

YOUR FIRST YEAR IN THE KINGDOM, DECODED

KSA Business Guide

Finance, tax and compliance in your first year in Saudi Arabia — and the Virtual CFO team that runs it for you.

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Who this is written for

FOUNDER / CEO

You have a MISA licence and a CR, and now need the finance function to exist by next month.

GROUP CFO AT HQ

You are accountable for a subsidiary in a jurisdiction you cannot see, on a reporting calendar you did not design.

COUNTRY MANAGER

You are hiring and signing contracts in Riyadh while the filings quietly accumulate behind you.

Why Saudi Arabia now

Saudi Arabia is no longer only an oil story. Non-oil real GDP is growing faster than the economy as a whole, non-oil revenues have risen sharply, and the private sector's role has expanded materially. 2026 opens the consolidation phase of Vision 2030: fewer new announcements, more emphasis on productivity, digital infrastructure, AI and data centres — and on entities that can actually operate compliantly at scale.

~35M POPULATION	\$1.27T GDP	~4.5% REAL GDP GROWTH 2025E
4–5% NON-OIL GDP GROWTH	~2.1% INFLATION	~18.5M LABOR FORCE

Vision 2030 targets that move your market

Private sector share of GDP	40% → 65%	Foreign direct investment	3.8% → 5.7%
Non-oil government revenue	SAR 163bn → 1tn	Public Investment Fund assets	SAR 600bn → 7tn
SME contribution to GDP	20% → 35%	Women in the workforce	22% → 30%

Where the opportunity sits

1 Real estate and building	2 Healthcare and education	3 AI and data centres	4 Tourism and sport	5 Logistics and energy
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Expo 2030 Riyadh and the 2034 FIFA World Cup are pulling forward infrastructure, hospitality and logistics investment. Sources: IMF World Economic Outlook (Oct 2025), GASTAT, ZATCA, Vision 2030.

Setting up: the nine registrations

A non-resident setting up a branch or an LLC needs a MISA investment licence before anything else. Every document filed with a Saudi authority must first be translated into Arabic by an official translator — which is why a commercial registration typically lands three to four months after you start, and a branch or LLC three to six.

01 MISA investment licence Ministry of Investment	02 Local bank account Capital deposit	03 Commercial registration Ministry of Commerce
04 Chamber of Commerce Subscription	05 Customs department Before any import	06 Municipality licence Baladi portal
07 Ministry of Labor file Qiwa and Nitaqat	08 GOSI Social insurance	09 ZATCA Tax, Zakat, VAT, e-invoicing

The online steps are fast. Getting your papers ready is not.

- 1 Sign the founding contract online with the Notary Public.
- 2 Pay one bill through SADAD — registration, Chamber subscription and publishing.
- 3 Your CR, Chamber membership, labour file and ZATCA registration issue together.
- 4 The municipality licence issues instantly through Baladi.

The waiting happens before step 1: MISA approval, certified Arabic translations, and attested company papers from your home country.

REGISTER BEFORE THE DEADLINE

Each taxpayer must register with ZATCA before the end of its first tax year. Miss it and the penalty runs from SAR 1,000 to SAR 10,000 depending on classification.

Late VAT registration carries a separate SAR 10,000 fine.

Choosing your entity

The 2023 Companies Law recognises partnerships, limited liability companies (LLC), joint stock companies (JSC) and the new simplified joint stock company. Most foreign investors land on an LLC or a branch — a choice that sets your capital lock-up, your liability, and what happens when losses bite.

