



ALLOWS YOU TO SEE THE BIG PICTURE

Dear Valued Clients and Partners,

Welcome to Virtual CFO Consulting

I am excited to share our journey and commitment to redefining financial consulting in Egypt. Since our inception in **2019**, we have passionately worked to empower businesses with the expertise they need to thrive, particularly through our innovative **Virtual CFO** services. This model provides unparalleled access to experienced financial professionals at a fraction of the cost of a full-time CFO, ensuring that every business, regardless of size, can benefit from high-level financial guidance. Building on our success in financial consulting and business advisory, we have expanded our offerings to include a new strategic service line; **Virtual CHRO (Chief Human Resources Officer)**. As we move through 2025, particularly in the **fourth quarter**, we take great pride in how far our journey has come. This new chapter reflects our ongoing evolution to meet our clients' growing needs by extending our expertise beyond finance to encompass organizational and human capital development. Through Virtual CFO/CHRO, we aim to integrate financial leadership with strategic HR management

Our mission is to become the foremost financial & HR consulting firm in Region, distinguished by our innovative solutions and unwavering dedication to our clients. We recognize that each business is unique, and we pride ourselves on our ability to tailor our services to meet the specific needs of startups, small, and medium-sized enterprises. Our comprehensive range of services reflects our commitment to enhancing your financial health and driving sustainable growth.

We believe that genuine collaboration is the cornerstone of success. Our team thrives in a culture of innovation, teamwork, and continuous learning, allowing us to respond swiftly and effectively to the evolving needs of our clients. We view challenges as opportunities and are dedicated to adopting proactive strategies that position our clients for success.

As we move forward, I invite you to join us on this exciting journey. Together, we can navigate the complexities of the financial landscape and create a brighter future for your business.

Thank you for choosing Virtual CFO as your trusted partner.

Warm regards.



Ahmed Farouk
Founder and CEO
Virtual CFO

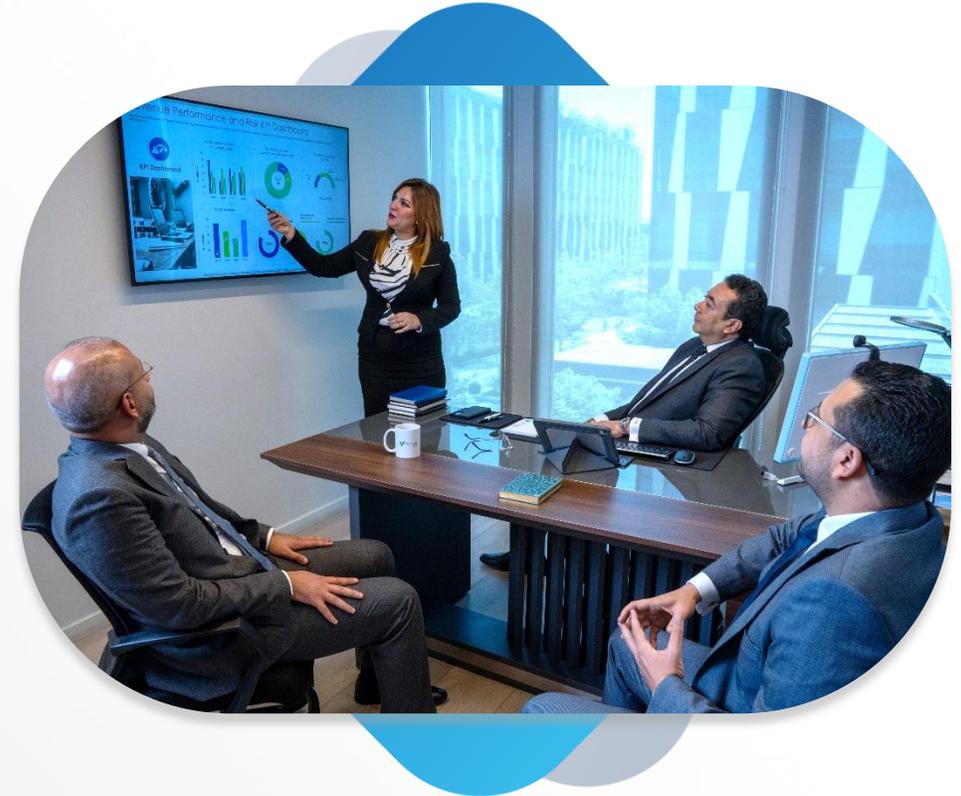
VIRTUAL CFO Profile



ABOUT Virtual CFO

Founded in 2019 we are a business consulting firm that provides strategic and operational advisory services to companies across multiple industries. The Virtual CFO is a new concept in Egypt. It's a way for businesses to get CFO support that they wouldn't have been able to afford previously. Businesses can get access to an experienced financial professional at a fraction of the cost of a full-time CFO. A Virtual CFO will handle all the duties of a traditional CFO but work remotely and on a part-time basis.

