FINNET GLOBAL
ACCOUNTING | TAX | ADVISORY | OUTSOURCING

CLIENT PRESENTATION · SEPTEMBER 2026

Accounting, Tax & Advisory for UAE Business

A complete finance and compliance function for owner-managed businesses across the Emirates — built around the way your industry actually operates, and delivered by a partner-led team with Big Four pedigree.

ACCOUNTING / CORPORATE TAX / VAT / AUDIT / OUTSOURCED CFO / COMPLIANCE



STRICTLY PRIVATE & CONFIDENTIAL

DUBAI · LONDON

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OUR PROPOSITION

One finance function. Every obligation covered.

Most UAE businesses now run three or four disconnected relationships — a bookkeeper, a tax agent, an auditor and whoever set up the licence. Finnet Global replaces that with a single accountable team that keeps the books, files the returns, prepares the audit, and tells the owner what the numbers mean. Every engagement is partner-led, and the work is shaped around how your industry actually trades.

Big Four discipline, sized for your business

Finnet Global is an accounting, tax and advisory firm headquartered in Business Bay, Dubai, with a London office. We act as the finance department for owner-managed businesses and mid-market groups across the Emirates — keeping the books, meeting every filing deadline, preparing the audit, and giving the owner a clear view of what the business is actually earning.

Our partners come from EY, KPMG, PwC and BDO. The difference is that the person who reviews your accounts is the same person who takes your call about a customs query, a bank covenant or a partner buy-out — not a junior on a rotation.

We work across ten industries, and the work is built around the sector: a contractor needs work-in-progress and retention tracking, a restaurant group needs outlet-level food cost, a trading company needs landed cost and inventory margin. Generic bookkeeping produces generic answers.

Partner-led delivery

A named partner and manager on every engagement — you always know who to call.

Every obligation, one team

Books, Corporate Tax, VAT, audit, payroll and AML handled together, not by four providers.

Systems that do the work

Cloud accounting and ERP implemented properly, with automation replacing manual re-keying.

BY THE NUMBERS

30+

Years of combined Big Four experience in audit, tax and advisory

10

Industry sectors served, from contracting to digital assets

5

Compliance regimes covered end to end — Corporate Tax, VAT, audit, AML/CFT and e-invoicing

2

Offices — Dubai (headquarters) and London

What the UAE now expects of a business

In eight years the UAE has introduced VAT, Corporate Tax, an AML regime and now mandatory e-invoicing. Each one assumes books that are complete, current and reconcilable. This is the position as at September 2026.

OBLIGATION	WHO IT APPLIES TO	TIMING
Corporate Tax registration	All taxable persons, mainland and free zone	Overdue registrations carry penalties
Corporate Tax return and payment	Every registered taxable person	9 months after financial year end
Small Business Relief election	Revenue not exceeding AED 3 million	Elected in each return — now runs to periods ending 31 Dec 2029
VAT registration	Supplies above AED 375,000 (voluntary from 187,500)	Within 30 days of exceeding the threshold
VAT returns and payment	All VAT-registered businesses	28 days after each tax period
Audited financial statements	Revenue above AED 50m, QFZPs, most free zone licences	Annually, per licence terms
Transfer pricing disclosure	Related party and connected person transactions	Filed with the Corporate Tax return
AML/CFT registration and reporting	DNFBPs — real estate, precious metals, corporate services	goAML registration and ongoing reporting
e-Invoicing	Revenue AED 50m and above	Service provider appointed by 30 Oct 2026; live 1 Jan 2027
e-Invoicing	Revenue below AED 50m	Service provider appointed by 31 Mar 2027; live 1 Jul 2027

NO LONGER REQUIRED

Economic Substance notifications and reports were cancelled for financial years ending after 31 December 2022. Exposure for 2019–2022 remains live, and substance now sits inside the Corporate Tax free zone rules instead.

WHERE SMES GET CAUGHT

Books closed only at year end · Free zone status assumed rather than tested · Related party and owner transactions undocumented · Input VAT claimed without valid tax invoices · Invoicing run from Excel or a POS that cannot produce a structured e-invoice

A complete finance function, in six parts

Take one service line, or the whole function as a single monthly engagement with one partner accountable for all of it.

