



VISION  
CONSULTING GROUP

# VCG Company Profile

November 23



# Your Business ...Our Passion !!!

**Vision Consulting Group (VCG)<sup>®</sup> is  
a leading provider of Business  
Consulting, Assurance & Tax  
Services.**

**VCG<sup>®</sup> is a Member Firm of Allinial  
Global<sup>®</sup>, a top 10 Worldwide  
Accounting & Consultancy  
Association.**

Member of  
**Allinial**  
GLOBAL™  
An association of legally independent firms

  
**VISION**  
CONSULTING GROUP





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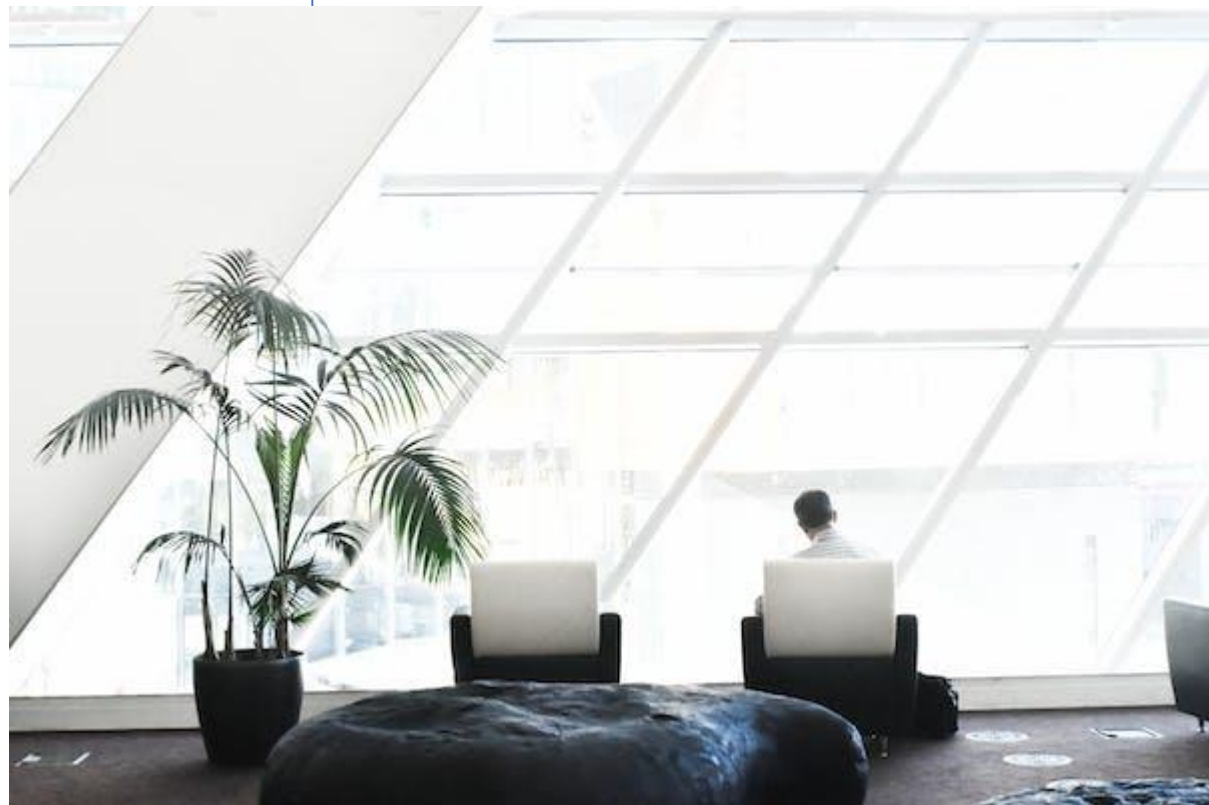
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# 01

