FINANCY

INTEGRATED BUSINESS ADVISORY

CORPORATE PORTFOLIO | 2026

# Clarity for every ambitious

# business.

Integrated business advisory through one accountable relationship across finance, compliance, legal, reporting and growth.

THE BUSINESS CASE

# Clarity is an operating advantage.

Financy connects finance, compliance, legal, reporting and advisory work so decision-makers can move with greater control.

**Lebanese businesses often coordinate critical work across several providers. This can fragment information, duplicate effort and blur accountability.**

01 Fewer handoffs across connected assignments.

02 Stronger control over deadlines, documents and approvals.

03 Management information shaped for decisions, not only filings.

OUR ROLE

**Bring connected work into one accountable advisory relationship - from obligations to insight, action and growth.**

FINANCY AT A GLANCE

# One relationship across the business lifecycle.

A Lebanon-based integrated advisory model supported by a verified service catalogue.

**9**

TECHNICAL SERVICE DEPARTMENTS

**125**

LISTED PROFESSIONAL SERVICES

**122**

UNIQUE SERVICES

**5**

ENGAGEMENT STAGES

OPERATING BASELINE

## Lebanon

Regional ambition is presented separately from active-company facts.

Services are organised around the decisions clients need to make: establish, control, decide, grow and build capability.

NAVIGATION

# A concise view of the firm, its services and its delivery model.

WHO WE ARE

# Integrated advice, anchored in Lebanon.

Financy supports entrepreneurs, owner-managed businesses, SMEs, established companies and property stakeholders through coordinated professional services.

OUR PURPOSE

**Make complex business obligations easier to understand, manage and use as a foundation for better decisions.**


WHAT WE CONNECT

01 **Structure & legal**

Formation, governance, legal administration and property matters.

02 **Financial control**

Accounting, payroll, VAT, NSSF, audit readiness and internal controls.

03 **Decision insight**

Management reporting, dashboards, evaluation and board information.

04 **Growth & transactions**

Fractional CFO, feasibility, valuation, due diligence and funding readiness.

05 **Capability & technology**

Practical training, cloud systems and human-reviewed AI workflows.

CORPORATE IDENTITY

# Mission

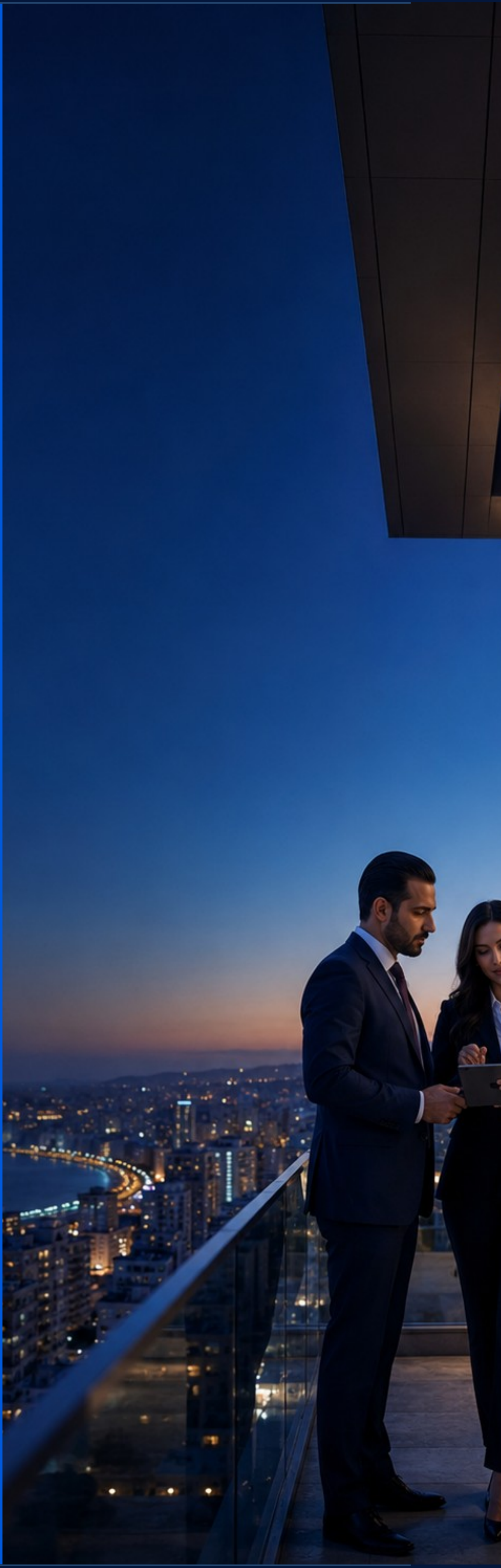
To simplify the complexity of doing business by connecting finance, compliance, legal, reporting and advisory expertise into one accountable relationship - giving clients the clarity, control and insight to make better decisions.

