

A background image showing a business meeting. A person's hands are clasped over a laptop, and another person's hands are visible in the foreground. A document with charts and graphs is on the table. The image is overlaid with a blue geometric shape containing the company name.

**SD CONSULT**

**LET'S DO IT RIGHT!**

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Embrace change and make a difference.  
Boost individual and corporate potentials.  
Drive results and improve performance.

[www.sd-grp.com/sdconsult](http://www.sd-grp.com/sdconsult)

*Every family has  
a word to impart;  
Welcome to  
**SD Consult's** story!*



## WHO WE ARE

SD Consult is the management consultancy division of SD Group providing consultancy and advisory services in Lebanon and in the MENA region.

We are an achievement-oriented entity that measures its success with the delivery of reliable solutions to satisfy the needs of our clients.

Our biggest asset is outlined by our insightful team of professionals whose eclectic expertise is engineered to serve the best interests of our clients.

## WHAT WE DO

We lead the market through the delivery of state-of-the-art management solutions and differentiated advisory services.

Whether it's a dream you are seeking to fulfill or a predicament you want to crack, SD Group will be your trustworthy partner in achieving your aspirations.

With great confidence in our team's capacity, we focus on perceiving your need as the first pillar, then devising a compatible solution, and finally assisting with solution implementation.

## WHAT WE AIM FOR

SD Consult treats excellence as an obligation in all its endeavors and further extends its commitment to its inherited motto from SD Group: "LET'S DO IT RIGHT".

SD Consult's perseverance to materialize and drive the delivery of expected results is at the core of our focus and strive to benefit our clients.

As a result, SD Consult aims to further expand the market reach of its consultancy and advisory services through the differentiation of value adding services.

## OUR STRATEGY

SD Consult's strategy revolves around a differentiation approach to provide innovative and state-of-the-art solutions to our clients whilst assisting in implementation to reach the desired objectives.

Its mission is to drive results and improve perfor-

mance through boosting individual and corporate potentials in order to embrace the necessary change and make a difference.

Its vision focuses on becoming a leading firm in the consultancy field across the globe through providing adequate management solutions.



## OUR CORE VALUES

SD Consult's efforts revolve around a set of values that elucidate the language it speaks and the character it carries.



### Service Excellence:

SD Consult urges its staff to provide their consultations with service excellence being the end in mind. This is achieved by prioritizing customer needs and proactively devising adequate solutions to reach the desired effectiveness and efficiency.



### Result Oriented:

Success stories are measured with attained objectives and results. In this respect, SD Consult rates its performance and achievements based on the satisfaction of its clients and the realization of their interests.



### Integrity:

SD Consult addresses its undertakings with utmost integrity in all assumed and potential dealings with both its internal and external environment. SD Consult urges all parties to act in the same manner to withhold a culture of transparency and fairness.



### Respect for Diversity:

SD Consult defines its respect for diversity to be a founding pillar to its policy when dealing with internal as well as external clients. We highly appreciate the added value diversity brings into its relations.



### Individual Empowerment:

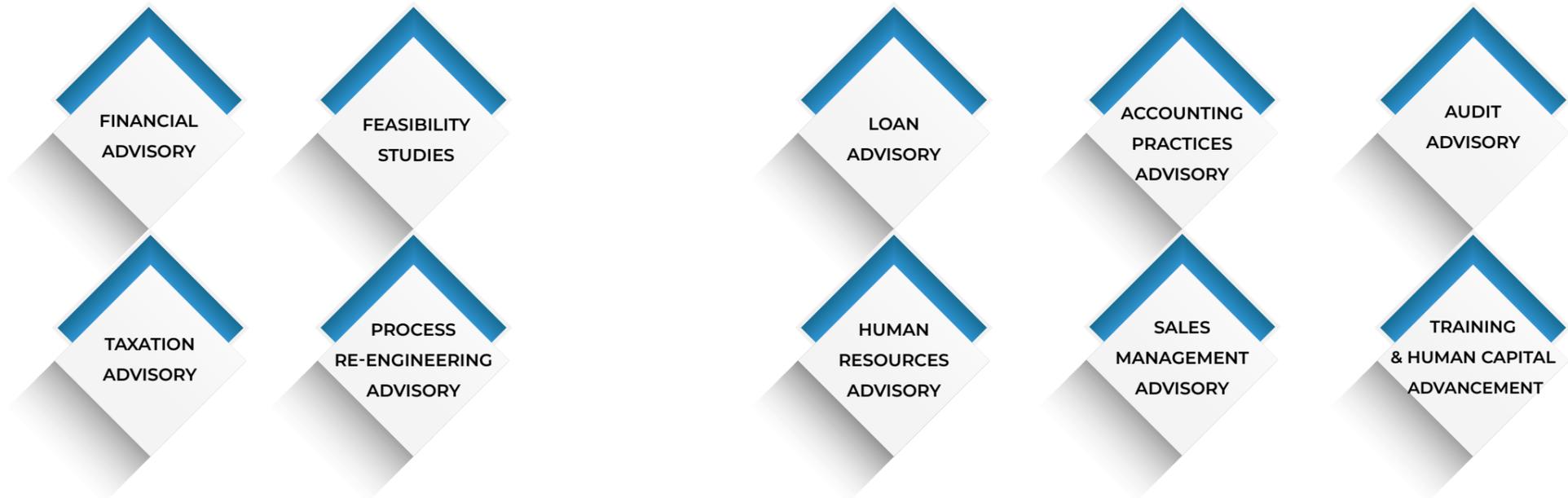
SD Consult seeks to empower its members in order to widen the input of ideas, develop confidence in adopted thoughts, and enforce actioned plans with sufficient belief.



