



FBCC

شركة المال والأعمال للإستشارات المالية
FINANCE AND BUSINESS COMPANY FOR CONSULTANT



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The importance
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consulting

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FOR YOU



FINANCE AND BUSINESS COMPANY FOR CONSULTANT



OUR COMPANY

Finance and Business Company for Consultant began its work in 2005 and become one of the leading financial and economic advisory services sector in the Saudi, Our role as Consulting dictates commitment to develop best practices putting in of professionalism and independence are driven approach jurisprudence.

ABOUT US

Due to our long experience in the market and our knowledge of his work intense, and advisers qualified team that works for us, with God's help we were able to attract a large number of strategic customers, which we put at the forefront of financial advisory services providers in the KSA.

The ability to meet the needs of our customers have made an important role for the growth and success of their business. Developmental Center Financial Consulting in introducing its services on three basic rules.

The first is based on the performance of its business in accordance with ethical principles, and the second commitment and high professionalism in all the services they provide, and the third commitment to providing the best services to meet the needs of its customers.





Our Mission

Provide financial consulting services, and finance and economic specialist, professional manner beyond expectations, and building longterm relationships with our customears inside and outside Saudi Arabia,through strategic partners in most of world countries.

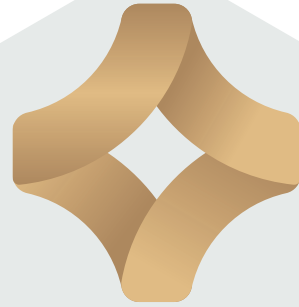


Our Vision

**To be the first choice in the field of Financial,
Economic and Financial Consulting
inside and outside Saudi Arabia.**

Our Values

We rejoice in the developmental center consulting our values, which is based on the principles of Islamic law in the banking and financial, trade and investment deal, and derived from our experiences of modern scientific theories to work creative based on creatin the most financial, economic and investment solutions and submit them select group of discerning customers to meet their needs and keep pace with aspirations for growth and lasting success God willing.



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The Principles of Our Work



We are committed to Performance

We do not make promise to ourselves, but we are able and committed to fulfill it, which makes us work hard to excel with our results in an increasingly competitive.

We are Professionals

We work in accordance with the highest professional and ethical standards, and ask our customers what we believe in its success.

We are committed to Transparency

We communicate transparently with our customers all the time, we do not surprise them with the strategy of action contrary to the agreed plan

We are Empowered

Our customers rely on us, and they deserve our best experiences, so we invest in training our consultants and attach the greatest importance and bringing local and global expertise.

We are committed to Working Wisely

We Trustees of the reputation of the companies and their contribution, and move away from all actions and transactions that do not serve the company's goals.

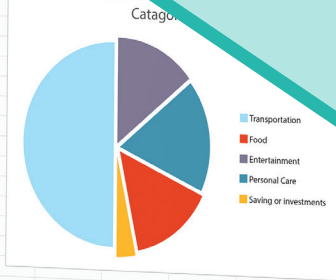
We are Partners

Developmental Center Consulting is a partner for its client's success and pride for us the success of our customers.



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Description	Category	Project Cost	Actual Cost	Difference
Extracurricular activities	Children	\$0	\$0	\$0
Medical	Children	\$0	\$0	\$0
School Supplies	Children	\$0	\$0	\$0
Movies	Entertainment	\$50	\$28	\$22
Music (CDs,download,etc.)	Entertainment	\$500	\$30	\$470

The importance of financial consultancy

01

Financial consulting Contribute to help companies overcome the financial problems that can be exposed through the provision of financial and financing and advisory solutions to those problems after the work of the specialized studies in this regard and the financial statements of companies or institutions, analysis, and evaluation of the work system in the various sectors of the company, and how to manage resources at all levels and make financial plans for the development and expansion of all activities.



02

Financial consulting aso of the study and evaluation of market trends, to determine the physical mechanisms to deal with it properly, and help the company make sound financial decisions, so as to ensure the safety of the financial situation of the company.



03

Financial consulting and financial advisers extend their services to owners, investors and partners, to include help landlords also through action plans for debt management and how to deal with banks and choose bank accounts that serve His activity, the selection of the most appropriate funding sources.



04

Financial consulting and financial Consulting have the ability to read the polittical reality and its impact on the economic situation, as well as dealing with all the financial data available to the company and how guidance for the continuation of the company in all political and economic conditions.





