



BDO

BDO JORDAN

Because Relationships Matter

AUDIT . TAX . ADVISORY . BSO

2025

COPYRIGHTS BDO JORDAN 2025©

The background of the advertisement is a photograph of a canyon. The canyon walls are layered and textured, showing signs of erosion. The lighting is dramatic, with strong shadows and highlights. A diagonal red line cuts across the image from the top-left to the bottom-right, separating the canyon scene from the white text area on the right. The bottom-right corner of the image is a solid red block.

**Global solutions.
Driven to be the best.**

CONTENT

▶ LETTER FROM OUR
MANAGING PARTNER

3

▶ INDUSTRIES

6

▶ VISION, MISSION
& VALUES

11

▶ SERVICES

13

- AUDIT & ASSURANCE

15

- TAX

21

- ADVISORY SERVICES

27

- BUSINESS SERVICES & OUTSOURCING

45

▶ ABOUT BDO JORDAN

5

▶ ABOUT THE BDO GLOBAL
NETWORK

7

▶ TOTAL COMMITMENT
TO QUALITY

12

LETTER FROM OUR MANAGING PARTNER

“

We enjoy the long and strong relationships we have with our clients, many dating back to the founding of our firm. As such, BDO is consistently our clients' first choice when it comes to specialized audit, tax, and consultancy solutions.

If someone were to ask me about the principles underlying BDO Jordan's work, I would be proud to say that we are a client-oriented firm striving to meet our clients' objectives by delivering global solutions through exceptional people.

Having a team with focused capabilities working across a range of disciplines is undoubtedly our key advantage. We support field specialization and thus each auditor and advisor has their own focus area. As such, we have successfully delivered services to numerous industry-specific clients facing complex financial and structural issues that require specific knowledge and experience.

At BDO Jordan, we are dedicated to helping our clients and contributing to their business' overall sustainability and development. To this end, we have been keen to retain highly skilled professionals who are driven to be the best, and we continue to build a culture of accountability, innovation, empowerment and excellence.

Sincerely,

RAMI SAMMAN
Managing Partner



Rami Samman is the Managing Partner of BDO Jordan "Samman and Co." and has over 34 years of experience in audit and accounting. He has been a Jordanian Certified Public Accountant since 1993. He is a Finance and Management Expert who has a wealth of knowledge regarding the sustainable management of public and private institutions. Rami has been working directly with the UN since 1997, having conducted several assignments, including audit and consulting assignments, for UN agencies in many countries. During his long career, he served as the Tax Commissioner for dozens of companies and acted as a tax consultant, providing tax audits and tax decisions.

RAMI SAMMAN

EDUCATION

- ▶ Bachelor's Degree, Accounting and Business Administration (Marketing), University of Jordan.

Additionally, Rami was, for several years, an expert elected by the tax courts in Jordan. He is responsible for business expansion and the coordination of relationships with other BDO Network Member Firms, in addition to which he identifies opportunities that contribute to the firm's growth and development. Rami has implemented numerous feasibility studies, and conducted global business plans, including in Europe and Central Asia, East Asia and the Pacific, Eastern and Southern Africa, Latin America and the Caribbean, as well as in the Middle East and North Africa.

PROFESSIONAL AFFILIATIONS

- ▶ American Institute of Certified Internal Auditors.
- ▶ American Institute of Certified Public Accountants, Oregon Board of Accountancy.
- ▶ Jordan Accountants Association.
- ▶ Jordanian Association of Certified Public Accountants.
- ▶ Arab Society of Certified Accountants, Jordan.
- ▶ Institute of Internal Auditors.
- ▶ International Association of Certified Evaluators.

ABOUT **BDO** **JORDAN**

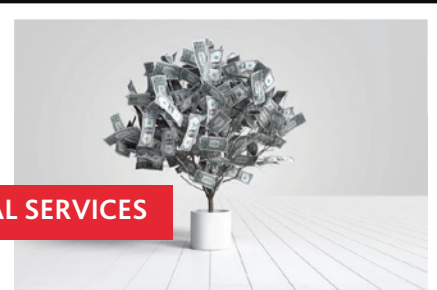
Samman and Co. was established in 1987 and has been a part of the BDO International Network since 2012, representing BDO in Jordan and Iraq.

BDO Jordan is comprised of BDO Audit and BDO Consulting. We provide an integrated set of Audit & Assurance, Tax, and Business Services & Outsourcing (BSO) services, in addition to specialized advisory and consulting services including Risk Management & Advisory, Training and Capacity Building, Information Technology, and Green Consulting, among others.

www.bdo.com.jo



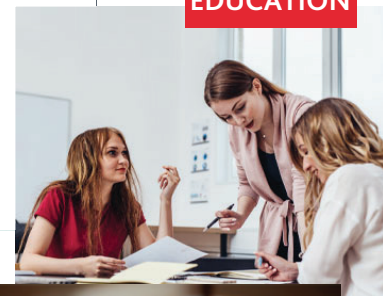
Industries



FINANCIAL SERVICES



PROFESSIONAL SERVICES



EDUCATION



NON-GOVERNMENTAL ORGANIZATIONS (NGO)



