



Crowe

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# African Footprint

Newsletter from the Crowe Global African firms

Audit / Tax / Advisory

Smart decisions. Lasting value.



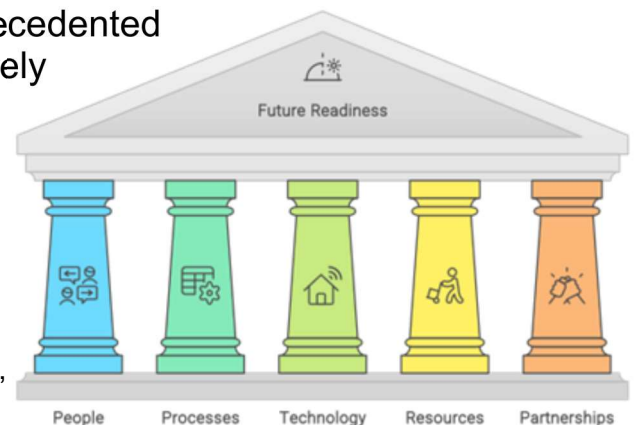
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# Future Readiness: A Comprehensive Approach for Organizations

In an era where change accelerates at unprecedented speeds, organizations must evolve from merely keeping pace to leading the charge. Future readiness transcends preparedness, embedding innovation, agility, and resilience into the core of organizational operations.

This article outlines a holistic framework for achieving future readiness, focusing on key areas such as people, processes, technology, resources, partnerships, projects, and risk management. By adopting these strategies, organizations can transition from reactive to proactive, ensuring they are not just prepared for the future but are actively shaping it.



At a time when change is riding a hyper-loop at a speed of 1200 km an hour, when it used to ride a bus at a speed of 100 km per hour, organizations can no longer afford to cruise along at yesterday's pace. The future is speeding towards us, and the question isn't whether you'll keep up - it's whether you'll lead the way.

Future readiness isn't just about being prepared; it's about being proactive. It's about ensuring that every aspect of your organization - from people and processes to technology and partnerships - is not only equipped to handle what's coming but is already setting the pace. In a world where the next big disruption is always just around the corner, being future-ready means being in a constant state of evolution, where innovation, agility, and resilience are built into the very DNA of your organization.

In this document, we'll explore how to build that future-ready mindset. We'll break down the key areas that matter most: your people, processes, technology, resources, and more. We'll also show you how to move from proof of concept to proof of value, and from periodic updates to real-time operations. The future isn't waiting, so let's get moving.



change



speed



future



organization

## The Holistic Framework for Future Readiness

### 1. People: Building Digital Maturity and Dexterity

- **Digital Maturity:** Achieving a high level of digital competence is essential for the majority of an organization's workforce. Targeting 80% digital maturity ensures that most employees can effectively use digital tools and platforms in their daily roles.
- **Digital Dexterity:** Beyond maturity, 20% of the workforce should reach digital dexterity, a higher level of competence that allows these employees to lead digital innovation and guide the organization toward new frontiers. These individuals play a pivotal role in driving future-oriented initiatives and ensuring that the organization remains ahead of the curve.

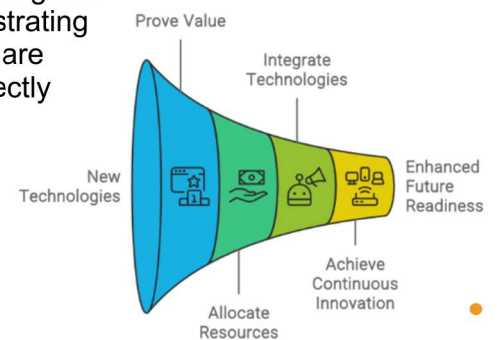
### 2. Processes: From Periodic to Real-Time Operations

- **Transformation to Real-Time:** Traditional, periodic processes are no longer sufficient in a world where real-time data and decision-making are paramount. Organizations must shift towards real-time operations to respond instantly to emerging trends and challenges.
- **Value Management over Project Management:** Projects should no longer be measured solely by timelines and deliverables but by the value they generate. Moving from traditional project management to Value Management ensures that every initiative contributes directly to the organization's strategic goals and future readiness.

### 3. Technologies: Embracing Innovation and Proof of Value (POV)

- **Proof of Value (POV):** The focus must shift from merely proving the concept (POC) of new technologies and initiatives to demonstrating tangible value (POV). This approach ensures that resources are allocated to initiatives that deliver measurable outcomes, directly enhancing the organization's readiness for the future.
- **Continuous Innovation:** Leveraging emerging technologies, such as AI, Gen AI, automation, and data analytics, is crucial for staying competitive. Organizations must not only adopt these technologies but also integrate them seamlessly into their operations.