## About our company





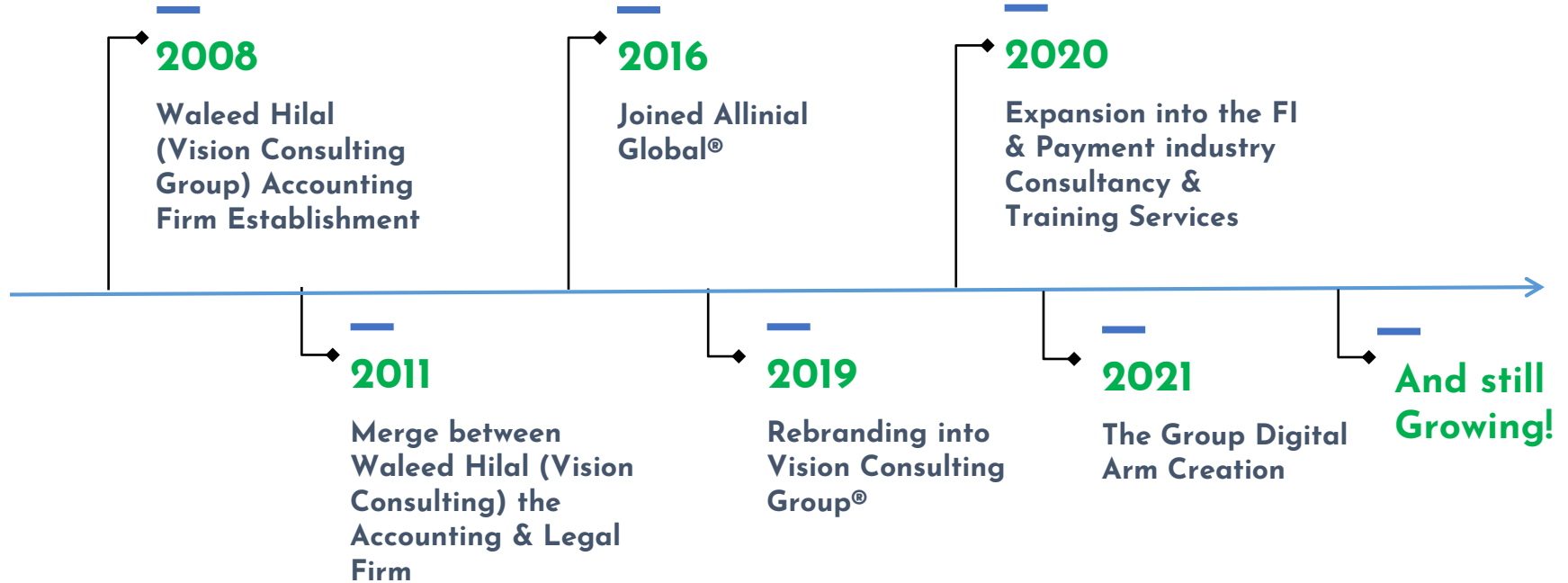
# Who We are

- We are a Group of Professional Experts in Accounting, Tax, Audit, Business Consulting & Legal services.
- We have acquired a wide range of experience through serving significant number of multi-national and national clients in wide range of Industries' Segments.
- We will help you Do More with Less Cost, effort and time through a robust Workflow Automation solution.
- We offer Business Consulting Services in specialized areas such as International Taxes, Transfer Pricing, M&A, Corporate Finance in addition to the spectrum of e-payments and consumer finance.
- Specific product experience including all type od cards, merchant acquiring as well as new solutions like SMEs, Fleet and B2B (supply chain) and more.
- We are able to provide your organisation with information, resources, fresh ideas, consulting as well as data analytics.
- VCG is a an exclusive member firm of **Allinial Global®**





# Our Story





# Our Strengths



## Efficiency

- Best Results.
- Clients Satisfaction.
- Maximise Results.



## Reliability

- Quality of Work.
- Adequate Services.
- Long-lasting added values.



## Commitment

- Dedication.
- Confidentiality.
- Commitment.

**3**

Partners

**80**

Professionals

**3**

Offices

**100%**

Full Services



# Our Specialization

## Industry Specializations

- ✓ Agribusiness
- ✓ Health
- ✓ BioPharma
- ✓ Not-for-profit
- ✓ Education
- ✓ Property & construction
- ✓ Professional services
- ✓ Retail and trade
- ✓ Communications and media
- ✓ Banks
- ✓ Fintechs
- ✓ Processing Companies
- ✓ Digital Solutions
- ✓ Defense
- ✓ Manufacturing
- ✓ International
- ✓ Oil & Gas
- ✓ Hospitality and tourism





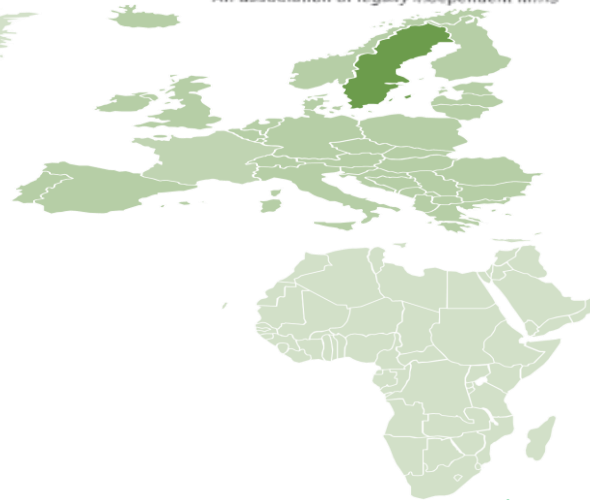


# Our Footprint



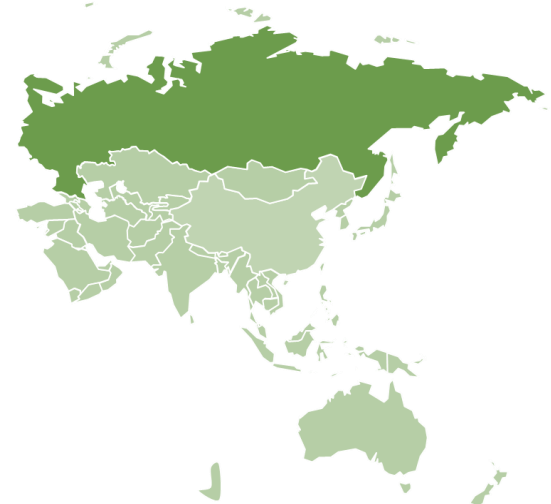
## Americas Region:

20 Countries  
118 Member Firms  
3 Billion US\$ in Revenues



## EMEA Region:

64 Countries  
90 Member Firms  
1.5 Billion US\$ in Revenues



## Asia & Oceania Region:

15 Countries  
48 Member Firms  
0.5 Billion US\$ in Revenues



# Awards



**Association  
of the Year**



**Rising Star  
Association**



**Rising Star  
Association**



**Diversity & Inclusion  
Initiative of the Year**





# 02 Mission & Vision





# Our Philosophy



## Vision

To become a leading firm offering a wide range of services to a wider range of clients with main objective of “Adding Value”.

