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FINVERX  
CONSULTING

*financial consulting...  
with a  
Personal  
touch!*

FINVERX





FINANCIAL & MANAGEMENT  
CONSULTANTS

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Let us help  
Balance your Finances

*A financial planner is to your money what your primary care doctor is to your health.  
Your financial planner is the big-picture person, the one you talk to first about any financial issues.  
We can help you make a plan to pay off debt, save for college fund, or invest for retirement.*

# INTRODUCTION

In 2022, a group of finance professionals, long-standing colleagues, and friends with rich collective work experience came together as partners and founded a Firm named FINVERX CONSULTING. Their vision and promise are to provide '*financial services with a personal touch*' and benefit their clients from the expertise and wisdom earned over a lifetime in financial management as chartered accountants. Earning clients' trust came quickly as the partners are well-rooted in the industry and enjoy a reputation for delivering quality services due to their in-depth knowledge, thus becoming a prominent name right from its inception.

FINVERX is primarily involved in providing services in finance and accounting, corporate governance & secretarial practices, business development and marketing. FINVERX is at the forefront in the capital city of Pakistan and has also adopted all the standards set by international markets due to its global exposure and expertise. At FINVERX, our objective is clear – to achieve mutual growth by providing seamless services to a broad range of clients nationally and worldwide with integrity, honesty and trust. The core strategy of the organization is to develop itself as a global financial and management consulting firm that serves a mix of public, private, and social clients in their endeavor to improve their business processes.

Aqib is a Chartered Accountant by profession with an experience of nearly 3 decades behind him. His last job was as a General Manager Business Development and Commercial with a large Oil and Gas exploration and production Company. He flawlessly managed all costs, resource capacity planning and utilization to support the achievement of targets, volumes, operational budgets and plans. He could skillfully identify and drive opportunities to improve and expand product and service offerings.

Aqib had the dexterity to ensure operational effectiveness and efficiency through optimal processes, ensured employees are motivated, productive, appropriately compensated and have the required skill level; Lead the business planning process and timely implementation of the annual business plan through operational systems and procedures. He played a crucial role in the success of the organization - generating new sales leads, negotiate client pricing, and forecast sales revenue, all to support one of the most important business development responsibilities — helping organizations maximize their profits. His array of expertise included leadership, strategy formulation and implementation, managing change culture and leading corporate initiatives, finance, audit, business development, as well as building and leading effective teams. Additional to his erudite education, he has also attended numerous courses and trainings on Financial Management, Audit & Risk Management and Leadership & Business Strategy from renowned international training Institutes.

Throughout a lifetime of finance and revenues, his parallel lifestyle of exploration remained — trotting the globe, experiencing various cultures and traditions whilst traveling to various countries.



**PARTNER**

**MUHAMMAD  
AQIB ANWER**

Fellow Member of The Institute of Chartered Accountants of Pakistan **(FCA)**

**28 years of Experience** in Finance, Accounting, Auditing, and Business Development & Commercial.



Assad is also a Certified Company Director, and listed as Independent Director with the Pakistan Institute of Corporate Governance. His journey started with Hydro Power and Textile sectors at senior-level managerial positions, thereon with Oil & Gas sector at Mari Petroleum, which was his most recent professional engagement where he served as Company Secretary for more than 15 years. During these illustrious years at MPCL, he contributed significantly to shaping and implementing the corporate plans and strategies of the Company as a member of the senior management team. He provided a full range of corporate secretarial services to the company – inclusive of board support, regulatory compliance, corporate meetings, regulatory filings, corporate communication, and financial reports, to name a few. His expertise included corporate governance, leadership, strategy formulation and implementation, managing change culture and leading corporate initiatives, finance, audit, as well as building and leading effective teams. Under his supervision, MPCL has won numerous awards for several years consecutively, both at the National and International levels.

Assad is known for his result oriented and strategically focused approach with a collaborative method to meeting business requirements while assuring the quality of delivery. He is innovative, open-minded and proactive and an avid believer of change, thus evolving with time and seeking continuous improvement in areas of professionalism. Additional to his erudite education, he has also attended numerous courses and trainings on Financial Management, Audit & Risk Management and Leadership & Business Strategy from renowned Institutes of the world.

While work keeps him busy, Assad manages to find quality time over the weekend to enjoy a movie or two in his very own immaculately built-in movie theatre with surround sound, or a good game of table-tennis (something he was a *pro* at in yester years during college days!).