TECHNOLOGY, MEDIA & TELECOMMUNICATIONS



MANUFACTURING



PUBLIC SECTOR



BANKING & FINTECH SERVICES



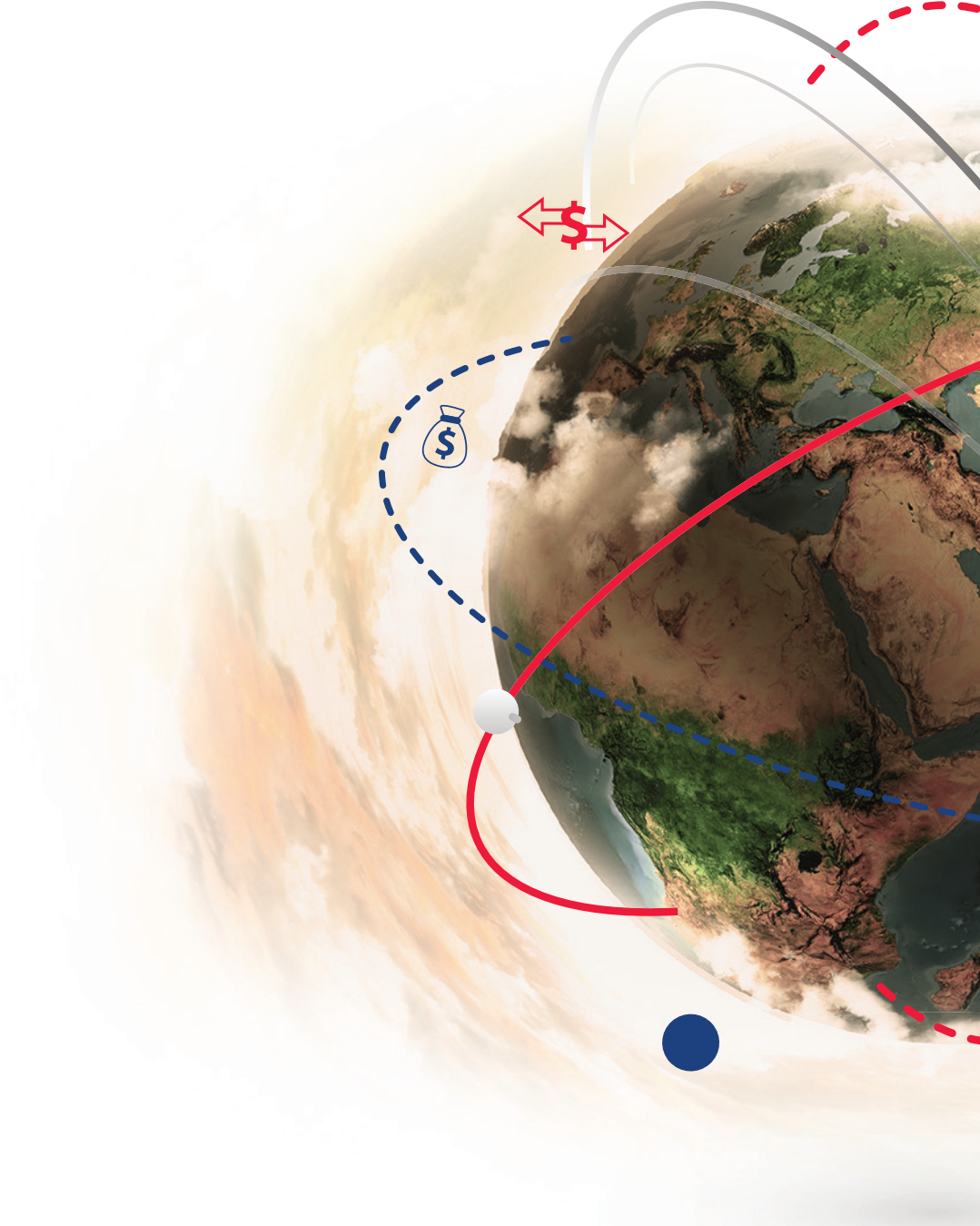
GREEN INDUSTRY

ABOUT THE BDO GLOBAL NETWORK

BDO is an international network of public accounting, tax and advisory firms which perform professional services under the name of BDO. Since our founding in 1963, the BDO story has been one of continuous response to our clients' ever-changing needs. Our history is relevant today because our clients value the continuity and stability of a network developed successfully over many years. We are proud to say that our partners and staff know that they are working for a well-established organization that is built upon clear values and a successful past. In the subsequent 50+ years, BDO has grown into a US \$14 billion business, operating in 166 countries, with 115,661 people working out of 1,776 offices worldwide.

We have achieved this growth by adapting to the changes brought about by external forces, such as regulation and globalization, as well as the changing needs and expectations of our clients.

With a global network of local experts, BDO is able to deliver global solutions to meet the unique needs of every client.





BDO is driven to be the best. When delivering global solutions, we focus on five key components: client needs, communication, commitment, people, and value. We anticipate and fulfill client needs, communicate openly and swiftly, meet commitments consistently, empower employees to make a difference, and provide valuable insights and advice.

- ▶ Client needs are met through building personal relationships and offering added value.
- ▶ Communication is prioritized to ensure productive and efficient interactions with clients.
- ▶ Commitment is ingrained in the culture of every BDO firm to meet clients' high expectations.
- ▶ People are empowered to do the right thing for their businesses through training and opportunities.
- ▶ Providing value through new ideas and innovative thinking allows our clients to focus on tomorrow.



BDO Global Statistics 2024



Revenue

US\$15 bn +7%

€14 bn +5.3%



Presence

1,800 offices

166 countries & territories



People

119,611 +3.42%



By service line

40.8% Audit & Assurance

22.6% Tax

21.7% Advisory

14.9% Business Services & Outsourcing



By region

56% Americas

33% EMEA

11% Asia Pacific

VISION, MISSION & VALUES

VISION

We are driven to be the best. To achieve this goal, we provide global solutions that serve every one of our clients exceptionally well under a consistent, high-quality mechanism.

VALUES

At BDO we believe in doing the right thing. We embrace a number of values to ensure our organization's sustainability and allow us to focus on tomorrow. The values we adopt, which are applied equally at the staff and client levels, support our dynamism and boldness as well as our determination to expand while continuing to put respect for people first.



MISSION

Our mission is to further build a thriving global team that is driven to be the best. Our mission is thus accomplished by embracing our core values, investing in our people, and capitalizing on opportunities to bring our clients the best possible services.



Leadership
We encourage & motivate one another.



Dynamism
We are open to change; we foster learning & development.



Knowledge
We stay up to date & facilitate knowledge-sharing.



Excellence
We embrace quality in everything we do.



People
We put people & relationships first.



Total Commitment to Quality

BDO Jordan's Quality Commitment is to manage and provide professional services to the highest quality standards, that consistently adhere to the relevant International Standards, and meet or exceed our clients' needs & expectations.

Our vision requires a uniform commitment to the highest quality, up-to-date technology, sustainability, priorities, risk management, and ethics.

Global solutions. Driven to be the best.

We are driven by our vision which aims to unify everyone in our organization to deliver our purpose. It sets out our ambitions for the future and is the bedrock of our global strategy. It recognizes the value we bring to clients through our global footprint and our global team.

