Your Trust Partner in Advisory EXCELLENCE





01 Our Firm

# COLLABORATING IN ACHIEVING EXCELLENCE



## Your Trusted Partner for your enterprise

We are a boutique advisory firm offering tailormade Sharia compliant solutions addressing the needs of your enterprise through our holistic services covering management & business consultancy, Islamic finance advisory, tax advisory, corporate service consultancy & Al consultancy.



## Providing Value-Based Advisory Services

Our team of subject matter experts and experienced consultants empower you to navigate the challenges of your business and deliver value-based services tailored to achieving excellence and fostering long-term client relationships built on trust and mutual growth.



Our Firm

## WHO WE ARE

Harnessing Expertise, Creating Value.

#### Vision



Our vision is to foster the expansion of the Islamic finance sector by delivering exceptional advisory and consultancy services. We are dedicated to maintaining the highest standards of integrity and a strong sense of purpose, aiming to drive the industry towards new heights.

#### **Mission**



To enable our clients to their achieve utmost potential through innovative and meticulously designed Sharia-compliant solutions, while building lasting relationships based on trust, mutual growth, and exceptional service.

#### **Focus**



We aim to be the top choice for institutions navigating the complexities of Islamic finance and tax sectors. By offering value-driven advisory services, we strive to meet the distinct needs of these fields, building lasting partnerships and providing customized solutions.



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## WHAT WE STAND FOR

Guided by Principles

**Driven by Excellence** 

### **Our Values**

HONESTY: We adhere to the highest ethical principles in all our actions.

INNOVATION: We foster innovative thinking to develop advanced solutions that meet our clients' changing needs.

CLIENT-FOCUSED APPROACH: We focus on our clients' goals, building long-lasting relationships grounded in trust and shared growth.

**QUALITY:** We pursue top-tier performance in all our efforts, consistently exceeding expectations.

**COLLABORATION:** We believe in the power of teamwork, utilizing diverse perspectives to drive success and innovation.



01

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#### **OUR LEADERSHIP TEAM**



**Muhammad Khalid** 

Manager & Director

Mohammed Khalid, a veteran of Islamic banking, brings over three decades of senior banking experience in the UAE. Proficient in process engineering / optimization, product development, policy review, and digital transformation, he specializes in credit, administration, and risk management. With an MBA in Finance and Marketing, he aims to utilize his rich experience in making banking and finance operations seamlessly efficient.



**Mohammed Saifullah Khan** 

Director (Non-Executive)

Mohammed Saifullah Khan, a seasoned thought leader in Islamic finance, has a two-decade track record of pioneering client-centric solutions. Mohammed specializes in structuring & documentation, innovating Islamic finance products and services, transactions, Sukuk, Islamic Funds, Structured Products & Sharia governance. Mohammed is an AAOIFI Certified Sharia Advisor and Auditor. He holds a post-graduate degree in law and a certificate in Digital Transformation from MIT, Certification in management from Chartered Management Institute (UK) & Diploma in IT Law.



01

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#### **OUR LEADERSHIP TEAM**



Mazhar-Ul-Islam

**Director & Senior Consultant** 

Mazhar UI Islam boasts over 20 years of international experience in finance, an MBA, a Bachelor's qualification in commerce and certifications in CPA, CMA, and IFRS. Mazhar leverages his global experience to advance Islamic finance, utilizing his skills in financial & management reporting, regulatory and tax compliance, audits, and system implementation. Beyond qualifications, Mazhar strongly focuses on exceptional customer service and building operational efficiencies through digitalization, process optimization and financial performance.



Husain Mohammed Husain Cuttleriwala

Strategic Advisor

Husain Cuttleriwala is a seasoned banking professional with expertise in Conventional and Islamic Banking Strategy, Governance, and Operations. Husain has led major banking transformations, optimized core banking platforms, and ensured regulatory compliance. Husain has played a pivotal role in setting up Islamic banking frameworks, optimizing core banking platforms, and enhancing business process efficiencies. His expertise extends to governance, process re-engineering, and customer service excellence, ensuring sustainable growth and operational effectiveness in the banking sector.



01

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#### **OUR CONSULTANT**



**Muhammad Abaiev** 

Consultant

Muhammad Abaiev is a passionate Islamic finance professional with an MBA in Islamic Finance and a Master's in International Finance from France. He is a Certified Sharia Adviser And Auditor (CSAA) from AAOIFI and is keenly interested in Sharia compliance, financial structuring of Islamic products and transactions, process automation, digital transformation and adoption of AI in Islamic financial institutions and businesses. Muhammad is recognized for his excellent project management skills, client-centric focus and multi-lingual proficiency in English, French and Russian.



