



Atif Faisal & Co., Chartered Accountants

Delivering Audit, Tax, Advisory & Scalable Backoffice Solutions
Across Borders

Established 2018 | Islamabad, Pakistan | Supporting clients across
multiple markets



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Who We Are

2018

Founded in Islamabad as a Chartered Accountancy and Management Consulting firm.

Rebranded and actively expanding international presence with full-service BPO and Advisory capabilities.

2025

Who We Serve

From growth-stage businesses to established organizations, across domestic and international markets

What We Deliver

End-to-end Audit, Tax, Advisory, BPO, and Fractional / Virtual CFO services — practical and results-driven

How We Operate

Global best practices combined with strong local regulatory expertise, delivered through a remote-ready team





Vision

Empowering businesses to operate with clarity, compliance, and sustained performance in an increasingly complex global environment.



Mission

To deliver strategic, ethical and innovative professional services that help businesses overcome today's challenges and build a stronger foundation for long-term growth.



Core Values

- ✓ Integrity & Trust
- ✓ Excellence
- ✓ Client Commitment
- ✓ Accountability
- ✓ Collaboration
- ✓ Growth
- ✓ Innovation

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Why Choose AFCO?



Global Reach

Strong local expertise supported by application of international standards and cross-border engagements



Integrated Service Capability

Audit, tax, advisory, and outsourcing delivered through a coordinated, multi-disciplinary team



Process-Driven Delivery

Structured workflows supported by technology, automation and robust internal controls



Partner-Led Execution

Direct involvement of senior leadership ensuring quality, consistency, and accountability



Compliance & Governance Focus

Strong emphasis on regulatory alignment, risk management, and ethical business practices



International Delivery Capability

Experience in supporting international clients and firms through remote and cross-border service delivery



Our Services



Audit & Assurance

Independent assurance and control reviews promoting trust, transparency and accountability.



Taxation Services

Structured tax solutions supporting effective planning and full regulatory compliance.



Business Advisory & Consulting Services

Strategic and operational advisory supporting growth, transformation and decision-making.



Business Process Outsourcing (BPO)

Scalable back-office support covering finance, payroll, compliance and document management.



Fractional/Virtual CFO Services

On-demand financial leadership, planning and performance management for growing businesses.



Shariah Compliance, Advisory & Audits

Shariah-aligned advisory and audit services for ethical and compliant business operations.



ERP Implementation & IT Solutions

ERP implementation and optimization enhancing reporting, controls and operational efficiency.



HR Advisory Services

Workforce planning, organizational design and HR strategy aligned with business performance.

Audit & Assurance



External Audits

Independent statutory and special purpose audits focused on transparency, accuracy and stakeholder confidence.



Internal Controls & Risk Reviews

Evaluation of control frameworks to strengthen governance and improve operational efficiency.



Internal & Operational Audits

Risk-based audits covering financial, operational and compliance processes across business functions.



Regulatory & Compliance Support

Support in regulatory reporting, documentation and compliance alignment with applicable frameworks.



Non-Financial & ESG Assurance

Review and assurance of sustainability, ESG and corporate responsibility disclosures.



Taxation Services

Practical, compliant and commercially focused tax solutions supporting business growth and regulatory alignment.

Corporate & International Tax

Advisory on corporate tax structuring, cross-border transactions and regulatory compliance.

Indirect Tax & Withholding Tax

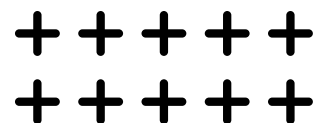
Management of indirect taxes and withholding obligations ensuring accuracy, timeliness and minimal regulatory exposure.

Transfer Pricing

Documentation, benchmarking and advisory aligned with international standards and local regulations.

Outsourced Tax Function & Litigation Support

End-to-end tax compliance, reporting and professional representation in tax disputes and litigation proceedings.



Business Advisory & Consulting Services

Advisory services across risk, transactions, strategy and operations.



Risk & Governance Advisory

- Internal Audits
- ESG Advisory
- Forensic & Fraud Investigations
- AML & Regulatory Compliance
- ERM & Governance Assessments



Deal & Financial Advisory

- M&A Advisory & Due Diligence
- Business Valuation & Restructuring
- Capital Raising & IPO Readiness
- Financial Modelling & Project Finance
- Feasibility Studies & Market Research



Corporate & Strategic Advisory

- Entity Setup & Secretarial Services
- Insolvency & Corporate Recovery
- Regulatory Licensing & Compliance
- Startup Incubation & Scaling
- Succession & Exit Planning
- Corporate Compliance & Reg. Filings
- Contract Lifecycle Management
- Tax & Financial Dispute Resolution