	FOREIGN BRANCH	LLC	JOINT STOCK COMPANY (JSC)
Minimum capital	Normally SAR 500,000; varies with activity	SAR 500,000	SAR 500,000 — SAR 5,000,000 if single shareholder
Shareholders	Not applicable	One or more; above 50 it must convert to a JSC within a year	Two, or one with SAR 5m capital
If losses exceed 50% of capital	Head office liability may not be limited to branch capital	Shareholders meet within 90 days and publish a decision, or the company dissolves by law	EGM within 45 days to dissolve or raise capital

Licence types and capital floors

100% foreign commercial	SAR 30,000,000
Commercial with Saudi partner (25% Saudi)	SAR 26,666,667
Property investment (per project)	SAR 30,000,000
Joint stock company	SAR 500,000

Minimum Saudi participation

Commercial with a Saudi partner	25%
Communications	40%
Communications, value added	30%
Insurance, reinsurance, property financing	40%
Construction management, engineering design, EPC	25%
Public transport — bus / metro	30% / 20%

STILL RESTRICTED

Majority foreign ownership is still closed to **oil exploration, drilling and production, real estate brokerage, and land and air transport**. Anything not on that negative list should be read as open, and 100% foreign ownership of trading activity is granted case by case.

Corporate tax and Zakat

20%

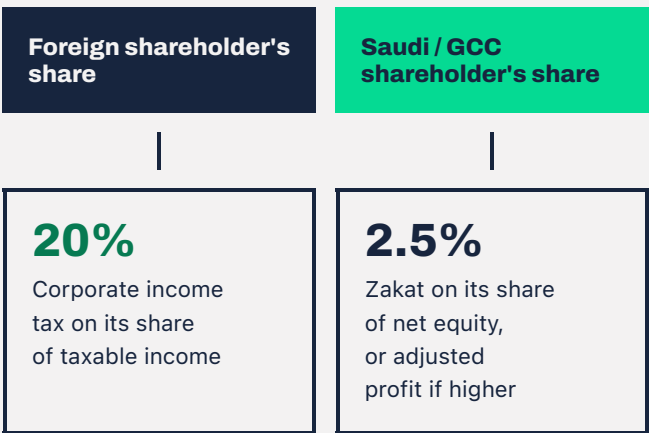
CORPORATE INCOME TAX ON THE FOREIGN SHARE

2.5%

ZAKAT ON THE SAUDI / GCC SHARE

How a mixed-ownership company is taxed

ONE COMPANY, ONE SHAREHOLDER REGISTER



ZATCA looks through the shareholder register to the last level of ownership. Gregorian-year Zakat payers are charged 2.577683% on the Zakat base. A foreign shareholder selling shares in a resident company pays 20% on the gain.

What the year actually demands

Annual tax / Zakat return	120 days
Audited financials to MOC	6 months
Accelerated payments if prior-year tax $\geq$ SAR 2m	3 $\times$ 25%
Loss carry-forward, capped per year	25% of profit

Late filing costs the higher of 1% of revenue (max SAR 20,000) or 5–25% of unsettled tax. Late payment adds 1% per 30 days. Incorrect information or fraud: 25% of the difference.

REQUIRED

Statutory books only

Daily journal, general ledger and inventory book in Arabic. Your wider records can stay in English.

Held inside the Kingdom

Not at head office, not in a group system abroad.

Reachable on demand

Central system in KSA, or a local terminal that can produce every record.

YOUR VCFO OWNS THIS — SEE PAGE 20

VAT and e-invoicing

Registration and filing

Standard rate	15%
Mandatory registration threshold	SAR 375,000
Voluntary registration	SAR 187,500
Cash accounting allowed below	SAR 5m
Non-resident registration deadline	30 days
Fine for late registration	SAR 10,000

MONTHLY FILING

Turnover above SAR 40m

Return and payment by the end of the following month.

QUARTERLY FILING

Turnover SAR 40m or below

Return and payment by the end of the month after the quarter.

E-invoicing (FATOORAH)

Phase 1	Since Dec 2021 — issue invoices electronically.
Phase 2	Connect your system to ZATCA. Signed XML, QR code, live clearance.
Wave 24	Closed 30 June 2026 — turnover above SAR 375,000.
Wave 25	Integrate by 1 February 2027 — turnover above SAR 187,500.

ZATCA notifies you at least six months before your date.

EXCISE

50% on sweetened and carbonated drinks; 100% on energy drinks and tobacco. Returns every two months, within 15 days.