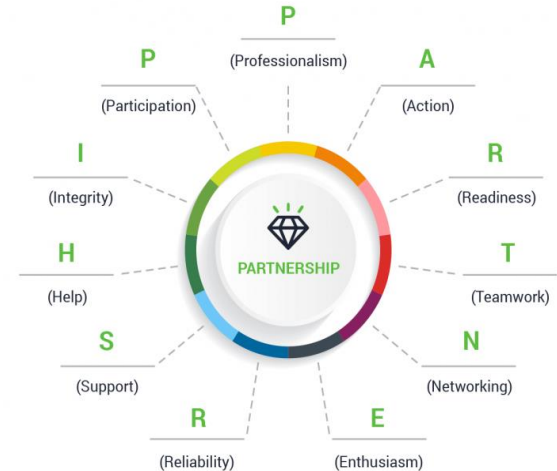


## Mission

We are committed to serve our clients with confidentiality, high Quality profile and exercising due professional care. For this purpose, we believe that the quality of our work should not only be at the start of our services, but also to continue during our assignment. We work with “One Shop Stop ” approach by meeting our clients’ needs & requirements.



## Our Values





# 03 Our Services





# Our Services

1



**Audit &  
Assurance**

2



**Business  
Consulting**

3



**Financial  
Institutions  
Consulting**

4



**Taxation  
Consulting**

5



**Legal  
Services**



# 04 Our Clients





Ablecare Oilfield Services (Egypt) Limited







# Testimonials



We are really pleased with the level of service offered by Mr. Hilal, he handles all of our concerns in Egypt and represents us in a very competent, professional manner.

Mr. Hilal is really reliable and responsive and simplifies all processes in Egypt for us.

I have worked with him over the last 3-4 years and would recommend him to anyone looking for a tax consultant in Egypt.

Jan Janssen  
CEO of Janssen Egypt



“Vision Consulting Group has many years of experience on Tax consulting, compliance, and adopts a practical approach in handling matters”.

REGGIE MEZU  
SENIOR COUNSEL  
BAKER & MCKENZIE HABIB AL MULLA



“We are extremely pleased with the level of service we are receiving from your organization (Vision Consulting Group).

Over the past years and since we started our business relationship, you personally and your team were always responsive, supportive, precise, and always provides accurate guides/ recommends.

We are proud to work with your esteemed organization and looking forward for additional years to come working together”.

MOHAMED OMAR  
PRESIDENT  
ULTIMUS MIDDLE EAST, AFRICA, AND SOUTH EAST ASIA



Ablecare Oilfield Services (Egypt) Limited has been established in Egypt since 2011.

VCG have been our Accountants from the start. They are very helpful and quite responsive to any request or questions we may have and are quite timely in their response.

They understand who we are and what we do.

I would highly recommend them.

Ray Ciantar  
DIRECTOR & CHIEF FINANCIAL OFFICER  
MMH Malta Limited



# Testimonials



**“Vision Consulting Group is professional, punctual and flexible”**

**Dr. Nihal Hassan**

**Head of Financial Infrastructure and Capacity  
Development for NBFIs**

**Promotion of Access to Financial Services for SMEs in  
Egypt (PAFSME)**

**Deutsche Gesellschaft für Internationale Zusammenarbeit  
(GIZ) GmbH**



**Pansoinco consider the contribution of Vision Consulting Group to  
be part of the essence of our working life.**

**Without the competence and professionalism of the entire work  
group, our company would have to deal with the bureaucracy,  
articles and paragraphs of a very complex legislation.**

**Patience and advice are also, for us, a source of teaching for  
accurate and precise management.**

**Thanks to them we can work with serenity knowing that, at any  
time, we can count on our precious point of reference.**

**Gregorio Di Martino**

**Pansoinco International - Director Business Development**



**From the Banking Training we had from VCG, it was very  
informative and interactive, and hope to have future  
sessions with like it,**

**So we can stay updated with Visa and enquire firsthand  
about any quires that might affect customer relations,**

**Nagib Mahfud**

**Nuran Bank**

**Electronic Services Department manager**



**I'd like to highlight our appreciation for the great service we are  
receiving from your respected organization.**

**The “Business Guidance” you provide and “The Tax & Legal  
Services we are receiving” are exceptional.**

**Vision Consultant Group is truly one of the top Egyptian  
Consultant / Tax / Legal Firms in the country of Egypt.**

**We definitely will recommend your firm to our contacts or  
anyone who contact us.**

**MOHAMED EZ ELDIN**

**DIRECTOR, RASAN EGYPT (Rasan International Subsidiary)**



# Testimonials



“VCG has been instrumental in GoGlobal’s expansion in Egypt. Big shoutout to Marwah and Marwan for their professionalism, for being accommodating, warm and ever ready to help. We are thrilled to further our relationship with VCG for all our payroll, HR and all other business requirements in Egypt.”

**Nick Broughton**  
Partner - GoGlobal



“They have made the process easy and pain free, taking the time to understand our business and providing regular progress updates. They have held our hands through the whole process and been proactive in advising us along the way, providing valuable input as to our commercial model and the Egyptian market. The whole team has been professional yet friendly and welcoming - we feel well looked after – and I would not hesitate in recommending their services.