Operational & Performance Advisory

- Organizational Design & Development
- IFRS Implementation & Training
- ECL Model Advisory
- Business Process Re-engineering
- Vendor Selection & Contract Audits
- Project Monitoring & PMO Setup
- HR & Labor Law Compliance

Business Process Outsourcing (BPO)

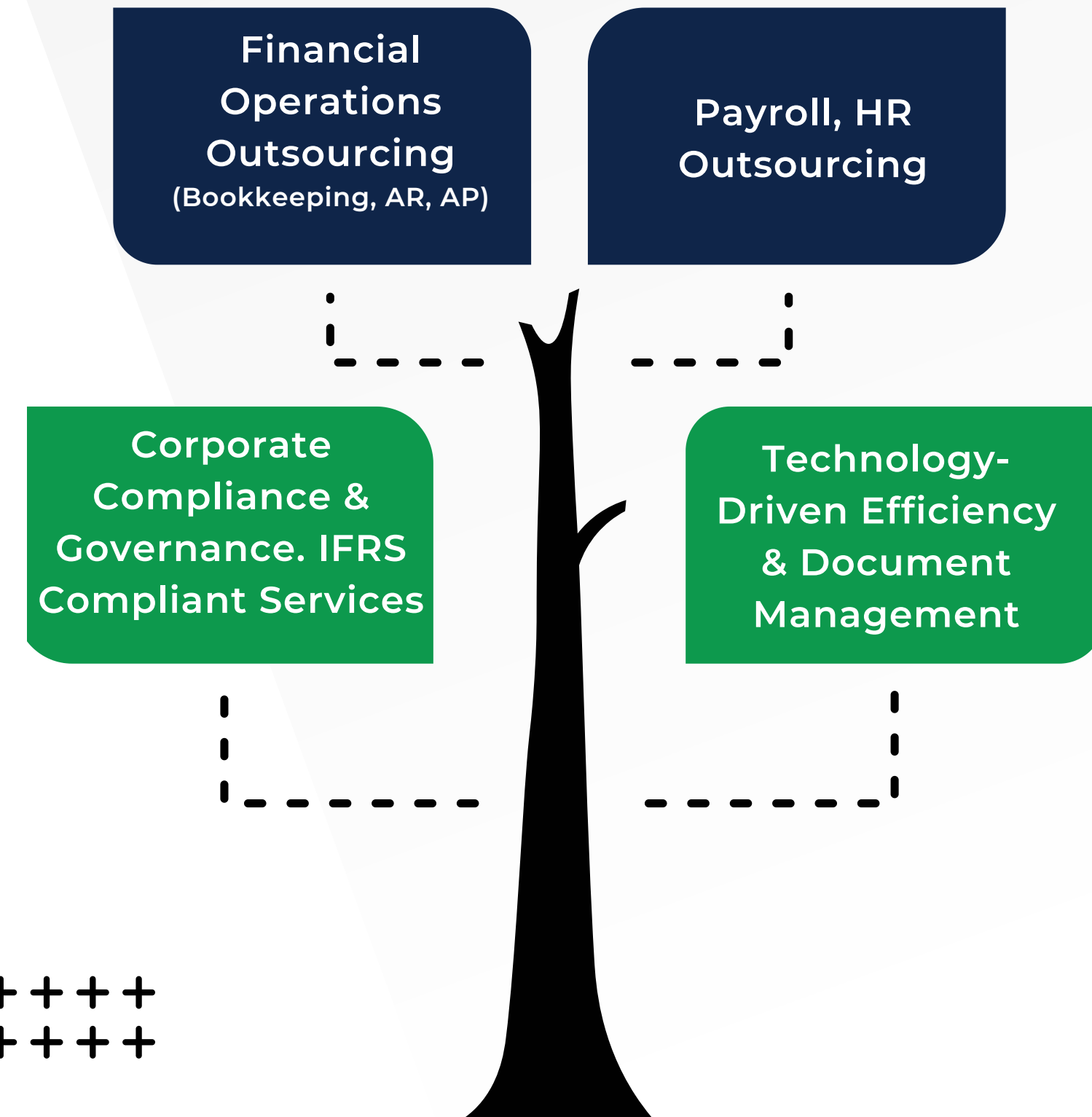
AFCO provides dedicated workforce outsourcing solutions that enable organizations to build and manage high-performing offshore teams. We provide the people, infrastructure, payroll, HR administration and governance support while our clients retain complete control over day-to-day operations and performance.