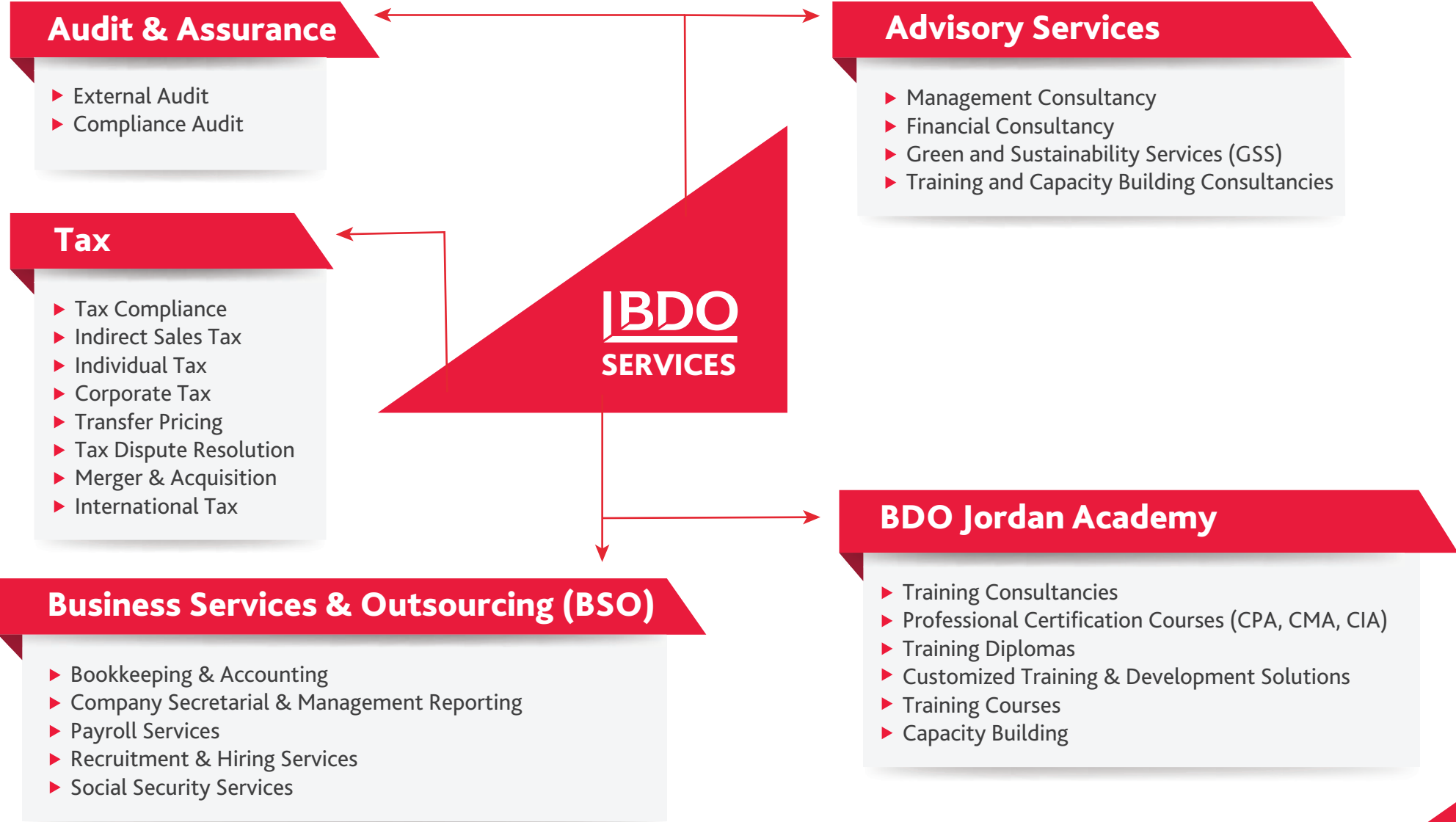
BDO Jordan continuously strives to demonstrate our commitment to quality through the culture that we adopt throughout our firm, which recognizes and reinforces:

- ▶ Our firm's role in serving the public interest by consistently performing quality engagements.
- ▶ The importance of professional ethics, values and attitudes.
- ▶ The responsibility of all of our partners & employees to comply with quality & ethics standards relating to the performance of their activities and their expected behavior.
- ▶ The responsibility of every partner & employee to consistently follow BDO Jordan's System of Quality Management and its Code of Ethics & Independence.



SERVICES

- ▶ Audit & Assurance
 - ▶ Tax
 - ▶ Advisory Services
 - ▶ Business Services & Outsourcing (BSO)



BDO



**Audit &
Assurance**

Audit & Assurance

Businesses today are facing endless challenges in terms of expansion, regulatory environment, and technology updates, in addition to unprecedented media scrutiny. There arises the need for smart, practical and trusted guidance. BDO professionals step in to provide audit and assurance services to stakeholders and investors led by the principles of trust and independence. We draw on deep industry experience and global resources to help clients navigate change, reinforce investor confidence, and safeguard the value of their business.

BDO Jordan has deployed our expertise during a long record of successful audit assignments delivered to reputed entities in different sectors. We know how unique each business is, and so we tailor our work approach to suit each client's audit context. We strive to conduct all of our work in accordance with high-quality measures and ethical standards.

We also adopt a risk-based approach and employ skeptic work procedures that go beyond a typical 'off the shelf' audit that applies to all clients. We understand the value of our audit work, so we aim to support clients as they strengthen their business functions and reinforce sound decision-making. With access to a global network of resources, we help our clients reinforce every aspect of their business, starting with resilience and continuing to people, systems, strategy, and planning, with technology updates, independence, and transparency leading the process.

We provide the following audit services:

- ▶ External Audit
- ▶ Compliance Audit

External Audit

BDO Jordan provides a responsive external audit approach that is aligned to your business' needs and designed to help you identify and mitigate key risks and challenges as you navigate the ever—changing regulatory landscape.

Our external audit services go beyond ensuring that your business is compliant with the relevant regulatory requirements. Our services are designed to offer you a greater insight into the way your business functions and where improvements can be made to support further growth and organizational development.

It is through a well—knitted audit strategy and a tailored work plan that we have successfully provided audit services to entities of varying sizes and sectors. Our work methodology is built upon a clear understanding of your entity's work prior to any commencement of field work.

A team of competent auditors and advisors of different levels of expertise and certification lead our audits. We work with our clients as a team to identify major risks and opportunities for improvement. We conduct a transparent review of your financial processes, highlighting what is being done well and recommending areas for improvement through the provision of high—quality reports.

Compliance Audit

Businesses are increasingly facing challenges due to the push for regulatory compliance by key regulators in different countries and sectors. As such, many organizations are now either obliged to obtain independent verification of financial and other information reported to regulators, or voluntarily seek independent verification to avoid factual errors or risk non-compliance.