RETT

5% on real estate transfers, including indirect transfers via shares or fund units. Every transaction is reportable — no threshold.

CUSTOMS

0–25% on most goods on CIF value; 40% dates, 100% tobacco. Clearance through FASAH; post-clearance audits are rising.

YOUR VCFO OWNS THIS — SEE PAGE 20

Withholding tax

Withholding tax is deducted from the gross amount paid to a non-resident from an in-Kingdom source, and returned monthly. The rate depends on what the payment is for — which makes the coding of your intercompany recharges a tax decision, not a bookkeeping one.

NATURE OF PAYMENT	RATE
Management fees	20%
Royalties	15%
In-Kingdom land transportation	15%
Any other payment	15%
Technical or consultancy services, incl. to head office	5%
Dividends distributed	5%
Rent, interest and insurance, including related parties	5%
Air and sea freight, airline tickets	5%
International telecommunication services	5%

Filing rhythm

Monthly return	Within 10 days
Annual return	Within 120 days
Late payment penalty	1% per 30 days

WATCH

The tax is due whether or not you deducted it — an un-withheld fee gets grossed up at audit.

APPLIES TO

Every payment to a non-resident from an in-Kingdom source, head office included.

Treaty relief and service PE

Treaty network	50+ jurisdictions
Service PE threshold	183 days / 12 months
Virtual PE	No longer applied

COVERED

UK · most of Europe · India · China · Japan · Singapore · UAE

IN PRACTICE

Withhold at the domestic rate first, then claim treaty relief on evidence of residence.

YOUR VCFO OWNS THIS — SEE PAGE 20

Transfer pricing

The KSA transfer pricing bylaws have applied since financial years ending 31 December 2018 and follow OECD guidance. A 2023 amendment extended them to 100% Zakat-paying entities from 1 January 2024. The related party definition is wider than the income tax law's: effective control counts, not just ownership.

REQUIREMENT	INCOME TAX PAYERS	100% ZAKAT PAYERS
Disclosure form	No threshold. Every related party transaction, monetary or not, filed with the annual return — plus an affidavit from a licensed KSA accountant.	Same, from FY2024.
Master and local file	Related party transactions above SAR 6 million.	Above SAR 100 million for FY2024–FY2026; SAR 48 million from FY2027.
Country-by-Country (CbC) report and notification	Group consolidated revenue above SAR 3.2 billion.	Group consolidated revenue above SAR 3.2 billion.

30 DAYS TO PRODUCE

Documentation must be handed to ZATCA within 30 days of request — which is why it is prepared at filing, not after the letter arrives.

ADVANCE PRICING AGREEMENTS

Available for fiscal years from 1 January 2024, binding for up to three years — certainty on your recharge model before the audit.

MUTUAL AGREEMENT PROCEDURE

MAP relief for double taxation from cross-border TP adjustments, in line with KSA's treaty network.

The local file goes beyond the OECD standard: it requires an industry analysis and specific comparability work. Even below the threshold, ZATCA can direct any taxpayer to prepare documentation — and the burden of proving arm's length sits with you.

YOUR VCFO OWNS THIS — SEE PAGE 20

Tax incentives and special zones

The standard 20% is not the only rate available. Special Economic Zones, the logistics zone at Riyadh airport and the Regional Headquarters programme each carry their own regime — and each carries eligibility conditions that have to be maintained, not just claimed once.

5% CORPORATE TAX, UP TO 20 YEARS Special Economic Zones KAEC · Ras Al-Khair · Jazan Also 0% withholding on dividends, 0% customs and 0% VAT inside the zone.	0% TAX, FOR 50 YEARS Logistics Zone Riyadh airport (SILZ) 100% foreign ownership, customs suspended, no permanent establishment created.	0% TAX, FOR 30 YEARS Regional Headquarters Riyadh No corporate or withholding tax on eligible RHQ activity, against substance commitments.	0% TAX, FOR 10 YEARS Developing provinces Six regions, including Ha'il, Jazan and Najran Concession runs from project start, plus a credit for costs of employing Saudi nationals.
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GOOD TO KNOW

Losses carry forward indefinitely if you keep performing the same activity — capped at 25% of taxable profit each year.

