EmiraCore HUB

COMPANY PROFILE 2026

One Finance Partner. From Transaction to Decision.

Accounting Cycle · Tax-Ready Books & Supporting Schedules · Financial Consultancy · IT Consultancy & Finance Automation



Numbers **by the 15th**, when complete records reach us by the 5th.

emiracorehub.com · info@emiracorehub.com · Ajman Free Zone, UAE

CONTENTS

Inside this profile

A short guide to who we are, what we do and how we work with owner-led businesses in the UAE and beyond.

About us 03

Mission, vision and values 04

Why choose us 05

Quick facts and our team 06

Our services 07

How we work 14

Packages 15

Systems and industries 16

Your data 17

Contact us 18

ABOUT US

Financial clarity for businesses across the UAE and beyond

EmiraCore Hub is a UAE finance partner for owner-led businesses. We handle the work that keeps a company compliant, such as bookkeeping and tax-ready records, and the work that helps owners run it, such as management reporting, cash forecasting and finance automation.

We work with startups, family businesses and growing SMEs in every emirate, and with clients abroad who trade with the UAE. If you already have an accountant or an ERP, we work alongside them.

Ongoing monthly accounting runs on the same rhythm: complete records in by the 5th, books recorded and reconciled, and your numbers ready by the 15th. Catch-up of past months is quoted separately.

OUR PROMISE

Your monthly numbers by the 15th.

When complete records reach us by the 5th.

Accurate books, tax-ready records, and reports that tell you what needs your attention.

MISSION

To give owner-led businesses accurate books, tax-ready records, and clear monthly numbers they can make decisions with.

VISION

To be the most trusted finance partner for growing businesses in the UAE and the GCC, known for clarity, reliability and integrity.

OUR VALUES

Clarity

Numbers explained in plain language, with the two or three that need a decision highlighted.

Reliability

The same monthly routine, the same close date, and a same-day initial response to messages received by 5 PM.

Integrity

We say what we do and what we do not. We keep your tax records ready; you or your tax agent stay in control of your tax account.

Confidentiality

Your financial information is protected by contract and shared only with the people working on your file.

WHY CHOOSE US

Dedicated to your financial clarity

1

One partner, transaction to decision

Accounting, tax-ready records, consultancy and automation from one team, so nothing falls between providers.

2

Works with what you have

Keep your accountant and your system. We add what is missing: reporting, cash visibility and forecasts.

3

Fixed fees, in writing

Monthly packages start from AED 499. Your fee is agreed before work starts, and nothing changes automatically.

4

One designated client lead

Saima Shahnaz, Founder and CEO, is the designated lead for every client: one person who knows your file and is your single point of contact.

5

Same-day initial response

Messages received by 5 PM UAE time, Monday to Saturday, get an initial response the same day.

6

Confidential by contract

An engagement letter with confidentiality terms, an NDA available before you share any data, a secure shared folder, and you keep your own EmaraTax and bank logins.

QUICK FACTS

EmiraCore at a glance

2

Reviews on every monthly pack, before it reaches you

1

Contact, from start to finish

15th

Your monthly pack, when records reach us by the 5th

6

Systems: Zoho Books, QuickBooks, Odoo, Oracle, Excel, Power BI

EmiraCore Hub - F.Z.E · Ajman Free Zone · Licence No. 48381

OUR PROFESSIONAL TEAM

Led by Saima Shahnaz (Founder & CEO) and Musaddiq Rasool (Co-founder), supported by trained finance professionals under confidentiality agreements. Every engagement follows the same steps, with one designated client lead and the same confidentiality terms.

Designated client lead
Saima Shahnaz: your single point of contact. Agrees scope, answers questions and presents your monthly pack.

Record and reconcile
Every transaction recorded and every bank account matched, each month.

Report
Management reports, forecasts and tax-ready schedules.

Systems and automation
Setup, dashboards and automation.

Review before delivery
Saima and Musaddiq review every monthly pack before it reaches you.

OUR SERVICES

Everything between your transactions and your decisions

01

Accounting Cycle

Your books kept properly every month, so you are always ready for tax, the bank and investors.