BDO Jordan's compliance audit team is composed of audit and regulatory experts who work to establish an in-depth understanding of your business' regulatory environment and compliance requirements. Our audit is then conducted based on this understanding, with the aim of reviewing current and future regulatory requirements and helping you manage risks and consider key business opportunities.



Mazen Jaber

Senior Partner
CMC

Mazen Jaber is an Audit Senior Partner at BDO Jordan "Samman and Co." with 33 years of experience in audit, human resources, consulting, business management, and business restructuring. He oversees audit managers, develops audit procedures for both external and internal audits and performs accounting services for SMEs and public sector organizations.

His knowledge of Jordanian tax and audit law, the public sector, and financial management system analysis has enabled him to deliver and manage assorted assignments and contribute to the successful completion of more than 300 projects for clients in the public and

“

For me, client experience is paramount. I am proud to say that BDO consistently out-delivers on our clients' expectations, providing them with the highest possible standard of audit and assurance services.

private sectors, in addition to his work for international organizations, UN agencies and NGOs.

Mazen holds a bachelor's degree in Accounting from the University of Jordan, and a master's degree in Business Administration, also from the University of Jordan.

Audit Partners



Ahmad Al Ramahi

Audit Partner
JCPA

Ahmad is a Jordanian Certified Public Accountant (JCPA) with over 21 years of experience in the fields of audit, quality assurance, and accounting. His responsibilities include client communication and retention, supervising audit engagements, and ensuring business activities meet key strategic criteria and professional standards.



Hamdi Melhem

Forensic Audit & Compliance Partner
MBA, CFE

Hamdi has over 25 years of experience in accounting and financial, regulatory, compliance and operational review and auditing. He has carried out engagements for UN agencies and NGOs, and dealt with government grants and projects for organizations like USAID and the World Bank.



Hassan Al-Sadi

Audit Partner
CPA, CMA, CICA, CFC, CFE, CIA, CGMA, CPFA, DipIFR, JCPA

Hassan has over 19 years of experience in auditing, financial consulting, and fraud. He has worked on major projects for Google International Jordan, Dove Energy Limited, UNHCR, Jordan Petroleum Refinery Company, and Jordan Oil Shale Company.



Nesreen Younis

Risk, Ethics & Compliance Senior Manager
CPA

Nesreen has over 25 years of experience in quality assurance, internal controls, assessment and auditing.

Nesreen leads the Risk and Ethics team at BDO Jordan, which includes responsibility for supporting the firm in all activities that relate to Independence, Conflicts of Interest and Ethics, Regulatory compliance activities and Quality Risk Management.



**PEOPLE
HELPING
PEOPLE**

BDO



**Tax
Services**

Tax Services

As businesses are expanding, and tax procedures are rapidly changing all around the world due to complex economic and political contexts, we continue to offer our tax services to a wide spectrum of clients locally, regionally, and internationally. Our tax team is composed of competent legal and accounting professionals who have a comprehensive knowledge of the tax environment of assorted countries in many sectors around the globe. We draw on in-depth experience and industry-specific knowledge to deliver clients the insights and innovation they need to ensure compliance and drive value, wherever they do business.

We provide our clients with the right level of tax support in order to achieve their business goals, whether they need tax consulting to document their corporate tax strategy, or outsourced tax compliance services. Our tax advisors have succeeded in helping clients working in a variety of sectors to grow and protect their businesses.

We provide the following tax services:

- ▶ Tax Compliance
- ▶ Indirect Sales Tax
- ▶ Individual Tax
- ▶ Corporate Tax
- ▶ Transfer Pricing
- ▶ Tax Dispute Resolution
- ▶ Merger & Acquisition
- ▶ International Tax

Tax Compliance

Businesses face difficulties in managing tax compliance while working hard to fulfil their obligations in a cost-effective and efficient manner. Our experts can help you meet your tax compliance obligations and minimize your tax burden while managing your exposure to tax risk. With legal and accounting backgrounds and expertise in the tax context, our professionals are aware of the tax issues clients face and are well equipped to shoulder compliance burdens, allowing you to focus on your business. We adopt a tailored work approach to suit each client, based on their industry and country's tax context. We have a team of tax compliance and tax consulting specialists who work in accordance with the high standards required by reputed entities. Our team have interacted directly with tax authorities and so possess the knowledge and insights they need to finalize tax compliance concerns on your behalf. As such, we are ready to provide you with tax compliance support in the following areas:

We can help you in the following:

- ▶ Filing Income Tax returns.
- ▶ Identifying tax planning opportunities that arise through the tax compliance process.
- ▶ Identifying and addressing risk areas including the risk under a self-assessment regime of lodging a false or incorrect return.
- ▶ Maximize the likelihood of having your return accepted, thereby providing certainty over the tax position taken.
- ▶ Minimize the risk of errors, through the return process itself or through tax health checks on your internal processes.
- ▶ Ensuring that any tax planning or restructuring is appropriately incorporated into the tax return.

Indirect Sales Tax

As businesses grow to become increasingly complex, with expansions and local and international interrelations, the challenges they face are increasing in terms of compliance and operations. With our long experience in tax advisory, and having witnessed the changes in tax laws and regulations locally, regionally, and internationally, we understand our clients' need to grasp the fast-evolving tax environment and choose the proper solution to help them overcome any challenges they may face.

We have assisted clients from many sectors in tackling their indirect tax concerns, including owner-managed businesses, financial institutions, insurance companies, and various other industries.

We offer a specialist VAT service which ranges from general consulting to specific VAT compliance assignments. Our team is composed of taxation, legal and commercial professionals with several years of experience in dealing with tax updates, enabling them to deliver you high-quality solutions for meeting your specific business needs and objectives.



Mohannad Quniebi

Tax Partner; CertIFR, JCTE

Mohannad is a Tax Partner at BDO Jordan "Samman and Co." with over 24 years of experience in taxation, tax planning, tax consulting, corporate income tax, value-added tax, deferred tax, transfer pricing, employee tax, and advising and resolving tax disputes with competent authorities. He has many certifications, including CertIFR and JCTE, and has passed an exam of JCPA. He previously worked at KPMG as a Tax Manager, where he provided innovative tax planning solutions, reviewed complex income tax returns, identified and mitigated tax risks, coordinated accounting staff and assessed their performance, managed tax provision and compliance processes, and managed and coordinated tax audits.

Mohannad has conducted several training courses in tax, accounting, and investigation, and performed tax assignments for a wide range of local and foreign companies operating in the finance, insurance, manufacturing,

“

I take pride in fostering trust and open communication with our tax clients, thanks to our dedicated team of tax professionals at BDO. We provide innovative solutions and personalized strategies to help clients navigate the complexities of the tax landscape and reinforce their business positions.

hospitals, transport, utilities, trading, leasing, construction and service sectors.