01

Accounting & Bookkeeping

- Monthly bookkeeping and bank reconciliation
- Accounts payable and receivable control
- Inventory, WIP and fixed asset registers
- Management accounts and cash reporting
- Backlog clean-up and catch-up accounting

02

Corporate Tax

- Registration, impact assessment and grouping
- Return preparation and filing
- Free zone and QFZP status analysis
- Small Business Relief eligibility
- Transfer pricing disclosures and documentation

03

VAT & Indirect Tax

- Registration, de-registration and grouping
- Return preparation, review and filing
- Input recovery and apportionment reviews
- Imports, designated zones and reverse charge
- FTA audit support and voluntary disclosures

04

Audit & Assurance

- IFRS and IFRS for SMEs financial statements
- Audit preparation and auditor liaison
- Free zone and licence renewal filings
- Internal audit and control reviews
- Agreed-upon procedures and certifications

05

Outsourced CFO & Advisory

- Fractional CFO and financial controller
- Budgeting, forecasting and cash planning
- Bank facilities and funding support
- Pricing, margin and cost structure reviews
- Valuations, due diligence and exit readiness

06

Payroll, AML & Corporate

- Payroll processing, WPS and gratuity
- AML/CFT policy, goAML and risk assessment
- Company formation and licence support
- Corporate governance and statutory records
- Bank account opening and KYC packs

ONE ENGAGEMENT From licence and first ledger entry, through monthly reporting and every filing deadline, to audit, funding and eventual sale — with the same team and the same file throughout.

Accounting & bookkeeping

Books that close every month, not every year. A monthly close means the owner sees performance while it can still be changed, and it means the tax return and the audit are a formality rather than a scramble.

We work in your system or implement one. Where records are behind, we take on the backlog first — clean, reconciled opening balances before anything else is promised.

WE ALSO FIX

Years of unposted transactions · Unreconciled bank and cash · Owner drawings mixed with business expenses · Inventory that has never been counted · Duplicate suppliers and unmatched payments · Chart of accounts that tells you nothing

EVERY MONTH YOU RECEIVE

P&L and balance sheet · Cash position and forecast · Debtor and creditor ageing · Reconciliation pack · Owner commentary on what moved and why

DELIVERABLE	FREQUENCY	STANDARD TURNAROUND
Transaction posting and coding	Weekly or monthly	Within 5 working days
Bank, cash and card reconciliation	Monthly	Working day 5
Supplier and customer ledger control	Monthly	Working day 5
Inventory, WIP and fixed asset registers	Monthly	Working day 7
Management accounts and owner commentary	Monthly	Working day 10
Cash flow position and rolling forecast	Monthly or weekly	With management accounts
VAT-ready transaction review	Per VAT period	Before filing window
Year-end close and audit file	Annually	Year end + 20 days

Turnarounds assume source documents are provided by working day 3. Scope and dates are confirmed in the engagement letter.

Corporate Tax & VAT

Filing on time is the easy part. The value sits in the positions taken before the return is prepared — free zone status, group structure, related party pricing, and whether the relief you are claiming survives review.

CORPORATE TAX

Registration and impact assessment	Including natural persons above AED 1m turnover
Return preparation and filing	Due 9 months after financial year end
Free zone and QFZP analysis	Qualifying income, substance and de minimis testing
Small Business Relief review	Revenue test, election and loss consequences
Tax groups and restructuring	Formation, transfers and business restructuring relief
Transfer pricing	Disclosure form, benchmarking and local file

VAT & INDIRECT TAX

Registration, grouping and de-registration	Threshold monitoring and applications
Return preparation and filing	Due 28 days after each tax period
Input recovery and apportionment	Mixed and exempt supply businesses
Imports, designated zones and reverse charge	Customs and goods movement alignment
Voluntary disclosures	Correcting prior period errors before the FTA finds them
FTA audit and clarification support	Evidence packs and written representations

REVIEW BEFORE FILING

Every return is prepared by one person and reviewed by another before submission, with the supporting computation and evidence retained in a file that can be produced to the FTA years later.

06 / SERVICE LINE 04

Audit & assurance

Audited accounts are now required by the free zones, by banks, by the Corporate Tax rules above AED 50 million of revenue, and by anyone buying or lending into the business. We prepare the financial statements, assemble the file and manage the auditor — or, where we are not the auditor, get you ready for the one you have.

Financial statements

Full IFRS or IFRS for SMEs statements with notes, group consolidation, and the disclosure sets that free zone authorities and lenders expect.

Audit preparation

Schedules, confirmations, reconciliations and technical memoranda prepared in advance, with a single point of contact for the audit team through to signing.

Internal audit & controls

Risk-based reviews of cash handling, procurement, payroll and stock — the four places where owner-managed businesses lose money quietly.

Special assignments

Agreed-upon procedures, stock and cash counts, partner exit computations, fraud investigations and bank-requested certifications.