Enhancing Future Readiness through Technology

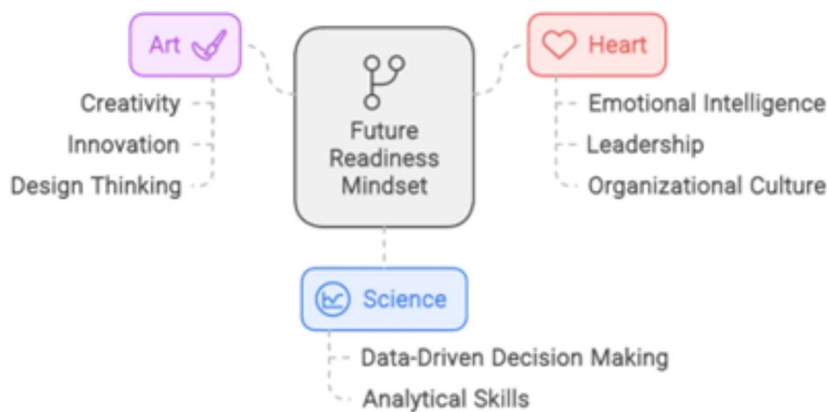


#### 4. Resources: Optimizing for the Future

- **Strategic Resource Allocation:** Resources—whether financial, human, or technological—should be strategically allocated to support future readiness. This involves continuous assessment and realignment of resources to ensure that they are used effectively and efficiently. As well as continuous Power Skilling People with The Future of Work in mind.
- **Sustainable Practices:** Future readiness also includes the adoption of sustainable practices that ensure the longevity and resilience of resources, aligning with broader societal goals of sustainability and responsibility.

**Achieving Future Readiness is a mix of Science, Art and Heart.**

**It starts with a mindset that believes that “The Sky is not The Limit, The Sky is Just A Target”.**



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# Scaling AI in Accounting Firms

Transitioning AI from proof of concept to production is challenging for accounting firms, particularly with GDPR and French data protection laws. Crowe Global has been supporting its member firms by providing visibility to scalable AI solutions that comply with these regulations.

Leveraging cloud platforms like Amazon Bedrock, Oracle, and Microsoft Azure, firms have secure infrastructures with encryption and automated monitoring to protect sensitive data. These third-party solutions are at the forefront of this technology. Using third-party solutions mitigates obsolescence risk and requires less investment.

Larger firms may want to invest in internal AI teams and develop custom AI tools to drive innovation and enhance their service offerings through these third-party solutions.

For smaller firms, the use of pre-built AI tools to automate tasks like document processing, risk management, and report writing among many others is becoming more common. By using existing tools in the market, smaller and larger firms can scale cost-effectively. We have been assisting member firms in the development of these tools with success.

To bridge the AI talent gap, Crowe Global will provide training programs that equip staff with AI skills. Our policy focuses on creating awareness of this technology, balancing innovation with security, and enabling firms of all sizes to scale AI. We encourage all firms to have governance around the use of AI, including an AI accepted use policy and AI Ethical use policy as well as preparing the normal risk assessment that best practices require for any technological solution used by member firms.

Juan Lara  
Chief Digital Officer and Americas Regional Executive  
Crowe Global



Juan Lara

# Why is Africa Losing Billions to Cybercrime? - Part 1

As Africa continues to grow its digital economy, the continent is experiencing a rapid increase in internet penetration, mobile connectivity, and digital infrastructure.

This digital transformation presents significant opportunities for economic growth, social development, and innovation. However, it also exposes African governments and businesses to a growing range of cyber threats. With the rise in cyberattacks globally, the importance of enhanced cybersecurity for African nations cannot be overstated.

## The Digital Landscape in Africa

Africa's digital landscape has evolved significantly over the past decade. According to the International Telecommunication Union (ITU), internet penetration in Africa reached approximately 43% by the end of 2022, up from just 10% in 2010. This growth is driven by the widespread adoption of smartphones, improved mobile networks, and the expansion of broadband services. By 2025, it is estimated that Africa will have over 600 million internet users, making it one of the fastest-growing regions for internet adoption globally.

However, this rapid digital expansion comes with challenges. The continent's digital infrastructure is still developing, and cybersecurity measures often lag behind. According to Cybersecurity Ventures, cybercrime is expected to cost the world \$10.5 trillion annually by 2025, with Africa being particularly vulnerable due to its nascent cybersecurity frameworks.