**BaseBone - María Jesús Vázquez Listón**  
Chief Financial Officer



“VCG is proud to announce the completion of a series of training courses in partnership with Visa for one of the Key banks in Egypt that were dedicated to the bank’s Premium Segment Relationship Managers. The objective of the training, which lasted for 3 months and covered more than 550 of the bank staff, was to train the staff on the Cards Sales Best Practices on the occasion of the launch of 2 new Visa products with the bank (Visa Signature and Vaisa Infinite).”

**VISA International**



“Waleed Hilal and his team have provided consistently strong support to us and our Clients in Egypt over a period of many years. They are professional in their manner and approach, pragmatic in their advice, and cost-effective. We have used the firm in both tax advisory (Direct And Indirect) and compliance with regard to issues of tax controversy. I would have no hesitation in recommending Waleed And his team, it is a pleasure to work with them.

**DOMINIC TREAYS - MANAGING DIRECTOR**  
AND CO-FOUNDER OF THE CRAGUS GROUP LIMITED. & TMF GROUP



# 05 Management Team





# Our team

**Waleed Hilal**  
FCCA, MBA, CA, ESAA,  
MFVA, EST, IFA



Managing Director  
& Founder

**Marwah Mnassar**  
CIM



Managing Director  
& Co-Founder

**Basel Hilal**  
LLB, LLM



Managing Director  
& Co-Founder



# Our team

**El-Sayed Tolba**  
MBA, CA (Eg.)



Senior Director -  
Taxes

**Mohammad  
Abdullah**  
MBA, CIA, FCA, CFE



Senior Director -  
Risk & Consulting

**Mohammad Awaad**  
CA (Eg.)



Director - Audit &  
Assurance

**Ibrahim Khaled**  
CA (Eg.)



Manager - Financial  
Advisory Services

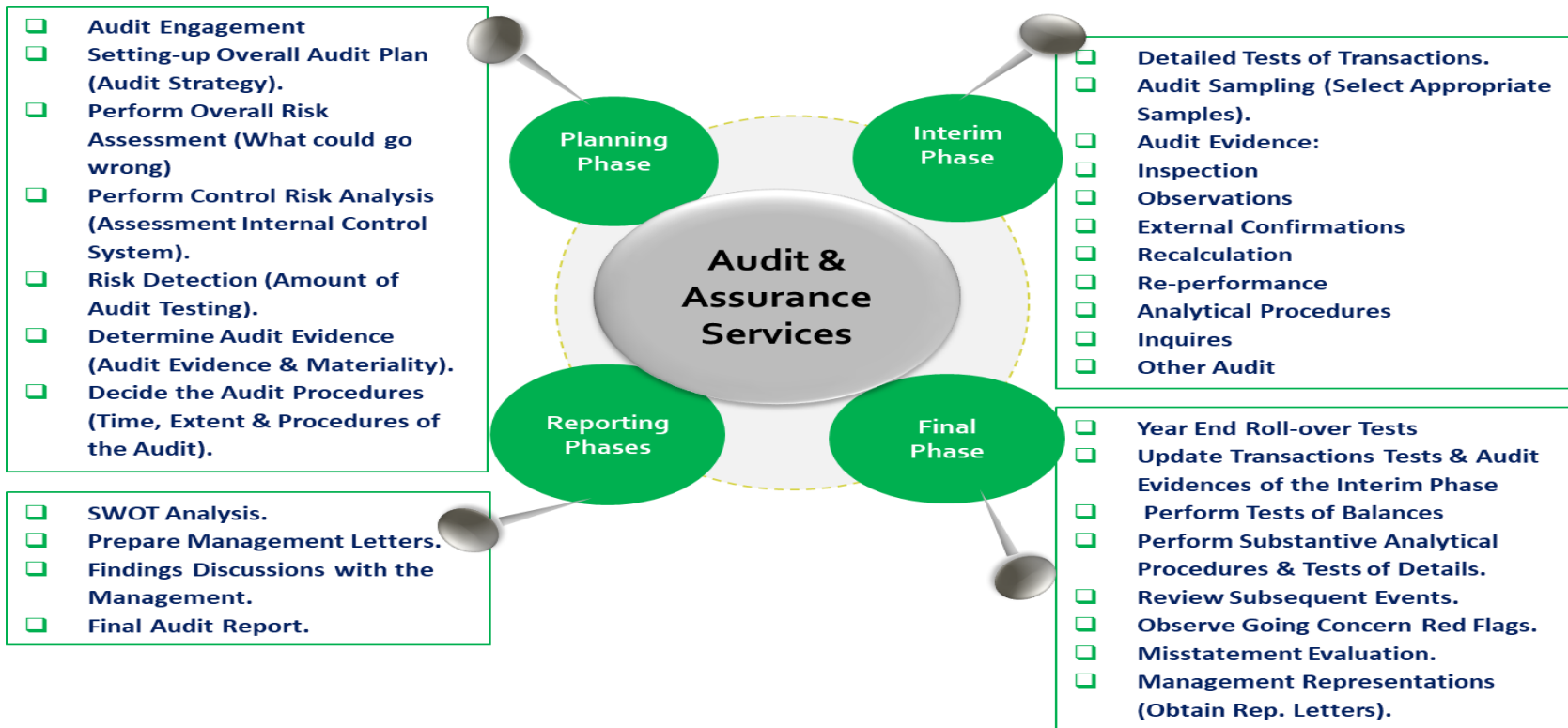


# 06 Our Services Approach





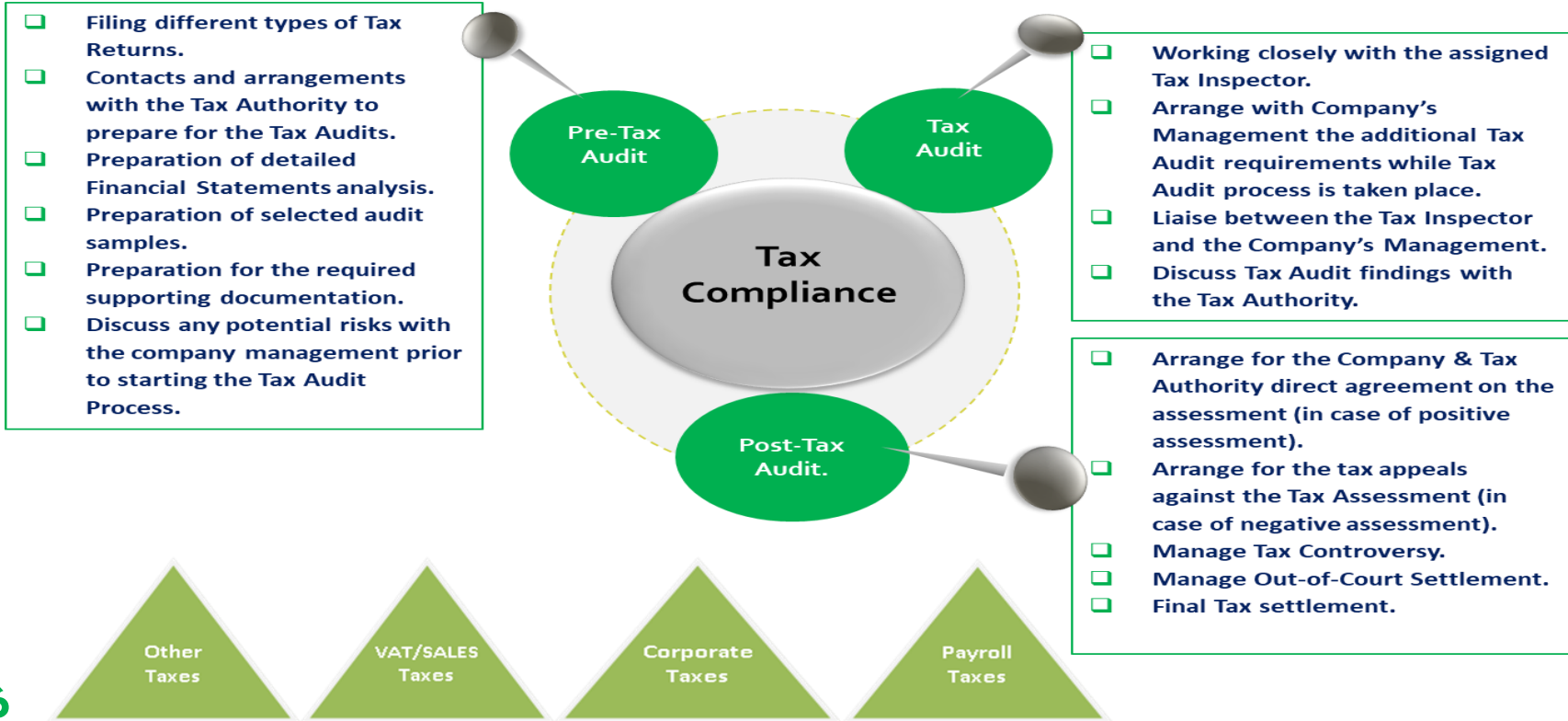
# Our Approach in Audit & Assurance Services





