



Z M & C O
SECURE YOUR FUTURE

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BRIEF HISTORY AND EXPERIENCE OF THE FIRM

Zahid Mehmood & Co. was established in 2024 in Islamabad, with a subsequent office launched in Peshawar to expand its regional presence.

LEGAL STATUS & GOVERNANCE

Registered as a practicing firm with "THE INSTITUTE OF COST & MANAGEMENT ACCOUNTANTS OF PAKISTAN"

(Established under the Cost & Management Accountants Ordinance, 1966)

The firm is poised to deliver value added prompt professional services to their valued clientele with strong professional team lead by its Partner and professional staffs with country wide reach through its offices in Islamabad and Peshawar.

We are providing professional services of audit of financial statements of:

- Private and public companies registered under the Companies Ordinance 1984 (Repealed with the enactment of the Companies Act, 2017)
- NPOs/NGOs (Non-Profit Organizations or Non- Government Organizations) registered under the Companies Ordinance 1984 (Repealed with the enactment of the Companies Act, 2017)
- NPOs/NGOs (Non-Profit Organizations or Non- Government Organizations) registered under Societies Act or any other relevant law
- INGOs which signed MOU (Memorandum of Understanding) With MOI (Ministry of Interior, Pakistan)
- Partnership
- Sole proprietorship

SYSTEM AUDIT

We also provide services of system audit of all types of business concerns. In system audit we first identify business activity that is most likely to yield the best type of evidence to support the audit objective. We identify what application systems and networks are used to handle the information that supports the business activity.

INTERNAL AUDIT

We are also engaged in providing internal audit services to our clients. These services include assessment of entity's control environment, its internal controls, its risk management processes and reporting findings thereon in relation to control weaknesses and suggestions for improvement/ restructuring and introduction of controls for enhancement of efficiency and effectiveness of business operations of the entity.

SPECIAL ASSIGNMENTS

On behalf of client or government organization such as FBR, SECP or Privatization Commission, we provide the services of Tax Audit either Income Tax or Sales Tax & Federal Excise Duty, Investigation and due diligence.

ZMCO provides industry-focused services for public and private clients in order to build public trust and enhance value through the application of what we call Linked Ideas. Our service culture combined with our cumulative knowledge culminates into innovative solutions to help promote the growth of our client's business. Before rendering innovative advice we minutely ensure that all the legal and ethical obligations are respected. This is what we call Innovative Solutions.

CONFLICT OF INTEREST

The Firm and its personnel comply with the Bye-Laws, including integrity, objectivity, and professional competence and due care, confidentiality and professional behavior. The policies and procedures are designed to provide reasonable assurance that the Firm, its personnel and others subject to independence requirements maintain independence when required by relevant ethical requirements. Independence requirements communicated to the relevant personnel and circumstances and relationships that create threats to independence are identified and evaluated. The firm is required to obtain confirmation from all staff, principals, consultants and sub- contractors that they are fit and proper individuals, independent; and will comply with confidentiality rules.

FIRM'S ETHICAL PRINCIPLES

- Humanity - "We act with honesty and integrity."
- Professionalism - "We operate within the letter and the spirit of applicable laws."
- Competence - "We bring appropriate skills and capabilities to every client assignment."
- Ownership - "We are objective in forming our professional opinions and the advice we give."
- Confidentiality - "We respect the confidentiality of information."
- Fair Practices - "We are committed to fair business practices."
- Responsibility to Society - "We recognize and respect the impact we have on the world."
- Respect and Fair Treatment - "We treat all our colleagues with respect, courtesy and fairness."

OUR HUMAN CAPITAL

ZMCO have experienced professionals who have working experience with both governments and private sector bidders.



- We help the public sector develop the right approach to procurement.
- We help private sector partners to get the best out of the process.

CORE STAFF STRENGTH

The team comprises:

- Partner 1
- Director 1
- Senior Managers 4
- Assistant Managers 4
- Officers 15

Qualification Wise:

- CMA 4
- CIMA 1
- CA-Finalist 2
- ACCA 1
- Professional Support Staff 3
- Others 13

QUALITY, INDEPENDENCE AND GOVERNANCE

We understand the importance of maintaining independence at work yet keeping a good working relationship with our clients.

We encourage work related

suggestions from our clients and will obtain feedback on our service to ensure continuous improvement.

QUALITY AND GOVERNANCE

We pride ourselves on the quality of our work, the integrity of our advice and the rigour of our own control environment. Our commitment to quality is unambiguous: our reputation is built on it and we demand the highest professional standards in everything we do. The relentless pursuit of quality is long embedded our firms' culture, our people and our business processes.

Our quality and governance procedures are unique and focus on ensuring that each team members' performance on each engagement is of the highest standard every time.