Mohannad holds two bachelors' degrees, one in Accounting and one in Law, in addition to a master's degree in Law from the Amman Arab University of Jordan.

Furthermore, Mohannad has condensed his experience into his book "**An Explanation of Transfer Pricing**", which addresses the topic of regulations on transfer pricing and strives to translate complex concepts into simple and clear ideas.

Global
solutions.
Driven
to be the best.

BDO



**Advisory
Services**

Advisory Services

At BDO Jordan, Advisory Services form an integral part of our comprehensive service offerings. With a track record of delivering over 1,000 consulting services to a diverse clientele of more than 500 organizations locally, regionally, and internationally, including public sector entities, NGOs, UN agencies, private enterprises of all sizes, and entrepreneurs, our consultants bring expertise and insight to drive organizational growth and success. From capacity building to strategy enhancement, from improving internal resilience to fostering transparent practices, from optimizing resource management to mitigating risks, our Advisory Services cater to a spectrum of needs, empowering our clients to thrive in today's dynamic business landscape.

BDO Jordan's Advisory Services fall within the following 4 main categories:

- ▶ Management Advisory
- ▶ Financial Advisory
- ▶ Green and Sustainability Advisory
- ▶ Training and Capacity Building Consultancies

Management Advisory

BDO Jordan is a trusted partner in management advisory services, helping organizations unlock their full potential and drive continuous improvement. Our team of experienced consultants brings a wealth of knowledge and expertise to each project, providing tailored solutions to meet the unique needs of our clients.

Through our strategic approach, we assist organizations in refining their strategies, optimizing structures, and streamlining processes to enhance overall efficiency and effectiveness. We specialize in conducting comprehensive performance assessments and project evaluations for a wide range of clients, including governments, international organizations, and NGOs.

Our rigorous evaluation methods, including surveys, focus group discussions, and key informant interviews, ensure that our clients receive accurate and valuable insights for informed decision-making. Every report undergoes thorough partner-level review and linguistic scrutiny to maintain the highest standards of quality.

At BDO Jordan, we are committed to helping our clients achieve their goals and drive success in a rapidly changing business landscape.

We provide the following services under management advisory:

- ▶ Organizational Assessment
- ▶ Institutional Development
- ▶ Business Restructuring
- ▶ Sectoral and Market Research
- ▶ Monitoring, Evaluation and Learning (MEL)
- ▶ Public Sector Development
- ▶ Corporate Governance
- ▶ Strategy Advisory
- ▶ IT Consulting

Organizational Assessment

- ▶ Organizational Structure Analysis
- ▶ Business Process Optimization and Workflow Analysis
- ▶ Culture and Change Management Assessment

Institutional Development

- ▶ Governance and Institutional Strengthening
- ▶ Capacity Building and Training
- ▶ Institutional Reform
- ▶ Building Boards of Directors' Policy and Authority Matrix

Business Restructuring

- ▶ Operational Assessment and Improvement
- ▶ Final Restructuring and Turnaround Management
- ▶ Organizational Restructuring
- ▶ Control Systems Infrastructure

Sectoral and Market Research

- ▶ Market Opportunity Assessment
- ▶ Competitor Analysis and Benchmarking
- ▶ Industry Trend Analysis and Forecasting

Monitoring, Evaluation and Learning (MEL)

- ▶ Design and Development of Monitoring and Evaluation Frameworks
- ▶ Baseline Studies and Data Collection
- ▶ Performance Monitoring
- ▶ Evaluation, End Line Studies, and Reporting
- ▶ MEL Organizational Training and Capacity Building



Public Sector Development

- ▶ Policy Analysis and Development
- ▶ Public Financial Management Reform
- ▶ Public Service Delivery Improvement

Corporate Governance

- ▶ Governance Structure and Board Effectiveness Assessment
- ▶ Corporate Ethics and Compliance Programs
- ▶ Shareholder Engagement and Stakeholder Engagement
- ▶ Standard Operating Procedures (SOPs) and Key Performance Indicators (KPI)

Strategy Advisory

- ▶ Strategic Planning and Vision Development
- ▶ Market Entry and Growth Strategy
- ▶ Digital Transformation and Innovation Strategy

IT Consulting

- ▶ IT Audit
- ▶ Business Intelligence
- ▶ Forensic Technology
- ▶ ISO 27000
- ▶ COBIT5



Financial Advisory

In the realm of financial advisory, modern businesses seek more than just numerical reporting from their audit and accounting services. They demand practical insights and actionable recommendations for improvement. Whether our clients are entities or individuals, they rely on us to offer services that enable them to analyze financial data effectively and make informed business decisions. Our role in financial and accounting consulting encompasses creating and scrutinizing financial documents, identifying areas for financial enhancement, streamlining accounting processes, and forecasting future profitability. We cater to a diverse clientele, providing a range of accounting services tailored to individuals and businesses of all sizes. Furthermore, we elevate the standard of audit services by offering advanced consulting aimed at enhancing the quality of audits of internal controls over financial reporting. Through initiatives such as training, methodology development, and tool implementation, we empower public company auditors and internal audit groups to meet the rigorous standards of today's regulatory landscape.

We provide the following services under financial advisory:

- ▶ IPSAS Cash and Accrual-Basis Conversion
- ▶ Cash Management and Working Capital Optimization
- ▶ Financial Planning and Forecasting
- ▶ Business Valuations
- ▶ Strategy, Value Creation and Analytics
- ▶ Business Restructuring and Turnaround
- ▶ Deal Consultancies
- ▶ Forensic Disputes and Investigations
- ▶ Risk Advisory
- ▶ Due Diligence
- ▶ IFRS Conversion
- ▶ Feasibility Studies
- ▶ Banking and Fintech Services
- ▶ Special Purpose Audit
- ▶ Debt Capital Markets
- ▶ Equity Capital Markets
- ▶ Private Equity
- ▶ Investment Portfolio Management and Wealth Management
- ▶ Regulatory Compliance and Compliance

IPSAS Cash and Accrual Basis Conversion

- ▶ Gap Analysis and Readiness Assessment
- ▶ Design and Implementation of Accrual Accounting Systems
- ▶ Capacity Building and Training

Cash Management and Working Capital Optimization

- ▶ Cash Flow Forecasting and Management
- ▶ Working Capital Analysis and Optimization
- ▶ Treasury Management and Risk Mitigation