The rapid adoption of new technologies such as cloud computing, cross-border data flow, the Internet of Things (IoT), Artificial Intelligence (AI), and Deep Packet Inspection (DPI) is significantly reshaping the cybersecurity landscape in Africa. While these innovations offer immense potential for economic growth, operational efficiency, and societal advancement, they also introduce complex cybersecurity challenges that require new frameworks and approaches to effectively manage and mitigate risks.

Cloud computing allows businesses and governments to store and process data remotely, often across multiple jurisdictions. This introduces significant concerns about data security and privacy, particularly in the context of cross-border data flows. In Africa, where cloud adoption is rapidly growing, securing sensitive data in the cloud becomes a priority.

And as data moves across borders, it becomes subject to the regulations of multiple countries, each with its own set of cybersecurity and data protection laws. This can create challenges in ensuring consistent data protection and responding to data breaches. Cross-border data flows can increase the attack surface, as data in transit can be intercepted, and storage in multiple jurisdictions may expose it to different levels of security risk. There is a need for African governments to engage in international cooperation to harmonize cybersecurity laws and regulations, enabling better protection of cross-border data and coordinated responses to cyber incidents. African countries also need to develop policies that address data sovereignty concerns, ensuring that critical data is stored and processed in jurisdictions with adequate cybersecurity measures.

IoT devices, ranging from smart home gadgets to industrial sensors, often have weak security protocols, making them easy targets for cyberattacks. The widespread adoption of IoT in Africa, especially in smart cities and agriculture, increases the potential for security breaches. Governments need to establish regulatory frameworks that mandate security measures for IoT devices, including the certification of devices before they enter the market. This ensures that only secure devices are used within the national infrastructure.

While AI offers significant benefits for cybersecurity, such as threat detection and automated responses, it also poses new risks. Cybercriminals are increasingly using AI to launch sophisticated attacks, including deepfake scams, AI-driven phishing, and automated hacking tools. AI systems can be biased or manipulated, leading to incorrect security decisions or exploitation by attackers. Ensuring the ethical use of AI in cybersecurity is a growing concern.

Deep Packet Inspection (DPI) allows for the detailed inspection of data packets as they travel through a network, enabling the detection of sophisticated threats like zero-day attacks, advanced persistent threats





(APTs), and encrypted malware. While DPI is undoubtedly a powerful tool for cybersecurity, it also raises significant privacy concerns, as it can be used to monitor and censor internet traffic, potentially infringing on user privacy and freedom of expression. Governments and organizations using DPI should be required to operate transparently, with oversight mechanisms to prevent abuse and ensure that DPI is only used for legitimate cybersecurity purposes.

Moreover, the emerging quantum computing technology represents a profound threat to current cybersecurity practices, particularly in Africa. The most immediate and widely discussed threat of quantum computing to cybersecurity lies in its ability to break widely used cryptographic algorithms. Quantum computers, through algorithms like Shor's algorithm, can efficiently factor large numbers, a process that underpins the security of many encryption methods such as RSA, ECC (Elliptic Curve Cryptography), and even some implementations of the Diffie-Hellman key exchange. If current encryption methods are broken, it could lead to the exposure of sensitive data, including government communications, financial transactions, and personal information. For African countries, many of which are rapidly digitizing their economies and public services, the breach of such data could have catastrophic consequences, including financial losses, loss of public trust, and compromised national security. However, the private sector, particularly in industries such as finance, telecommunications, and technology, will be at the forefront of facing quantum threats. Governments should work closely with these sectors to ensure that quantum-resistant technologies are developed and deployed in critical infrastructure.

The cybersecurity landscape in Africa is rapidly changing with the adoption of advanced computing technologies and innovations. While these technologies offer significant benefits, they also introduce new risks that require advanced cybersecurity strategies and frameworks.