CONTINUOUS IMPROVEMENT

We are committed to continually improving our service to you. Our core team will take overall responsibility for ensuring that you receive the highest quality service. This will entail obtaining feedback from you on our performance.

INDEPENDENCE POLICIES

We guarantee our independence as your consultants. Our policies and procedures to support this guarantee are of the highest quality and integrity. We have a proven track record of ensuring our independence as consultants.

SERVICES OFFERED BY US

Spheres of ZMCO professional services are broadly categorized as follows:

- Assurance
- Tax Consulting
- Financial Consulting
- Business Consulting
- Business Process Outsourcing

ASSURANCE

The role of assurance services in the running of a successful business has changed beyond just fulfilling statutory requirements. We offer appropriate and timely advice in addition to statutory reporting, which enable our clients to effectively handle issues requiring immediate attention and further assist them in taking informed decisions on timely basis.

Assurance services include the following:

- Corporate Reporting Improvement
- Financial Statement Audit
- Sustainability Reporting
- Independent Controls & Systems Process Assurance
- Internal Audit
- Regulatory Compliance and Reporting

The salient features of each service are described below:

CORPORATE REPORTING IMPROVEMENT

Reporting more comprehensively on important non- financial assets can often improve the valuation of your company in the capital markets. Research shows that investors and analysts consider financial reports by themselves to be of limited use in determining a company's prospects. That shouldn't be too surprising

management itself doesn't rely solely on financial information in running its business. Your company's brands, market share, customer retention levels, and intellectual capital are of intense interest to investors.

ZMCO can assist organizations that need to ensure the quality and credibility of internal management information and external disclosures and, in particular, non-financial indicators. Our professional leadership on issues related to non-financial performance reporting, has not been limited to simply advocating reform. Instead, ZMCO can help its client in the practice of non-financial performance reporting with the development of Value Reporting — the most comprehensive and robust approach to reporting transparency available in the marketplace.

FINANCIAL STATEMENTS AUDIT

The financial statement audit has never been more important. In today's business environment there is more scrutiny and skepticism of a company's financial statements than ever before. Investors have lost faith in corporate governance and reporting and they expect more: greater reliability, more oversight and clear evidence of internal controls. Corporate management, boards and audit committees, internal and external auditors, analysts and other investment professionals all have important roles to play in rebuilding investor trust by executing their respective responsibilities, keeping in mind

both legal obligations and the heightened expectations of investors. Meeting investor expectations begins with the completeness and accuracy of information contained in a company's financial statements.

For organizations that require an audit for statutory or regulatory reasons associated with the filing of their annual and periodic financial information ZMCO can provide high quality audit services.

ZMCO's work takes into account all current and where appropriate, prospective auditing, accounting, and reporting regulations and guidance.

SUSTAINABILITY REPORTING

Shareholders expect your company to generate profits. But, they also want your company to assume its responsibilities to contribute to society while minimizing any negative effects on the environment. This approach to business—balancing economic interests against social and environmental concerns, is commonly referred to as sustainability/corporate social responsibility (CSR).

Over the past decade, sustainability reporting has moved from the fringes of the business world to the top of shareholders' agenda just as it has for employees, regulators, and customers. Consequently, any miscalculation or misjudgment of issues related to sustainability can now have serious repercussions on how the world judges a company and values its equity.

For companies looking to improve business performance and create long-term shareholder value ZMCO can help develop a corporate social responsibility (CSR)/sustainability strategy that focuses on key issues for your business and enhances relationships with key stakeholder groups.

We can assist our clients in the areas of corporate governance and business ethics, environmental health and safety management, social responsibility, strategy and economics, responsible supply-chain management, and reporting and assurance of non-financial information.

INDEPENDENT CONTROLS & SYSTEMS PROCESS ASSURANCE

In today's business world, IT and financial reporting environments are becoming increasingly complex while even greater reliance is being placed on the information produced by these systems and processes. In addition, new regulations in many countries have put a greater emphasis on internal controls and often require independent assurance of the effectiveness of internal controls. Attention to the design, documentation and operation of controls is critical to ensuring the accuracy and timeliness of information used for financial reporting and management decision-making.

ZMCO provides services related to controls around the financial reporting process, including financial business process and IT management controls.

INTERNAL AUDIT

Internal audit function in today's world needs to walk on a fine line between providing assurance and consulting to management without impairing its objectivity and independence.

Maximizing the value and effectiveness of the internal audit function requires an understanding of an organization's objectives, risks, risk management priorities, regulatory environment, and the diverse needs of critical stakeholders including executive management, the board, employees, and shareholders. Ultimately, these needs determine the risk profile of the organization and the strategic focus, organization, resources and practices required of its internal audit department. We can assist organisations that need help improving the quality and effectiveness of their internal audit processes in a number of ways. Firstly, by advising and assisting in the development of internal audit and risk management methodologies including assessing whether the internal audit function is delivering effectively to stakeholders.