# Vision

ASPIRATIONAL REGIONAL DIRECTION

To redefine integrated business advisory in Lebanon and the region by creating a connected professional-services platform where expertise, technology and insight come together to support every stage of business growth.

This vision expresses Financy's ambition. It is not a statement of current offices or operating footprint outside Lebanon.



CORE VALUES

## Five values. One standard of delivery.

Our values guide how work is scoped, reviewed, explained and improved.

01

### Accountability

We define scope, owners, deadlines and quality expectations before delivery begins. We surface issues early and remain responsible through handover.

02

### Clarity

We turn technical obligations into plain-language choices, decision-ready outputs and visible next steps.

03

### Professional Judgment

Technology helps organise and test information; accountable people review context, treatment and conclusions.

04

### Connected Thinking

We consider how finance, compliance, legal, operations and strategy affect one another before recommending action.

05

### Progress

Every engagement should solve today's requirement while strengthening capability, control or readiness for tomorrow.

VALUES IN PRACTICE

# Values become credible when clients can see them.

Five behaviours translate principle into consistent delivery.

01

## Start clear

Confirm the objective, scope, owners, evidence, timing and approvals before work begins.

02

## Communicate early

Explain requirements in plain language and raise gaps before they become delays.

03

## Review before release

Check evidence, treatment and conclusions before any output is issued.

04

## Connect the issue

Consider how finance, compliance, legal, operations and strategy affect one another.

05

## Leave the client stronger

Document next steps, transfer knowledge and help strengthen internal capability.

WHAT CLIENTS SHOULD EXPERIENCE

**Fewer surprises. Clear ownership.
Decision-ready outputs.
Visible follow-through.**

THE FINANCY MODEL

# One relationship. Every critical business need connected.

Financy is designed as a single accountable advisory relationship across the full business lifecycle - with the right technical or licensed specialist involved where the scope requires it.

## ONE ADVISORY TEAM

**9** TECHNICAL DEPARTMENTS

**5** CLIENT DECISIONS

01 **ESTABLISH**

Company formation | corporate legal administration | property matters

02 **CONTROL**

Accounting | payroll | VAT | NSSF | audit readiness | internal controls

03 **DECIDE**

Management accounts | MIS | dashboards | performance and risk evaluation

04 **GROW**

Fractional CFO | feasibility | modelling | valuation | due diligence | funding readiness

05 **BUILD CAPABILITY**

Practical training | systems support | AI-enabled finance workflows

**The client does not have to translate the same issue across disconnected providers. Financy coordinates the work, evidence and next decision.**

OUR SERVICE ARCHITECTURE

# We organise expertise around five client decisions.

The client sees one connected journey; the technical departments remain responsible for delivery quality.

| | | |
|---|---|---|
| 01 | **Establish** | Choose the structure, register correctly and coordinate legal or property requirements. |
| 02 | **Control** | Maintain accurate records, complete filings and manage financial and compliance risk. |
| 03 | **Decide** | Convert financial information into management, board and investor insight. |
| 04 | **Grow** | Plan cash, profitability, funding, restructuring and expansion with senior finance support. |
| 05 | **Build capability** | Train teams in accounting, compliance, systems and modern finance workflows. |

WHY FINANCY

# The difference is how the work connects.

Clients gain an advisory relationship designed around accountability, integrated expertise and decisions that move the business forward.

01 **One accountable relationship**

A defined relationship lead coordinates scope, priorities, communication and follow-through.

02 **Integrated multidisciplinary services**

Finance, compliance, legal, reporting and advisory work connect around the client's needs.

03 **Decision-ready insight**

Financial and management information is shaped for the next decision, not only the next filing.

04 **Disciplined governance**

Requirements, evidence, approvals, submissions and deliverables are documented and traceable.