Month	Value 1	Value 2
1/1/2016	0.17	8.90
2/1/2016	0.95	8.74
3/1/2016	1.96	1.08
4/1/2016	2.09	5.54
5/1/2016	2.69	3.03
6/1/2016	2.73	6.00
7/1/2016	3.49	5.78
8/1/2016	3.65	4.32
9/1/2016	4.01	7.56
10/1/2016	4.57	5.90
11/1/2016	5.45	2.43
12/1/2016	0.17	8.52
1/1/2016	0.95	8.74
2/1/2016	1.56	1.08
3/1/2016	2.09	5.54
4/1/2016	2.69	3.03
5/1/2016	2.73	6.00
6/1/2016	3.49	5.78
7/1/2016	3.65	4.32
8/1/2016	4.01	7.56
9/1/2016	4.57	5.90
10/1/2016	5.45	2.43
11/1/2016	6.16	
12/1/2016		



OUR SERVICES

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شركة عمان والعمان للاستشارات المالية
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Technical services

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administrative services

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Finance services

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accounting services

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GENERAL ADVICE

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ASSET MANAGEMENT

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WEALTH MANAGEMENT

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ADMINISTRATIVE AND ECONOMIC CONSULTANCY

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FINANCIAL CONSULTING

Services

Preparing studies for financial policies and plans.

Analyze and prepare systems for financial and accounting aspects.

Preparing budgetary and internal control policies and procedures.

Preparing financial reporting regulations and procedures and cost accounting.



Conducting a study and evaluation of the financial situation and preparing and proposing alternatives and solutions to develop the company's work activity in accordance with the strategic data.

Preparing procurement, contracts and warehouse policies and procedures.

Carry out the financial review and analysis of the company's situation and submit a special report.

Preparing studies for the design of the accounting and financial system.



Develop procurement and compliance policies.

Assist individuals in reviewing and evaluating loans and obligations

And propose appropriate conditions for the client's situation.

Preparing procedures and financial control of assets and inventory.

Review the company's status and submit a special report.



Preparing a study of financial alternatives to develop the company's work activity in accordance with the strategic data.

Finance, debt and risk management.

Mergers, acquisitions and valuation



& responsibilities

Determine the total financial invested for the project and how to manage it from its sources, whether from the project owners or banks.

- Preparation of the estimated final accounts (balance sheet).

income statement) based on the assumptions that have been adopted throughout the life of the project.



Extracting the most important financial indicators from the estimated budget and income lists throughout the life of the project.

Preparation of cash flow statements (outward, inward and net).

Recommending the feasibility of the project.



Technical services: Evaluating the extent to which the activity needs to apply computer programs in financial accounts and determining the appropriate programs for the activity



Extracting the most important investment indicators of the project.

Recovery period. Sensitivity analysis.

Net present value. Muslim standard.

Internal rate of return break-even point



01

Accounting Services

- Designing accounting systems for companies (notebook - computer).
- Design of cost systems for industrial activities.
- Measuring the cost of products and the marginal cost of production.
- Documentary review of all financial operations of the company



02

Financial services

- Feasibility studies of projects and expansion plans for activities
- Structuring, rehabilitating and raising financial efficiency of companies
- Assisting companies in obtaining loans of all kinds
- Settlement of financial disputes of companies with banks and scheduling of loans

03

Legal Services

- Establishing companies of all kinds (money - people)
- Licenses (industrial - commercial) and licenses to practice the activity

04

Administrative Services

- Human Resources and Recruitment.
- Follow up the implementation of the requirements required by the Labor Law and the Social Insurance Law
- Training employees, developing their skills and raising their practical efficiency

01

Accounting Services

Our accounting services for the client include all elements of proof of financial operations and the first of these elements

First: Designing the appropriate accounting system for the company

In order for the accounting system to be economically feasible, it is required to be efficient and effective, that is, when preparing and designing financial accounting systems for each company, it must take measures and procedures in accordance with the nature of its activity and the volume of its dealings with others, manually and using computers, whether integrated programs or programs that are specially designed according to the circumstances and nature of each company.

1 - Designing a documentary control system in a practical and effective manner according to the nature of the activity and the volume of the company's dealings with others to ensure financial control and periodic review of the company's accounts so as not to accumulate errors and lose the rights of the company party of others

2 - Design a warehouse control cycle commensurate with the nature of the goods in which the company deals, which need a special control nature, for example (food stocks - medicines and medical supplies).

Second: Design of cost systems for industrial activities

The most appropriate methods are followed for the nature of the activity and the method of production to limit the costs of the activity, both direct and indirect, in order to reach to the real cost of the product so that the project management can:

A- Determining a selling price that covers all production and administrative costs.