We offer a range of expert, high end financial services in the areas of preparing for a fund raise, developing business plans, implementing systems and processes, implementing budgeting systems, comprehensive financial health check-ups, cash flow planning, cost management, tax planning ,exit strategy, investor relations, turnaround management, and many more.



OUR Vision

To lead the market through excellence in providing financial consulting and services.



Vision

OUR Mission

At VCFO, our mission is to empower startups, small, and medium-sized enterprises in Egypt by providing innovative financial consulting services tailored to their unique needs. We are dedicated to delivering exceptional solutions in bookkeeping, business planning, investment support and tax compliance through our skilled team of CFOs and finance professionals.

We uphold the highest standards of respect, integrity, and confidentiality, ensuring that we understand and exceed our clients' expectations. By prioritizing a client-centric approach, we facilitate sustainable success, equipping our clients with the financial tools needed for long-term growth. As a trusted financial partner, we strive to foster growth and success for our clients in a dynamic business environment.



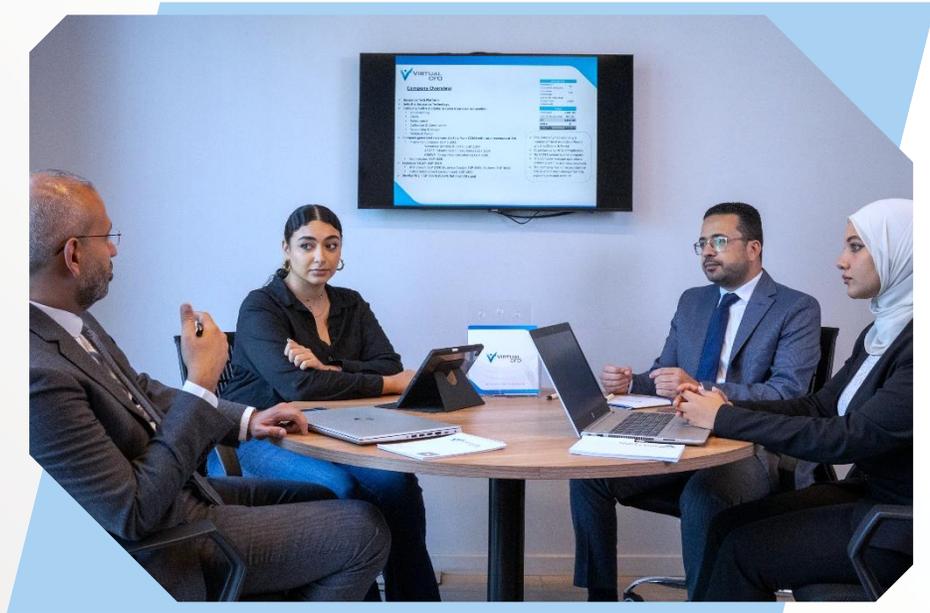
Mission

WHEN you might use a Virtual CFO

- ✓ When you think your company should be **more profitable**.
- ✓ When you need assistance with **strategic planning**.
- ✓ When you could benefit from an **experienced sounding board** for discussing ideas.
- ✓ When you could use some **meaningful financial analysis**.
- ✓ When your financial systems do not produce timely and accurate information for reporting purposes and **decision-making**.
- ✓ When you are **spending too much time** in accounting and financial management.
- ✓ When your systems that **measure operations performance** do not produce timely and **accurate statistics** for the purpose of making informed decisions.
- ✓ When you are not absolutely certain which factors are most important in driving (or limiting) **the growth and profitability** of your company; how those Key Performance Indicators should be tracked and analyzed; how they should affect your strategy.
- ✓ When your business is growing and you don't have a **growth plan**. When you need to find outside financing and you don't have bank relation.
- ✓ When you want to develop an **effective incentive compensation program** to help drive performance and avoid expensive turnover.
- ✓ When you are **considering selling your company** and you want to put your financial house

in order, making your company as attractive and valuable as possible.

- ✓ When you need **financial projections** and “what if” scenarios to project cash flow, profits, growth and the impact of outside economic factors.
- ✓ When your **policies, procedures and internal controls** seem loose and you know you need to tighten them.
- ✓ When you would like access to someone who can **negotiate with bankers**.



