



# Advisory Service

Audit / Tax / Advisory

Smart decisions. Lasting value.

# ASSURANCE SERVICES

Assurance services can come in a variety of forms and are meant to provide the firm contracting the experts with pertinent information to ease decision making.

For example, the client could request that the CPA carefully go over all of the numbers and math that are on the client's mortgage website to ensure that all of the calculations and equations are correct. Below is a short list of the most common assurance services.

CA provides a wide range of consultancy services that most of businesses need in today complicated business environment characterized with rapid change in technology, competition, and environmental uncertainty.

Our value-added services are provided by industry-specialized professionals for multiple purposes such as: business establishment, business improvement, business valuation, and performance evaluation.

## Risk Assessment

Entities are subjected to greater risks and more precipitous changes in fortune than ever before. Managers and investors are concerned about whether entities have identified the full scope of these risks and taken precautions to mitigate them. This service assures that an entity's profile of business risks is comprehensive and evaluates whether the entity has appropriate systems in place to effectively manage those risks.

## Information Systems Reliability

Managers and other employees are more dependent on good information than ever and are increasingly demanding it online. It must be right in real time. The focus must be on systems that are reliable by design, not correcting the data after the fact. This service assesses whether an entity's internal information systems (financial and non-financial) provide reliable information for operating and financial decisions.

## Business Performance Measurement

Investors and managers demand a more comprehensive information base than just financial statements; they need a "balanced scorecard." This service evaluates whether an entity's performance measurement system contains relevant and reliable measures for assessing the degree to which the entity's goals and objectives are achieved or how its performance compares to its competitors.

## Electronic Commerce

The growth of electronic commerce has been retarded by a lack of confidence in the systems. This service assesses whether systems and tools used in electronic commerce provide appropriate data integrity, security, privacy, and reliability.





# Operational Advisory and Consulting Services

## Operational Excellence



Service	Target Sectors	Details
Streamline processes & procedures	<ul style="list-style-type: none"> <li>• Banks</li> <li>• NBFIs</li> </ul>	<ul style="list-style-type: none"> <li>• Assessment and recommendations</li> <li>• Design, planning, and implementation</li> </ul>
Process optimization	<ul style="list-style-type: none"> <li>• Enterprises</li> <li>• Projects</li> </ul>	<ul style="list-style-type: none"> <li>• Process Review and recommendations</li> <li>• Develop manuals and guidelines</li> <li>• Design, planning, and implementation</li> </ul>
Capacity and Efficiency improvement	ALL	<ul style="list-style-type: none"> <li>• Evaluation and assessments</li> <li>• Design, planning, and implementation</li> </ul>
Monitoring and Control Functions		<ul style="list-style-type: none"> <li>• Process Review and recommendations</li> <li>• Develop manuals and guidelines</li> <li>• Design, planning, and implementation</li> <li>• Fraud prevention and detection advisory services</li> </ul>

## Financial and Strategic Management



Service	Target Sectors	Details
Stabilize financial performance	ALL	<ul style="list-style-type: none"> <li>Streamline processes</li> <li>Reduce waste</li> <li>Improve management effectiveness</li> <li>Enhance revenue</li> <li>Deliver an improved cost structure</li> </ul>
Financial Planning & control	ALL	<ul style="list-style-type: none"> <li>Assessment and Reporting</li> <li>Validation and Assurances</li> <li>Financial decision-making consultations</li> </ul>
Financial policy consultations	ALL (offer support to boards)	<ul style="list-style-type: none"> <li>Assess current ERP systems</li> <li>Offer cloud-based ERP solutions</li> </ul>
ERP	ALL	<ul style="list-style-type: none"> <li>Development and implementation</li> <li>Consultation</li> </ul>
Balanced Scorecards	<ul style="list-style-type: none"> <li>Banks</li> <li>Corps</li> <li>NGOs</li> </ul>	<ul style="list-style-type: none"> <li>Development and implementation</li> <li>Consultation</li> </ul>