## PARTNER

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# ASSAD RABBANI

Fellow Member of The Institute of Chartered Accountants of Pakistan (**FCA**)

**25 years of Experience** in Finance, Accounting, Auditing, Corporate Governance and Company Secretarial Services





*Remember, Smart Financial Decisions Impact the Quality of Your Life!*



## OUR VISION

*To empower our clients to succeed in every aspect of their financial lives. Our personalized dealing and ongoing commitment to superior service and innovative approach will expand our relation with our clients for generations to come.*



## OUR MISSION

*To provide best in class service and a personal experience to our clients in helping them reach their financial goals.*

# OUR VALUES

- *Client first*
- *A passion for perfection*
- *Ethics, Honesty and Professionalism*
- *Teamwork- Working together for common goals*
- *Quality of Execution- Do it right the first time; Do it Once and Do it well!*
- *Critical Review- Unrelenting pursuit of excellence*



A blue-tinted photograph of a city skyline at night. In the foreground, two hands are shaking in a firm grip, symbolizing agreement or partnership. The background shows several tall buildings, some with lights on, under a dark sky with some clouds. The overall mood is professional and collaborative.

WE ARE AN EXTENSION  
OF YOUR TEAM

## FINANCIAL

INVESTMENT ADVISORY  
BUSINESS EVALUATIONS  
BOOKKEEPING/ACCOUNTING  
PAYROLL MANAGEMENT

## CORPORATE

COMPANY SECRETARIAL  
CORPORATE GOVERNANCE

## MANAGEMENT

LIAISON OFFICE  
HSE MANAGEMENT  
MARKETING  
COMMUNICATIONS

## OUR SERVICES





# INVESTMENT ADVISORY

Well considered, accurate and timely advice for various investment options is vital for earning maximum return on your investment.

FINVERX has the required expertise to provide best investment advisory services taking into account the tax implications and other economic and social factors. We are finance professionals that make pre-eminent investment recommendations, conduct sensitivity and security analysis, and uphold standards of fiduciary responsibility.

We provide advice on various investment options in respect of, but not limited to, the following:

- Placements of funds with banks
- Investment in national saving schemes
- Investment in Government securities
- Investment through mutual funds
- Investment in stocks/shares of various companies
- Investment in pension funds
- Investment in real estate
- Investment in any other business ventures

Our investment advisory services are based on the best available options enabling clients to make decisions.



A photograph of a business meeting. Two people are seated at a wooden desk. One person is writing in a notebook with a red pen, while the other is looking at a laptop. There are several documents and pens on the desk. The scene is dimly lit, with a soft blue light source. The text 'BUSINESS EVALUATIONS' is overlaid in white on the left side of the image.

# BUSINESS EVALUATIONS

It is vital for your business to have an evaluation – an analysis and review of the entire business as a whole to determine the economic value of a business unit for a variety of reasons, including sale value, establishing partner ownership, taxation, as well as future cash flows and financial projections. It is conducted to determine the overall standing and operation of a business before it is sold by the owner to a potential interested buyer. Evaluating a business can take different forms, depending on the reason for the evaluation. A small-business owner might wish to assess his company's profit-making ability, operations, staffing, marketing or net worth. FINVERX has the required expertise to evaluate various business options. We are capable to suggest best solutions based on our evaluations for new businesses as well as acquisitions and mergers, using objective measures, and evaluating all aspects of the business. We have developed an extensive checklist to ensure that the business evaluation is completed by looking into every aspect of the business.

Our business evaluation techniques include, but not limited to, an analysis of the company's management, its capital structure, its future earnings prospects, market value of its assets, review of financial statements, discounting cash flow models, taxation issues and similar company comparisons. The tools used for valuation can vary among evaluators, businesses, and industries. Where needed, we also engage other experts, including lawyers, engineers, actuaries for their professional input.

Estimating the fair value of a business is an art and a science; there are several formal models that can be used, but choosing the right one and then the appropriate inputs can be critical for decision making.





# BOOKKEEPING/ ACCOUNTING

Proper Bookkeeping and Accounting drives your company to success. In the simplest of terms, bookkeeping is meant for the recording of financial transactions whereas accounting is a function for interpreting, classifying, analyzing, reporting, and summarizing the financial data. Developing business strategies to improve core areas of your business would be nearly impossible without proper book keeping and accounting.

Our objective is to provide our clients up-to-date, accurate financial data ready to cater the needs of financial reporting, with the aim to help reduce the costs of routine clerical or accounting processes and to ensure compliance with legal requirements. Thus, we provide expert supervision of your business accounts at a very reasonable and affordable costs while ensuring complete confidentiality.