VIRTUAL CFO Services



STRATEGIC Planning

Building a new business plan

If you want to start out strong and stand out from your competitors with a unique business plan, we would love to offer our expertise. We will begin with a brainstorming session with you and your senior management team. Thereafter, we will research everything about your company, your products/services, your industry and your competition to build the foundation of the business plan. We then will supplement the plan with detailed financials, including sensitivity scenarios and ratio analysis to ratify various business statements. We also will design a version of the financial model for you to track on a regular basis, as your working budget file.

Our involvement doesn't stop there. From thereon, we will help the company in implementing the budgeting system and hand-hold the company's accounting team with generating monthly variance report for a cycle or two, until they are comfortable generating reports on their own. To simplify the process for the accounting staff we also provide exhaustive templates, with simple data input sheets, wherein they could feed their actual financials from their accounting software and generate detailed Management dashboard.

Customizing current business plan

If you have a basic business plan in place but feel that your business has evolved into something much larger, you might want to consider our services. We would give you a professional review, suggest changes and update it appropriately. We could even solidify it with a detailed financial forecast model and advise on additional content that should be included, considering your target audience for the plan.



OPERATIONAL Support

Month End Closing

Month end closing can be a tedious process since you would be evaluating the entire company's financial records for that month and would be making sure, that you have not missed out on anything. If any transaction has not been recorded, then adjustments have to be done. This can be excruciatingly time consuming which is why you could fast track your month-end close process with assistance from Virtual CFO.

Board and Management Reporting

We can't stress enough the importance of systematic and efficient management reporting. These reports that are generated help your team take the right business decisions; help boost your business's performance and enable good governance! Not only that but it also helps improve investor confidence. Our team of experts can help analyze and generate in depth reports for your business. We undertake a thorough review of financials and operational parameters to provide you detailed analytics and help in designing intelligent finance reports. We perform our analysis using ratios, trends, comparatives, industry benchmarking, scenarios, and other statistical techniques. We also undertake specialized analytics to help you with key stakeholder review meetings. Through the engagement, we would also implement a process whereby you get a clear view of profitability by client and by product/service category.

Bookkeeping

VCFO bookkeeping is the solution to controlling your business finances, tracking income/expenses and managing the day-to-day accounting and bookkeeping tasks. Free up valuable time with our accounting and bookkeeping services so you can put your focus back on growing your business.



FINANCE TEAM Organization

Team evaluation

You may have put together a great team of finance professionals, however, if they are not playing to their strengths, your organization is losing out on a great deal. For you to understand your team and make the most of their abilities, you can always render our services. Our team of experts will observe your finance team closely and make recommendations basis our interaction with them. Our team evaluation will boost the performance of your team and in turn will boost the performance of your business.

Recruitment

If you are looking for someone to join your finance team, tap into our vast network of CFOs, Controllers and senior finance professionals. Unlike regular headhunters, our team of experienced CFOs can help identify exactly which candidate would be the best fit for your team as they understand your specific requirement.

Training

We offer comprehensive training programs covered all finance and accounting aspects. We have a wide variety of training programs covering specific topics within the fields of financial valuation, tax compliance, due diligence, IPO and IFRS.



HEALTH CHECK Services

Accounting Health check

The purpose of this assessment is to check key accounting & reporting areas and give recommendations from a CFO's perspective to strengthen your finance & accounting function. Our CFO's use a proprietary comprehensive checklist and undertake detailed interaction with you, your accounting team, your auditors, your tax consultants and basis that we provide you with an executive summary of findings any areas to strengthen to take your company to the next level. Post the health-check, based on specific requirements, we even assist companies with drawing various policies & implementation of various suggestions

Systems Assessment and Development

We can assess your existing systems to make certain they are operating efficiently and providing accurate results on a timely basis. Where systems are inadequate, or are non-existent, we can develop them for you. This might include, among others, your financial accounting system, cost accounting system, purchasing/accounts payable process, operations process flow, or system for measuring operations performance.

Key Performance Indicators

All businesses have key factors that, if regularly monitored, can give a current indication of how the business is doing. Monitoring such factors has an advantage overlooking only at financial statements. Financial statements are historical documents. They tell us what happened weeks ago. Key performance indicators (KPIs) can tell us what is happening today and can sometimes predict what will happen in the future.



HEALTH CHECK Services

Accounting Policies & Procedures

Strong accounting policies and procedures are widely recognized as the most important requirement for sound internal controls for a business. We help our clients formulate & implement finance & accounting policies and procedures to improve internal controls, reporting and general management of the company.

Internal Controls

Implementing finance & accounting internal controls for a business is not an easy task. Not only do we advise growth companies with practical & important controls required, but also assist them with setting-up & implementing them. We closely work with the company in customizing various controls, based on size and stage of the company, to ensure its effectiveness.