## Feasibility Studies



Service	Target Sectors	Details
Project Valuation	ALL	<ul style="list-style-type: none"> <li>Find out the viability of projects or use the study results to approach financial institutions for financing. It is through these feasibility studies that financial projections are tested and all the variables and factors determining success or failure of a project are strictly evaluated</li> <li>developed methodologies, financial models and connections with other experts to successfully package high quality feasibility studies for our clients</li> </ul>
Investment Valuation	ALL	

## Transaction Services



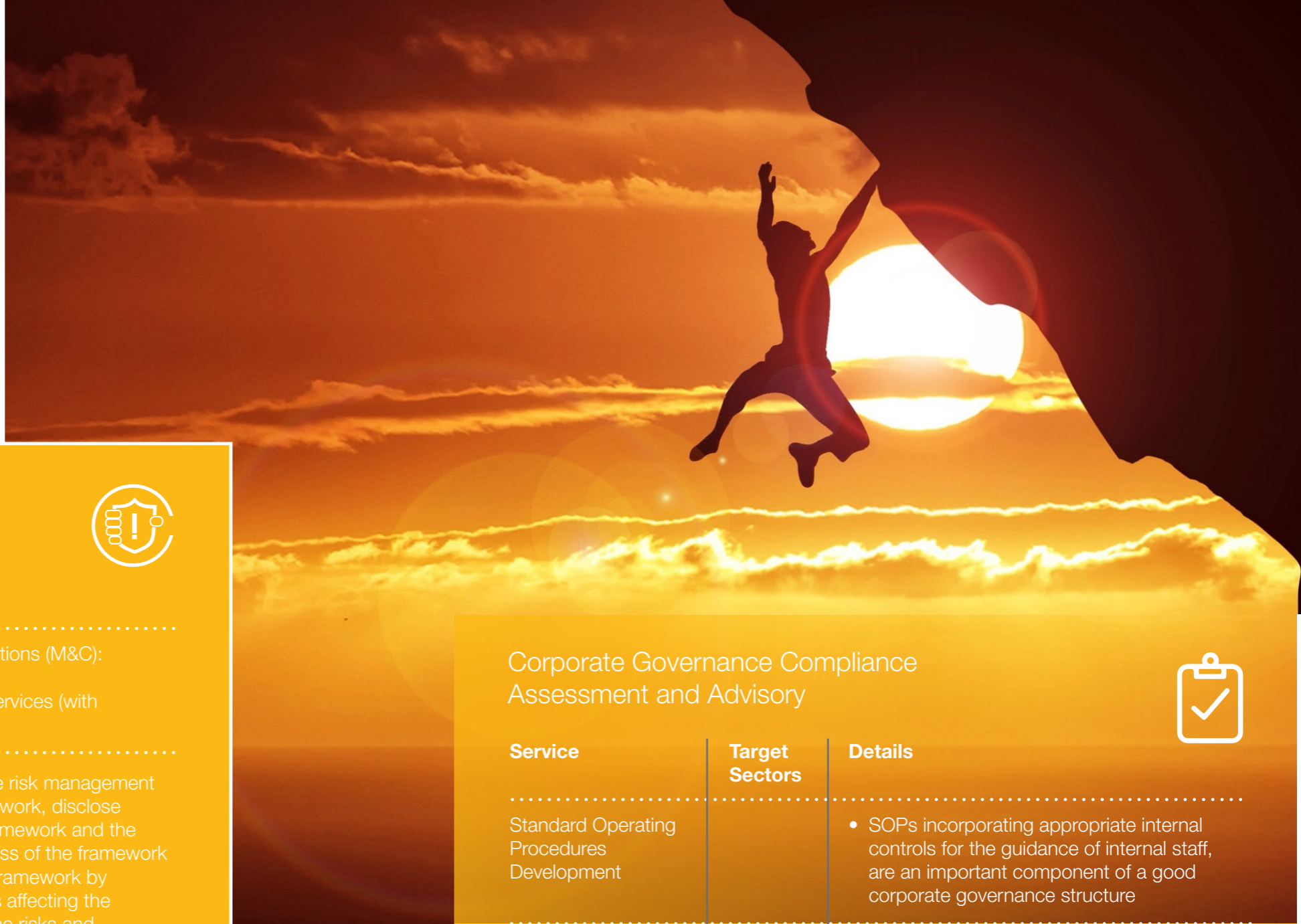
Service	Target Sectors	Details
Business valuation	Corps	<ul style="list-style-type: none"> <li>Before/after an acquisition: determining the right price, taking into account market conditions, determining alternative deal structures.</li> </ul>
Sell-side and buy-side due diligence	ALL	<ul style="list-style-type: none"> <li>Conduct due diligence audit to analyze financials, operations, people, culture, assets, capabilities, processes, and technologies.</li> </ul>
Deal structure optimization	Corps	<ul style="list-style-type: none"> <li>Provide advice on structuring transactions, including accounting and tax considerations and capital implications.</li> </ul>