Financial Planning and Forecasting

- ▶ Strategic Financial Planning
- ▶ Budgeting and Forecasting
- ▶ Financial Modelling and Scenario Analysis

Business Valuations

- ▶ Valuation for Mergers and Acquisitions
- ▶ Fairness Opinions and Transaction Consultancies
- ▶ Financial Reporting and Compliance

Strategy, Value Creation and Analytics

- ▶ Strategic Planning and Alignment
- ▶ Value Creation and Performance Improvement
- ▶ Data Analytics and Decision Support

Business Restructuring and Turnaround

- ▶ Financial Restructuring and Recapitalization
- ▶ Operational Restructuring and Cost Optimization
- ▶ Strategic Repositioning and Business Transformation

Deal Consultancies

- ▶ Due Diligence
- ▶ Valuation Services
- ▶ Transaction Structuring and Negotiation

Forensic Disputes and Investigations

- ▶ Fraud Investigations
- ▶ Dispute Resolution Support
- ▶ Compliance and Regulatory Investigations

Risk Advisory

- ▶ Internal and Performance Audit
- ▶ Policies and Procedures Preparation
- ▶ Internal Control
- ▶ HR Audit and Services

Due Diligence

- ▶ Financial Statement Analysis
- ▶ Working Capital Assessment
- ▶ Financial Forecasting and Projections



IFRS Conversion

- ▶ Gap Analysis and Impact Assessment
- ▶ IFRS Implementation Planning and Road-Mapping
- ▶ Training and Change Management

Feasibility Studies

- ▶ Market Analysis and Demand Forecasting
- ▶ Financial Modelling and Investment Appraisal
- ▶ Risk Assessment and Mitigation Strategies

Banking and Fintech Services

- ▶ Audit and Tax Assurance
- ▶ Regulatory Consultancies
- ▶ Banking License Applications
- ▶ Due-Diligence on Foreign-Owned Banks
- ▶ Fully Outsourced and Co-Sourced Internal Audit Services
- ▶ Systems and Control Manuals
- ▶ Post-Implementation Systems Reviews
- ▶ Valuations of Financial Investments
- ▶ Advice on All Aspects of Financial Instrument Standards
- ▶ Sustainable Financial Risk Management

Special Purpose Audit

- ▶ Forensic and Fraud Audit
- ▶ Fraud Prevention
- ▶ Anti-Money Laundering (AML)

Debt Capital Markets

- ▶ Debt Raising for Acquisitions and Other Purposes
- ▶ Refinancing of Existing Debt
- ▶ Restructuring of Existing Debt

Equity Capital Markets

- ▶ Pre-Deal Readiness and Strategy
- ▶ Appointing Brokers/Other Advisors
- ▶ Deal Structuring
- ▶ Timing and Pricing
- ▶ Allocation
- ▶ IPOs, Private Listings, and Spin-Offs

Private Equity

- ▶ Deal Origination
- ▶ Sources of Financing
- ▶ Valuation of Assets
- ▶ Deal Planning/Deal Strategy
- ▶ Deal Structuring
- ▶ Exit Planning and Execution

Investment Portfolio Management and Wealth Management

- ▶ Investment Planning and IPS Formulation
- ▶ Implementation and Monitoring
- ▶ Investment Strategy Formulation and Implementation
- ▶ Operational Support and CIO Outsourcing

Regulatory Compliance and Compliance

- ▶ Regulatory Compliance Assessment
- ▶ Regulatory Monitoring and Updates
- ▶ Compliance Program Development
- ▶ Regulatory Risk Management
- ▶ Training and Awareness Programs
- ▶ Regulatory Reporting and Documentation
- ▶ Compliance Audits and Reviews
- ▶ Conducting an In-Depth Analysis of Compliance Programs
- ▶ Improving Compliance Programs and Integration
- ▶ Establishing Internal Control Systems to Mitigate Risks



Green & Sustainability Advisory

Emerging environmental challenges pose significant threats to various industries, including manufacturing, agriculture, marketing, and transportation. To combat these challenges, there is a pressing need for robust supply chain management, pollution prevention studies, and the promotion of green entrepreneurship to bolster economic resilience.

BDO Jordan stands at the forefront of this endeavor, aiding individuals, businesses, and communities in mitigating risks associated with climate change and fostering a path towards sustainability.

With a commitment to environmental protection and the long-term stability of investments, BDO has established a dedicated department specializing in environmental services. Through our Green and Sustainability Services (GSS), we offer knowledge-driven solutions aimed at enhancing operational performance, increasing productivity, and improving efficiency while concurrently reducing costs, resource inputs, energy consumption, water usage, and waste generation.

We provide the following services under green and sustainability services:

- ▶ Reporting and Disclosure
- ▶ Assurance and Evaluation
- ▶ Integration



Reporting and Disclosure

- ▶ GHG Inventory and Accounting
- ▶ Sustainability Data Collection and Management
- ▶ Compliance Reporting Support

Assurance and Evaluation

- ▶ ESG Materiality Assessment
- ▶ ESG Due Diligence
- ▶ ESG Assurance (ISAE 3000)
- ▶ Scoring and Benchmarking for ESG, Sustainability and SDGs

Integration

- ▶ Climate Change Adaptation and Mitigation
- ▶ Carbon Credit Accounting and Trade
- ▶ Sustainability Strategy, Policy and Planning
- ▶ Resource Efficiency and Process Re-engineering
- ▶ ESG Financing, Investments and Partnerships

Training and Capacity Building Consultancies

At BDO Jordan, we go beyond simply conducting audit and advisory projects - we are committed to building the capacity of organizations through training and coaching initiatives. Our team of experienced professionals acts as a learning development partner, bridging the gap between where your staff currently stand and where they need to be in order to propel your business forward.

Through our training consulting services, we collaborate with entities to identify areas where staff can be upskilled, aligning their capabilities with your organization's growth plans and strategy. Our training advisory team offers a range of services, from conducting training needs assessments to designing internal training systems and developing training centers.



About BDO Jordan Academy

In order to better serve the training and capacity building needs of individuals and organizations, we have established the BDO Jordan Academy. Our vision for the Academy is focused on delivering strategic learning experiences that are measurable and effective, cultivating a pool of highly skilled professionals who can drive success within their organizations.

With a team of in-house instructors and seasoned training professionals, we offer engaging and impactful training programs. Additionally, we provide review courses for professional certifications such as CPA, CMA, and CIA, as well as diplomas and Project Management Professional Certifications.