Funds move freely in and out of the Kingdom; SAMA monitors foreign exchange closely.

STILL OPEN FOR 2026

Pillar Two. Other GCC states have adopted the OECD global minimum tax. Saudi Arabia has not announced its position. If your group is above the EUR 750m threshold, plan for it now rather than at the next audit.

WE MODEL THE ZONE AND RHQ OPTIONS BEFORE YOU COMMIT — SEE PAGE 20

The RHQ programme

An RHQ is a separate Saudi entity — a company or a registered branch — that runs a multinational's regional strategy from the Kingdom. Since 1 January 2024, government bodies and state-owned entities generally cannot award contracts to groups without one. In exchange, the licence carries the largest tax relief in the Saudi system.

0% CORPORATE INCOME TAX ON ELIGIBLE RHQ INCOME	0% WITHHOLDING TAX ON QUALIFYING PAYMENTS	30 YEARS FROM LICENCE DATE, RENEWABLE
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What you must do to qualify

- 1 Hold an RHQ licence from MISA and start operating within six months.
- 2 Employ 15 full-time staff within the first year, including three C-level executives based in the Kingdom.
- 3 Keep a real office — not a virtual address or a hot desk.
- 4 Perform all mandatory RHQ activities plus at least three optional ones, with regional entities reporting into Riyadh.
- 5 Keep commercial trading out of the RHQ, and price recharges to group entities at arm's length.

What you get beyond the tax

Access to government tenders. Central government and state-owned buyers are closed to groups without an RHQ.

Visas without a quota cap, on a fast track for executives and their families.

Relief from Saudization quotas for an initial period, plus a waiver of professional accreditation requirements.

Spouse work permits and dependants covered to age 25.

EVERY YEAR

The relief is not granted once. ZATCA audits economic substance annually: you file a tax or Zakat return, submit the substance report on ZATCA's form, and keep books for the RHQ. Relief covers eligible RHQ activity only — other income is taxed normally.

RHQ SUBSTANCE REPORTING HANDLED BY THE VCFO TEAM — SEE PAGE 20

Saudization and labor

The Ministry of Human Resources and Social Development ranks every company by its Saudization ratio. The band you sit in decides whether you can obtain visa quotas, change an employee's profession, transfer sponsorship or renew a work permit. A ratio that slips is not a reporting problem — it is a hiring freeze.

YOUR NITAQAT BAND DECIDES WHAT YOU CAN DO WITH FOREIGN STAFF

	Platinum	CAN HIRE	Everything is open: buy new visa quotas, change an employee's job title, renew work permits, and recruit staff from a company in any band.
	High green	CAN HIRE	The same privileges as Platinum, with no restrictions.
	Medium green	CAN HIRE	The same privileges — and the lowest band that can still buy new work visa quotas.
	Low green	LIMITED	No new visa quotas. You can still renew permits and change job titles, but you can only recruit staff from Low Green and Red companies.
	Red	BLOCKED	Nothing moves: no new visa quotas, no new or renewed work permits, no job-title changes, no staff transfers, and no new labour file.

CLOSED TO FOREIGNERS Human resources, data entry and secretarial legal roles are fully nationalised.	OPEN, WITH A QUOTA IT, accounting, marketing, legal and engineering carry Saudization targets. Expect the list to grow.	YOU MUST ALSO TRAIN Run summer internships in-house or use a certified provider. The number of trainees scales with your headcount.
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YOUR VCFO MONITORS THIS MONTHLY — SEE PAGE 20

Visas and immigration

A · BUSINESS VISIT

Meetings, negotiation, trade shows, site visits.
No productive work.

Single entry **90 days**

Multi-entry — US, UK **5 years**

Multi-entry — France, Japan **4 years**

Multi-entry — other **1 year**

Stay per visit is 30, 90 or 180 days by nationality.
Visa on arrival is tourist-only.