Secondly, by providing internal audit resourcing solutions, including full outsourcing or complementing in-house functions with specialist skills or geographical coverage. In addition, we can develop training for internal auditors using our extensive market and industry knowledge to create highly-tailored solutions.

REGULATORY COMPLIANCE & REPORTING

Regulatory compliance and reporting needs to be viewed as a natural extension of the governance duties entrusted on top management and corporate boards. Moreover, only good governance can ensure that compliance is aligned with the company's business objectives and risk management strategies and is thereby adding real value (and not just cost) to the organization. Ultimately, the goal is to ensure that the spirit of compliance as well as the letter of the law is embraced in every corner of the enterprise.

For all organizations engaged in activities that come under the control of a regulator, ZMCO provides support, advice, and assurance to help you manage your regulatory risks. In an ever-changing regulatory environment, we help ensure that you identify, manage, and control any existing and future regulatory risks. A proactive rather than a monitoring approach to regulation is now a full time strategic necessity.

ZMCO experienced regulatory risk specialists, who not only know the rules, but have also, implemented and assessed compliance against them. Our people can help you at the strategic level by maximizing any competitive advantages from regulation through to the operational level and by minimizing the costs and disruptions to your business, thereby freeing up management time in the process.

TAX CONSULTING

We assist businesses, individuals and organizations with tax strategy, planning, and compliance, whilst also delivering a wide range of business advisory services with dedicated tax professionals.

We take a holistic view, combining industry insight with the technical skills of financial and tax professionals and our other in-house resources as necessary, to develop comprehensive integrated solutions. We have experience of working with an expansive and diverse client-base comprising all types of businesses — multinationals, local companies, privately-owned organizations, entrepreneurs, family businesses, trusts, partnerships and private individuals.

Tax services include the following:

- Income Tax
- Corporate Taxation
- Non Resident Taxation
- Personal Taxation
- Specialized Services
- Indirect Taxation (Sales Tax, Customs & Federal Excise)

The salient features of each service are described below:

INCOME TAX

The objective of our tax services is to deliver integrated solutions that result in most tax efficient structure. We also provide business advice tailored to meet the specific needs of individual clients. We suggest doable options always keeping in view the fact that such options should be within the legal framework.

We assist the organizations in devising long-term development plans and to organize their expansions and diversification in a manner to optimize tax burden.

We also offer advice in specialist areas such as international corporate tax, mergers acquisitions, transfer pricing, due diligence; etc.

CORPORATE TAXATION

Compliance with various regulatory provisions of tax laws is often time consuming and cumbersome. In order to satisfy needs of our clients, the firm provides full range of services to suit requirements of any business enterprise, be it in the form of advice or compliance assistance.

Our range of services in the area of corporate taxation includes:

- Preparation and filing of tax returns
- Advisory services on interpretational issues in the tax laws
- Determination of income and chargeability of tax.
- Obtaining exemptions and withholding tax certificates on behalf of clients
- Assisting the client in preparation, review and filing of various statutory statements.
- Compliance services relating to corporate taxation including advance payment of tax
- Assisting the client in preparation of reply of notices issued by various taxation authorities.
- Representations before tax authorities and Federal Board of Revenue
- Representing the clients before various appellate forums.

NON RESIDENT TAXATION

The tax services are also provided to non residents and the partners are capable to handle intricate tax issues involving nonresident taxation. The services interlaid include the following:

- Advising nonresident on transactions before these are entered into
- Obtaining Advance Ruling from FBR on tax treatment of any proposed transaction
- Advising on tax implications of stock options plans
- Advising the tax implications under various Agreements for Avoidance of Double Taxation (Treaties)
- Personal tax services including International Executive Tax Services.

PERSONAL TAXATION

In order to minimize the risks of default and impact of higher incidence for the high net-worth individuals and to assist the organization in fulfilling their statutory responsibilities, the firm has developed a range of services, which includes:

- Compliance services in respect of personal taxation including preparation and filing of tax returns
- Designing appropriate salary structures
- Specialized Services
- Our specialized services encompass the following:
- Researching tax implications of proposed business transactions or of new businesses.
- Assisting in the preparation of and in obtaining various approvals for employee retirement schemes such as Provident Fund, Gratuity Fund and Pension Fund

INDIRECT TAXATION (SALES TAX, CUSTOMS & FEDERAL EXCISE)

Over the past few years, the indirect tax net has spread all over the economy, covering almost all sectors of business. Lack of knowledge on the part of tax administrators / tax payers coupled with abrupt changes in law require the provision of timely and effective business advice to help organizations plan and implement the required compliance measures. Our range of services encompasses the following:

