



# 2024

## ACUMEN GLOBAL ACADEMY LTD

Trading as ACUMEN GLOBAL COMPLIANCE

# BROCHURE


### Welcome To Our Company


We extend a warm welcome to you. In this handbook, you will find valuable information about our firm's services, vision and culture. Together, we look forward to fostering enduring relationships built on trust, integrity, and excellence.


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# COMPANY OVERVIEW

## Vision

Our goal is to attain regional recognition as the preferred organization for delivering comprehensive and innovative compliance services that will contribute to our client's success. We seek to build a strong and long-lasting relationship with our clients by providing bespoke services that are authentic, reliable and value driven.

## Mission

Our mission is to deliver exceptional compliance and professional services with unwavering integrity while maintaining accountability that empower our clients to thrive financially. We are dedicated to meet current and prospective client needs at all times, fostering their long-term success. We value and honor our employees, partners, stakeholders as individuals while building trust and loyalty among all. Our dynamic environment promotes amalgamation of innovative ideas, personal growth and achieve advancement with each step. We strive to maintain a harmonious coexistence between work and family life for all who are involved.





# OUR VALUES

- **Integrity:** We ensure adhering to ethical standards and regulatory requirements. We follow professional codes of conduct to ensure compliance reporting is done accurately and ethically. Integrity allows us to avoid conflicts of interest, maintain independence, taking responsibility and being accountable for the accuracy and reliability of compliance information.
- **Authenticity:** This underpins trust, transparency and credibility in the compliance reporting process. We maintain transparency in the operations of our firm. We openly discuss potential risks, methodologies, compliance procedures etc. Clients rely on this trustworthy representation of their data to make informed business decisions with confidence.
- **Confidentiality:** We ensure the safeguarding of client's confidentiality. Since we handle sensitive data, it becomes our obligation and responsibility to protect their data. Maintaining confidentiality will enhance our professionalism by strengthening the bond between the firm and its clients.
- **Education:** Education ensures expertise knowledge is enhanced and continuous learning enables us to stay up to date with compliance principles, regulations, etc. This way we are able to offer valuable insights, strategic advice and bespoke solutions to navigate complex situations.
- **Client satisfaction:** We ensure to deeply understand our client's needs, challenges, goals and tailoring solutions by offering personalized compliance strategies and more. We further prioritize responsiveness and timely delivery of our world class services and promptly responding to inquiries, concerns and demonstrating exceptional client experience.

# CEO MESSAGE



**Md M A Khan**  
Director, CEO &  
Regulatory Compliance  
Expert

I am pleased to present myself as the Chief Executive Officer (CEO) of Acumen Global Academy. Here in Acumen, I am continuously striving to deliver effective and efficient services to all my clients. I focus on understanding the client's problem in details and design a bespoke solution package. I have a wide range of experience in FCA Authorization, Post Authorization FCA Reporting, HMRC Money Laundering Investigation, MLR Training, Compliance Audit, Accountancy and Taxation for years. Acumen gives me the best platform to deliver those hard-earned experience to our client base in the financial and non-financial sectors. Acumen is a leading consulting firm for financial and compliance services in the UK.

I have achieved a 15 years plus milestone by individual experience and achieved several memberships to deliver quality services to the financial service businesses. We are a member of the Association of Professional Compliance Consultants (APCC) which is recognized by the Financial Conduct Authority (FCA). We are also a member of CPAA. We have been certified as Proadvisor by Quickbooks Online and Xero software to provide services to our clients to comply with MTD. We are using a range of state of art accountancy and tax software i.e. Irish Elements, Taxfiler, Accountancy Manager, VT Transaction Plus, Sage Cloud, Quickbooks, Xero, Moneysoft. In our team, we have recruited and trained all ACCA qualified and part qualified professional who are young and energetic to serve the clients. Our ethical standards are high in nature in all business contexts and so is our team. We believe in 6 Value principles Passion, Teamwork, Integrity, Quality, Clarity & Timeliness.

# MEET THE TEAM



## **Oliur Rahman, FRSA** **Regulatory Risk & Compliance Consultant** **Employment Law Adviser**

I have been in the expert advocacy for union members including representation to employment tribunal for two decades and the welfare advisor with more than 20 years of experience. Also, the producer and presenter of Welfare Clinic, LB24 TV. In addition, I am the former acting and Deputy Mayor of London Borough of Tower Hamlets and also the cabinet member for children's school & families, employment & skills. Furthermore, I am also an employment law advisor.