05 **Human-reviewed technology**

Automation can improve speed and control; accountable professional judgment remains central.

06 **Full-lifecycle support**

Support can evolve from establishment and control to decisions, growth and team capability.

CONNECTED CAPABILITIES

# The assignment determines the team - not the organisation chart.

Financy combines its core advisory capabilities with specialist involvement where the engagement requires regulated or technical input.

01 **Accounting & reporting**

Bookkeeping, closing, payroll, financial statements, management accounts and dashboards.

02 **Audit & controls**

Internal audit, external audit support, VAT audit assistance, control and risk evaluation.

03 **Corporate administration**

Formation, registrations, governance documents, amendments and annual compliance support.

04 **Property coordination**

Registration, due diligence, valuation and legal or technical coordination for property matters.

05 **Growth & transactions**

Fractional CFO, feasibility work, business plans, financial models, valuation and due diligence.

06 **Technology & capability**

OCR-assisted workflows, cloud accounting support and practical professional training.

Where professional licensing is required, the written engagement identifies the appropriate responsible specialist and scope.

LEADERSHIP

# Leadership stays close to the work.

Financy combines founder-level direction with clear responsibility for client relationships, technical delivery and quality review.

AM

## Ms. Amani El Masri

CEO & FOUNDER

Primary focus

Strategy | reporting | client outcomes

Leads firm strategy, finance, reporting standards and senior client relationships. Her role connects technical work to the decisions and outcomes clients need.

BM

## Mr. Bahaa El Masri

CO-FOUNDER & HEAD OF BUSINESS DEVELOPMENT

Primary focus

Growth | onboarding | technology

Leads growth, partnerships, client onboarding and technology-enabled service development. His role connects market needs with practical delivery capabilities.

HOW LEADERSHIP SHOWS UP

01 **One accountable relationship**

A clear lead coordinates scope, priorities and communication.

02 **Senior attention at decision points**

Leadership remains visible when judgment, escalation or direction is needed.

03 **Clear technical ownership**

The responsible team completes and reviews the work before client approval.

DELIVERY GOVERNANCE

# One accountable team, with specialist support where required.

Our operating model separates client ownership, technical delivery, specialist involvement and final approval.

01

## Relationship lead

Owns scope, communication, priorities and coordination.

02

## Technical service team

Completes the accounting, compliance, reporting or advisory work.

03

## Specialist involvement

Licensed legal, audit, engineering or other professional input where the engagement requires it.

04

## Quality review and client approval

Evidence, conclusions and deliverables are reviewed before submission or handover.

Regulated services are subject to written scope and applicable professional requirements in Lebanon.

# 02

SERVICES

## One portfolio.
## Nine departments.
## One client journey.

The portfolio is presented by client need so the breadth of technical services remains easy to understand and buy.

**125 listed services | 122 unique services**

PORTFOLIO OVERVIEW

# Nine departments form one connected service portfolio.

Counts reflect the approved Services Master List and are shown to make the depth of each department transparent.

| | | |
|---|---|---|
| 01 | Company Formation & Legal Services | 17 |
| 02 | Accounting & Auditing Services | 17 |
| 03 | VAT Services | 14 |
| 04 | NSSF Services | 12 |
| 05 | Real Estate Services | 12 |
| 06 | Financial Reporting & MIS | 12 |
| 07 | Business Advisory & Fractional CFO | 14 |
| 08 | Investment Readiness & Business Growth | 12 |
| 09 | Financy Academy | 15 |

TOTAL LISTED SERVICES **125**

ESTABLISH

# Establish the right structure from day one.

Company formation, corporate administration and ongoing compliance are coordinated as one structured workstream.

## 17 COMPANY FORMATION & LEGAL SERVICES

REPRESENTATIVE SERVICES

01 Legal structure consultation and company registration.

02 Commercial Register, Chamber of Commerce and Ministry of Finance registrations.

03 Tax number, VAT and NSSF employer registration coordination.

04 Articles of Association, shareholder agreements and board resolutions.

05 Trademark registration, UBO declarations and corporate amendments.

06 Annual compliance, dissolution and liquidation support.

Typical outputs: incorporation pack | registration confirmations | governance documents | compliance calendar

CONTROL

# Keep the finance and compliance engine controlled.

Forty-three services connect accurate records with VAT and NSSF compliance.