CORE OFFERINGS:

- **Finance & Accounts:** Bookkeeping, accounts payable/receivable, reconciliations and month-end closings.
- **Regulatory & Compliance Support:** Preparation of tax filings, financial documentation and audit-ready reporting.
- **Payroll & HR:** Payroll processing, HR documentation, timekeeping and employee record management.
- **Document Management:** Cloud-based document management and audit support.
- **Dedicated Workforce Recruitment:** Talent sourcing, screening, interviews, onboarding and replacement hiring.
- **Office Infrastructure:** Fully furnished office space, workstations, meeting facilities, internet connectivity and business continuity arrangements.

DELIVERY MODEL:

- Remote delivery through AFCO's dedicated BPO center
- Flexible engagement models including project-based and retainer arrangements
- Secure infrastructure with NDAs and defined process controls
- English-speaking team experienced in serving clients across multiple time zones



Fractional/Virtual CFO Services

IDEAL FOR:

- Growing and mid-sized businesses requiring structured financial leadership
- Organizations seeking flexible or interim CFO-level support
- Businesses preparing for audits, investment rounds or financial restructuring

Services Include:

- Financial planning, budgeting and forecasting
- Financial controls and governance frameworks
- MIS reporting, dashboards and KPI monitoring
- Cash flow management and performance analysis
- Support for strategic decision-making and investor readiness

Industries Served:

- Manufacturing, Healthcare, Automotive, Hospitality, Retail, Logistics, FMCG and Technology.



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Shariah Compliance, Advisory & Audit

AFCO offers integrated Shariah services through a dual-structured model, combining in-house advisory with independent audit and certification through an independently licensed Shariah advisory firm.

SHARIAH COMPLIANCE & ADVISORY (BY AFCO)

- Structuring of Shariah-compliant business models and contracts
- Review of financial models, investments and commercial arrangements
- Product structuring including Murabaha, Ijarah, Mudarabah and similar Islamic instruments
- Implementation of Islamic governance frameworks and internal policies
- Training and advisory on Shariah compliance and business ethics

SHARIAH AUDIT & CERTIFICATION

(In collaboration with Safwa Advisors — independently licensed Shariah audit and certification firm)

- Independent Shariah audits of organizations, funds and products
- Ongoing Shariah supervision of operational processes
- Screening in line with AAOIFI standards and applicable regulatory frameworks
- Takaful, Re-Takaful and Islamic product development support
- Certification support for Islamic financial structures including Sukuk



ERP Implementation & IT Solutions

AFCO supports businesses in selecting, implementing and optimizing ERP systems that align with their operational processes, reporting requirements and compliance obligations.

SERVICE BY SERVICE BREAKDOWN:

- **ERP Needs Assessment & Selection:** Evaluation of business requirements and recommendation of suitable ERP platforms aligned with operational scale, industry and budget.
- **ERP Implementation & Configuration:** End-to-end implementation support covering system setup, process mapping, data migration and user configuration.
- **Finance & Accounting Module Setup:** Configuration of core financial modules including general ledger, accounts payable, accounts receivable and financial reporting.
- **Compliance & Controls Integration:** Embedding internal controls, audit trails and regulatory reporting requirements within ERP workflows.
- **Post-Implementation Support & Optimization:** Ongoing system review, user support and process optimization to ensure the ERP continues to deliver operational value.
- **HR & Payroll Module Integration:** Setup and integration of HR and payroll modules aligned with workforce management and compliance requirements.



Platforms We Support:

- SAP, Odoo, QuickBooks, Xero, Zoho ERP, Tally and other leading ERP solutions.



HR Advisory Services

AFCO's HR Advisory practice supports businesses in building high-performing, well-structured and compliant organizations — combining strategic HR leadership with hands-on operational expertise.

SERVICE BY SERVICE BREAKDOWN:

- **Organizational Design & Development:** Structural redesign, role clarity, organogram development and governance alignment to improve organizational effectiveness.
- **Job Analysis & Workforce Planning:** Mercer IPE-based job analysis, job description development, headcount forecasting and workload optimization across functions.
- **Talent Acquisition & Management:** End-to-end recruitment, structured interview frameworks, Hi-Potential employee identification and succession planning.
- **HR Operations & Compliance:** HR policy development, SOPs, HRIS implementation, payroll support and labor law compliance across applicable jurisdictions.
- **Performance Management & Analytics:** KPI framework design, performance appraisal systems, HR dashboards and data-driven workforce insights.
- **Learning & Development:** Training needs assessment, program design and implementation to build organizational capability and employee engagement.



