



**BACH, JAMES, MANSOUR
& COMPANY, INC.**

Certified Public Accountants



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**The Trusted Tax Resource
for Americans Living Abroad**

WHO WE ARE ?

SERVING OUR CLIENTS' FINANCIAL BEST INTERESTS FOR OVER 50 YEARS

BJM is a US-based CPA firm offering personalized and independent tax, accounting, business and financial advice to clients around the world.

Working with fellow SGP Capital Holding AG company CapitalNet, we offer the same face-to-face service we're known for back at home to US citizens living and working in the Middle East.

Visit one of our local offices, meet with an experienced associate and let us handle your tax preparation, retirement planning, financial consulting and insurance needs with guaranteed, bespoke service.



WHY US ?

■ WHY CHOOSE BJM

When you're living abroad, it's hard to find a CPA who has it all: experience, expertise and a thorough understanding of the US tax code's many nuances.

And when you're hoping to talk to someone locally, or at least in your own time zone, it's even tougher.

But it doesn't have to be complicated when you turn to BJM. We deliver personalized service right to you, focusing on tax preparation, business accounting, financial coaching and wealth management. You'll get the same holistic look at your financial goals you'd expect to have back home.

Overseas tax preparation is complex, but BJM understands the nuances of international filing. We can handle your federal and state returns, along with split returns if your family is living and working in the United States.



• WHY US ?

■ LOCAL IS BETTER

With BJM, we're here when you need us, meaning you can skip the early morning calls across time zones and come right in to one of our local offices. We offer the American tax preparation and financial expertise of a US firm right here in Dubai, along with several other locations throughout the Middle East.

When you visit a local branch, you can expect to:

- Sit down with a representative who's ready to advise you on any of your financial needs.
- Ask questions and hand over documents in person, knowing they're secure and safe.
- Rest easy trusting your filings will be handled by an experienced, US-based team.

And because we're local, you can feel confident knowing a representative is always on-hand year-round—not just at tax time—to help you get started with your tax, business or financial planning needs. Give us a call today to set up your first consultation.

■ EVERYTHING WE DO IS GUARANTEED

When it comes to tax and other financial advice, you need service you can trust.

At BJM, we bring years of experience to the table, offering neutral, unbiased advice to help you navigate through any financial situation. In fact, our average client retains our services for 15 years or more—a number that emphasizes our strong performance and customer satisfaction.

• WHY US ?



SERVICES

■ WHAT WE DO

BJM is independent—just like you—and partners with clients to handle all of their financial needs, including individual and business tax preparation, business accounting, wealth management, and financial coaching. We take a big picture view of your financial health, ensuring that your investment and tax strategies are aligned with your personal goals.



• SERVICES

TAX PREPARATION AND REVIEW

Our goal is to help you minimize your tax liability while making sure you're in compliance with tax rules and regulations.

When you're living and working abroad, this is more important than ever.

As an American citizen, you're still subject to federal income tax, and if applicable, state income tax, estate tax, gift tax and estimated taxes. And, since you're filing abroad, you'll be dealing with a lot more than a simple 1040.

Precise, focused and professional attention is crucial for keeping your interests in line with always-changing rules and regulations.

THE PROFESSIONAL ADVICE YOU NEED

We can walk you through filing both your federal and state tax forms, plus help handle split returns if your family is living and working in the United States. Simply visit one of our local branches. There, you'll be able to sit down with a representative, ask questions and deliver your paperwork in person.

After that, a team of experts in the US gets to work, determining the best filing strategy and preparing documents for your review.

A local CPA signs your documents and helps get you started on the tax year ahead.

It takes foresight to develop a strong tax strategy, but with BJM as your local accountant, you'll have a year-round resource for your tax questions. Call us today to get started.

Filings you're responsible for as an American working abroad

- US federal and state tax return preparation and filing
- Information Return of US Persons with Respect to Certain Foreign Corporations
- Statement of Specified Foreign Financial Assets
- Report of Foreign Bank and Financial Accounts
- Foreign earned income exclusion

BUSINESS ACCOUNTING

Your time is best spent running your business, so BJM strives to provide quick answers to your questions, helpful feedback and valuable advice when you need it.

We offer business accounting, bookkeeping and tax services to hundreds of companies, from start-ups to established enterprises around the world.