- Assisting the clients over the legal matters in the light of Sales Tax Act, 1990, Provincial Sales Tax Acts, Federal Excise Act 2005 and Customs Act, 1969.
- Handling cases involving interpretation of law, procedures and documentation.
- Supervision and finalization of assignments involving sales tax / excise system evaluation of various corporate entities which includes preparation of audit reports and recommending appropriate control.
- Formulating tax beneficial business strategies and VAT (Value Added Tax) planning.
- Handling shows cause notices and representing the clients before the tax adjudicating authorities.
- Preparation and finalization of appeal before the Customs, Excise & Sales Tax Appellate Tribunal (CESTAT) and appearing before the CESTAT.
- Replying departmental audit observations on behalf of the clients.
- Handling compliance matters under the Indirect Tax Regime
- Pre-filing audit and preparation of monthly tax returns cum payment challan and refund processing.

FINANCIAL CONSULTING

ZMCO's Finance professionals provide comprehensive financial advice and execution expertise, encompassing mergers, acquisitions, divestitures, restructurings, private placements, privatizations and equity capital markets to clients ranging from corporations and financial institutions; adding value for our clients throughout all stages of the process.

Critical to our positioning as the first class financial advisory for our clients, our key strengths are:

- In-depth knowledge and understanding of local markets
- Strong industry sector expertise
- The high caliber of clients with whom we work
- Expertise in highly complex transactions
- Strong relationships with key stakeholders at all stages of the process

Our unparalleled relationships, combined with our extensive understanding of local economies and cultures and our industry sector expertise, help us consistently deliver value-added solutions to our clients, irrespective of the complexity of the transaction.

Financial Consulting services include the following:

- Financial Performance Improvement
- Financial Accounting
- Accounting Valuation
- Advice on Fundraising
- Financial Due Diligence
- Mergers & Acquisitions Advisory
- Project Finance
- Structuring Services

The salient features of each service are described below:

FINANCIAL PERFORMANCE IMPROVEMENT

We support CEO's, CFO's, Controller and Treasurers to optimize the structure of their Finance functions thus

improving contribution to business. We structure our support to ensure that Finance addresses the challenges of achieving appropriate standards of control, efficient back office opportunities and support to the business through insight and challenge. Recently, the emphasis of Finance has been control and efficiency characterized by a heavy focus on compliance delivered through streamlined back office models. Now, the focus for many has turned to Insight. These three computing priorities will continue to be the challenge for the Finance Function.

1. Maintaining compliance and control: Being accountable to the business and to the financial community, CFO's have put compliance and control to the top of their agenda. For many, responses have been tactical rather than strategic. More deeply embedded and sustainable solutions are now required. Flexibility to response to future regulatory change is also increasingly important.
2. Driving efficiency: The pressure to release money, resources and capacity has never been greater. Gains may come from the elimination of redundant activities, consolidations of activities (for example, through shared services), standardization and automation of processes. These steps have in some instances resulted in cost savings in excess of 50%.

3. Providing insight and challenge: Insight takes different forms in different organizations. It involves delivery of an effective performance management framework, understanding the key business drivers and challenging and supporting business decisions around these drivers. Equipping Finance to deliver effective support on these aspects requires tools and capabilities which are often new to the function.

Balancing the tension of these demands means keeping an eye on the details, and envisages how to realize the vision.

FINANCIAL ACCOUNTING

With the advancement in International Financial Reporting Standards (IFRS) for many of our clients, financial accounting has become a lot more complicated. And if the past few years are any guide, the future holds more regulations, new requirements, and an increasing

compliance burden. As business becomes more global, with new markets opening up seemingly every day, a company's financial accounting must meet global standards.

For all organizations that need high quality accounting advice, ZMCO has the breadth and depth of knowledge and technical expertise to help. Our financial accounting and accounting technical advice, guidance, and training will help improve the quality of your company's financial reporting.

ACCOUNTING VALUATION

International Financial Reporting Standards (IFRS) introduce significant changes to the way that accounts must be prepared and presented, requiring a wider range of assets to be valued on an annual basis.

1. IFRS changes the accounting treatment for acquisitions. All assets (tangible and intangible) from a merger or acquisition now have to be included in the balance sheet of the acquirer at their current market value and are depreciated over their useful economic life.
2. Goodwill is now tested for impairment annually, and is marked down according to the conclusions of that annual process.
3. A range of financial assets now also need to be valued under IFRS, including financial instruments and insurance contracts. IFRS requires share options to be valued as they are charged against the profit and loss account on an annual basis.
4. These considerable changes call for specialist valuation services that both understand the specific accounting implications and the wider commercial context in which those accounting valuations will apply.
5. ZMCO valuation services draw on considerable technical and financial specialization, as well being able to access accounting specialists to deliver integrated advice to our clients.