TYPICAL YEAR-END TIMETABLE

MILESTONE	TIMING
Year-end close and ledger lock	Year end + 10 days
Draft financial statements	Year end + 20 days
Audit fieldwork supported	Weeks 4–7
Signed accounts issued	Per licence deadline
Corporate Tax return filed	Year end + 9 months

WHY IT MATTERS EARLIER THAN YOU THINK

Banks, free zone authorities and buyers all ask for three years of audited accounts. The year to fix the numbers is the year before you need them, not the month the request arrives.

07 / SERVICE LINE 05

Outsourced CFO & business advisory

Most UAE businesses reach a size where the owner can no longer hold the numbers in their head, but cannot justify a full-time finance director. That gap is what this service is for.

01

Cash & working capital

Rolling cash forecasts, collection discipline, supplier terms, inventory funding and the gap between profit on paper and money in the account.

02

Margin & pricing

Profitability by product, project, outlet or client; cost structure reviews; break-even analysis and pricing decisions backed by real numbers.

03

Funding & banking

Facility applications, covenant monitoring, lender and investor packs, business plans and financial models that stand up to diligence.

04

Growth & exit

Valuations, buy and sell-side support, partner entries and exits, succession planning and preparing a business to be bought.

ENGAGEMENT SHAPES

Monthly CFO

A partner-level review each month with the owner — numbers, decisions and the actions that follow.

Embedded controller

A finance manager working inside your business and systems, supported by our review team.

Project mandate

A funding round, a system migration, a valuation, a partner buy-out — fixed fee, fixed timetable.

WHO ENGAGES US Businesses between roughly AED 5 million and AED 100 million of revenue — where the numbers now drive real decisions, but a full-time finance director is still a year or two away.

Systems, automation & e-invoicing readiness

Mandatory e-invoicing ends the era of the PDF invoice and the spreadsheet ledger. Invoices will have to be issued in a structured format and exchanged through an accredited provider — which means the system that raises your invoices has to be capable of it.

WHAT WE IMPLEMENT

Cloud accounting and ERP	Selection, setup, migration and training
Chart of accounts and reporting design	Built for your sector, not a default template
Bank feeds and reconciliation automation	Removes the bulk of manual posting
Invoicing, POS and inventory integration	One source of truth across the business
Workflow automation for recurring filings	Data collection, checks and reminders
AI-assisted review layer	Flags anomalies before a reviewer sees the file

E-INVOICING READINESS PROGRAMME

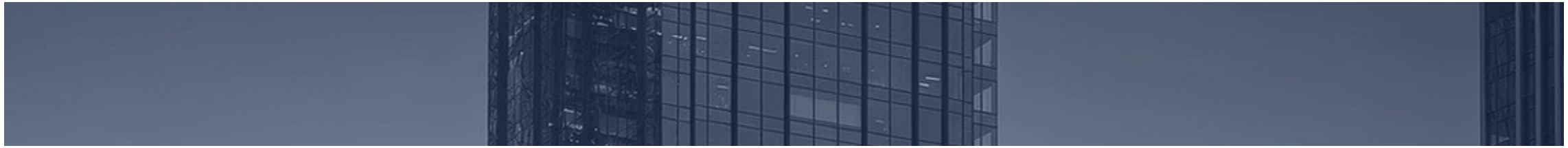
Phase and deadline assessment	Which wave your revenue puts you in
Invoice data gap analysis	Fields your current system cannot produce
System remediation or replacement	Where the existing platform cannot comply
Accredited provider selection and onboarding	Appointment ahead of your deadline
Pilot participation and testing	End-to-end exchange before go-live
Process and staff readiness	Credit notes, corrections and exception handling

THE DEADLINE THAT MATTERS

Businesses below AED 50 million of revenue must appoint an accredited service provider by 31 March 2027 and issue structured e-invoices from 1 July 2027. System changes of this kind take months, not weeks.

Built around how your sector trades

Ten sectors, each with its own revenue model, cost structure and tax treatment. We bring the sector template with us — the chart of accounts, the reports and the controls that industry needs.



Trading & distribution

Landed cost, inventory margin, import VAT

Construction & contracting

WIP, retentions, project profitability

Real estate & facilities management

Unit income, service charges, owner reporting

Retail, F&B & hospitality

Outlet P&L, food cost, POS reconciliation

Logistics, shipping & freight

Zero-rating, agency vs principal, accruals

Professional services & agencies

Unbilled revenue, retainers, client margin

Healthcare & clinics

Insurance receivables, claim rejections

Manufacturing & industrial

Bill of materials, WIP, standard costing

Technology, e-commerce & digital assets

Place of supply, platform settlements, VARA

Family offices & holding companies

Consolidation, related parties, succession

NOT LISTED?