B - Analysis of cost elements in a scientific way that makes it easier for the project management to determine the causes of imbalance in the high cost and how to address these points,

C - Analysis of cost elements scientifically enables the project management to maximize the benefit of them.

D - Analysis of the quantities of production at each production stage and compare them with the target of production and link them to the costs of each stage Productivity makes it easier for project management to reach the appropriate marginal cost in light of production capacity.

E - Analysis of cost elements in a scientific manner enables the project management to take the appropriate and useful decision in the event of competition in A specific field by reducing prices or giving certain discounts to attract customers and increase sales.

F- Analyzing the cost elements scientifically enables the project management to take the appropriate and useful decision in the event of a market recession in commodities

Third, measuring the cost of products and the marginal cost of production.

The company provides consulting services in the field of industrial costs, as it helps the activity management in reviewing and measuring industrial operating costs and bringing them to the lowest levels so that the activity management can compete and cover fixed costs and achieve appropriate profits.

Fourth: Documentary review of all financial operations of the company

We periodically review all financial and legal transactions in which the client is a party for the purpose of prevention From being exposed to the loss of his rights by third parties or to fall into any legal matter and is done:

1- Giving advice and advice on what to follow so that mistakes are not repeated.

2 - Reports are submitted to the customer periodically so that he is fully aware of all matters and financial transactions related to his commercial activity.

The Financial Services Department is the main nerve to support any new or existing company and is looking for financial advice for good disbursement of the resources available to the activity management in order to draw up the financial policy of the project, especially at the start of the activity and when the lack of available liquidity.

Below we present some of our financial services

A- Feasibility studies of projects and expansion plans for activities

Through a team of specialists in financial and economic studies, an economic feasibility study is prepared

For new projects or for a study of expansion plans for existing projects on a scientific basis and practically applicable

On the ground, in addition to studying investment opportunities and their economic feasibility, such as:

- The opportunity to acquire an existing project, whether with the same activity, complementary activity or a different activity, but there is a good investment opportunity.

- Opportunity to expand by attracting new partners

The opportunity to merge one activity with another activity to increase competitiveness and control a particular commodity market

B - Structuring companies, rehabilitating them and raising their financial efficiency.

Some companies are exposed to financial shocks as a result of market conditions or as a result of miscalculation of market forecasts by the management of the activity. Therefore, one of the most important points that we pay attention to is to provide technical support to manage the customer's activity through

- 1- Studying the sources of funding that depend on them.

- 2- Studying the policy of belonging granted by the customer in question to his customers.

- 3 - Study the strengths and weaknesses of the policy followed.

- 4 - Propose solutions and alternatives to address liquidity problems.

C - Assisting companies in obtaining loans of all kinds

It is important for companies wishing to obtain financing to identify the most suitable financing alternatives for the company before applying to any of the financing institutions, so we provide some guidance regarding the conditions and documents that are usually required by each type of financing institution, which must be prepared before applying to any financing entity.

- 1 - Ensure the need of the activity for funding.

- 2 - Determine the type and size of the facility required.

- 3 - Preparation of the client's affiliation file.

- 4 - Comparison between the best banking offers and the best interest rates and commissions

- 5 - Apply to the bank to obtain the required facility.

- 6 - In the absence of good financial management, we follow up on the facility and ensure that it is disbursed as required

On behalf of the client.

D. Settlement of financial disputes of companies with banks and scheduling of loans

In the event of financial shocks to the customer and default for any reason, we are the ones who study the reasons for default and non-payment, propose solutions to the customer, and make a settlement and scheduling of debts after negotiating with the creditor bank or lenders

Generally on the size of the debt, the method of payment and the dates.

03

Legal Services

A- Establishing companies of all kinds (money - persons).

The company includes a team of lawyers specialized in establishing companies of all kinds, including companies of persons (partnership - simple recommendation) and money companies (joint stock - limited liability)

The most appropriate ones for the client are determined according to the nature of the activity, the size of the invested capital, the nature of the expected partnership, and the legal adaptation of the status of each partner so that the client can establish his own activity in the best appropriate legal entity so as not to lose any legal advantages or facilities in another law in a timely manner and at the lowest possible cost, in addition to:

- 1- Opening a tax file
- 2- Extracting the commercial register.
- 3- Registration in the importers register.
- 4- Registration in the exporters register.

5- Registration in the agents register.

B-Licenses (industrial - commercial) and licenses to practice the activity.