## Forensic Services



Service	Target Sectors	Details
Forensic investigations		<ul style="list-style-type: none"> <li>Handle investigative and dispute resolution issues effectively and efficiently</li> <li>Navigate interactions with regulators, auditors, and other involved parties</li> </ul>
Fraud risk assessment and prevention		<ul style="list-style-type: none"> <li>Review of existing fraud deterrent and preventative measures (incl. assessment and recommendations)</li> <li>Data identification, preservation &amp; collection</li> </ul>
Forensics Technology		<ul style="list-style-type: none"> <li>Apply e-discovery and digital forensics, advanced and investigative analytics, and data visualization tools to break down information and gain insight into issues</li> </ul>

# Risk Advisory and Consulting Services



## Risk Advisory



Service	Target Sectors	Details
Quality Assurance Review	ALL	<ul style="list-style-type: none"> <li>Assess internal audit functions (M&amp;C);</li> <li>Full Assessment</li> <li>Independent Validation Services (with recommendations)</li> </ul>
Enterprise-Wide Risk Management Services		<ul style="list-style-type: none"> <li>Help establish an effective risk management and internal control framework, disclose the key features of the framework and the adequacy and effectiveness of the framework</li> <li>Help clients develop the framework by identifying significant risks affecting the organization, assessing the risks and developing controls to mitigate and manage these risks.</li> <li>Review existing internal control frameworks to assess whether they are still adequate and effective to comply with regulatory requirements, and accordingly, provide our recommendations to address any gaps noted</li> </ul>
IT Audit MIS		<p>We evaluate an organization's information technology infrastructure, applications, policies and procedures, and operations via the conduct of:</p> <ul style="list-style-type: none"> <li>IT General Controls Audit</li> <li>Applications Audit</li> <li>Data Integrity Audits</li> </ul> <p>Evaluate physical security controls as well as overall business and financial controls that involve information technology systems.</p>

## Corporate Governance Compliance Assessment and Advisory



Service	Target Sectors	Details
Standard Operating Procedures Development		<ul style="list-style-type: none"> <li>SOPs incorporating appropriate internal controls for the guidance of internal staff, are an important component of a good corporate governance structure</li> </ul>
Corporate Governance		<p>Good Corporate Governance designed to <i>achieve a Competitive Advantage</i>:</p> <ul style="list-style-type: none"> <li>Board leadership and effectiveness</li> <li>Effective Audit &amp; Risk Management (Committees)</li> <li>Corporate Reporting and Meaningful Relationship With Stakeholders</li> </ul>
Sustainability and Succession Planning		<ul style="list-style-type: none"> <li>Institutionalization</li> </ul>
Compliance Assessment		<p>Review and assess that oversight and regulatory obligations are properly met</p>
Balanced Scorecard		

# Banking Industry

Meet your biggest challenges in banking with deep insight and support.

Under the pressures of a complex regulatory and competitive environment, banking executives must respond to stakeholder expectations. They must also manage risk and form long-term strategies for better performance. Crowe banking specialists have the expertise and innovative technology to help you address today's most pressing challenges.



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## BANKING AUDIT

Bring banking knowledge and industry credibility to your audit

Financial institutions of all sizes rely on Crowe for objective, credible audit services. We perform more audits for publicly traded financial institutions than any other firm in the United States, providing audits for more than 500 financial organizations across the country.

Our industry-grown experience can minimize disruption for you

Our audit teams can work directly with your organization to minimize disruption. With our banking specialization, Crowe can add strategic value to banking audit committees with insights on emerging trends. Additionally, our audit staff members complete an average of more than 50 hours of training annually, giving our team the depth of knowledge that is essential for objective audits.

