customized training workshops for employees to build organizational capability and achieve certification objectives

INFORMATION TECHNOLOGY

IT TALENT

Whether you need full-time or on-demand IT audit experts, count on our firm.

CYBER-SECURITY AND PRIVACY AUDITS

Cybersecurity and privacy audits are critical for protecting organizations against cyber threats and ensuring compliance with evolving data protection regulations. Regular audits help identify system vulnerabilities, assess potential risks, and implement best practices to secure information assets and maintain stakeholder confidence.

Cyber-security and privacy audits focus on areas such as data protection compliance, data handling practices, user content management, and data minimization and retention strategies.

BENEFITS OF CYBERSECURITY AND PRIVACY AUDITS:

- **Enhanced Security:** Strengthens cybersecurity defenses and improves resilience against cyberattacks.
- **Regulatory Compliance:** Minimizes the risk of legal penalties by ensuring adherence to data protection laws.
- **Reputation Management:** Builds trust with customers and stakeholders by demonstrating a strong commitment to data privacy.
- **Operational Improvements:** Identifies inefficiencies and enhances data security and privacy processes.

HUMAN RESOURCE CONSULTING

Human resources are the most valuable assets of any organization. Retaining top talent, attracting new talent, fostering employee motivation, and managing the full spectrum of HR-related risks are among the most pressing challenges faced by today's business leaders.

Our affiliate firm's HR consulting practice addresses these challenges through a range of diagnostic tools and customized consulting solutions. Our services cover HR advisory, talent acquisition—including executive resourcing—and corporate training initiatives.

HR ADVISORY & PAYROLL SERVICES

We offer a comprehensive range of consulting services designed to assist organizations in achieving their human resource objectives. Our expertise spans HR advisory, training, and talent acquisition—including executive resourcing. Our affiliate firm provides tailored advisory solutions aligned with organizational goals, supported by the components outlined in our training services.

TRAINING SERVICES

We have a panel of highly qualified and experienced trainers, and we offer training programs on the following subjects:

- Organization structure
- Succession planning
- HR policies & procedures manual
- Goal setting & defining KRAs & KPIs
- Productivity analysis & improvement studies
- Workload assessment, manpower requirement planning & rationalization
- Performance appraisal
- Competence mapping
- Salary structure & benchmarking
- Increment/promotion policies
- Incentive scheme & bonus scheme
- Employee stock option plans
- Intra-organisational survey
- HR audits
- Time management
- Improving personal effectiveness
- Team building
- Communication skills
- Kaizen, 5S, lean manufacturing, six sigma, balanced scorecard
- Risk management
- Auditing skills
- IFRS
- Goal setting
- Health, safety and environment
- Sustainability reporting

TALENT ACQUISITION AND EXECUTIVE RESOURCING

Our recruitment services go far beyond traditional placement offerings. We support clients throughout the entire hiring process, from identifying staffing needs to developing detailed job descriptions, ensuring the selection of candidates who are the right fit both in terms of skills and organizational culture.

OUR RANGE OF SERVICES

OFFSHORING AND OUTSOURCING SERVICES (GCC, UK & USA)

- Accounting
- Taxation
- Audit
- Engagement reviews (EQR, Inspection etc.)
- HR services
- IT Outsourcing

TAX SERVICES

- Individual and non-corporate taxation
- Corporate tax
- Tax filing obligations
- Assessment proceedings assistance
- Compliance with tax authorities
- Tax challenges on notices and appeals
- Representation in litigation and dispute resolution
- Permanent establishment and foreign companies' issues
- Transfer pricing

AUDIT & ASSURANCE

- Secondment (physical and virtual)
- Statutory audit
- Reviews
- Agreed-upon procedures

RISK ADVISORY

- Internal audit
- Management assurance
- Enterprise risk management

CORPORATE SECRETARIAL SERVICES

- Company formation
- Forms and returns submission
- Corporate governance

BUSINESS ADVISORY

- Feasibility studies & business plans
- Business valuation
- Due diligence
- Policies & procedures manuals
- Mergers and acquisitions
- Business restructuring
- Strategy consulting
- Process improvement & cost reduction
- ISO consultancy
- Wealth management

INFORMATION TECHNOLOGY CONSULTING

- IT audit
- IT advisory
- IT talent
- IT outsourcing

HUMAN RESOURCE CONSULTING

- Secondment (temporary hire: virtual or physical)
- HR advisory
- Payroll services
- Recruitments
- Corporate training programs