### **Cybersecurity Threats Facing Africa**

African governments and businesses are increasingly becoming targets for cybercriminals. The types of cyber threats facing the continent are diverse, including:

1. **Data Breaches:** As more African businesses and governments digitize their operations, they become attractive targets for hackers seeking to steal sensitive information. For example, in August 2020, South Africa's credit bureau Experian suffered a massive data breach, exposing the personal information of over 24 million people and nearly 800,000 businesses. In October 2020, a coordinated attack on Uganda's mobile money network affected services provided by MTN Uganda, Airtel Uganda, and Stanbic Bank when hackers exploited vulnerabilities in the systems of a third party

aggregator to initiate unauthorized transactions, reportedly resulting in millions of dollars in losses. In 2018, the National Bank of Kenya (NBK) reported a data breach where hackers attempted to transfer approximately \$10 million from the bank's accounts. Although the bank detected and stopped the breach before significant funds were lost, it marked a major cybersecurity incident in Kenya's financial sector. A massive data breach at Ethio Telecom, Ethiopia's state-owned telecommunications company, in 2019 exposed the personal data of millions of customers. The breach reportedly included sensitive information such as national IDs, phone numbers, and addresses. The breach raised significant concerns about data privacy and the security of customer information managed by state-owned enterprises in Ethiopia. There are numerous further examples of significant data breaches in Africa and the rising frequency and sophistication of cyberattacks underline the urgent need for comprehensive cybersecurity strategies across the continent.

2. **Ransomware Attacks:** Ransomware attacks, where hackers encrypt data and demand payment for its release, are on the rise in Africa. The Interpol African Cyberthreat Assessment Report highlighted that 61% of organizations in Africa had experienced a ransomware attack in 2021. These attacks can cripple essential services, as seen in the case of a ransomware attack on the City of Johannesburg in 2019, which disrupted electricity and other municipal services.
3. **Phishing:** Phishing attacks, where cybercriminals deceive individuals into providing personal information, are prevalent in Africa. According to Kaspersky's 2021 Security Bulletin, South Africa, Kenya, and Nigeria are among the top three countries most targeted by phishing attacks on the continent.
4. **State-Sponsored Cyber Espionage:** African governments are also targets of cyber espionage, often conducted by state-sponsored actors. Such attacks are aimed at stealing confidential government data, influencing political processes, and undermining national security. For instance, in 2018, China was accused of hacking into the African Union's headquarters in Addis Ababa, allegedly extracting sensitive data for five years.

Stefan Kauder  
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Kenya



Stefan Kauder

# The Role of Thought Leadership in Driving Collaborative Innovation

In today's fast-paced global economy, collaboration is the cornerstone of success. Organizations that prioritize teamwork and shared expertise are better positioned to overcome challenges and seize opportunities.

## A Legacy of Leadership and Collaboration

Established on 1 October 2011 as Welsa International Chartered Accountants, Crowe Zimbabwe has evolved into one of the nation's premier professional services firms. Registered with the Public Accountants and Auditors Board (PAAB), the firm joined the global Crowe Horwath network in 2014. Following the network's rebranding in 2018, the firm adopted its current name, Crowe Chartered Accountants Zimbabwe.

Headquartered in Harare's Avondale suburb, Crowe Zimbabwe has eight partners and a robust team of 68 employees with expertise in accounting, auditing, tax, and advisory services. The firm's philosophy is rooted in fostering collaborative success, exemplified through its broad range of services that span audit, tax, advisory, human resources, and forensic investigations. Crowe Zimbabwe offers smart decisions that deliver lasting value, making it a beacon of leadership in the region.

## Empowering Collaboration Through Expertise

Crowe Zimbabwe's approach to collaboration is deeply embedded in its thought leadership. Through external and internal audit services, the firm provides transparency and reliability, the foundation of trust between stakeholders. Its internal audit offerings include outsourced functions and quality control reviews, helping clients improve systems of control and organizational integrity. In tax services, Crowe guides businesses through complex international tax laws and cross-border transactions. With expertise in transfer pricing audits, VAT compliance, and tax litigation, the firm enables its clients to thrive in interconnected global markets.

Crowe's advisory services amplify collaborative success by assisting organizations with mergers and acquisitions, corporate restructuring, financial modelling, and valuations. These critical insights empower clients to align their strategies and achieve shared goals.

### Service Specialty

- Audit
- Advisory
- Tax
- Corporate Recovery
- Human Resources Management
- Marketing
- Digital

## Human Capital: A Catalyst for Success

Crowe Zimbabwe's commitment to collaboration extends beyond technical expertise. The firm invests heavily in human resources solutions, including leadership development, performance management, and corporate culture transformation. By empowering organizations to build dynamic teams, Crowe fosters environments that drive innovation and sustained success.

The firm's forensic services help safeguard businesses from fraud, theft, and other risks, ensuring secure and trustworthy operations.

## Thought Leadership That Drives Impact

Combining local expertise with a global outlook, Crowe Zimbabwe leverages international best practices to address regional challenges. As a member of Crowe Global, the eighth-largest accounting network worldwide, the firm provides unparalleled insight and innovation.