## SD CONSULT SERVICES

Our primary task starts with understanding why our clients require our services, followed by a demonstration of how to satisfy their needs, and finally apply what we are here to offer.

SD Consult's offerings dwell into diverse areas of know-hows that are handled by our cherry-picked professionals.



## Financial Advisory – Let's **MANAGE** your money!

Financial resources are without a doubt scarce, competition is on the rise in every sector, and many economies are experiencing increasingly stringent forces.

All organizations are prone to these changes and variable factors.

To survive this challenge, evidence-based financial decision making is the most secure path to wisely allocate financial resources, leverage financial risks, and control your finances.

Whether measuring financial performance, raising capital, evaluating assets, managing cash flows, or project financing, our experts shall adapt their knowledge and experience to benefit your operations in an effective and efficient manner.

SD Consult's experts are at your disposal to assist you with using essential financial tools and techniques to provide the necessary advice and course of action for healthier financial management.

- Pinpoint, analyze and mitigate financial risks associated with adopted operations.
- Allocate budgets to held activities.
- Construct and analyze Financial Statements of Income, Equity, Financial Position and Cash Flow.
- Analyze financial performance in terms of structure, profitability, liquidity, gearing, efficiency, and shareholders' wealth.
- Analyze trends of achieved revenues/gains and incurred costs/expenses.
- Advise on pricing plans and cost reduction strategies to achieve maximum profitability.
- Advise on currently held credit facilities and interactions with banks.
- Advise on applicability and profitability of investment decisions.
- Pinpoint optimal conditions to achieve good financial leverage through financial restructuring and engineering.
- Forecast cash inflows and outflows and intervene when necessary.



## Feasibility Studies – Let's **MAKE** your dream a reality!

Are you planning to start a new project?  
Expand your current operations?

The decision to invest in a certain idea or project necessitates the study of its feasibility.

SD Consult is at its mark to support and advise you on the viability of your dreams and ambitions.

Our professionals are ready to conduct a comprehensive feasibility study from data collection through analysis to recommendation and decision making given the achieved findings.

SD Consult conducts its feasibility studies with a systematic approach to assess the practicality and applicability of the assumed project.

- Study the regulatory aspect in terms of legal applicability, required conditions, and governmental procedures to realize the proposed project.
- Study the economic aspect in terms of economy status, sector position, demand/supply, optimal profit-making level, etc.
- Study the market aspect in terms of competition status, distribution of market shares, available marketing tools, marketing strategy, etc.
- Study the technical aspect in terms of needed change to be imposed through acquiring equipment / raw material, human resource, etc.
- Study the financial aspect in terms of costs, needed fund raising / loan applications, revenues, profits, and cash flows to forecast the project's financial viability.

## Loan Advisory – Let’s **FINANCE** it Right!

Does your project need funding from a loan application? Are you studying several loan options and can’t decide on one? Are you applying for a loan with special requirements? Are your loan payments pressuring your cash flow?

As part of SD Consult’s services, advising its clients on loan applications and their management covers all types of loans offered by the banks including, but not limited to:

- Subsidized Industrial loans
- Subsidized Agricultural loans
- Small to Medium Enterprise (SME) loans
- Eco Friendly (Green) loans
- Kafalat loans

SD Consult approaches its loan advisory services in a well-designed and structures manner.