The company extracts the necessary licenses for commercial and industrial purposes, which are required in order to start any activity by practice, including:

1- Industrial licenses, including:

A- Licenses for the establishment of factories, including (physical approval - building permit - operating license) and the subsequent permit procedures

Entities (civil defense and evidence) in addition to the introduction of utilities for the activity (electricity - water - gas).

B - Extraction of the industrial register of industrial establishments

04

Financial & Legal Advice

Bank financing consultancy (corporate loans - factory loans)

Financial leasing consultancy (purchase of equipment - machinery - production lines - cars)

Mortgage Consultancy

Scheduling or settling bad debts with banks

Collection of debts in favor of others

Factoring Consulting

Electronic establishment of all individual companies, limited partnerships, solidarity and joint stock companies

Providing all investor services from inside the Arab

Republic of Egypt or from abroad

Legal advice (criminal - civil - commercial - violations - misdemeanors) drafting all types of contracts.

Registration, renewal and amendment of contracting companies in the Egyptian Federation of Building and Construction Contractors

FINANCIAL CONSULTING



01

Finance and Financing Solutions for Companies

- In accordance with the ongoing economic changes and a desire for expansion and development in the current and future activity extend financial and financing solutions after study and careful analysis of the financial situation of companies and institutions According to the data of financial analysis extend financing by financial assistance from local banks the best options and conditions with multiple sources of funding which will help to achieve the objectives of deliberate expansion.
- Our Advisers specialization group to deal with the banking and financial sectors have previous experience working in Saudi Arabia, Gulf and international banks
- We will provide credit management expertise to those responsible for the financial management of companies and institutions to have experience in dealing with the future financing and financial sectors. Developmental Center specializes in the search for sources of funding for all sectors and activities of what is in the interest of the facility and serves the objectives.

02

Evaluation of companies and institutions

The facilities evaluation in order to know the fair value on the assessment, which is usually for the purpose of including the sale and purchase of existing facilities, or entry of a new partner in, or exit partner of them, or transferred from one legal form to another legal form, and we provide our services to our customers in this area to conduct assessment of the companies process and institutions that are interested in evaluating and by following generally accepted valuation methods in this area, and are selected from one or more appropriate to the nature of the entity activity to be set up by roads .



03

Review and Internal Audit

a lot of companies is Suffering of the lack of the Department of internal audit manual and program of internal audit, and therefore these enterprises resort to the implementation of internal audit programs by professional and specialized institutions, and we provide our services to our customers in this area based on the desire as

well as we provide the establishment and composition of the internal audit department services and through the development of a special guide internal audit of the facility and programs for review consistent with the nature of its activities, size and nature of their work.

04

Mergers and Acquisitions

Mergers and acquisitions have become essential for the growth of companies and achieved profitability and represent these operations Solution for the large scale of topics, such as the company's core need for growth through the acquisition of other businesses and the provision of liquidity and exit strategies of investment to Shareholders and re internal or

external restructuring of the company include the special merger and acquisitions provided by the Center Advisory Services developmental financial Advisors as follows. Previous careful review of mergers and acquisitions and the creation of sources of financing acquisitions Identification of potential buyers and sellers Careful review of business conduct



05

Preparation of accounting and financial systems regulations and procedures that governing its work

It is well known that the Secret of success of any action be organized, and that the Secret of the Success of the enterprise depends on the availability of financial system and accounting complementary, which helps to regulate the ways of implementing the financial operations, recording and extract their results, and the preparation of financial reports that reflect the financial position of the entity and the results of their work, and the preparation of financial analysis in the right time, and supports the implementation of financial operations successfully on the availability of regulations and procedures for the implementation of those operations. And we provide services to our clients in this area, through the study of the nature of the activity and the size of their facility, and then set up rules and regulations and procedures to comply with that, we also discuss the ideas that we propose during setup with officials at the facility, and after discussion and adoption of the final with authority form, we supervise the application. we supervise the application.