Our HR practice is led by certified professionals holding:

- CHRP — HR Certification Institute, USA
- CDDP — IAPPD Global, UK
- Mercer IPE Job Analysis & Evaluation — Mercer, USA
- KPI Essentials — KPI Institute, Australia

Sectoral Expertise



Financial Services:

Banking, Financial Institutions, NBFCs, Insurance & Islamic Financial Institutions



Industrial & Infrastructure:

Manufacturing, Trading, Real Estate, Construction, Cement & Energy



Technology & Services:

IT, Telecom, Logistics, Healthcare & Education



Public & Development Sector:

NGOs, Public Sector Entities, Government & Donor-Funded Projects



Specialized Industries:

Pharmaceuticals, Hospitality, Automotive & Shipping

Key Clients

Trusted by 100+ clients across diverse sectors — from growth-stage businesses to established multinationals and public sector institutions.



Cross-border transfer pricing
engagements involving Europe
and Pakistan



Car Dealerships of below brands



Key Clients

Clients across Healthcare, Hospitality, Financial Services, Energy, Food & Retail.



Dr. Akbar Niazi Teaching Hospital
ڈاکٹر اکبر نیازی ٹیچنگ ہسپتال



Future Scientific
Delivering Health Care Innovations



FAIZ MEDICAL & PAEDS
SURGICAL COMPLEX



PETROLOG



Cafe
CINQUE



Kotal Gas
Private Limited



SNP
Welfare Foundation



HUMRAAH
Financial
Services LTD



Ultimate
WHOLE FOODS



COCO
CURLS

Key Sharia Clients



UAE & KSA



Sweden & Kenya



Ida Rieu Welfare Association



UAE



Our Leadership



**Mr. Mirza Muhammad
Faisal Yaqub, FCA, M.Com**

Managing Partner

A Chartered Accountant with 15+ years of experience in audit, taxation and risk management. He has held key roles at Grant Thornton, MTBC Inc. and Secure Logistics Group.

As Managing Partner of AFCO, he leads the firm's audit and advisory practice, delivering technically sound and compliance-focused solutions with a strong emphasis on quality and long-term client relationships.



**Mr. Muhammad Atif Aman,
ACA, CIPFA, APFA, M.Com**

Senior Partner

A Chartered Accountant with 15+ years of experience in Corporate Strategy, Taxation and Operational Transformation. Having served in senior leadership at Grant Thornton and as CFO and Head of Operations at Premier Group, he brings deep expertise in Audit, Tax, Business Advisory and BPO services.

As Senior Partner, Mr. Atif leads AFCO's Board Advisory Services and international engagements & cross-border advisory.



**Mr. Muhammad Aman,
MA, LLB**

Director, Legal, Taxation & Public Sector Advisory

Muhammad Aman is a Financial and Legal Advisor with over 30 years of experience in public sector administration and governance. He has served in senior roles including Provincial Coordinator for Internal Audit and Deputy Secretary in a provincial Finance Department. At AFCO, he provides expert guidance on legal, regulatory and fiscal matters, drawing on extensive experience in government financial systems and public sector oversight.

Our Leadership



**Mufti Usama Ehsan, MBA,
CSAA, NIBAF**

Sharia Advisor

Mufti Usama Ehsan is an Islamic finance specialist with over 10 years of experience in Shariah compliance, product development and Islamic financial advisory. He currently serves on the Shariah Board of Bank Alfalah and has advised multiple fintech and financial institutions across Pakistan and internationally.

He holds an MBA from KSBL, a CSAA certification from AAOIFI Bahrain and advanced Islamic qualifications from Jamia Darul Uloom Karachi — and is an active trainer at leading financial education institutions.



**Mr. Mohammad Usama,
ACA**

Director, Audit & Advisory

A Chartered Accountant with over seven years of experience in auditing, taxation, and regulatory advisory, including four years with PwC. He has advised multinational and local clients on complex regulatory and compliance matters, delivering practical, business-aligned solutions.

His core strengths include regulatory interpretation, governance alignment, and translating complex rules into clear, risk-aware actions. Known for his technical rigor, strong professional commitment, and ability to support sound decision-making in regulated environments.



**Syed Saad (CHRP, CODP,
MERCER IPE)**

Head, Human Resource Services

Syed Saad Hussain Shah is a results-driven HR and Organizational Development professional with over 10 years of GCC experience spanning Oil & Gas, Construction, FMCG, Logistics and Aviation sectors. He holds CHRP (HRCI-USA), CODP (IAPPD-UK) and Mercer IPE (USA) certifications, with specialized expertise in Job Analysis, Workload Optimization and Hi-Potential employee identification.

His HR initiatives have delivered 20% cost savings, 25% efficiency gains and 95% labor law compliance across 1,000–3,000+ employee workforces. MS-HRM qualified with 17 published research papers.

Thank You

CONTACT US FOR MORE INFORMATION

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