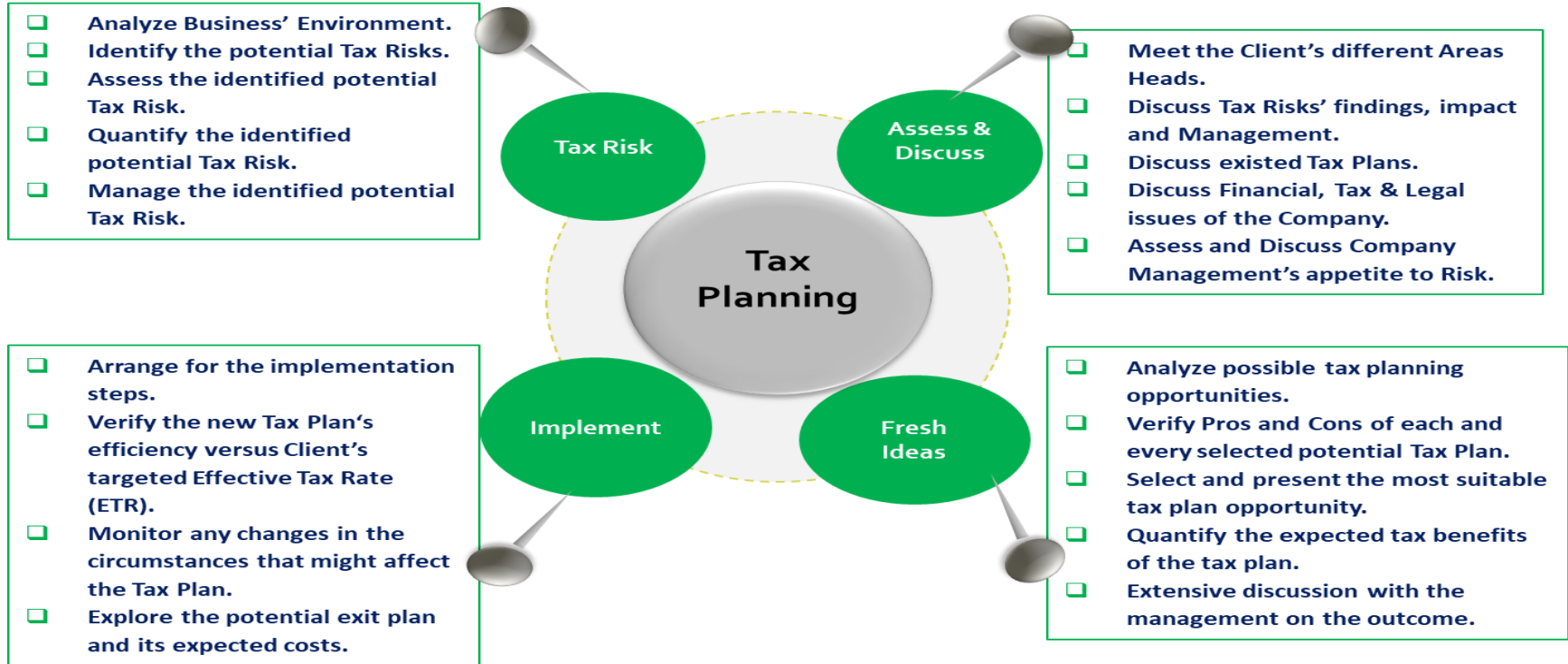


# Our Approach in Tax Compliance Services



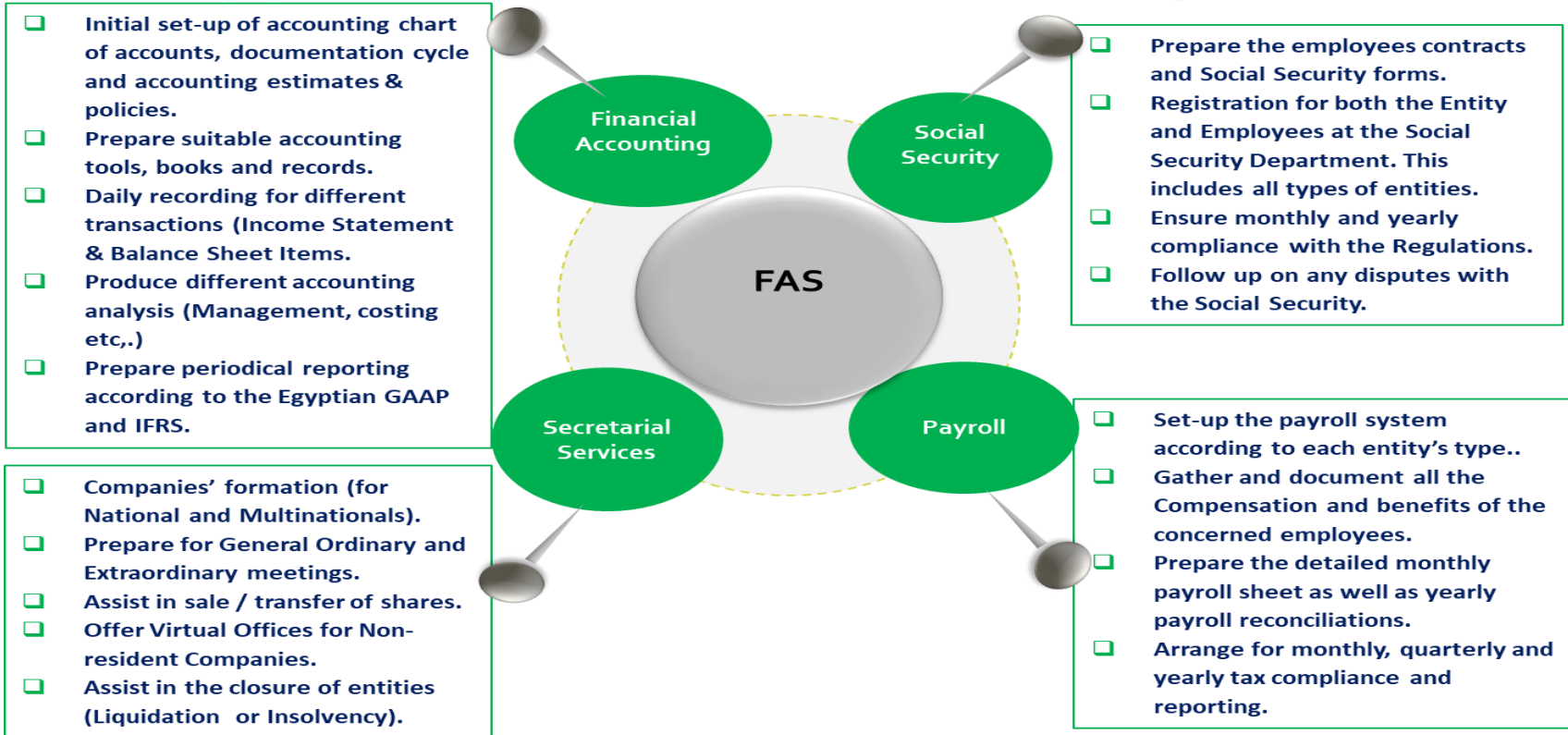


# Our Approach in Tax Planning Services





# Our Approach in Financial Advisory Services



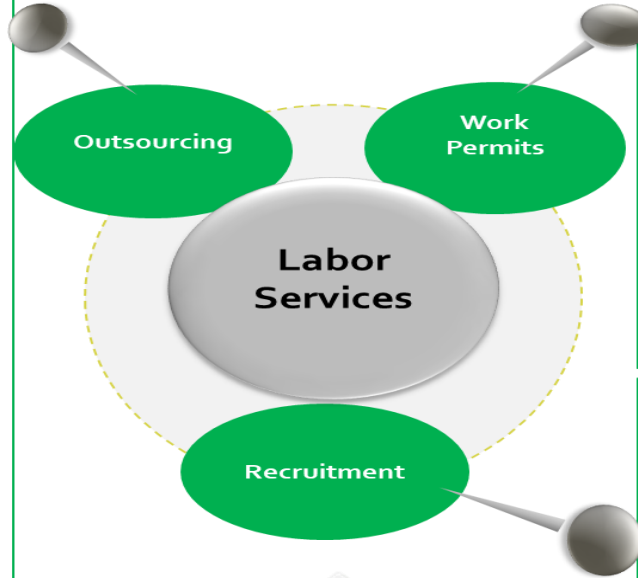


# Our Approach in Labour & HR Services

❑ We take the burden of Outsourcing your non-core staff needs from our own resources. The thing which will help you:

- Concentrate On the Core Business.
- Save the un-necessary staff cost.
- Provide flexibility to your business.
- Reduce Overhead Costs.

❑ You need to share with us your staff shortage and we will either use our own staff or staff that you recommend and will provide them for a certain time to your company to deliver certain tasks that are agreed upon and we will take care of their salary dispensing and their payroll and social security reporting requirements.