CASH FLOW & Working Capital Management

Cash flow Management

Efficient & rapid cash cycle is very important for every business organization as Cash is considered as life blood of the business.

VCFO can assist the company to:

- ✓ Building detailed cashflow forecast- ideally 12months, annual; with at least a 13-week scrolling cashflow.
- ✓ Review all overdue receivables and accelerate collections.
- ✓ Evaluate all trade payables terms, and identify areas where negotiation is required.
- ✓ Explore opportunities to discount receivables and improve cashflows.
- ✓ Review and analyze inventory ageing and stock turns.
- ✓ Assess all kinds of investing and financing activities
- ✓ Review all key banking lines.
- ✓ Undertake sensitivity analysis to devise strategies to improve cashflows.

Working capital management

We assist companies in setting up necessary systems and processes to improve working capital management by:

- ✓ Review of working capital management function and setting up necessary team roles and tasks
- ✓ Analyzing receivables and payables cycles and setting benchmarks.
- ✓ Building detailed cashflow forecast and monitoring mechanism.
- ✓ Identifying areas to improve cashflow cycles.
- ✓ Assisting in setting up working capital lines with banks.

Profit maximization

A CFO plays an important role in assisting companies to maximize their profits. Since profit is a function of revenues and costs, one has to look for opportunities at increasing revenues and reducing / controlling costs in order to maximize profits. All of our CFO's have multiple years of experience in identifying even the smallest opportunity for saving costs and maximizing revenues.



TRANSACTION SUPPORT Services

IPO Support

If you don't have a CFO or if you have one but the CFO does not have relevant IPO experience; we at VCFO step in and act as your Interim CFO to assist you with the entire IPO process. Thereafter, upon completion of the IPO, we assist you in setting up necessary systems and processes to be able to undertake Public Company compliances. And then gradually transition various functions to a full time CFO (existing or new).

M & A Support

At VCFO, our CFO's have executed many M&A transactions, both on the buy-side as well as on the sell-side. We assist companies, in executing their M&A strategy with maximum possible benefits while keeping any transaction risk to the minimum.

Feasibility Studies

Preparation of Feasibility studies required for any kind of investments, new projects, expansion, and valuation of an available investment opportunity. Feasibility studies include market studies, technical studies & financial studies.

Due Diligence

Whether someone is conducting a due diligence on your organization and you need assistance with getting your data room in place or whether you are planning to undertake due diligence on some other company and want a detailed business and finance diligence, VCFO makes the perfect strategic partner for your requirements.



TAX Services

What do we offer?

VCFO tax advisers work with clients to minimize their tax burden legitimately. Taxes, in their various forms, constitute a major business cost, but this can often be reduced or deferred with the help of VCFO tax advisers. For businesses starting up or moving into new countries or regions, we can provide advice on where to set up and how to choose the most appropriate operating structure. VCFO advisers will also explain the local laws and regulations to ensure that clients are compliant.

Tax Consulting Services

- ✓ Corporate tax consulting and tax planning
- ✓ Salary tax, VAT, stamp tax, withholding tax consulting
- ✓ Social insurance
- ✓ Customs advice
- ✓ Real state tax advise
- ✓ Advising on tax inspection reports and findings
- ✓ Tax Due diligence studies
- ✓ Transfer price study
- ✓ Tax IT audit
- ✓ Global tax and tax treaties advise

Tax Compliance Services

- ✓ Preparation and review of tax returns for corporate tax, salary tax, VAT, withholding tax, and stamp tax
- ✓ Representation at tax inspections
- ✓ Appeal defense and tax memorandums in dispute situations
- ✓ Representation before the Egyptian Tax Authorities
- ✓ Attendance of Internal and Appeal Committee meetings on client's behalf
- ✓ Social insurance compliance



ACCESS TO FINANCE *Services*



ACCESS TO FINANCE Services

Our "Access to Finance" service provides a tailored approach to assist small and medium-sized enterprises (SMEs) in securing the funding they need to thrive. We understand that navigating the financial landscape can be challenging, and we are committed to simplifying this process for our clients. Here's how we work with you:

- ✓ **Initial Consultation:** We begin with a one-on-one consultation to understand your business model, financial situation, and growth aspirations. This helps us identify your specific funding needs and challenges.
- ✓ **Financial Health Assessment:** Our experts conduct a thorough assessment of your financial records, including cash flow, revenue streams, and expenses. This evaluation enables us to identify areas for improvement and prepare your business for financing options.
- ✓ **Strategic Financial Planning:** We work closely with you to develop a strategic financial plan that outlines your goals and the steps needed to achieve them. This includes creating accurate financial models and projections that reflect your business's potential.
- ✓ **Tax Compliance Support:** Ensuring compliance with tax regulations is crucial for securing financing. We provide guidance on tax obligations and assist you in preparing the necessary documentation to demonstrate your compliance to potential lenders.
- ✓ **Funding Needs Analysis:** We analyze your specific funding requirements, considering factors such as project scope, expansion plans, and operational needs. This allows us to recommend the most suitable financing options.
- ✓ **Tailored Financing Solutions:** Based on our analysis, we present you with a range of financing packages from various banking institutions and financing companies. We explain the terms and conditions of each option to help you make an informed decision.
- ✓ **Application Preparation:** Our team assists you in preparing all necessary documentation for funding applications, ensuring that your proposals are well-structured and compelling. We help you compile financial statements, business plans, and other required documents.
- ✓ **Submission and Follow-Up:** Once your application is complete, we facilitate the submission process and maintain communication with lenders on your behalf. We follow up regularly to ensure your application is progressing and address any additional inquiries from lenders.
- ✓ **Post-Funding Support:** After securing financing, we continue to support you by offering insights on effective fund utilization and financial management practices, helping you achieve your business objectives.

FAWRY BUSINESS ERP & HRMS



ERP System

A comprehensive SaaS solution designed specifically for small and medium businesses in Egypt; The Accounting System integrates essential accounting features with advanced Enterprise Resource Planning (ERP) capabilities. This powerful combination empowers businesses to manage their finances efficiently while ensuring compliance with local regulations.

Local Expertise: The solution is specifically tailored for the Egyptian market, ensuring that all features comply with local tax regulations. This means you can focus on growing your business without worrying about compliance.

User-Friendly Interface: Our intuitive design caters to users of all skill levels, significantly reducing the learning curve. Whether you are a seasoned accountant or a business owner with limited financial expertise, you will find our platform easy to navigate, allowing you to focus on what matters most—growing your business.

Secure Payment Gateway: Effortlessly accept payments and manage customer collections through Fawry secure payment gateway. This feature enhances your cash flow by facilitating timely transactions and providing your customers with a safe and convenient way to pay, ultimately improving your overall financial health.

Multi-Unit Management: Manage multiple business units and branches with ease. Our solution allows you to consolidate financial data across various locations, providing a comprehensive view of your operations and simplifying overall management tasks.



Seamless Tax Integration: Directly link your accounting system to the tax portal for easy electronic invoice submissions. This integration streamlines your tax reporting process, allowing you to effortlessly upload invoices and receipts, minimizing the risk of errors and saving valuable time during tax season.

Comprehensive Features: Access a wide array of functionalities, including automated bookkeeping, Sales, Purchasing, Banking, inventory, expense tracking, customizable invoicing, and robust reporting tools—all within one platform. This comprehensive approach simplifies your financial management, enabling you to handle all aspects of your business finances in a cohesive manner.

Real-Time Insights: Utilize advanced analytics to gain real-time insights into your financial performance. These insights empower you to make informed decisions quickly, helping you to identify trends, manage costs, and seize opportunities in a competitive market.

Dedicated Local Support: Receive personalized assistance tailored to your specific needs. Our dedicated support team is familiar with the local market and is ready to help you navigate any challenges, ensuring a smooth and efficient user experience.

Affordable Subscription Model: Enjoy a flexible pricing structure with subscription tiers in EGP, allowing you to pay only for what you need. This affordability makes our solution accessible for small and medium-sized businesses, enabling you to leverage powerful accounting tools without large upfront costs.



HRMS System

Fawry Business HR system is an innovative HR system designed to streamline payroll management and enhance employee financial wellness. With a focus on customization and user-friendly features, it empowers businesses to efficiently manage their workforce while adhering to local regulations.

Key Offerings

Fawry Business HR system stands out with its customizable onboarding process, allowing companies to set up their profiles and employee details seamlessly. Its comprehensive reporting tools provide valuable insights into payroll, attendance, and organizational structure, ensuring businesses have the data they need at their fingertips.

Unique Features

What truly sets Fawry Business HR system apart from competitors is its suite of unique services. From issuing payroll cards for direct salary access to enabling Buy Now, Pay Later (BNPL) options, Fawry Business HR system is dedicated to enhancing the financial well-being of employees. Additionally, the platform offers medical card features for easy medical expense management and investment options that allow employees to grow their finances directly from their payroll cards.