Our approach puts you in direct contact with the experts who know your business and industry, helping you make the right strategic decisions. We can also develop and analyze key performance indicators and internal reports to ensure you meet your future goals based on today's results.

FINANCIAL COACHING

You need a financial strategy that never loses sight of your goals. As you reach major life milestones—marriage, family, international relocation or retirement, you need to adjust your strategy to make sure it's still in line with what you value most.

We offer honest opinions, using our tax, financial and insurance expertise to guide clients toward an investment and savings mix that's right for them.

TAKE A CLOSER LOOK AT YOUR FINANCIAL HEALTH

Tax season is a great time to begin reviewing your financial health and planning for the year ahead. We create our clients' returns, but we also coach them on strategies going forward, always keeping in mind the complications of living and working abroad.

WEALTH MANAGEMENT

A comfortable and secure retirement takes planning. We can help guide you toward a strategy that minimizes risk over time, adjusting your portfolio based on your age, assets and investments. We also offer advice on life insurance and long-term care insurance— further protecting your retirement savings and your estate.

The contributions you make now have tremendous influence on your future security. We help you take a close look at your lifestyle and estate objectives, plus your tolerance for risk, then help find a balance that works for you now.

And, because we're located conveniently in Dubai and other locations throughout the Middle East, you can rest easy knowing these high-stakes conversations can be held in the comfort of a local office. Schedule your first consultation today.

Your retirement strategy shouldn't switch to autopilot just because you're living abroad.





OUR TEAM



NEAL *BACH*

Neal is the president of BJM, where he's worked since 1980 and has been the principal since 1986. His background includes experience in accounting, auditing, business and individual taxes, business and financial consulting, and real estate partnerships.

Under Neal's leadership, the BJM team focuses on creating long-term client relationships by thinking beyond statements and numbers. He takes a client's entire financial picture into account, along with goals and far-ranging plans. Neal previously served on the Board of Directors of the Georgia Society of Certified Public Accountants. He was also the Chairman of the Georgia Society of CPAs Professional Ethics Committee.



MAHMOUD *ZUAITER*

Mahmoud is the Group CFO of SGP, appointed in 2016 to run its UAE Consultancy, CapitalNet Management Services LLC. Mahmoud built his successful career in finance, hospitality and investments throughout Europe and the Middle East.

Previous roles included CEO at Jordan Project for Tourism Development Company, CEO and Chief Hotels Officer for Orascom International Hotels Holding, and Director of Finance for Middle East and Africa at International Hotels Group. Recognized for his unique ability to elevate the operational standards of large-scale organizations, Mahmoud was selected as 2016 Top CEO of the year in Hospitality & Tourism by IAOTP.

• OUR TEAM



AHMED *AL ZAITER, Ph.D.*

Dr. Al Zaiter is the CEO of the SGP Group and holds a Doctorate in Accounting.

Over the course of his career, he's managed nine global accounting and corporate consultancy offices. Dr. Al Zaiter specializes in international taxation and business growth. His deep understanding of the consumer and business landscapes in the Middle East, the United States and Europe stretches back to his role as partner in Accountancy & Audit group LSCP. He went on to be the managing partner of Eura Audit LLP in 2003 until founding SGP in 2004.



SIMON *ROBINSON*

Simon is the Chief Operating Officer of the SGP Group and COO of BJM. With a background in renewable energy investment, Simon transitioned to SGP in 2004 from his previous role with TTG PLC. He keeps the business ahead of industry changes with a forward-thinking mindset and a strong strategic vision. Simon has extensive experience in managing clients' businesses and the teams that make sure clients hit their targets.

Member of SGP

WE WORK *WITH THE BEST*

As a member of SGP, BJM brings its depth of experience and exceptional customer service to a world stage. SGP's global vision comes with a local perspective, meaning clients receive highly personalized service in accounting, business management, consolidations, investment strategies, financing and company guidance.

SGP gives clients access to a range of business and financial advisory services—all conveniently provided by a single organization. Plus, SGP's guarantee means clients can trust in the accuracy and integrity of the work.

As a part of SGP, BJM delivers exceptional tax and financial services—with a local focus—to Americans living abroad.





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SGP
CAPITAL HOLDING AG



CAPITALNET
GROWTH & PROFITABILITY



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