## BANKING RISK

Manage risk from inside and outside your financial institution

Managing risk is one of the biggest challenges that financial institution executives face today. Take a proactive approach to compliance. Crowe can help you address governance, risk, and compliance concerns by helping develop and implement a broad range of solutions aligned with your risk appetite and strategic plans.



## PROCESS AUTOMATION & DIGITIZATION

### COMPLIANCE AUTOMATION

Traditional compliance monitoring is plagued by inefficiencies and redundancies

*Compliance automation creates opportunities to better serve customers*

The automation of compliance monitoring maximizes a financial institution's understanding of its state of regulatory compliance. The real-time transparency of results and the ability to quickly transform data into action can drive positive change in customer interactions, product design, product recommendations, clarity of disclosures, and fair servicing of accounts.

*Compliance Automation to Increase Consumer Protection and Enhance Customer Experience*

The rise of automation in compliance monitoring has the capacity to change the mechanisms by which organizations maximize regulatory compliance and leverage the outputs of monitoring efforts. Traditional compliance monitoring, still the standard in many organizations, is plagued by inefficiencies and redundancies. Automation allows for the real-time transparency of results, unlocking insights not previously discernible. This transparency and insight into ongoing risk monitoring allows for agility in the development of new products and services that benefit customers without significantly increasing the risk of the organization.

The more-reliable data provided through compliance automation and continuous monitoring can be further used in refining customer interactions and the fair servicing of accounts, as well as in the creation of new products that align with an organization's risk tolerance.

### CREDIT ANALYSIS

Automate and digitize the credit process to streamline workflow, reduce costs, reduce errors, enable sophisticated analysis with current staff/organizational capabilities, improve capacity to process high volumes of credit applications.

### STRENGTHEN YOUR BANK'S PERFORMANCE WITH RESULTS

A focus on stronger overall performance can help you gain an edge in today's competitive market. Crowe has more than 50 years of experience helping institutions develop strategies that drive results. Our software and consulting solutions can help you achieve smoother operations, more effective data use, and stronger credit portfolio management.

### BANKING CONSULTING

*Improve financial performance and service delivery*

Keeping up with customers' desires for new technology and complying with post-recession regulations can conflict with lowering your bank's operational costs. Our banking consulting team can help you measure the effectiveness of your existing operations so you can streamline operations, reduce costs, improve margins, and elevate customer service. Improved financial performance and service delivery can translate to an increased ability to compete in today's demanding and rapidly changing market.





## NBFIs, Credit Institutions, and Foreign Exchange Companies

- Project Management Solutions
- Organizational Structure
- Governance
- Establishment and other Legal issues
- Money Transfer Solutions
- FinTech



## NGOs

- Project Management Solutions
- Outsourcing Financial and administrative functions
- Establishment and other Legal issues
- Audits and Evaluation services
- Third party monitoring and management



## Corporations, Enterprises, and Groups

- Financial management and financial control
- Governance and succession plan
- Organizational structure and Intra-organizational relations
- Project Management Solutions
- Outsourcing Financial and administrative functions
- Establishment and other Legal issues
- Financial and operational manuals
- Audits and Evaluation services
- Fraud detection and prevention services







## Contact Information

Moneef Sultan Al-Shaibani  
Advisory Manager  
Sana'a, Republic of Yemen  
[moneef.sultan@crowe.com.ye](mailto:moneef.sultan@crowe.com.ye)

## Uniquely qualified to assist with your next transaction.

We offer a broad range of business and practical accounting services under one roof. You won't need to visit a multitude of different offices to meet an accountant, advisor, administrator and auditor. At (CA) we provide all of these solutions.

However simple or complex your needs are, you're covered.

### About Crowe AHFAD

Crowe AHFAD is a leading accountancy firm in Yemen and an independent member of Crowe Global, ranked eighth largest accounting network in the world and the sixth largest accounting network in Asia. For almost 100 years, members of Crowe have made smart decisions for multinational clients working across borders. Our leaders work with governments, regulatory bodies and industry groups to shape the future of the profession worldwide. With exceptional knowledge of business, local laws and customs we provide lasting value to clients.

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