With seamless integration with tax authorities, a free trial for new users, and 24/7 payroll generation and transfer, Fawry Business HR system ensures that businesses can operate efficiently without the usual constraints of traditional payroll systems. The Easy In, Easy Out time tracking feature further enhances flexibility by enabling attendance management through biometric machines or mobile apps. Fawry Business HR system is more than just an HR tool; it's a comprehensive solution that supports both businesses and their employees in achieving financial and operational success.

Dedicated Local Support:

Receive personalized assistance tailored to your specific needs. Our dedicated support team is familiar with the local market and is ready to help you navigate any challenges, ensuring a smooth and efficient user experience.



Affordable Subscription Model: Enjoy a flexible pricing structure with subscription in EGP, allowing you to pay only for what you need. This affordability makes our solution accessible for small and medium-sized businesses, enabling you to leverage powerful HRMS tools without large upfront costs.

VIRTUAL CHRO

Chief Human Resources Officer

Services



1. HR Strategy & Organizational Design

We help you design and implement an HR roadmap aligned with your growth objectives. Includes:

- ✓ HR diagnostics (SWOT Analysis)
- ✓ Organizational design & Workforce planning
- ✓ Policy & Procedure development
- ✓ HR department setup

Deliverables / Outcomes for Clients:

- ✓ HR Diagnostic Report
- ✓ Organizational Structure and Manpower Plan
- ✓ Customized HR Policies and Procedures Manual
- ✓ HR Department Framework and workflow charts
- ✓ HR Transformation Roadmap

2. Recruitment & Talent Acquisition

We attract and hire top talent suited to your business needs. Includes:

- ✓ Job description and role design.
- ✓ Sourcing, screening & interviewing
- ✓ Virtual interviews.
- ✓ Onboarding programs.

Deliverables / Outcomes for Clients:

- ✓ Structured Job Descriptions
- ✓ Shortlisted qualified candidates
- ✓ Interview Assessment Reports
- ✓ Offer letters and onboarding checklists



3. Payroll & Compensation Management

We ensure accurate, compliant and timely payroll operations. **Includes:**

- ✓ Payroll processing & Tax/Social Insurance compliance.
- ✓ Benefits administration
- ✓ Salary Benchmarking

Deliverables / Outcomes for Clients:

- ✓ Monthly Payroll Reports
- ✓ Compliance reports for tax/social insurance
- ✓ Compensation and benefits benchmarking
- ✓ Salary grading structure
- ✓ Benefits utilization and cost analysis report

4. Performance Management & Analytics

We transform performance into measurable success. **Includes:**

- ✓ KPI Development
- ✓ Goal Setting & Appraisal Systems
- ✓ Feedback & Coaching Frameworks
- ✓ HR Analytics & Reporting

Deliverables / Outcomes for Clients:

- ✓ Complete Performance Management System
- ✓ KPI Library
- ✓ Appraisal templates and forms
- ✓ Performance reports

5. Culture & Employee Engagement

We help you build a workplace that attracts and retains top talent. **Includes:**

- ✓ Employee engagement surveys.
- ✓ Communication and team building.
- ✓ Employee focus groups.

Deliverables / Outcomes for Clients:

- ✓ Engagement Survey Reports
- ✓ Culture assessment report
- ✓ Team-building event plans
- ✓ Culture improvement roadmap



6. Learning & Development

We deliver learning solutions that strengthen leadership and capability.

Includes:

- ✓ Managing & supervisor skills workshops
- ✓ Business etiquette and professionalism
- ✓ Team building and collaboration training

Deliverables / Outcomes for Clients:

- ✓ Annual training plan design
- ✓ Training needs analysis (TNA)
- ✓ Soft skills, leadership & supervisory training
- ✓ Coaching & capability building

7. HR Compliance & Legal Advisory

We safeguard your business through proper compliance and governance.

Includes:

- ✓ Labor Law compliance and contracts
- ✓ Employee handbooks
- ✓ Workplace ethics and misconduct procedures
- ✓ HR Legal risk mitigation

Deliverables / Outcomes for Clients:

- ✓ Labor Law Compliance Audit Report
- ✓ Employment Contract templates
- ✓ Employee Handbook and Code of Conduct
- ✓ HR risk assessment

8. Digital HR Platform

We integrate technology into every aspect of HR delivery, offering cloud-based systems that streamline daily operations.