B · TEMPORARY WORK

Single entry, 3 months, extendable once.
Employer buys the quota first.

Bought through **Qiwa portal**

Minimum band **Medium green**

One quota **SAR 1,000**

Package of 50 **SAR 45,000**

Packages of 1, 5, 10 or 50. All current foreign staff must hold valid permits first.

TOURIST EVISA

One year, multiple entry, 90 days per stay — issued online in minutes to around 60 nationalities, and it covers family visiting you. British citizens can use the Electronic Visa Waiver instead: single entry, 180 days, via MOFA. **Neither permits business meetings or work** — travel on a business visit visa for those.

C · HIRING PERMANENTLY — FOUR STAGES

01

Quota balance

New entities get a starter allocation.

02

Work visa

Issued abroad against the quota.

03

Work permit

Converted in-country on arrival.

04

Iqama

Residency permit to live and work.

EVERY APPLICANT

Passport valid 6+ months · Saudi-approved health insurance · host company CR · invitation letter · employer letter stating job title and purpose

VISA QUOTAS AND IQAMA RENEWALS TRACKED MONTHLY — SEE PAGE 20

Premium Iqama

An iqama with no sponsor and no employer tie. Seven routes — two paid, five earned on criteria.

ROUTE	SUITABLE APPLICANT	MAIN QUALIFYING REQUIREMENT	DURATION
Unlimited Duration	Permanent residence through payment	SAR 800,000 one-time fee Plus the general eligibility requirements	Unlimited Subject to continued compliance
Limited Duration	Renewable residence through payment	SAR 100,000 annual fee Plus the general eligibility requirements	1 year Renewable for the approved period
Investor	Investors in Saudi businesses	At least SAR 7m qualifying investment and 10 jobs Investment evidence and implementation conditions apply	Permanent Conditional on the investment continuing
Entrepreneur	Founders of qualifying startups	First category SAR 400,000 qualifying funding + at least 20% ownership; second category SAR 15m + at least 10% Approved funding, recommendations and job-creation conditions checked	5 yrs / perm. By category
Real Estate Owner	Owners of Saudi residential property	Property value at least SAR 4m Qualifying title, valuation, completion, financing and location verified	While owned Linked to qualifying property rights
Special Talent	Executives, researchers, healthcare and scientific professionals	Monthly salary thresholds — executives SAR 80,000 ; healthcare and scientific SAR 35,000 ; researchers SAR 14,000 Approved employer and other professional criteria apply	5 years Renewable; permanent route possible
Gifted	Recognised sports, cultural and artistic talents	Qualifying achievements in the field Relevant authority endorsement or recommendation required	5 years Renewable; permanent route possible

EVERY ROUTE

Aged 21 or over · valid passport · clean criminal record · clear medical report · proof of financial solvency.
Applied for at **pr.gov.sa**, usually decided in one to three months. No route leads to citizenship.

No sponsor

Move between employers freely

Family included

Spouse, children under 25, parents

No expat levy

On the holder or dependents

Saudization credit

A Special Talent holder counts in your ratio

WE ASSESS WHICH ROUTE FITS YOUR TEAM — SEE PAGE 20

Payroll and GOSI

There is no income tax and no payroll withholding in Saudi Arabia. Payroll is a **registration and contribution** exercise — register each hire with GOSI, pay salaries through the Wage Protection System, and provide for end-of-service benefits from day one.

WHAT YOU CONTRIBUTE

Saudi staff — employer	11.75%
Saudi staff — employee	9.75%
of which pension	9% each side
occupational hazards	2% employer
SANED unemployment	0.75% each side
Expatriate staff — employer	2%
Expatriate staff — employee	none

Contributions are calculated on basic salary plus housing allowance, capped at SAR 45,000 a month.

THE MONTHLY CYCLE

Register a new hire	Within 15 days
GOSI contributions due	Monthly, in arrears
Salary payment	Via WPS / Mudad
WPS file matched against	Qiwa labour file
Late GOSI payment	2% penalty per month
Working week	48 hours · 36 in Ramadan
Annual leave	21 days minimum

Where GOSI, Qiwa and your payroll register disagree, an inspection follows.