- Understand the client’s need for fund raising from a loan application.
- Advise on the suitable loan application to satisfy the suggested need.
- Prepare the necessary studies and reports to fulfill the requirements of the applied-for loan.
- Simulate different scenarios of loan schedules to fit the currently adopted financial model.
- Submit loan file to and follow up with concerned bank / creditor / sponsor and attend to queries as necessary.



## Accounting Practices Advisory – Let’s **TRUST** your accounting!

Can't rely on your accounting records? Can't issue informed financial decisions?

The accounting support service at SD Consult is aimed at addressing the specific and indispensable need of complete, accurate, and materially accept-

able accounting records to monitor trends, measure performance, and aid with decision making.

SD Consult’s accounting specialists address their scope of work in order to realize the needed detail and accuracy of accounting records.

- Ensure proper use of relevant chart of accounts
- Monitor expenses for further trend analysis
- Monitor accounting and costing of inventory
- Check accounts reconciliation validity
- Inspect journal, payment and receipt vouchers
- Check the accounting paperwork cycle
- Study the hierarchy of the accounting department
- Assist with accounting closure procedures
- Assist with preparation of financial reports
- Advise on needed changes



## Audit Advisory – Let’s **VALIDATE** your practice!

Do you want to test your organization’s practices and records? Or perhaps, examine the effectiveness of imposed internal controls?

SD Consult’s audit advisory is a service designed to provide an insight on the completeness and accuracy of records and the coherence and reliability of internal systems given applied structures, policies, and procedures.

SD auditors are well equipped to help you develop – through well designed methodologies – a working knowledge of underlying gaps, assess possible risks, and inflict the necessary change to improve your practice.

The internal audit serves as an inspection step of adopted practices in order to assure current performance and improve it to a sought-out level. It holds a significance in assessing the adequacy of currently applied internal controls and the overall condition of the system.

The external audit\*, on the other hand, serves as a testament to interested stakeholders regarding the materiality and accuracy of presented records. It poses an unbiased and independent opinion of the examined records to reflect the level of confidence in those records.

The outcome of internal and external audits is a comprehensive endorsed report that reflects the degree of confidence in current situation.

The scope of conducting an audit can be com-

prehensive to cover all the organization’s departments or specific to focus on a certain set of functions.



\*This requires a letter of engagement with Certified External Auditors



## Taxation Advisory – Let’s **COMPLY** with taxes

You feel the taxation scheme is ambiguous? You are not sure what taxes apply to your organization? You don’t know what and when governmental declarations are due?

SD Consult – through its specialists in taxation – shall study the requirements of your organization based on its legal status and condition to pay applied taxes.

SD Consult’s experts are set to provide you with concrete advice on dealing with imposed taxes to avoid potential conflicts with governmental agencies, abide by applied regulations, and hence attain the necessary compliance with set rules.

In this respect, our experts attend to their under-

takings with a clear road map of the tasks to be accomplished.

- Survey organization’s legal background & regulatory requirements.
- Advise on applicable taxation rates and legally required declarations.
- Assist with taxes calculation and declarations preparation.
- Coordinate with organization’s accountants/auditors and steer their work.
- Prepare needed reports for submission to governmental agencies.
- Provide legal support and attend to client queries as necessary.

## Process Re-engineering – Let’s **RE-ENGINEER** your processes!

Your organization’s processes are time consuming? Redundant? Missing?

Transactions and dealings are governed by a set of processes that lead the way to inherent procedures which organize resources and coordinate their steps.

The drive nowadays in a fast-moving economy and ever-changing environment is productivity measured in terms of effectiveness and efficiency simultaneously. This drive creates the need to streamline operations and reinvent involved processes and procedures.

This re-engineering attempt focuses on assuring effectiveness while increasing efficiency in terms of resources, costs, time, and human capital.

An example application of this study addresses adequate and fast supply chain management starting with inputs from procurement until distribution of outputs.

SD Consult tackles all its process re-engineering projects with a systematic approach that is outlined by a series of steps.

- Map down currently adopted operations and processes.
- Identify gaps, weaknesses & critical stages.
- Streamline processes by reorganizing steps and reallocating resources.
- Document & test the new re-engineered processes maps.
- Train staff on new processes and coordinate the shift from the old system.