We provide the following services under BDO Jordan Academy:

- ▶ Training Consultancies
- ▶ Capacity Building
- ▶ Preparation Courses for Professional Certifications (PMP, CPA, CMA, CIA, etc.)
- ▶ Training Diplomas and Courses

More about
BDO Jordan
Academy:





Training Consultancies

- ▶ Assessment of Team Capabilities
- ▶ Study of Organizational Growth Plans and Strategy
- ▶ Design and Delivery of Tailored Training Courses

Capacity Building

- ▶ Capacity Building for NGOs, Governmental Agencies and the Private Sector
- ▶ Capacity Building as a Part of Larger Projects
- ▶ Provision of Tailored Capacity Building Services

Preparation Courses for Professional Certifications

- ▶ Preparation for Professional Accounting and Financial Certifications, CPA, CMA, CIA, and EA
- ▶ Preparation for Project Management Professional Certification (PMP)[®] including CAPM, PMI-RMP, PMI-ACP, PMI-PBA, and PMI-SP
- ▶ Preparation for Jordan Certified Public Accountants (JCPA)

Training Diplomas and Courses

- ▶ Training Diplomas in Human Resources Management, Digital Marketing, and Accounting and Audit Management
- ▶ Courses in Secretariat and Office Management, Security, Safety, Occupational and Environmental Health, Procurement and Warehousing, Oil and Gas, Investment Portfolios, and Human Resources

BDO Jordan
Academy Training Plan:





Azzam Hamaideh

Advisory Partner - Technical and Management Consulting Services

Azzam Hamaideh is the Advisory Partner at BDO Jordan. He has over 21 years of experience in managing business development, including Sustainable Development projects related to the water, energy, and environmental sectors, as well as in conducting research, evaluations, and specialized studies. He has a wealth of experience in the industrial sector, as well as in real estate and facilities. He also has experience in organizational strengthening through the development of internal systems and procedures in the areas of procurement, production controls, asset management, risk management, feasibility studies, and life cycle cost analysis.

He has worked on several major projects and developments in Jordan and the Middle East with various international agencies including the World Bank, UN, GIZ, and USAID.

“

Through our comprehensive advisory services, we empower our clients to make informed decisions, drive growth, and achieve their sustainability goals.

He is certified in Clean Development Mechanism (CDM) from KOICA, Republic of Korea, and the Transfer of Environmentally Sound Technology (TEST) from UNIDO, and is an accredited trainer for the Switch Med Green Entrepreneurship Programme with SCP/ RAC, in addition to other professional certifications such as PMP, ISO 9001:2000, Internal Audit, ISO 18001:2007, and ISO 14046.

Azzam holds a BSc. in Water & Environmental Engineering from the Hashemite University of Jordan and a master's degree in Integrated Water Resources Management (IWRM), from the Cologne University of Applied Science/ Germany, which he completed through a scholarship funded by "DAAD".



“

In my role as a financial consulting partner at BDO Jordan, I have seen the transformative impact of our services on improving businesses' financial performance and nurturing the professional growth of their employees.

Jamal Al-Taraireh, Ph.D.

Financial Advisory Partner

Dr. Jamal is a Financial Consulting Partner at BDO Jordan with more than 33 years of experience in accounting and financial management. He has extensive experience in the fields of IFRS conversion, accounting and external and internal audit. His long experience in consulting includes addressing financial procedures, business plans, and financial feasibilities.

Jamal has accumulated an array of skills throughout his career, including in the areas of management, communication, banking, financial analysis, and risk assessment. Jamal has also taught courses in International Accounting Standards (IFRS & IPSAS), Forensic Accounting, Advanced Cost Accounting, Advanced Financial Analysis, JCPA, CIA, ACPA, and CMA courses, among others.

He was an active member in the steering committee for the implementation of IPSAS in Jordan until 2016, and was the instructor for more than 10 workshops. Jamal currently holds the position of Partner for Financial Consulting at BDO Jordan and has formerly worked as the Senior Auditor/Expert at the Audit Bureau of Jordan, Inspector at CBJ, and Supervisor in the Internal Audit Department at the Bank of Jordan, where he led the fraud investigation on several cases. He was also an Instructor and Head of the Accounting Division at the University of Petra. Jamal holds a bachelor's, master's, and Ph.D. in Accounting and CBA.



Wafaa Abu Samra, Ph.D.

Director - Financial Advisory

Dr. Wafaa is a Director of Financial Advisory at BDO with over 20 years of experience. She has extensive experience in the fields of credit analysis, corporate business, compliance, risk management, financial analysis, feasibility studies, local and regional development, strategy formulation and implementation, King Abdullah Award Assessment, restructuring advisory, and training and education. Due to her analytical and managerial strengths, she participates in several projects and training programs in the MENA region, especially those funded by international donors.

She has managed competitive funds aimed at providing grants for winning proposals according to pre-specified criteria, and has prepared IF manuals, evaluation criteria, and scoring systems. She is also engaged in the delivery of training and coaching programs, as well providing consultations in a variety of fields, primarily procurement, financial accounting, contract management, gender, and innovation projects, and has published several articles and books.

Wafaa believes in the importance of women's participation in economic and political processes and works in a voluntary capacity with several local NGOs and municipalities to improve women's participation. She is a member of the Jordan Forum for Business and Professional Women's Associations. She is also a co-founder of Women in Board-Jordan. She received her master's in Business Administration and her Ph.D. in Finance from the Amman Arab University in Jordan and also holds an EFQM certificate.



Ziad Okieleh

Director - Financial Advisory
MCLC, CPA, CVA, CFA, CAIA

Ziad brings over 20 years of experience in financial management, corporate banking, syndications, investment banking, audit, and functional advisory spanning various industries. His C-level background in finance, banking, audit, strategy, and operations is highlighted by his consistent delivery of exceptional results in growth, revenue, operational performance, and profitability. He is known for his strong advocacy of empowerment and accountability, as well as his adeptness in making critical decisions in collaboration with senior management. His strategic acumen is evident in his ability to design and implement action plans that enhance financial performance, foster long-term business growth, and cultivate high-performing teams.