END-OF-SERVICE BENEFIT — ACCRUES FROM DAY ONE

What each year of service earns

½ month

per year ·
first 5 years

1 month

per year · year 6 onward

On the **last wage** including allowances, pro-rated for part years. Paid within two weeks of the contract ending.

How much is actually paid out

Terminated		100%
Resign 10 yr +		100%
Resign 5–10 yr		67%
Resign 2–5 yr		33%
Resign under 2		0%

PAYROLL, GOSI AND WPS RUN BY THE VCFO TEAM — SEE PAGE 20

Audit and Qawaem filing

Audit your accounts, then file them with the Ministry of Commerce through **Qawaem**, its financial-statements portal.

THE AUDIT

Framework	IFRS (KSA) + SOCPA
Audit	Mandatory, every entity
Auditor	SOCPA-licensed firm
Books and records	Arabic, held in KSA
Retention	10 years

A branch appoints its auditor by decision of the branch director, authorised by the parent.

QAWAEM FILING

Portal	Ministry of Commerce
Deadline	6 months after year end
Also filed with	ZATCA, with the return
Signed by	Auditor and management
Late filing	Fine and CR suspension risk

Qawaem uses a fixed template — your trial balance must map to the ministry's chart. That mapping is where late filings start.

FIRST FINANCIAL YEAR

Up to 18 months from incorporation.
Fixed in the CR; changing it needs approval.

SHAREHOLDER APPROVAL

The general assembly approves the accounts within six months of year end.

TWO SETS OF NUMBERS

Arabic statutory accounts, plus HQ's own group pack. Reconcile them monthly.

YEAR-END SEQUENCE

01

Close the year
Provisions and EOSB tried up.

02

Audit
Statements signed off.

03

Qawaem upload
Filed with the ministry.