## 17

### Accounting & Auditing

- Bookkeeping and ledgers
- Reconciliations and payroll
- Financial statements
- Year-end and audit support
- Systems and cloud accounting

## 14

### VAT

- Registration and deregistration
- Returns and submissions
- Health checks and reviews
- Refund applications
- Audit and authority support

## 12

### NSSF

- Employer and employee setup
- Monthly declarations
- Salary and family updates
- End-of-service procedures
- Clearances and penalty support

Outcome

**Accurate records, compliant filings and traceable support for review.**

AUDIT, CONTROLS & EVALUATION

# Better decisions begin with better evidence.

Financy brings together review, audit support, risk assessment and performance analysis so management can identify gaps, prioritise action and strengthen control.

### Internal audit

Review controls and processes to identify risk and improve efficiency.

### External audit support

Prepare evidence and coordinate records for the statutory audit process.

### VAT audit assistance

Support the client through tax-authority review and documentation requests.

### Risk assessment

Identify and evaluate financial risks affecting performance and resilience.

### Performance evaluation

Analyse financial and business performance against targets and priorities.

### Due diligence

Review financial or property evidence before an investment or transaction.

DECIDE

# Turn financial information into management decisions.

Reporting is designed to explain performance, cash, risk and priorities in a form leadership can use.

**12**

**FINANCIAL REPORTING & MIS SERVICES**

**Raw data becomes a management rhythm: report, explain, decide, follow through.**

CORE OUTPUTS

01 Monthly management accounts and financial statements.

02 Cash flow, budget versus actual and KPI dashboards.

03 Department and overall performance analysis.

04 Board, investor and customised management reports.

05 Periodic business performance reviews.

**The objective is not more reporting. It is clearer management action.**

FEASIBILITY & INVESTMENT

# Test the opportunity before committing capital.

Feasibility work is delivered through approved advisory services that connect the business plan, financial model, forecasts, valuation, risk review and due diligence into one decision pack.

A FEASIBILITY ENGAGEMENT

01

## Business assessment

Clarify the decision, operating model, assumptions and evidence required.

02

## Business plan

Structure the commercial case, implementation priorities and growth logic.

03

## Financial model

Translate assumptions into revenue, cost, cash-flow and scenario projections.

04

## Risk & due diligence

Test financial risks, documentation, dependencies and transaction readiness.

05

## Valuation & capital

Review company value, funding requirement and debt/equity structure.

06

## Decision package

Present conclusions, sensitivities, next actions and investor-ready materials.

DECISION OUTCOME

**Proceed, revise, phase or stop - with the assumptions, risks and funding implications made explicit.**

GROW

# Senior finance leadership for critical growth decisions.

Twenty-six services connect day-to-day financial leadership with investment readiness and long-term growth planning.

**14**

## Advisory & Fractional CFO

01 Strategic planning and budgets

02 Cash flow and working capital

03 Profitability and cost strategy

04 Risk, restructuring and governance

05 Board support and due diligence

**12**

## Investment Readiness & Growth

01 Business plans and growth strategy

02 Financial models and forecasts

03 Valuation and capital structure

04 Data room and investment diligence

05 Pitch deck and investor support

Typical outputs

**Decision pack | financial model | investor materials | 90-day action plan**

ESTABLISH & TRANSACT

# Coordinate the legal, financial and technical sides of property.

Real estate assignments can combine document review, registration, valuation and technical coordination.

## 12 REAL ESTATE SERVICES

### TRANSACTION AND REGISTRATION

01 Property ownership transfer

02 Property registration

03 Inheritance procedures

04 Property valuation

05 Land survey coordination

06 Boundary verification

### REVIEW AND TECHNICAL COORDINATION

01 Property subdivision

02 Municipality certificates

03 Property tax support

04 Housing loan documentation

05 Property due diligence

06 Legal documentation review

Assignments involving regulated legal, engineering or valuation work are scoped with the appropriate specialist.

BUILD CAPABILITY

# Build capability inside client teams.

Financy Academy translates technical work into practical, role-relevant learning for finance and operations teams.

15

PRACTICAL TRAINING

Finance
Compliance
Systems
Modern finance

## Finance foundations

Accounting fundamentals, general accounting, bookkeeping and financial statements.

## Compliance

Payroll and wages, VAT, income tax, NSSF, auditing and company formation.

## Systems

Xero, QuickBooks and Microsoft Excel for Finance.