❑ Issuing a Work Permit is a lengthy process and needs an expert advice and action. This includes:

- ❑ Arrange for the necessary Governmental approvals (Ministries of Labour, Health & Interior).
- ❑ Prepare the necessary formats and documentation.
- ❑ Liaise with all parties till obtaining the Work Permit.
- ❑ Periodical renewal of the Work Permits.

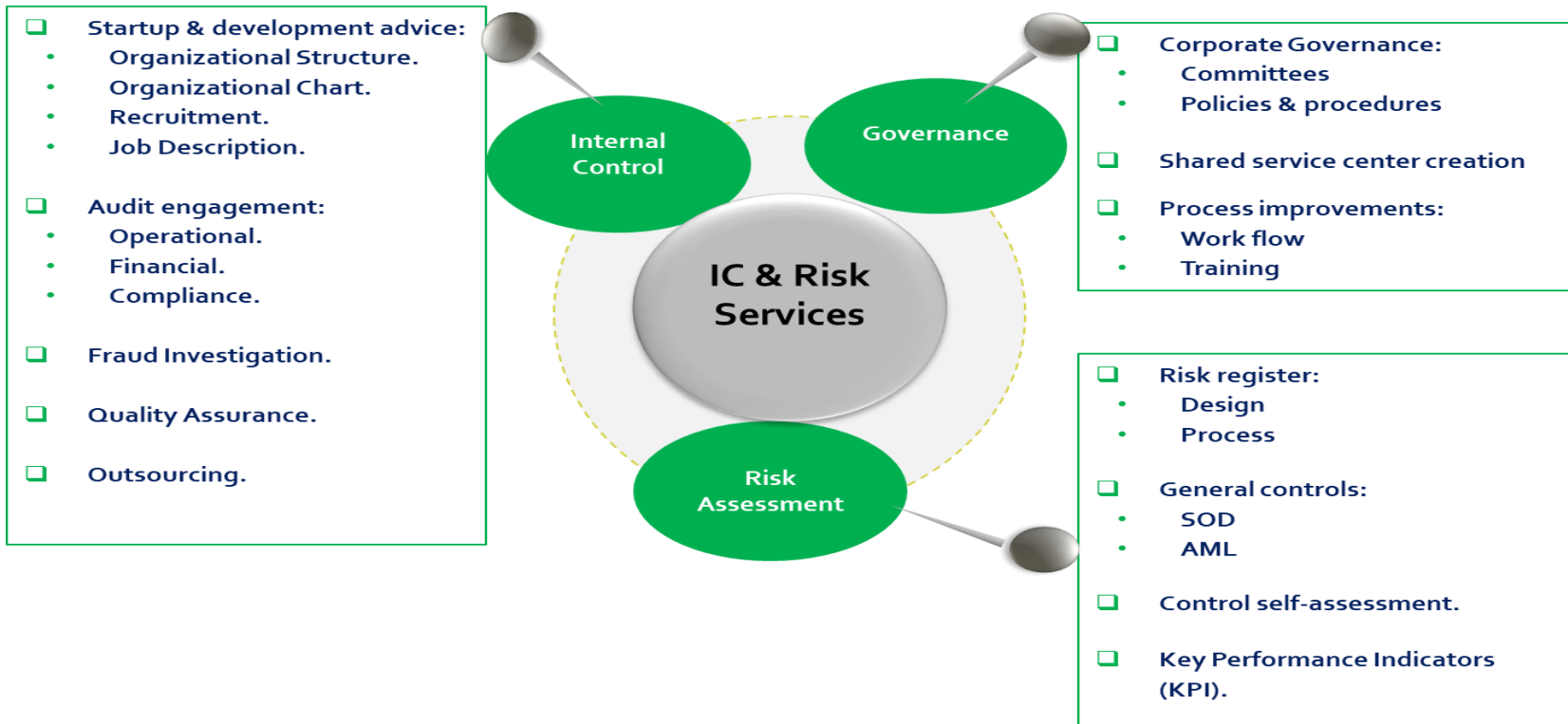
❑ Recruitment refers to the process of attracting, screening, selecting, and on-boarding a qualified personnel for a job at your company. We are aiming to match your needs with the best talented calibers through:

- Understanding your staff needs.
- Effective research for the talented caliber.
- Interviewing & Screening of talents.
- Hold professional tests for applicants.
- Short-listing.
- Suggest the best Candidate.