The method is the same — we start from how the business earns, then design the reporting around it.

What actually changes by sector

Every sector has one accounting question that decides whether the numbers are meaningful. This is the question we answer first.

SECTOR	THE ISSUE THAT DEFINES THE NUMBERS	WHAT WE PUT IN PLACE
Trading & distribution	Margin is invisible until landed cost — freight, duty and clearing — sits inside inventory value	Perpetual inventory with landed cost allocation, margin by SKU and customer, import VAT and designated zone treatment
Construction & contracting	Revenue is earned over time while cash arrives on certification, and retentions distort both	Over-time revenue recognition, WIP and retention schedules, cost-to-complete tracking, project-level P&L
Real estate & facilities management	Rental income, service charges and owner funds are three different pots that must not mix	Unit and property-level reporting, service charge accounting and audits, VAT treatment by property type
Retail, F&B & hospitality	Daily takings, wastage and multi-outlet costs bury the real picture at group level	POS-to-ledger reconciliation, outlet P&L, food and beverage cost percentages, stock and cash controls
Logistics & shipping	Place of supply and zero-rating decide whether your invoices carry VAT at all	Supply mapping by route and service, agency versus principal analysis, accrual discipline on jobs in transit
Professional services & agencies	Work delivered but not invoiced is the largest asset and is usually unrecorded	WIP and unbilled revenue tracking, retainer deferral, recoverability and profitability by client
Technology & digital assets	Cross-border digital supplies and regulated activity carry their own reporting regimes	Place of supply analysis, platform settlement reconciliation, VARA-aligned reporting for licensed activity

How the engagement works

YOUR TEAM

Engagement Partner	Sign-off, judgement calls, owner meetings
Engagement Manager	Day-to-day contact and review
Accountant(s)	Posting, reconciliation, preparation
Tax & audit specialists	Called in by service line as required

Named individuals are confirmed at engagement and do not rotate without notice to you.

CONTROLS

Separate preparer and reviewer on every filing · Documented checklists per deliverable · Partner sign-off before anything is submitted · Evidence and computations retained in your file · Deadline tracker covering every licence, tax and filing date · Escalation the day an issue is found, not at year end

CONFIDENTIALITY

Encrypted transfer and storage · Access on a least-privilege basis · Firm-wide confidentiality undertakings · No client data used to train external systems

GETTING STARTED

Week 1 — review of licence, records and filing history; system and access inventory.
Week 2 — scope, calendar and named team agreed; chart of accounts and reporting formats confirmed.
Weeks 3–4 — opening balances validated, backlog cleared, system configured.
Week 5 — first monthly pack issued and the standing calendar begins.

WHAT WE NEED FROM YOU

Trade licence and constitutional documents · Last filed accounts and returns · Bank statements for the period · Access to your current system · One internal point of contact

FEE MODELS

Fixed monthly retainer

Scoped by transaction volume, entities and reporting frequency. One predictable monthly figure.

Annual compliance package

Bookkeeping, VAT, Corporate Tax and audit preparation bundled for the financial year.

Project fee

Backlog clean-up, system implementation, valuation or advisory work at a fixed quoted fee.

All fees are quoted exclusive of 5% UAE VAT pursuant to Federal Decree-Law No. 8 of 2017.

The people accountable for your business

Big Four alumni and career finance professionals. On every engagement you deal with these people directly.



Arshad Iqbal
MANAGING PARTNER

FCA, CAMS. Former Audit Partner, EY Americas FSO. 20+ years at EY and KPMG across audit, tax and regulatory advisory.



Shahbaz Khan
DIRECTOR — UK

FCCA. Chair of the Valuation Committee. Former PwC UK and BDO, leading audits across trading, services and property groups.



Muhammad Shahid
DIRECTOR

ACMA. 10+ years in board-level strategy, SME finance and ERP implementation across the Gulf.



Safdar Akbari
DIRECTOR

MBA. 20+ years in finance and treasury; has executed liquidity facilities in excess of $1bn.



Etienne Daignault
COMPLIANCE ADVISOR

20+ years advising financial institutions on governance, risk and regulatory change.



Adebola Haffner
DIRECTOR

TEP. Legal and fiduciary specialist in structuring, trusts and cross-border tax.

> “Owner-managed businesses deserve the same standard of review that a listed company gets — delivered by people who understand that the owner is also the one signing the cheques.”

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NEXT STEPS

Let’s look at where your business actually stands

We will review your licence, your last filed accounts and returns, and your current systems — then come back with a written scope, a compliance calendar and a fixed monthly fee, usually within five business days of a first meeting. No charge for that review.



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