FINVERX can meet the needs of small, medium, large or even multinational organizations. Our services in bookkeeping include:

- Bookkeeping by using various accounting softwares/ERP systems
- Accounts Receivable & Payables
- Payroll Processing
- Inventory Management
- Bank Reconciliations
- Financial Statements (Monthly/Quarterly/Annual)
- Maintenance of Fixed Assets Register
- Single-entry Bookkeeping
- Double-entry Bookkeeping
- Cash Flow Statement
- Business Reporting
- Audit Assistance
- Setting up the accounting system as per clients needs



## BENEFITS of hiring FINVERX for your BOOKKEEPING/ACCOUNTING

We are flexible – outsource us as a full service, or part of your accounting or finance processes, our services can be tailored to suit your needs:

- Reduction in direct costs such as salaries, incentives, holiday pay, sick pay and social and health costs
- Indirect costs such as office space, computers, printers, software, hardware and software maintenance and upgrades, rent, electricity, cleaning services, etc
- The hidden costs of employment - hiring & firing, initial training and refresher courses, as well as managerial supervision of bookkeeping
- Real-time information of business accounting
- Cost reduction and time affectivity
- Access anywhere with complete data security
- Transfer quality of services through a professional team of expert accountants
- Preparing financial statements, either daily, monthly, weekly, quarterly, bi-annually or yearly
- Always compliant with the Regulatory Authorities
- Better tax planning
- Easier Audits with the accuracy in bookkeeping and other records keeping



# Payroll

## PAYROLL MANAGEMENT

Payroll processing is a time-consuming and sensitive task, which is why the trend is shifting towards payroll outsourcing to ensure confidentiality of payroll data, which cannot be well contained if handled in-house.

By employing FINVERX, rest assured an expert group of professionals would tailor your payroll needs – comply with all complex tax regulations and minimize the burden on your staff, and integrate an honest and stream-lined system.

Our Payroll solutions include:

- Employee Pay Slips
- Income Tax deduction
- Tax computations for all employees
- Gratuity Fund & Provident Funds
- Investment options for Funds
- Increments
- Bonus Payment
- Automated Payroll via Payroll software
- Manage monthly payroll information – Attendance; Deductions/Recoveries; Changes in salary

No matter how complex your payroll cycle is, we automate and auto-consolidate all payroll respective data for payroll processing. We are equally comfortable to provide payroll services if you already have HR System running. Our IT partners can quickly integrate with your systems to keep you benefiting from the existing investments and procedures.



# COMPANY SECRETARIAL & CORPORATE GOVERNANCE

FINVERX has a dedicated team of experienced chartered accountants including company secretarial professionals who possess extensive experience in finance, corporate and regulatory compliance. Our team is highly business oriented in approach and has diversified experience to provide complete solutions for all corporate/company secretarial matters in a consistent and centrally coordinated manner that reduces the risks of non-compliance, increases the economy of scale and eradicates the burdens of performing your own secretarial duties.

Hiring FINVERX to perform company secretarial duties and compliance with Corporate Governance can offer considerable benefits to your business including:

- **Time-management** – Perform duties in a stated time with our time-saving techniques
- **Professional management** – Ensure preparation of all essential documentation, and maintaining record of stocks and transfers for compliance with all legal requirements, to avoid risks of any penalty / fines or legal proceedings
- **Reduce employment and training cost** – Save on employment and training costs of secretarial staff, as well as other operational costs and overheads; such as office space, computers, printers, software, hardware and software maintenance, rent, electricity etc

Following are some examples of the Company Secretarial and Corporate Governance tasks that we perform for our clients:

- Preparation of full set of documents for shareholders' meetings (AGM/EGM) and filling annual return with the regulatory authorities
- Preparation of notices and maintenance of minutes of the meeting of Directors and Shareholders, including drafting standard resolutions
- Custody and maintenance of the company's statutory registers, minutes book and other statutory records



- Assistance to the Auditors in their annual statutory review of the Company's Secretarial records
- Coordinating the publication and distribution of the company's annual/interim reports, including financial statements, as well as preparation of directors' report
- Coordination with share registrar for maintaining the company's register of members and other matters affecting shareholdings including dividend payments, registration with Central Depository Company as well as response to the queries and requests from Shareholders



Sound Corporate Governance has emerged as a crucial success factor in national and international markets. Countries all over the world are keen to encourage good corporate governance practices to ensure fairness, transparency and accountability in the corporate sector and safeguard the interest of all stakeholders, especially the minority shareholders.