# Our Approach in IC & Risk Services





# 07 Case Studies



# Tax Audit & Dispute Resolution



## □ The Challenge:

A leading Multinational Company had carried out several national projects in Egypt. The client received huge tax claim based on deemed profit assessment. Also, the tax claim notification procedures were not properly executed which had put the client in great tax risk.

## □ The Process:

1. We took the necessary legal procedure to re-do all the tax claims procedures to the right track.
2. We carried out the proper tax audits.
3. Agreed with the Tax Authority to resolve the dispute without going to Court.

## The Results:

The re-tax audit as well as the out-of-court resolution procedures had resulted very amicable tax savings to the client as the tax claim was reduced to 20% and the delay penalties were reduced accordingly.

# Tax Planning & Restructuring



## □ The Challenge:

A Holding Company with diversified businesses through its subsidiaries located at different Jurisdictions. The Group of companies had several Intercompany Transactions (Management Fees, Loans, Dividends etc.). There was significant tax risk associated with these Intercompany transactions in terms of Economic Double Taxation.

## □ The Process:

1. We analyzed the I/C transactions (nature, type and conditions as well as the Legal & Economic substance of these transactions).
2. Identified the potential Tax Risks.
3. Suggest the best Tax Restructuring scheme that potentially reduces the Tax Risk.

## The Results:

Group of Companies restructuring had done as planned.



# Learning & Development



## □ The Challenge:

A leading payment scheme planned to introduce couple of workshops in the country inviting a wide range of banks. The objective was to help educate the banks' staff about the payment industry and specifically Credit cards to ensure we grow their acquisition in the market.

## □ The Process:

We held 2 workshops for banks in Cairo:

1. Each workshop included 40-50 staff from different banks to introduce them to the payment industry as a whole and specifically to the Credit cards.
2. The invitations were sent to banks who recommended attendees from their staff, whether RMs, Wealth Management, call center & anti-attribution staff.

## □ The Results:

The workshops were delivered successfully in English & Arabic to a total of 100 staff. Where we offered customized training to help staff understand the different products, specifically the Credit cards and why are they profitable to sell. The outcome was to help us grow our credit card penetration at those banks who attended the courses .

# New Products Launching

## □ The Challenge:

A leading financial service provider planned to introduce a new product (QR payment technology). The objective was to help the bank educate their staff as well as introduce the product to their clients for a proper launch.

## □ The Process:

We worked closely with the bank to:

1. Conducted 8 training sessions for 800 staff as well as 30 ushers who will be present at the bank branches for the launch campaign.
2. Run a launch campaign in 15 branches, where customers who apply for the product, activate it and perform the first transaction will receive an instant giveaway.

## □ The Results:

Our workshops gave the branch staff enough knowledge of the product that helped overachieve the sales KPIs. As a result of the successful launch, the bank run a following campaign for another 15 branches.

The Project deliverables included: forecasted market sizing, GTM strategy, running consecutive two BTL marketing campaigns for customer acquisition, holding staff training sessions and post launch results review.





CENTRAL BANK OF EGYPT  
Egyptian Banking Institute



# Educational Portal Platform

## □ The Challenge:

Central Bank of Egypt wants to grow the number of SME companies within the financial sector. In collaboration with Egyptian Banking Institute they launched the Initiative with many banks to enable selective branches to serve the SME clients to attract them into the banking community. To complement the effort of all banks CBE and EBI agreed to launch an online portal where the SME will find information about how to run their business. Hence professionals were invited to provide FAQ, curriculum material and exam.

## □ The Process:

In order to support the SMEs in running their business, the CBE and EBI invited consultant firms in different business fields to prepare in Arabic language training material, FAQ as well as exam to accredit experts in different fields who can support the SMEs later on in their business.

## □ The Results:

The project was delivered to EBI in January 2020, who will be uploaded later on into the online portal to explain to SMEs different subject matters including why do they need to deal with banks and the benefit from accepting card payment transactions for their profitability and cash management.



# Debt Collection & Settlement

## □ The Challenge:

One of the largest Technology Corporation had supplied stuff to one of its Customers in Egypt worth millions of dollars.

The client had faced a problem of collecting quite big amount of the debt. After years of negotiations the settlement had been interrupted. The Client had booked almost 90% of the debt as bad debts in the books.

## □ The Process:

We worked with the client on the transaction and had got all the clues and documentation needed pertaining to the debt. We had several visits to the Egyptian company and held long meeting in attempts to convince the Egyptian company to settle the outstanding debt without going to Court.

## □ The Results:

We have succeeded to collect 70% of the outstanding debt were 60% (difference between the 10% A/R after the bad debt provision at the Client's books and the 70% debt collection) was the net saving/settlement of the debt.

# 08

## Our Contacts



# Vision Consulting Group – A Member Firm of Allinial Global

Chartered Accountants and Business Advisors

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- Office 3:**  Canan Building, Floor 8, office 803, Ring Road, Cairo, Egypt.



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