Committed to organizational and people development, business process enhancement, and corporate governance, Ziad is skilled at driving superior performance from leadership teams. His previous roles include External Auditor at EY Jordan and Head of the Corporate and Investment Banking Department at Al-Hilal Bank in the United Arab Emirates. Holding a bachelor's degree in Accounting from the Hashemite University in Jordan, Ziad also boasts certifications in Moody's Corporate Leading Certificate in Loan Company Credit (MCLC), and is a Certified Public Accountant (CPA), Certified Valuation Analyst (CVA), Chartered Financial Analyst (CFA), and Chartered Alternative Investment Analyst (CAIA).

Management Consultancy

- ▶ Organizational Assessment
- ▶ Internal Audit
- ▶ Monitoring, Evaluation and Learning (MEL)
- ▶ Institutional Development
- ▶ Business Restructuring
- ▶ Sectoral and Market Research
- ▶ Public Sector Development
- ▶ Corporate Governance
- ▶ Strategy Consultancy
- ▶ IT Consultancy
- ▶ Risk Advisory

Financial Consultancy

- ▶ Business Valuations
- ▶ Feasibility Studies
- ▶ IFRS and IPSAS Advisory and Conversion
- ▶ Cash Management and Working Capital Optimization
- ▶ Strategy, Value Creation and Analytics
- ▶ Business Restructuring and Turnaround
- ▶ Forensic and Special Purpose Audit and Consultancy
- ▶ Due Diligence
- ▶ Banking and Fintech Services
- ▶ AML and Compliance Consultancy and Audit
- ▶ Debt and Equity Capital Markets Consultancy
- ▶ Investment Portfolio Management
- ▶ Financial Planning and Forecasting

BDO
ADVISORY
SERVICES

Training and Capacity Building Consultancies

- ▶ Training Consultancies
- ▶ Capacity Building
- ▶ Preparation Courses for Professional Certifications (PMP, CPA, CMA, CIA, etc.)
- ▶ Training Diplomas and Courses
- ▶ Mentoring and Coaching

Green and Sustainability Services (GSS)

- ▶ Carbon Emission Trading
- ▶ ESG Assurance and Evaluation
- ▶ Sustainability Disclosures and Reporting
- ▶ Resource Efficiency and Cleaner Production
- ▶ Processes Development (Enhancement and Integration)



**Global solutions.
Driven to be the best.**



Business Services & Outsourcing (BSO)

Business Services & Outsourcing (BSO)

When entities need to focus their energies on moving their business forward, they must consider the option of outsourcing a number of their business services. Transferring certain assignments to us, as a third-party specialist, you gain the opportunity to focus on your core business, knowing that our services will improve your entity's efficiency and help to cut costs.

Our BSO team have been working with varying sizes of entities from different sectors locally, regionally, and internationally. We adopt a work approach that is based on expertise and sound reasoning, to make sure your business is running as effectively and efficiently as possible.

Taking into consideration the differences between businesses, we customize our outsourcing services to meet entities' individual needs, with suitable solutions applied case-by-case. We understand our clients' businesses and deliver comprehensive, efficient, and tailor-made services accordingly to successfully meet their needs.

There are several benefits of outsourcing services, such as cost reduction, prioritization of efforts, creation of a competitive advantage, the access to latest technologies, and more. We maintain the security and confidentiality of all records and information shared with us, and have specialized personnel that are experienced in the areas of risk detection and mitigation. We are also able to draw from our access to international support, in our capacity as part of the BDO Global Network working in 166 countries.

We provide professional outsourcing services in the following areas:

- ▶ Bookkeeping & Accounting
- ▶ Company Secretariat & Management Reporting
- ▶ Payroll Services
- ▶ Recruitment & Hiring Services
- ▶ Social Security Services

Bookkeeping and Accounting

Proper bookkeeping helps you to effectively manage cash flow, stay abreast of profits and losses, and develop future plans based on clear financial data. BDO Jordan helps you manage your back-office accounting and compliance requirements effectively, ensuring that your financial transactions and business records are kept accurate and up-to-date. As a result, you will reduce costs, increase profits, better use your resources, and much more.

Company Secretariat and Management Reporting

Company secretariat support is one of the most important services your entity needs, as it ensures compliance with the relevant administrative requirements and checks and makes improvements to corporate governance policies. BDO's tailored outsourcing services will help you to comply with all local regulations, enhance the goodwill of the business, and reduce risk factors.

Payroll

Outsourcing payroll processing to BDO can help you free up your resources from managing your payroll in-house, allowing you to turn your focus to core business activities and saving you the hassle of researching and keeping up to date on important tax regulations. We help you tackle issues related to processing payroll like timesheet integration, various HR reports, benefits, and much more.

Recruitment and Hiring

BDO's recruitment services offer the benefits of our industry experience as an independent recruitment consultant. We step in to support your company in managing high turnover rates and controlling seasonal business growth that can sometimes make it impossible to keep up with hiring requirements. Our experienced recruitment consultants ensure that you will be able to reach out to and hire qualified candidates.



“

Our BSO services have been empowering businesses to focus on their core activities with the confidence that essential back-office tasks are handled by experienced professionals. We leverage our expertise and international network to deliver customized solutions that enhance efficiency, reduce costs, and drive growth.

Rami Nairoukh

BSO Senior Manager
JCTE

Rami Nairoukh is the Head of BSO, and is a Senior Manager at BDO Jordan “Samman and Co.” with over 16 years of experience in accounting, payroll, and tax (corporate, VAT, and employee), with international audit firms such as Moore Stephens’ International & BDO Jordan.

Rami is currently responsible for Business Services Outsourcing, including bookkeeping and accounting, company secretariat & management reporting, payroll services, recruitment & hiring services and social security services, as well as for following up on new instructions and amendments in the law regarding social security and tax, and reviewing it with the relevant Authority. He previously worked in Saudi Arabia and GCC in implementing VAT tax for international companies.

Rami belongs to the Tax Experts` Association and the Experts` Society of Income and Sales Tax, and holds a bachelor`s degree in Accounting from the Applied Science University of Jordan.

For more information contact:

Phone:

+962 6 581 6033

Fax:

+962 6 581 6657

E-mail:

Info@bdo.com.jo

Website:

www.bdo.com.jo



Location:

25, Umm Metawee Al-Aslameyah St. Al Jandaweel,
Amman, Jordan.



Thank you for taking the time to learn more about BDO Jordan.

We believe that building a deep understanding between our teams and clients is the key to achieving growth at every stage of our professional relationship. Please feel free to drop by our offices or contact us for any further details.

It will be our pleasure to be a part of your journey to reach your goals.

BDO JORDAN (SAMMAN & CO.)

BDO is the brand name for the International BDO Network and for each of the BDO Member Firms.