ADVICE ON FUNDRAISING

There is no shortage of options for businesses wishing to raise funds, but selecting the optimal structure is challenging.

1. Raising finance to fund expansion plans means examining a wide range of issues and answering a complex set of questions. The capital markets have a challenging environment and selecting the right location and structure requires considerable insight and experience.
2. ZMCO professional staff has experience of advising businesses on their fund-raising plans in all markets. Whether through a public or private market, through equity or debt instruments, our experience covers all possible scenarios and our independence means that we focus solely on identifying and structuring the best source of finance for our client.
3. We have understanding of local markets, and can help clients to negotiate the challenges that may otherwise derail the unprepared.

FINANCIAL DUE DILIGENCE

All businesses involved in an acquisition, as buyers or sellers, need to ensure that the financial information they hold is as accurate as possible, not only to prevent paying too much (or in a seller's case receiving too little) but also to ensure that their governance and risk management objectives are met.

1. From the buyer's perspective the quality of information available about a potential acquisition determines the ultimate success of a transaction. Without ensuring that the financial statements about a business reflect the reality, a deal may deliver less than first impressions suggest.
2. To ensure an efficient sales process, vendors need to present their financial information to potential buyers as transparently as possible. Independent assessment provides potential buyers with certainty about the business and the nature of its cash flow.
3. Financial due-diligence can help to identify and focus attention on the factors in the business that will be critical to its future success.
4. Public company boards' governance responsibilities require them to ensure that all steps possible have been taken to identify any problematic issues in a potential acquisition.

MERGERS & ACQUISITIONS ADVISORY

A merger or acquisition can add considerable value to a business, but making sure that each stage of the transaction process from valuation to negotiation and completion is successful demands considerable experience and knowledge.

1. Our services are designed to help our clients reach their strategic goals by identifying and then implementing opportunities to merge with or acquire other businesses.
2. Many drivers can affect a deal; from regulatory restrictions to tax issues. As the professional services organization, we can call upon our dedicated specialists to address any specific challenges that may arise.
3. Project Finance
4. Funding for large projects (like infrastructure projects) is a complex area, and there are specific challenges involved in creating the appropriate finance structures to manage risks effectively.

5. Project finance requires multidisciplinary teams. Economists, engineers, accountants and finance specialist all need to work together to ensure that a project achieves its funding objectives.
6. The long-term nature of project funding dictates specialist knowledge of the many different institutions, both local and international that offer financing in this sector.
7. Also if you are looking to participate in a Public Private Partnership (PPP), whether you are from the private sector bidding for a government led project, or from the public sector aiming to create an effective partnership.
8. ZMCO have experienced professionals who have working experience with both governments and private sector bidders.
9. We help the public sector develop the right approach to procurement.
10. We help private sector partners to get the best out of the process.

STRUCTURING SERVICES

A number of different considerations can influence the optimal structure for a deal requiring a balance between the objectives behind the deal and accounting, tax, regulatory and commercial considerations.

1. No two deals are exactly alike and all are developed under unique circumstances. Other factors, such as cross-border elements of a transaction add further complexity.
2. We advise on a comprehensive range of transactions types including: IPO, PPP, PPM, mergers and demergers, refinancing, securitization and group reorganizations.
3. We help clients to identify the principal concerns that will determine the right structure for a transaction.
4. We can assist with marshalling the complex range of factors including tax, legal, accounting and regulatory issues that will need to be considered together.
5. We create a feasibility plan to assess the chosen structure and once this is confirmed as the right choice we will provide continuous support throughout implementation.

BUSINESS CONSULTING

A more stringent regulatory regime, shifting market demand and industry consolidation, Continuing pressure for better returns and more transparency and New opportunities in the markets. Today's business world is fast-paced. To succeed, you must seize the opportunities while also managing the risks.

You need to move quickly, but you also need long-term strategies to help ensure your business can cope with the demands placed on it today and tomorrow.

ZMCO's business consulting practices:

- Take an objective, long-term view.
- Deploy professional resources that can bring global knowledge to local issues.
- Have an integrated approach to client service with teams of experienced professionals with a breadth of specific technical and industry sector skills.

ZMCO provide advice and assistance to companies, corporations and other concerns. Our services can help you respond to immediate needs as well as put in place the strategies for the longer term.