- ✓ Attendance and leave management
- ✓ Employee self service / Workflow management
- ✓ Payroll management
- ✓ Digital Employee profile/ Documents/ Contracts
- ✓ Secure cloud data and document stores
- ✓ Payment processing
- ✓ Analytical dashboard, detailed reports and ORG chart

Deliverables / Outcomes for Clients:

- ✓ Configured HR digital platform
- ✓ Centralized employee database
- ✓ Automated payroll and attendance system
- ✓ Employee self-service portal
- ✓ Data security and cloud backup documentation

MANAGEMENT TEAM





**Ahmed Farouk , MBA
Founder & CEO**

Ahmed Farouk – CEO & Founder of VCFO Consulting Company, established in January 2019. With over 30 years of experience in finance and audit, Ahmed began his career as an auditor from 1991 to 1998 at top firms including Arthur Andersen, Coopers & Lybrand, and Deloitte Touche Tohmatsu. He led audit engagements across multiple industries and provided advisory services in due diligence, business valuation, restructuring, internal controls, and feasibility studies.

In 2008, he transitioned into corporate finance, serving in senior roles—including Financial Controller and Senior Finance Director—until 2018. During this time, he managed financial and operational functions for large, publicly listed Egyptian companies, driving growth, efficiency, and profitability. He is recognized for his expertise in financial controls, process optimization, productivity improvement, and change management.

Independent board member for the following companies

- ✓ Aman Microfinance
- ✓ Aman Financial services
- ✓ Ostool
- ✓ International Union for Food Industries
- ✓ Fawry Microfinance
- ✓ Engo Misr
- ✓ Bariq
- ✓ Raya International services

Ahmed's Core Competencies and Strengths

- ✓ Accounting & Financial Management
- ✓ Business Planning & Financial Analysis
- ✓ Dealing with most of Governmental authorities
- ✓ Internal audit and compliance Accounting
- ✓ IPO, M&A, Due diligence
- ✓ Tax planning and tax compliance
- ✓ Investor Relations
- ✓ Corporate governance



Essam El-Din Hassan is a distinguished HR executive with over 30 years of experience across banking, financial services, manufacturing, FMCG, technology sectors, startups and consulting across Egypt, GCC and Europe.

Key achievements include:

- ✓ Building HR & Admin functions from the ground up across multiple sectors.
- ✓ Designing and rolling out best-in-class policies, frameworks, and people programs.
- ✓ Developing and mentoring high-performing, diverse teams across geographies.
- ✓ Expert in driving cultural change, simplifying complexity, leading agile HR transformations, restructuring, and aligning people strategy with organizational goals that drive sustainable success.

Essam El-Din Hassan
Managing Partner - CHRO

Career Timeline





Mohamed Badra Head of Advisory Services

With a 16 Years of experience Mohamed is a highly skilled finance and accounting professional with a proven track record of excellence in financial management, strategic planning, and team leadership. His strong analytical abilities, attention to detail, and results-driven approach make him a valuable asset to any organization. Throughout his career, he has consistently demonstrated his commitment to delivering high-quality financial services across various roles.

Mohamed began his career at Raya Contact Center, where he progressed through several positions, including Chief Accountant, Accounting Supervisor, Senior Payables Accountant, and Senior Receivables Accountant, gaining expertise in financial management, reporting, and reconciliation. He also served as the Finance Director at Sea harvest Oil & Gas, where he evaluated new investment opportunities and provided critical insights to the CEO and Board of Directors. Since May 2018, he has contributed to strategic planning, set financial objectives, prepared budgets and business plans, and ensured accurate financial reporting.

With 18 years of experience in accounting, finance, and investment, Mohamed began his career in 2006 at Raya Holding for Investments. Over the course of 13 years, he contributed to various subsidiaries, including Raya Holding, Raya Facility Management, and Raya Leasing. Since joining as Head of Financial Advisory Services in 2019, he has successfully managed numerous investment rounds with both local and international investors and is currently spearheading the company's expansion into Saudi Arabia.

Mohamed's expertise spans developing business and financial models across diverse sectors such as fintech, e-commerce, software, consumer finance, healthcare, digital banking, and various industrial segments, including retail, sales and distribution, and hospitality. His skills include business valuation, managing investment rounds, conducting due diligence for investment opportunities, preparing budgets and financial forecasts, monitoring financial performance, and managing working capital and cash flow.



Mohamed Hakim Finance Director



Saad Samir
Sr. Manager Business Planning

Saad is a highly experienced and accomplished Senior manager Business planning with 27 years of experience in accounting, budgeting, planning, forecasting, financial analysis, consolidated financial statements. Saad started his career as an Accountant at Advanced Pharmaceutical Packaging Co. from 1996 to 1998. He then joined Raya Integration from 1998 to 2007 as an Accountant, Financial Analyst, and Business Planning Senior Supervisor. From 2007 to 2021, he joined Itsalat International Company “i2” as a Group Financial Controller.

Saad is experienced in managing the Business Planning Department, presenting and managing monthly financial reports, preparing Business Plans, supporting the decision-making process by performing profitability analyses of products/ projects as well as helping to implement reporting systems.