02

Tax-Ready Books & Supporting Schedules

VAT and Corporate Tax records, reconciliations and supporting schedules, ready for your tax agent or your own EmaraTax submission. You stay in full control of your tax account.

03

Management Reporting

Looking back: clear monthly reports that show what happened, why, and what needs your attention.

04

Planning & Forecasting

Looking ahead: forward-looking numbers for decisions on cash, pricing, growth and funding.

05

IT Consultancy & Finance Automation

The right finance systems, set up properly, so reports stop taking a week in Excel. Implementation, migration and integrations are quoted separately unless expressly included in your proposal.

06

Support for Accounting & Audit Firms

Extra hands at year-end, under your review, at a fixed price per job. We never approach your clients for work. Client communication stays with your firm unless agreed in writing.

01

Accounting Cycle

Your books kept properly every month, so you are always ready for tax, the bank and investors.

INPUT

Bank statements, invoices, receipts or system access

PROCESS

Recording, reconciliation and review in your accounting system

OUTPUT

Monthly P&L, balance sheet and one-page brief by the 15th

WHAT IS INCLUDED

- Bookkeeping and bank reconciliations
- Month-end close and financial statements
- Invoicing support and receivables ageing reports
- Document and record management
- Catch-up of past months, quoted separately

02

Tax-Ready Books & Supporting Schedules

VAT and Corporate Tax records, reconciliations and supporting schedules, ready for your tax agent or your own EmaraTax submission. You stay in full control of your tax account.

INPUT

Reconciled books and supporting documents

PROCESS

Schedules prepared, checked and reviewed with you

OUTPUT

Tax-ready records for your tax agent or your own EmaraTax submission

WHAT IS INCLUDED

- VAT and Corporate Tax records and reconciliations
- Supporting schedules for each VAT period and the Corporate Tax year
- VAT record health checks
- E-invoicing readiness: TRNs, customer records, credit notes, numbering

03

Management Reporting

Looking back: clear monthly reports that show what happened, why, and what needs your attention.

INPUT

Closed monthly books

PROCESS

Analysis and variance commentary

OUTPUT

A management pack and a monthly review meeting

WHAT IS INCLUDED

- Management accounts with commentary
- Budget versus actual
- Top KPIs and profitability
- Receivables follow-up list

04

Planning & Forecasting

Looking ahead: forward-looking numbers for decisions on cash, pricing, growth and funding.

INPUT

Historical results and your plans

PROCESS

Driver-based model built with you

OUTPUT

Budget, forecast and scenarios you can act on

WHAT IS INCLUDED

- 13-week rolling cash forecast
- Annual budgets and rolling forecasts
- Scenario planning
- Bank-ready financing pack for loan and credit applications

05

IT Consultancy & Finance Automation

The right finance systems, set up properly, so reports stop taking a week in Excel. Implementation, migration and integrations are quoted separately unless expressly included in your proposal.

INPUT

Your current systems and reports

PROCESS

System design, setup and automation

OUTPUT

Faster close and live dashboards

WHAT IS INCLUDED

- Accounting system setup and migration
- Working within your existing system
- Power BI and Excel dashboards
- Finance workflow automation
- Team training on your system, online

06

Support for Accounting & Audit Firms

Extra hands at year-end, under your review, at a fixed price per job. We never approach your clients for work. Client communication stays with your firm unless agreed in writing.

INPUT

Client records shared by your firm

PROCESS

Preparation under NDA, to your format

OUTPUT

Working papers ready for your review

WHAT IS INCLUDED

- Bookkeeping catch-up
- Bank, customer and supplier reconciliations
- Year-end schedules and audit-ready working papers
- VAT and Corporate Tax working files for your review

HOW WE WORK

The same calm routine, every month

DAYS 1–5

You send

Complete bank statements, invoices and receipts, or access to your system.

DAYS 6–14

We record and reconcile

Every transaction booked, every bank account matched, missing items flagged in one list.

BY THE 15TH

You receive your numbers

Profit and loss, balance sheet and a one-page brief.