02 Proficiency

## PIONEERING PROGRESS IN ISLAMIC FINANCE

Ebdaa Enterprise Advisory offers a comprehensive suite of proficiencies designed to empower your institution and navigate the evolving industry landscape while adhering to Sharia principles.





#### Strategic Planning and Implementation:

We assist in developing and implementing strategic plans tailored to your business goals, ensuring alignment and effectiveness.

#### Operational Efficiency:

We streamline your processes to enhance productivity and cost-efficiency through process improvement and performance monitoring.

#### Leadership Development:

We offer programs to enhance leadership skills, fostering team collaboration and driving organizational growth.



## Management Consultancies

#### **Business Analysis and Advisory:**

We provide in-depth analysis and actionable strategies to improve your organization's performance and growth.

#### Market Research and Entry Strategy:

We conduct market research and develop entry strategies to maximize your market presence and profitability.

#### **Change Management:**

We support your organization through transformations with change planning, stakeholder engagement, and communication strategies.





#### Sharia-compliant Innovation:

Collaborate with us to design innovative financial instruments aligned with Sharia principles, spanning all sectors, Sharia-compliant derivatives, and alternative financing solutions.

#### Feasibility Studies & Market Research:

Rely on Ebdaa for in-depth feasibility studies and market research to ensure your new product offerings' viability and Sharia compliance.

#### Comparative Analysis & Benchmarking:

Benefit from our expertise in benchmarking your Islamic financial products against industry standards, ensuring competitive advantages while maintaining Sharia compliance.



## **Process Development**

#### Sharia-compliant Operational Workflows:

Design and implement Sharia-compliant processes across various functions, ensuring ethical risk management and compliance.

#### Digitalizing Product and Service Journeys:

Incorporate Sharia principles into digital transformation initiatives, making financial services accessible, efficient, and user-friendly.

#### Continuous Improvement & Sharia Optimization:

Collaborate with us to identify areas for continuous improvement, ensuring processes remain efficient, Sharia-compliant, and adaptable to regulatory changes.



#### **Sharia Governance Services**

#### **Ongoing Sharia Compliance Monitoring:**

Rely on us to continuously monitor operations and product offerings to safeguard your institution's reputation and compliance.

#### **Sharia Board Secretariat Services:**

Trust Ebdaa Enterprise Advisory for efficient Sharia Board establishment, management, facilitation and documentation.

#### Sharia Board Support & Advisory:

Appoint Ebdaa Enterprise Advisory as your Sharia advisor or engage our support in forming a Sharia Board to efficiently address your institution's needs.



## Compliance of Islamic Banking with Shari'a

#### Shari'a Compliance Audits:

We conduct audits to ensure your banking operations comply with Shari'a principles, providing detailed reports and recommendations.

#### Shari'a Advisory Services:

We guide you in developing Shari'a-compliant financial products, ensuring they meet ethical and religious standards.

#### Training and Education:

We offer training programs to enhance your staff's understanding of Shari'a principles in Islamic banking.



#### Tax Consultant

#### **Expertise in Corporate Tax:**

Our tax experts offer strategic advice tailored to the regulatory environment of the UAE, ensuring that our clients achieve optimal tax positions and compliance.

#### Compliance and Reporting:

We ensure your business complies with tax regulations through accurate reporting, filing, and documentation.

#### **Providing Efficient Tax Advisory Services:**

Our team stays abreast of the latest tax laws and regulations to provide up-to-date advice, ensuring that your business remains compliant with all local tax requirements.



## Corporate Services Provider (CSP)

#### Company Formation and Registration:

We assist in company formation and registration, ensuring compliance with local regulations and smooth business setup.

#### Corporate Governance and Compliance:

We maintain high standards of governance and compliance with board advisory, regulatory filings, and internal audits.

#### Administrative Support:

We offer secretarial services, office management, and document handling to ensure efficient corporate operations.



#### Innovation & Al Research & Consultancies

#### Al Strategy and Implementation:

We develop and implement AI strategies tailored to your business needs, integrating them into your processes.

#### Research and Development:

We conduct research to explore new AI technologies and applications, helping you stay at the forefront of innovation.

#### Training and Consultancy:

We provide AI training and consultancy services, offering insights on trends, best practices, and practical applications.





#### **CONTACT US**

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