## Modern finance

AI in accounting and business management.

Programme scope, format and completion evidence are defined in the training engagement.

OCR + AI IN PRACTICE

# OCR captures the data. AI helps organise it. People approve the work.

A controlled workflow turns documents into structured, reviewable information while keeping judgment and approval visible.

## FROM SOURCE TO APPROVED OUTPUT

**01 Receive**

Invoices, receipts and records enter through agreed channels.

**02 OCR capture**

Supplier, date, reference and amount fields are extracted.

**03 AI-assisted organisation**

Information is classified, matched and prepared for checking.

**04 Controls & exceptions**

Duplicates, missing evidence and unusual items are flagged.

**05 Professional review**

Treatment is checked and the output is approved.

CONTROLLED OUTCOME

**Structured evidence. Visible exceptions. Decision-ready output.**

Actual workflow depends on the agreed scope, source quality and systems used. No autonomous-processing or performance-percentage claim is presented.

TECHNOLOGY & CONTROLS

# Automation assists the workflow. Accountability stays human.

Financy uses OCR, AI-assisted processing and cloud tools to organise information and surface exceptions - with professional review before approval, filing or handover.

## OCR & AI ASSISTANCE

01 Read key invoice and document fields

02 Classify and match supporting information

03 Flag duplicates, missing evidence and exceptions

04 Prepare coding or reconciliation suggestions

## PROFESSIONAL RESPONSIBILITY

01 Verify evidence and source quality

02 Decide accounting, tax or compliance treatment

03 Resolve exceptions and approve entries

04 Approve filings, reports and client outputs

## COMMON APPLICATIONS

**Invoice processing** | **Document matching** | **Exception testing** | **Reporting preparation**

Supported systems include Xero and QuickBooks where relevant to the engagement; the written scope defines the actual tools, controls and approvals.

# 03

DELIVERY

## Clear scope. Controlled execution. Visible next steps.

The engagement model makes responsibilities, evidence, review and client approval clear from the beginning.

HOW WE WORK

# Every engagement follows a controlled five-stage journey.

The exact procedure changes by service, but the core governance remains consistent.

| | | |
|---|---|---|
| 01 | **Discover** | Clarify the objective, facts, urgency and stakeholders. |
| 02 | **Design** | Agree scope, proposal, engagement terms, deliverables and responsibilities. |
| 03 | **Deploy** | Collect information, onboard systems and confirm the working timetable. |
| 04 | **Deliver** | Complete the work, review evidence, obtain approvals and issue the agreed output. |
| 05 | **Develop** | Review results, identify priorities and define the next improvement or growth phase. |

A written engagement defines the actual scope, timing, responsibilities and fees.

CLIENT PERSPECTIVES

# What connected support feels like in practice.

Selected feedback reproduced from Financy's previous corporate portfolio, focused on management insight, responsiveness, clarity and all-in-one support.

“

**"We finally have monthly management accounts we can actually rely on for decisions."**

MANAGING DIRECTOR · MTG

ALUMINIUM · INDUSTRIAL

“

**"Financy responds within hours and it feels like they are part of our team."**

FOUNDER · RCB

BASKETBALL · SPORTS ACADEMY

“

**"Financy explains things clearly, handles everything, and I don't lose sleep over compliance any more."**

PRESENTER · R.Z.

MEDIA · TV ENTERTAINMENT

“

**"Their all-in-one model saved us from having to hire three different providers."**

FOUNDER · A.M.

FASHION · RETAIL

Publication and attribution remain subject to client consent, confidentiality requirements and final marketing approval.

WHO WE SERVE

# Built for decision-makers who need joined-up support.

The portfolio is relevant across the business lifecycle and across sectors where finance, compliance and operations intersect.

## CLIENT SEGMENTS

01 Founders and startups

02 Owner-managed businesses

03 Small and medium enterprises

04 Established companies and groups

05 Property owners and investors

## REPRESENTATIVE SECTORS

- Food and beverage
- Hospitality
- Retail and trading
- Education and academies
- Sports and wellness
- Media and creative businesses
- Industrial and metals
- Insurance
- Property and real estate

Client references and engagement examples can be shared only where appropriate consent and confidentiality requirements allow.

START A CONVERSATION

# Start with the decision you need to make.

Tell us the objective, the issue and the timing. We will identify the right technical team and define the engagement scope.

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