EACH QUARTER AND YEAR

Tax-ready records, early

VAT and Corporate Tax records and supporting schedules ready before each deadline.

GETTING STARTED

1. Discuss

A free 30-minute discussion on WhatsApp, Zoom or Google Meet, and a clear next step.

2. Propose

A written fixed-fee proposal once we have reviewed your records.

3. Set up

Chart of accounts, bank access, document routine and report format agreed in the first week.

4. Operate and improve

Your first brief by the 15th of the following month.

PACKAGES

Fixed monthly fees, agreed in writing

Finance Micro

Freelancers and micro businesses

from **AED 499** / month

Up to 60 transactions · 1 bank account

- Monthly bookkeeping and reconciliation
- VAT-ready records and schedules, if VAT-registered
- Annual Corporate Tax supporting schedules

Set-up quoted after review

Finance Foundation

Startups and lean SMEs

from **AED 999** / month

Up to 200 transactions · 2 bank accounts

Everything in Micro, plus:

- Monthly P&L, balance sheet and cash summary
- Receivables and payables ageing
- VAT-period review before each deadline
- Quarterly 30-minute finance review

Set-up from AED 750

Finance Management

Growing operations

from **AED 1,749** / month

Up to 250 transactions · 3 bank accounts

Everything in Foundation, plus:

- Management accounts with commentary
- Margin, variance and top 3 KPIs
- Monthly 30-minute finance review

Set-up from AED 1,250

Finance Control

Scaling SMEs

from **AED 2,999** / month

Up to 500 transactions · 5 bank accounts

Everything in Management, plus:

- 13-week rolling cash forecast
- Budget versus actual, monthly
- Executive dashboard in Power BI
- Monthly management review

Set-up from AED 2,000

What counts as a transaction. One sales invoice, purchase bill, expense entry or standalone bank transaction counts as one transaction. Matching a bank payment to an invoice already recorded does not count again.

Optional add-ons, quoted with your proposal: collection follow-up (payment reminders and a payment-promise tracker), payroll and staff-cost support, bank-ready financing pack, system setup and team training. **Quoted separately:** catch-up of past months, additional legal entities, software licences and specialist integrations. Statutory audit is not provided; we prepare audit-ready records for your appointed external auditor. Larger companies: Finance Intelligence & FP&A from AED 4,999 / month.

All prices in AED; VAT added where applicable.

SYSTEMS

Accounting and reporting systems we support

We work inside the system you already use, or set up and migrate you to the right one. Integrations are scoped separately.

- Zoho Books
- QuickBooks
- Odoo
- Oracle
- Microsoft Excel
- Power BI

Product names are trademarks of their owners.

INDUSTRIES

Businesses we support

Owner-led companies with 0 to 200 employees, across every emirate and abroad.

- Trading
- E-commerce
- Restaurants & cafés
- Construction & contracting
- Manufacturing
- Real estate
- Professional services
- Logistics

YOUR DATA

How we handle your financial information

Confidential by contract

Every engagement is covered by a signed engagement letter with confidentiality terms. Every team member works under a confidentiality agreement. NDAs are available before you share anything.

Secure sharing

Documents are shared through a secure folder or system access agreed with you, never through public forms.

Access limited, control yours

Only the people working on your file can see it. You keep your own EmaraTax and banking logins.

Returned or deleted

When an engagement ends, records are returned to you or deleted, subject to UAE record-keeping rules.

EmiraCore Hub does not perform statutory audits. Tax returns are submitted by you or your tax agent through your own EmaraTax account.

EmiraCore HUB

CONTACT US

Book your free 30-minute Financial Process Review

Website	emiracorehub.com
Email	info@emiracorehub.com
Phone & WhatsApp	+971 54 712 8305
Office	Office C1-1F-SF14274, Ajman Free Zone, Ajman, UAE
Hours	Monday – Saturday, 9:00 AM – 6:00 PM UAE

EmiraCore Hub - F.Z.E · Licence No. 48381 · This profile is general information, not tax, legal or financial advice.