Business consulting includes the following:

- Business Recovery Services
- Dispute Analysis & Investigations
- Commercial & Market Due Diligence
- Modeling And Business Planning
- Information Technology Consulting
- Enterprise Risk Management
- Human Capital
- Aid to Industry
- Third Party Assurance

The salient features of each service are described below:

BUSINESS RECOVERY SERVICES

A tough economic climate, rapid market changes, new competitors, disruptive technologies, strategic errors any or all of these can plunge a company into serious financial distress. Left unaddressed, they may threaten corporate survival. Whether these factors occur in isolation or converge, they typically trigger a host of problems, including underperformance, declining earnings, and liquidity and cash-flow blockages. Companies often exhibit symptoms of distress well before a crisis erupts. In many cases, a downward spiral is not inevitable. It can be arrested and reversed. Early detection and swift, decisive action are the keys to restoring performance and value. That's why timely, professional advice is critical.

FINANCIAL ANALYSIS

1. Independent business reviews
2. When a company is underperforming, is in distress, or is in crisis, our first step is to undertake a tailored, objective assessment of the situation and resources. Our rapid and rigorous review process scrutinizes financial performance, operating dynamics, asset deployment, and management issues and then identifies a range of options.
3. Non-performing loan sales & analysis we can advise banks and other financial institutions on the disposal or purchase of non-performing loans. Our services include conducting financial due diligence and portfolio reviews, preparing information memoranda on asset valuations and disposal options, identifying potential investors, and facilitating sale negotiations and deal completion.
4. Corporate simplification
5. When an existing corporate structure no longer meets a business' objectives, we will work with you to identify surplus entities, release capital, reduce operating costs, and achieve a leaner, more transparent corporate structure. Our tailored approach addresses critical issues, minimizes risk, and helps ensure a smooth transition to a streamlined operating model.
6. Restructuring / turnaround
7. Restructuring
8. For underperforming companies, we deliver restructuring solutions designed to build a platform for swift recovery and sustained future success. We thoroughly assess all revitalization options; develop a plan of action in partnership with management, creditors and other stakeholders; and mobilize the resources required for effective implementation.
9. Turnaround directors
10. To help spearhead the recovery process, we can introduce one of our highly experienced and credentialed turnaround directors. Their proven knowledge is vital in restoring shareholder confidence and creating a stable platform for the future. Whilst these individuals have the resources of ZMCO at their disposal, they remain independent "hands on" executives providing leadership in the business rescue process.
11. Business regeneration
12. Our team help underperforming businesses plan and implement recovery strategies quickly and efficiently. This may involve moving forward on several fronts crisis intervention, stabilization and stakeholder communication; generating quick wins and reducing working capital; designing and implementing a value- recovery plan.
13. Optimized exit services
14. When external and/or internal pressures dictate withdrawal from a industry, company, market or brand, ZMCO can assist in optimizing value by helping you design and execute a controlled exit plan sell, fix and sell, wind-down.
15. Distressed mergers & acquisitions
16. For business stakeholders experiencing pressure on profitability, cash flow and/or the balance sheet, we maximize value through the sale of shares or business and assets in a tight timeframe using a combination of corporate finance, restructuring, insolvency and tax skills/techniques.
17. Insolvency
18. Executory / corporate insolvency Subject to local legislation, we may assume the role of Receiver, Administrator or Liquidator, or we may act as advisor to parties involved in voluntary arrangements, administrations, receiverships, and compulsory or voluntary liquidations.
19. Personal insolvency

20. For creditors and individuals concerned with personal insolvency issues, ZMCO provides innovative and practical solutions. Whether acting as a Trustee in Bankruptcy or developing an individual Voluntary Arrangement, our sensitive approach, specialist experience and leading edge methods enable creditors to maximize recoveries while helping individuals avoid a potentially disastrous slide into bankruptcy.

DISPUTE ANALYSIS & INVESTIGATIONS

As the pace of business intensifies and globalization grows, the possibility of disputes and other difficulties arise more frequently. And when rules are broken- unintentionally or otherwise - organizations are exposed to risks and problems that they are often not used to dealing with, from fraud and abuse to errors and differences in understanding. Whether these challenges involve dealing across borders with customers, joint venture partners, and foreign governments, or whether they are localized to your own country, they may involve different business cultures and legal systems, as well as unfamiliar regulatory and accountability requirements. Every organization is vulnerable. The risk is real and worrisome.