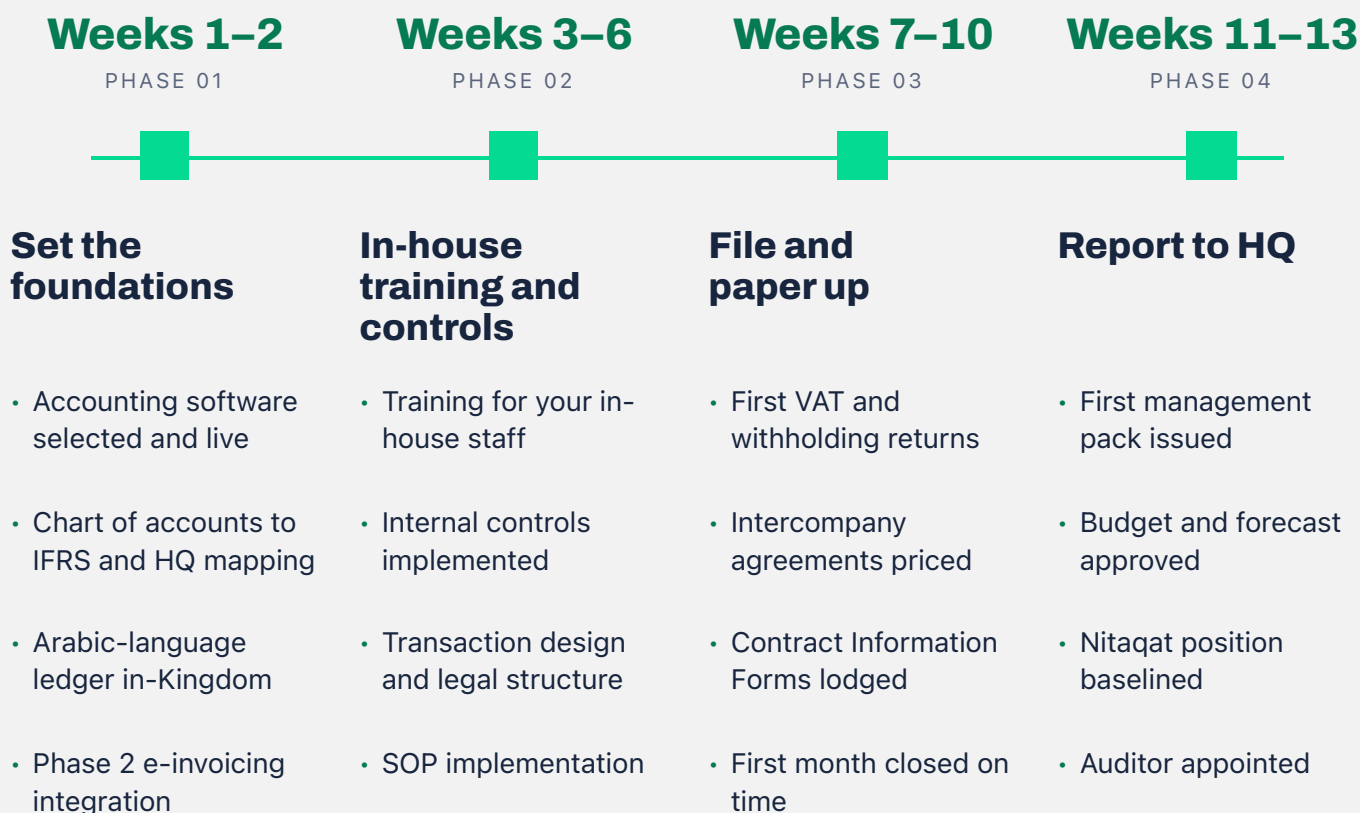
04

ZATCA return
Within 120 days of year end.

AUDIT LIAISON AND QAWAEM FILING — SEE PAGE 20

Your first 90 days

Once every registration is complete, the finance function is built in four steps. Each one closes before the next opens.



WHAT USUALLY SLIPS

The software choice.

Picking a system that cannot issue compliant e-invoices costs a migration later.

Phase 2 integration.

Left to the vendor, it slips past the ZATCA wave date and draws fines.

Intercompany paperwork.

Charges booked before agreements exist are an auditor's first question.

The compliance calendar

From day 91 the work becomes a routine. This is every filing a foreign-owned entity owes — what it is, who receives it, how often, and by when.

WHAT YOU FILE	GOES TO	HOW OFTEN	BY WHEN
Withholding tax return On payments to non-residents	ZATCA	MONTHLY	Day 10
Payroll, GOSI and WPS Salaries and contributions	GOSI / Mudad	MONTHLY	Each cycle
E-invoicing exceptions Rejected invoices cleared	ZATCA	MONTHLY	Before close
Management pack P&L, cash, KPIs, variance	Your HQ	MONTHLY	Day 5
VAT return If turnover is above SAR 40m	ZATCA	MONTHLY	End of next month
VAT return If turnover is SAR 40m or below	ZATCA	QUARTERLY	End of next month
Saudization check Nitaqat band and headcount	HRSD / Qiwa	QUARTERLY	Each quarter
Tax or Zakat return With the TP disclosure form	ZATCA	YEARLY	120 days
Audited accounts Filed through Qawaem	Ministry of Commerce	YEARLY	6 months
Licence renewals MISA, CR and Chamber	MISA / MoC	YEARLY	On licence date
Contract Information Form Contracts of SAR 100,000 or more	ZATCA	ONE-OFF	3 months from signing
New hire registration Every employee, Saudi or expat	GOSI	ONE-OFF	Within 15 days
Change of details Address, activity, shareholders	MoC / MISA	ONE-OFF	Within 30 days

Deadlines are counted from the end of the period, and from your own financial year end for the yearly filings. Late filing carries a penalty in every case.

THIS CALENDAR IS WHAT THE VCFO TEAM RUNS FOR YOU — SEE PAGE 20

The five most common mistakes

Every one comes from the same root cause: the entity goes live before the finance function does.