Under the guidance of Lead Partner Dr. Oliver Mtasa, International Liaison Partner Raymond Sibanda, and their esteemed team, Crowe Zimbabwe continues to champion collaborative solutions. Their leadership has positioned the firm as a beacon of excellence in the SADC region.

Raymond Sibanda and Chiedza Gandah  
Crowe Chartered Accountants Zimbabwe  
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*"Through strategic collaboration, Crowe's network empowers African businesses with global expertise, fostering growth, innovation, and seamless cross-border partnerships across diverse sectors"*  
– Raymond Sibanda



*"As thought leaders, we prioritize collaboration, leveraging global insights to deliver innovative, tailored solutions that empower our clients and drive sustainable success."*  
– Dr Oliver Mtasa



# Harnessing AI for Smarter Learning and Productivity

Like many professionals today, I frequently use AI tools in my work. These tools are everywhere, and they have brought undeniable benefits, enhancing efficiency and productivity. Yet, as AI's capabilities grow, I often find myself pondering a critical question: How is this affecting learning and cognitive abilities in the workplace?

Artificial intelligence (AI) is not just changing workplaces—it's redefining the skill sets needed to succeed in the modern economy. A notable concern, as highlighted in discussions like the *Work for Humans* podcast, revolves around how this transformation could disrupt traditional skill-building pathways, particularly for apprentices and young professionals entering the workforce. The podcast underscored an alarming reality: AI automation may reduce opportunities for hands-on learning, a cornerstone of skill mastery in many industries.

Historically, apprenticeships have been vital for transferring knowledge through mentorship and experiential learning. By observing skilled professionals and practising under their guidance, apprentices could hone their craft. However, with AI automating many tasks, opportunities for such immersive learning may dwindle. This shift raises a pressing question: How will future generations develop the deep expertise once gained through these traditional systems?

History offers valuable lessons on adaptability. Just as the Industrial Revolution compelled workers to master machine operation, today's professionals must embrace AI as a tool for empowerment, not displacement. AI, when leveraged correctly, can accelerate learning and competence. For example, it provides data-driven insights that enable faster decision-making and helps workers tackle complex challenges with enhanced precision. The focus, therefore, should not be on resisting AI but on mastering its use to stay ahead in a competitive landscape. It offers an opportunity to shift our focus toward higher-order activities such as innovation, strategy, and interpersonal collaboration.

To harness AI's full potential, individuals and organizations must strike a balance. AI should handle routine and repetitive tasks, allowing humans to dedicate their energy to meaningful learning and creative pursuits. Encouraging critical thinking and fostering innovation will ensure that cognitive growth continues alongside technological advancements.

By integrating AI into daily workflows, organizations can create environments that support continuous skill development and innovation. Here are some ways how AI can play a transformative role:

- **Personalized Learning:** AI-powered platforms tailor training to individual learning styles and goals, ensuring effective and engaging skill development at a personalized pace - like Docebo.
- **Knowledge Access:** Tools like chatbots and virtual assistants provide instant access to organizational knowledge, reducing search time and enhancing productivity. One of my favourites is Perplexity.ai.
- **Collaboration & Communication:** AI optimizes team dynamics by summarizing meetings, tracking milestones, and facilitating knowledge sharing, particularly in hybrid or remote setups.
- **Automating Routine Tasks:** AI handles repetitive tasks like scheduling and reporting, allowing employees to focus on strategic and creative work. Most of your project management tools will do this.
- **Dynamic Feedback:** Continuous feedback through AI analytics helps employees track progress, refine skills, and embrace lifelong learning. Qstream is great for these insights.

The future of work will favour those who not only adapt to AI but also use it as a springboard for personal and professional development. AI's role in shaping skills and mental capacities ultimately hinges on how we integrate it into our daily lives. By using AI as a complement, not a substitute, for human capabilities, we can unlock a future where technology enhances - not diminishes - our cognitive and creative potential.

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## About Crowe Global

As a top 10 global accounting network, Crowe Global has over 200 independent accounting and advisory firms in 145 countries.

For more than 100 years, Crowe has made smart decisions for multinational clients working across borders.

Crowe's leaders work with governments, regulatory bodies and industry groups to shape the future of the profession worldwide. Their exceptional knowledge of business, local laws and customs provide lasting value to clients undertaking international projects.

Crowe provides global reach on a personal scale. Crowe firms focus on the future, the client experience and working with clients to build something valuable, substantial, and enduring. Close working relationships are at the heart of our effective service delivery.

At Crowe, our professionals all share one commitment, to deliver excellence.