ZMCO can help

- Dispute support services
- We provide financial services to both lawyers and corporate clients who are involved in litigation, arbitration, and other alternative dispute resolution forums. Whatever the situation, from breach of contract or warranty to income losses from torts, we can provide seasoned experts to help.
- Forensic accounting and analysis
- Companies often face a variety of challenges in implementing their strategic visions, executing or defending their business models or unlocking the latent value and potential of information. We can provide a clear evaluation of the problem or opportunity, options for approaching them and action plans to achieve the optimal outcome. We assist clients in protecting and maximizing the value of their intellectual property by examining compliance with licensing agreements.
- Investigations
- Dealing with suspicions of white-collar crime requires much more than simple know-how. It requires speed, sensitivity and discretion. It also requires an in-depth knowledge of the legal and regulatory frameworks in each jurisdiction. We understand the importance of reacting quickly and confidentially to a crisis situation. We appreciate the need to stop illegal activity, safeguard your company's assets and reputation, prevent recurrences, and arrive at a resolution - with as little disruption as possible to the regular flow of business. Areas of specialism include:
 - Anti-money laundering
 - Asset misappropriation
 - Corruption & bribery
 - Financial misrepresentation
 - SECP & regulatory investigations

COMMERCIAL & MARKET DUE DILIGENCE

Any business seeking to make an acquisition needs to understand not only the specific performance of the intended target, but how this relates to projected market conditions and its competition within a specific industry.

- Making an acquisition means considering not only the merits of an individual business, but also the context in which the business operates. Without understanding the unique qualities of the sector a business is in, it is impossible to arrive at a realistic valuation.
- A whole range of factors can influence the competitive state of a market. These include technology, customers, legislation, powerful buyers and the emergence of new geographic markets. Each of these needs to be considered for the impact that they might exert on the future value of an acquisition.
- A potential acquisition may be projecting very high earnings. These need to be validated against data from the market to test their reliability. Equally, earnings projections may be based on the development of new products or markets. These assumptions also need to be assessed against the broader general market.
- Our understanding of specific markets allows us to assess assumptions and projections and provide efficient, cost-effective services in a timely manner.

MODELING & BUSINESS PLANNING

- Businesses entering a new market or developing a new product or service must consider a wide range of complex factors. Not least of these are the economic assumptions underpinning a strategy.
- A complex range of economic factors need to be analyzed before the launch of a new business venture. Competitors and customers, sources of revenue and the likely position of the competition authorities are just some of the most prominent considerations.
- Addressing a new market means building an understanding of the many different strands that influence the relative strength and weaknesses of an economy. Macro-economic considerations need to be taken into account alongside specific and detailed analysis of the potential market for a particular product or service.
- Building the models to support a new business strategy draws on a range of complementary skills and knowledge. Advanced models and quantitative analyses need to be constructed alongside specific and in-depth industry knowledge if they are to provide market insight.
- ZMCO support business planning combine advanced resources with commercial awareness based on in-depth direct experience of specific industry sectors. Our dedicated professionals also understand the commercial imperatives that drive business success.

INFORMATION TECHNOLOGY CONSULTING

Technology enables rapid global business growth and advancement. It is also a major source of business risk.

Boards and senior executives recognize the importance of technology, but can struggle to understand and manage it effectively. Often, business executives and IT professionals don't speak the same language. This communications gap can lead to misunderstandings and misaligned expectations and outcomes.

ZMCO IT Advisory help in bridging the communications gap with a combination of technical skills and business experience.

Our services lines include:

- Information Systems (IS) Governance
- Value and Performance from IT
- IT Project Risk (ERP)
- Technology Risk

ENTERPRISE RISK MANAGEMENT

Enterprise Risk Management (ERM) is the corporate-wide application of risk management to improve the performance of an organization's business. Understanding risk and making informed decisions in response to uncertainty is fundamental when seeking to build a robust and deliverable business strategy.

ERM is more than crisis management or regulatory compliance. It is a tangible and structured approach to addressing organizational and financial risk. ERM, ultimately, works toward enhancing shareholder value and competitive advantage.

ZMCO can help

- Reduced governance risk - improved risk measurement and reporting can help boards and senior executives satisfy legal and fiduciary responsibilities.
- Increased risk awareness and improved reporting with or without new fiduciary, legal and regulatory requirements, company stakeholders are likely to express higher confidence in companies that clearly articulate risk exposures and relevant mitigating capabilities.
- Risk mitigation savings - significant savings can result from centralizing processes and reducing nonessential hedging practices. Through ERM, companies are better positioned to independently evaluate risks and to adjust hedging activity and insurance coverage, commensurate with tangible risk measurement results.
- Operating savings - companies can achieve significant cost savings through ERM-driven activities namely in the areas of risk, functional and staff consolidation and improved process efficiencies. Consolidation areas include corporate governance, business unit market and credit management, and insurance functions.
- Lower cost of capital - increased earnings stability and lower financial risk can translate into better bond ratings and lower short-term and long-term interest rates.
- Improved controls - through improved risk measurement data, companies are better equipped to identify high-risk processes and to allocate resources and controls accordingly. In many cases, companies improve controls without incremental costs as risk measurement results often highlight over-controlled risks based on lower than expected exposure results. Companies can also benefit as disparate and independent risk

functions operate under common leadership and policies thereby reducing inconsistent practices and process "off-hand" risks.