- | | | |
|-----------|---|--|
| 01 | Books kept at HQ, in English | Records must be Arabic, in-Kingdom, reachable by ZATCA.
Fix → Host the ledger in-Kingdom from the first entry. |
| 02 | E-invoicing left to the ERP vendor | Phase 2 is a deadline with fines, not a backlog item.
Fix → Own the ZATCA wave date and test early. |
| 03 | WHT missed on head office recharges | 20% on management fees, plus 1% per 30 days.
Fix → Withhold at payment, file by day 10. |
| 04 | TP disclosure with no file behind it | 30 days to produce documentation on request.
Fix → Paper intercompany agreements before invoicing. |
| 05 | Nitaqat drifts to Red | Quotas, permits and transfers all stop.
Fix → Check the band quarterly, not at renewal. |

THE ALTERNATIVE

A CFO-grade finance function from month one, without a CFO-grade hire.

A Saudi-licensed CPA team runs your ledger, your filings and your reporting to HQ — in Arabic where the law demands it, in your group's format where your board demands it.

Virtual CFO program

Three stages. You start where your entity is today and move up a step when the business asks for it — each stage keeps everything below it.

■ ■ ■ STAGE 01 · SILVER Compliance CFO	■ ■ ■ STAGE 02 · GOLD Advisory CFO	■ ■ ■ STAGE 03 · PLATINUM Strategic CFO
For a newly licensed entity	For a trading entity with group flows	For a subsidiary or RHQ reporting to a board
+ Accounts review and monthly compliance report + VAT, corporate tax and withholding advisory + GOSI and labour advisory + Monthly balance sheet and P&L review + Statutory audit support	+ Everything in Silver + Tax planning and corporate tax estimation + Income repatriation and inter-company billing + Agreement drafting and review + Transfer pricing and VAT refund support	+ Everything in Gold + Management-model financial statements + Planning, forecasting and cash flow + Budget versus actual, MIS and board reporting + Power BI dashboards and SOP design
UNDER ALL THREE Cloud bookkeeping and monthly close — in Arabic, hosted in-Kingdom.	VAT, WHT and Zakat filing, e-invoicing, payroll, GOSI and WPS.	A named Saudi CPA lead — five clients maximum , so you are never one of fifty.

One fixed monthly fee. No hourly billing, no surprise invoices — move up a stage the month you need to.

FREE 30-MINUTE COMPLIANCE REVIEW

A global firm with a Saudi licence

FCG — the Finnovate Consulting Group — delivers audit, tax and advisory across five countries. In the Kingdom, **Gadwalah Accountants and Auditors**, a licensed Saudi audit firm, is FCG's independent member.

5

COUNTRIES SERVED

100+

PROFESSIONALS

40+

YEARS OF PRACTICE

WHAT WE DO

- Audit and assurance
- Zakat and corporate tax
- Company formation and restructuring
- Virtual finance department
- Digital finance and ERP
- ERPNext implementation and support
- Internal audit with data analytics
- Power BI dashboards and training

HOW WE WORK

Data first. Analytics and automation behind every report, so the numbers arrive in time to act on.

Real-time visibility. Cloud bookkeeping and Power BI dashboards for CFOs, COOs and directors.

Compliance without compromise. Saudi-licensed, ZATCA-ready, aligned to your group's governance.

One point of contact. A named partner-level lead, not a rotating service desk.

OUR OFFICES

OFFICE

Saudi Arabia

OFFICE

United Arab Emirates

OFFICE

India

Start with a conversation

Thirty minutes, no fee. We review your licence, your registrations and your filing position, and tell you exactly what is outstanding — before it becomes a penalty.

TRUSTED BY FOREIGN-OWNED ENTITIES ACROSS THE KINGDOM



01

Send your licence and year end.
Nothing else needed to start.

02

We review your position
across ZATCA, GOSI,
Qiwa and the Ministry.

03

You get a written list of what is
outstanding and when it is due.



Book a consultation with a Virtual CFO.

Tell us your licence type and year end, and we will come back with the filings you owe and when they fall due.

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