## Human Resources Advisory – Let’s **MANAGE** your People!

Your organization suffers from unclear reporting lines? Overlapping of authority? Undefined job descriptions? Dissatisfied staff? Absence of performance management systems?

Appropriate Human Resources Management starts with proper HR planning through job analysis and the adoption of a well formulated organizational structure. This symbolizes the Plan phase of the Plan-Do-Check-Act (PDCA) cycle.

With respect to the Do phase, staffing, onboarding, and compensation/benefits procedures are in line to satisfy the organization's need of human assets.

Performance measurement serves as the Check phase, while the Act phase is represented by HR

interventions that take many forms including, but not limited to, promotions, raises, trainings, sanctions, disciplinary actions, etc.

Along the Plan-Do-Check-Act of the HR cycle and even beyond staff departure, compliance with sought-out standards is accomplished through a comprehensive set of policies and procedures that govern the assumed HR practices to ensure a consistent experience and smooth phase transitioning for both staff and the organization.

SD Consult’s HR professionals possess the capacity to initiate/restructure an HR system according to recently applied approaches and latest trends in HR.





## Sales Growth Advisory – Let's **Fuel** your Business!

Your sales are not improving? Targets not being achieved?

Though closely linked to and intertwined with marketing advisory, sales advisory digs deep into earning sales rather than creating awareness.

SD Consult's role through sales advisory is represented by addressing sales targets, channels, techniques/skills, offers/promotions, and nurturing good customer relations.

The management of the organization's customers and its interaction with them is at the heart of complementing the efforts of the sales force.

Whether through acquiring and categorizing customers' information, extracting trends from their behaviors, and acting upon their decision-making habits, SD Consult helps its clients through data mining techniques to properly use customer databases in order to extract market demand, trends, shares, and segments.

Such information are the prerequisite for recognizing customer needs, directing future marketing campaigns, and altering sales efforts/channels; hence, increase sales and promote customer retention.

- Study organization's products/services in terms of cost, price, and market reach.
- Analyze sales data and project sales forecasts to fit expected growth.
- Coordinate with procurement responsible to maintain adequate stock levels.
- Assess sales channels and suggest changes for improved efficiency.

In this respect, a series of duties govern the work of our sales management experts to realize the needed sales growth and increase market share.

- Suggest bundles, discounts, promotions, to boost sales.
- Advise on proper customer relationship management given historical trends.
- Follow up with sales team on targets and advise as necessary.
- Provide necessary sales training to salesmen and account executives.

## Training & Human Capital Advancement Services – Let's **DEVELOP** your competencies!

SD Consult's training & human capital advancement solutions are the perfect hub through which the workforce of tomorrow is created and nurtured in order to realize the organization's learning objectives. By focusing on real issues through concrete examples, our audience does not struggle to connect the dots between held trainings and real work situations.

Our policy in administering our workshops dictates a tailored approach whereby topics of interest to our client are sought-out based on adequate training needs analysis. Furthermore, training delivery is well-customized to gain the maximum engulfing of shared know-hows and techniques. Still, the associated feedback from trainees beyond the conducted sessions complements workshop delivery to constitute and conclude SD Consult's involvement in human capital development.

With a proven record in the training & coaching field, our team of experts are cherry-picked based on a matching approach between the subject of interest to our client and the experience of the concerned trainer.

Whether it is a set of soft skills, a management style, a technical ability, or any other type of capacity, our workshops fall into several categories of training topics that are characterized by their breadth and quality.



*Training is everything. The peach was once a bitter almond; cauliflower is nothing but cabbage with a college education.*





## Our Partners

SD Consult takes pride in held partnerships with its personnel, its clients, and its society.

SD Consult's unceasing commitment to encourage a mutually productive and valuable relation with its partners goes beyond a temporary interaction to become a strategic collaboration benefiting both parties.

## Our Clients

SD Consult endeavors to treat its clients with the highest levels of respect and professionalism. That's why SD Consult is there to comprehend its clients' needs and act upon their best interest.

## Our Society

SD Consult is not a separate entity from the society it lives within. Rather, it acts as an integrated body that recognizes the society's needs and acts upon them.

## Our Personnel

SD Consult's human resources are its beating heart. Their contribution to its performance is rather the cornerstone upon which success stories are built and expanded.



*Thank you for taking the time to check our story.  
Whenever in need of our counsel, do not hesitate  
to contact us and **LET'S DO IT RIGHT!***



## HOW TO CONTACT US

In case of any query, please feel free to get in touch with SD Consult.

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