FINVERX provides services in all aspects of Corporate Governance including:

- Reviewing developments in Corporate Governance
- Preparation of Corporate Governance Checklist
- Boards', Committees' and Directors' self-evaluation
- Advising and assisting the directors with respect to their duties, responsibilities and compliance



# LIAISON OFFICE SERVICES

With a geopolitical location, Pakistan offers unique opportunities to foreign investors. Foreign companies wanting to enter the Pakistan market need to set up a Liaison/ Representative Office in the country to promote their products, provision of technical advice and assistance, exploring the possibility of joint collaboration and their export promotion.

FINVERX can be your Liaison/Representative Office and act as the *Single Point of Contact* in Pakistan representing your company, thus collecting information about possible opportunities and providing information about your company and its products to the prospective Pakistani Customers.

Our experience and networking in the government, corporate and banking sectors give us the advantage of providing the following services in all spheres of business:

- Representing the foreign entity in Pakistan
- Provision of Physical Office space and staff
- Conducting research work in the area in which the parent company is engaged
- Promoting imports & exports
- Promoting technical/financial collaborations between foreign entities and companies in Pakistan
- Acting as a communication channel between the foreign entities and Pakistani companies
- Liaising with various Government departments on behalf of the foreign entity
- Assistance in establishment, permit extension, and closure of liaison / branch offices
- Tax Advisory
- Accounting & Bookkeeping Services

Our certified accountants and legal team are professional experts having in-depth knowledge and experience in the consultancy field. Due to familiarity with the processes, we are fully capable of operating as an intermediary for the above mentioned services.

The background features a large, glowing blue gear with a heart and cross symbol in the center. Surrounding the gear are various icons: a microscope, a person in a hard hat, a globe, a warning sign, a first aid kit, and a camera. The text 'HSE' is prominently displayed in large, glowing blue letters on the left side.

# HSE

## HEALTH SAFETY & ENVIRONMENT MANAGEMENT

An outsourced HSE department for your company is imperative at this time and age, that is responsible for the observance and protection of occupational health and safety rules and regulations along with environmental protection. We will contribute towards making your employees competent in health & safety, help your business avoid the distress that accidents and ill health cause; and help you avoid the financial costs of accidents & occupational ill health.

FINVERX can assist in providing the following services through our collaborations with renowned HSE experts:

- Occupational Health & Safety Management System Development
- Programs for HSE culture development in Organizations
- Behaviour Based Safety Programs
- Team Building Sessions with HSE themed activities
- Soft Skill Development Sessions
- Developing Risk Management strategies and initiatives in line with loss prevention plans for all activities
- Environmental Management & Monitoring
- HSE Assurance, Audits & Inspections for all sectors
- Devising Risk Management Strategies and Initiatives
- Emergency Response Planning & Gap Analysis
- Business Continuity Planning & Gap Analysis
- Proactive identification of Major Risks & Hazards and their control measures
- Integrated Management System Certifications for ISO Standards

We bring the best expertise, innovation and cutting edge technology based on client demands, new trends and management of change in the areas of Industrial Health, Occupational Safety, Environment, Sustainability and Environment Social Governance.



# MARKETING COMMUNICATIONS

There is a huge competition in the market and every business needs the right strategy to surpass the competitor. It is only possible if one is able to attract the customers/clients and grab their attention. Integrated marketing communication is an absolute must for the awareness and prominence of your product or services.

We innovate and create to bring forth the best possible growth solutions for our clients. Our Comms specialist brings forth borderless creativity – operating, innovating, and creating at the intersection of talent and capabilities.

Our Marcom services include:

- Concept Development
- Marketing Strategy & Planning
- Design & Production
- Brand Management
- Digital Marketing
- Social Media Marketing
- Content Editing & Writing
- Website Development
- Campaign Development
- Indoor & Outdoor Branding
- Promotional items/giveaways
- Public Relations

We specialize in building Corporate Identity; Image Revamp (new & improved identity); Annual Reports & publications, as well as design and production of complete communication material.



OIL & GAS  
BANKING & FINANCE  
GOVERNMENT  
EDUCATION  
HUMAN RESOURCE  
REAL ESTATE  
AGRICULTURE

HEALTH & NUTRITION  
MODARABAS  
DEVELOPMENT SECTOR -  
NOT FOR PROFIT  
TECHNOLOGY  
MANUFACTURING INDUSTRY  
INFRASTRUCTURE DEVELOPMENT

# SERVICE SECTORS

*financial consulting...  
with a  
Personal  
touch!*

MEDIA & COMMUNICATIONS  
TELECOMMUNICATIONS  
TRANSPORTATION  
POWER & ENERGY



# CONTACT US

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