ADMINISTRATIVE AND ECONOMIC CONSULTANCY



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ADMINISTRATIVE AND ECONOMIC CONSULTANCY

We provide our services in the field of management and economic consulting we have taken upon ourselves to achieve an advanced level of quality services, through the application of the principles and internationally accepted professional standards. For this we have sought to include the largest possible number of national competencies and skills of Saudi Arabia who has spent many years

of advisory work in the Saudi Arabia. We offer the following advisory services to a series of economic sector enterprises The feasibility studies for Developmental Center for Economic Consultancy of the approved studies in government and financial sectors, such as industrial Fund and Minis-try of Finance

01

Feasibility Studies

Prepare economic feasibility of various industrial, service and real estate projects studies and are proud of the list of projects which we have the honor to prepare studies for such projects. Where he took some of our employees by virtue of the long presence in Saudi leadership advisory teams to set up more than 1500 feasibility study consultant and the work of turning the praise of God most of them into productive projects in various economic sectors in the Kingdom of Saudi Arabia



02

Prepare Market Study

We conduct studies and research marketing for products that are the factories or the importers put them for the first time in the market as well as services, whether health, education, tourism or real estate, in order to identify the information and data market surrounding and including the identification of competitors and the degree of competition and the prices of goods and services, competition and marketing

methods used they have. We conduct studies and research the market for products that are the factories or the importers put them for the first time in the market as well as services, whether health, education, tourism or real estate, in order to identify the information and data market surrounding and including the identification of competitors and the degree of competition and the prices of goods and services, competition and marketing methods used They have

03

Marketing Plans

We are developing marketing plans and deployment strategies for various products and services to existing projects or new projects that wish to put their products and services in the market, through the preparation of a plan for the marketing of those products or services,

in addition to the preparation of specialized marketing strategies that include elements of marketing mix, both for the quality of the product or service pricing and distribution and promotion



WEALTH MANAGEMENT

Developmental Center Consulting specialization in the search for investment opportunities for our partners where the risk is less what is through the formation of investment portfolios yield content ratio is to be the names of investors and we are responsible for the guaranteed revenue content opportunities and be in the first place where any risk to the wealth is not our partners.

It requires successful investment relationship on a number of key pillars to ensure sustainable partnership meet the aspirations and ambitions of partners, and we are in the Developmental Center Financial Advisors are working to strengthen the bonds of that relationship on the basis of the solid foundations from which we move, with keen care to provide objective first innovative investment solutions and final meet the needs of our partners as the investment that meets their aspirations in the

short and long term.

This is supported by the whole team of the best national cadres of experienced and competent qualified to manage your wealth on scientific and professional basis adopted after God on the balance between yield and the degree of risk through the optimal distribution of them

Assets of the investment and equipped with the latest communication and investment techniques to ensure speed to reach the best opportunities and offers investment on the level local, and submit them to our partners so that they can select the most appropriate of these opportunities.



ASSET MANAGEMENT

Developmental Center Financial Advisors put the Saudi market a new perspective to asset management with a difference called the actual Torigins of the actual administration Come on how to take advantage of the actual origin and the return of it and the duration of benefit compared to its value.

The developmental center competencies of national, Arab and international expertise that will help our partners to manage their assets and use them to benefit the most through innovative ideas that have impact on

the yield compared to risk that does not remember the short and long term through current yield

The perspective of traditional management of assets will not achieve the anticipated success of all existing investments in Creativity and investment opportunities is the beginning of anticipated success of our partners.

GENERAL ADVICE

Investor and management of companies and institutions are now missing on the existence of a financial advisor neutral in all decisions and financial studies as well as the crucial decisions for companies with all relevant sectors, partners and shareholders. So marked development center Consulting to be advisers development center and experience the

great all Arabia and the Arab and international markets have your advisor anywhere, at any time of the day at your service.

We have reports and studies almost daily for all markets and economic events and policy that have a direct impact on the economic and financial decisions.





Our working mechanisms

04

Propose initiatives and solutions that suit our customers

05

Achieving integration with the concerned departments of our customers

06

Follow-up, evaluation and permanent evaluation of the services we provide

Continuous improvement in the solutions and services we provide

01

Keeping pace with technical progress and development

02

Meet the requirements of the relevant official authorities

03





Banking Sector



بنك الرياض
riyad bank

مصرف الراجحي
Al Rajhi Bank

NCB الأهلي

الرائدة للتمويل
ALRAEDAH FINANCE



معالم للتمويل
Maalem Financing

بنك الرياض
riyad bank

بنك البلاد
Bank Albilad

مصرف الإنماء
alinma bank



شركة المال والأعمال لإستشارات المالية

FINANCE AND BUSINESS COMPANY FOR CONSULTANT



Success Partners



A Good Ending

We are very proud of the successes achieved by us - thanks to God - that allowed us to build sustainable business relationships from many of our customers. This distinction gives a clear indication that we are moving steadily towards achieving our goal of being the most reliable in providing integrated investment and development services in the Arab Gulf countries and Africa.