- Improved capital efficiency - while difficult to measure, companies can gain shareholder value through improved risk awareness and risk-based external communications - ultimately driving improved investor perception regarding management's ability to identify critical business risks, mitigate unnecessary losses and protect shareholder capital.

HUMAN CAPITAL CONSULTING

People and performance issues are common concerns for organizations in every industry. Typically, these issues arise from your people strategies being out of step with your business strategy. You may be expanding globally through acquisition or internal growth, restructuring entire divisions, attempting to standardize processes with new technologies or outsourcing human resources (HR) services to cut costs. Any of these changes can bring about a misalignment between your people and business strategies.

This misalignment is a common problem that our practice is uniquely adept at solving. We specialize in providing innovative, integrated and practical solutions to align your organization's people and business strategies. Our team drives your business performance by helping you maximize the potential of your people. We can help them develop and grow. We can help your organization to manage change initiatives, increase the effectiveness of your HR service delivery, provide learning and leadership services and improve talent management.

We advise clients on how to maximize the efficiency and effectiveness of their Human Resources (HR) service delivery, ranging from process design to self-service applications, and considering in sourcing, outsourcing and off shoring solutions.

Our services include (Recruitment)

- HR service delivery
- Strategy, design, development and implementation;
- Shared services;
- Outsourcing advisory services.
- HR operations and process
- HR functional assessment;
- Business process reengineering;
- HR process controls;
- Benchmarking;
- Cost improvement.
- HR systems
- Selection, design and implementation;
- HR Enterprise Resource Planning (ERP) implementation management;

AID TO INDUSTRY

In this ever changing world where new initiatives are placing ever more demand on professionals, you need to ensure your professionals have the right blend and range of skills to meet those demands. Introducing Aid to Industry (A2I), the specialist management training service of ZMCO through quality training and support, we aim to help you improve the effectiveness of your organization by enabling your professionals to reach the highest standards of performance.

Founded on our expertise across all industry sectors, we can assist your business managers, with ongoing professional development through a comprehensive suite of professional development training on internal audit, corporate governance, and risk management, to name some.

THIRD PARTY ASSURANCE

In today's business world, most organizations rely on increasingly critical and often complex relationships with third parties. Value creation frequently hinges on the effective management and control of the "extended enterprise" created by these relationships. You have probably realized the need for extending your enterprise to create value – alliances, supplier partnerships, joint ventures, outsourcing – but have your risk management and control frameworks kept pace with this evolution? What assurance do you have that they are working effectively or are even fit for purpose in your extended enterprise?

Organizations' are experiencing considerable leakage of value by not effectively managing these relationships. Are your activities fitting snugly with those of your partners or are they leaking value?

Are your alliances, partners, outsourcers, distributors and licensees operating effectively delivering your business objectives? Are your critical business relationships achieving their potential?

Issues may have already arisen about the contractual and operational arrangements that you have. Issues may have emerged in relation to the business protocols that have emerged as the relationship has developed. It may just be that no-one has looked at the relationship recently or in a sufficiently thorough, risk focused way.

Third Party Assurance (3PA) is ZMCO response in assisting you as you tackle these issues.

These resources not only enhance our ability to help clients with their finance, accounting and applications outsourcing, but also assists them in selecting and implementing software systems; establishing company- wide networks; writing policies and procedures; creating call centers; and, standardizing processing after mergers and acquisitions.

Through Business Process Outsourcing (BPO) services, we take over a client's back-office F&A and related procurement business processes and manage them on an ongoing basis. We offer a full IFRS compliant services and solutions, including transaction processing; financial accounting and reporting; statutory/regulatory

ZAHID MEHMOOD & CO. MANAGEMENT CONSULTANTS

accounting and reporting; and, transaction processing. Our transaction processing services cover payables, disbursements and expenses; receivables, receipts and revenues; general ledger; and, payroll.

Our approach to BPO is a highly collaborative blend of client and firm strengths. We customize each engagement according to our client's processes, internal controls and system requirements.

BUSINESS PROCESS OUTSOURCING

Business Process Outsourcing (BPO) provides accounting, financial reporting and transaction-intensive process support to clients. While your management concentrates on enhancing the core business, our skilled professionals focus on your financial accounting and reporting. We perform these functions efficiently and cost-effectively, using a broad knowledge of business processes and financial software packages.

OFFERING SERVICES TO MAJOR INDUSTRIES

- Corporations / Authorities
- Banks/NBFC
- Insurance Companies
- Manufacturing Sector Companies
- Service Sector Companies
- Trading Sector Companies
- NPO/NGO

CONTACT PERSON AND DETAILS

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