Mohamed has more than 25 years of experience in Accounting & Financial management. Mohamed’s last 15 years of experience was at the Management level designing financial strategy budgeting, accounting policy & procedures as well as preparing financial reports. Mohamed started his career as an Accountant at Sina Tigers Co. from 1997 to 1998. He then joined ExxonMobil as an Accountant from 1998 to 2000. He joined Arabian Oud, Riyadh, KSA from 2000 to 2022 starting as Senior Accountant and ending by being Finance Operations Manager. He managed and controlled the organization’s revenue and expense plan set budgets and reports and highlighted risks and opportunities, developing accounting policies and procedures Mohamed was a director of the Oracle ERP finance implementation project across the Arabian Oud group.

He is also experienced in leading the preparation and filing of all financial reporting documents required by the KSA governance and regulatory authorities, including responsibilities for statutory and legal compliance of the financial systems and reporting and leading the development and implementation of financial international accounting standards.



Mohamed Sharkawy
Senior Finance Manager



Haidy Mansour, MBA People and Culture Manager

Haidy is a dynamic professional with a robust academic foundation and extensive experience in management and human resources. She holds an MBA in strategic management from the Arab Academy for science technology and Maritime transport, a Human Resources Management Diploma from the American University in Cairo, and a Bachelor of Commerce from Cairo University, graduating in 2007. Additionally, she possesses an MS Project Level Certification and a Certificate in Secretary of Board from the Financial Regulatory Authority. Before joining Virtual CFO, Haidy accumulated 13 years of experience at Tamweely Microfinance and the Alkan Group. From July 2019 to July 2024, she worked at Tamweely Microfinance and, prior to that, spent eight years at the Alkan Group, where she contributed significantly to the organization's success. Haidy Managed the HR department, in addition to oversaw various support functions, including IT, administration, and Marketing. She ensured that these departments operated efficiently and effectively, facilitating seamless collaboration across the organization. By streamlining processes and enhancing communication, she contributed to improved operational performance and supported the company's growth objectives.

Ahmed Al-Abed is the ERP Sales and Support Manager at VCFO, with over 20 years of experience in the field, having worked in both Egypt and the Gulf countries. He specializes in leading teams and developing sales strategies, showcasing a proven ability to provide exceptional customer support and build long-term client relationships.

With extensive experience in improving organizational performance and increasing efficiency, Ahmed focuses on driving revenue growth. He is skilled in CRM management, sales forecasting, team management, and ERP systems. Always seeking opportunities to contribute to the growth and success of VCFO, Ahmed is dedicated to delivering outstanding results.



Ahmed Al Abd ERP & HRMS Sales Manager

COMPANIES WHO Trust Us



COMPANIES WHO Trust Us

LISTED Companies



ECOMMERCE Companies



COMPANIES WHO Trust Us

ICT Companies

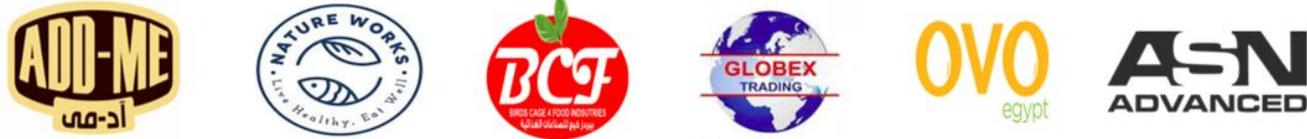


FOOD & BEVERAGE



COMPANIES WHO Trust Us

FMCG



VENTURE CAPITAL



CHEMICAL, METAL
TEXTILE & INDUSTRIES



EDUCATION



COMPANIES WHO Trust Us

HEALTHCARE

FINANCIAL SERVICES

CONSULTING & TOURISM

COMPANIES WHO Trust Us

FINTECH



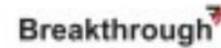
enza



TRADING



LOGISTICS



CONTRACTING



COMPANIES WHO Trust Us

SAUDI CLIENTS



CONTACT Virtual CFO



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vcfoconsulting.com

Virtual CFO consulting is very interested in working with you and would love to set up a meeting with you to answer any questions you may have and determine the next steps in this process.



-  Park St. Mall, 17 El Bostan St., Sheikh Zayed City, 6th of October, Building 2A, office 2207, Giza, Egypt.
-  Trivium Mall, Plot Services (2), Third Neighborhood, Second District Sheikh Zayed City First floor, office 102
-  King Abdul-Aziz Road 7930, El Sahafa, Riyadh, Saudi Arabia