## **Md Safayet Akber** **Financial Accounts Manager & Regulatory Compliance** **Consultant**

BBA (Finance) IIUM, MSC (Finance & Accounting), Brunel University, UK  
ACCA (Part Qualified)

With a strong background in finance and accounting, Md Safayet Akber Siam is an ambitious and hard-working professional who is always eager to learn and grow. He is currently working as a Financial Account Manager at Acumen Accountants and Global Compliance Limited. In his current role, He is responsible for preparing and analyzing financial statements, developing and implementing growth strategies, managing client relationships, and overseeing the work of new recruits and key accountants. He has successfully handled multiple projects and tasks, delivering high-quality results within deadlines and budgets. He has also demonstrated his expertise in tax compliance, responding to tax investigations and advising clients on various schemes and regulations. He enjoys working with a diverse and collaborative team, contributing new ideas and supporting the organization's goals and standards. His previous experience as an Accountant and Compliance Consultant at the same firm and as an Account Manager at ESD 4U LIMITED has also equipped him with valuable skills in communication, negotiation, and problem-solving. His different work experience in Malaysia also made him very comfortable to work in a multi-cultural environment.

His education background includes a master's degree in Business Finance and accounting with Extended Professional Practice from Brunel University London, and a bachelor's degree in Finance from International Islamic University Malaysia. He has also obtained experience in regulatory compliance side where he worked on FCA and HMRC reporting with HMRC (MLR) registration, Compliance training and advisory including MSB business segregated & safeguarding bank account opening services and FCA authorization: Small and Authorized Payment Institution, which reflect his interest and aptitude in various fields and domains. He is always open to new challenges and opportunities within any industry, and willing to work hard to reach his goals.



## **Sharif Uddin Ahmed Rana** **Regulatory Risk & Compliance Consultant**

BBA (UIU), MBA (UIU), PhD

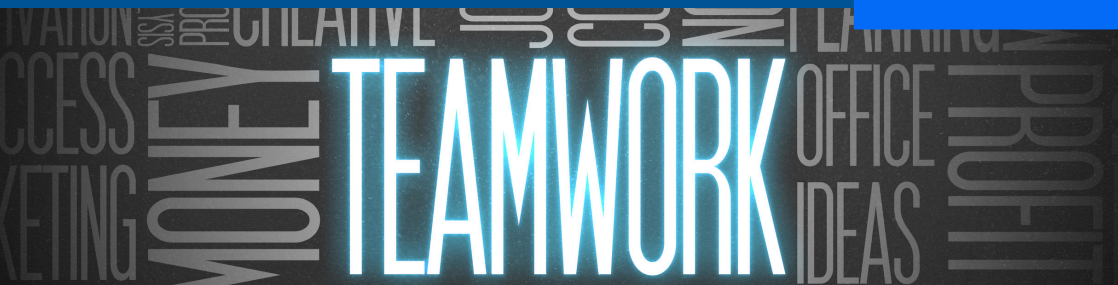
As a Ph.D. researcher and Lecturer with an MBA and BBA majored in project management, human resources management and marketing as well as working at Free Zone Group, USA as regional head and researcher as well as seven years of corporate experience as a Trainer and researcher, I have acquired ample knowledge and skills in the areas of international project development, research & education industry, internet company, human resource management, online marketing & entrepreneur and education research related work. These involve tasks such as International market research and industrial project development, Digital Marketing, Start up research and lecture and training in work place also recruitment & selection, training & development, performance evaluation, orientation, relations, information database management, digital marketing management, grievance matters, providing logistic support to organization, keeping inventory, coordinating meetings, coordinating ecommerce site and so on. I have good knowledge in organizing Trainings/Workshops and Seminars, Debate Tournaments and Academic programs.



## **Zubair Noor** **Senior Accountant & Regulatory Compliance Consultant**

BBA (Finance), IIUM, MBA (Finance & Accounting) BRAC  
University, ACCA (Part Qualified)

Zubair is a dedicated Business and Finance graduate with a profound understanding of accounting, tax returns and business documentation. He excels in developing bespoke tax plans and communication strategies that comply with various industry and international standards. As a senior accountant and skilled Accounting Technician at a public accountancy firm in London, Zubair specializes in managing financial records, reconciling accounts, and preparing tax filings within a digital framework. His expertise extends to compliance consultancy, with a focus on FCA and HMRC regulations, including authorizations, Change in Control (CIC), Anti-Money Laundering (AML) training, and audit procedures. Through his critical thinking, precision, and analytical skills, Zubair is committed to leveraging his extensive experience and educational background to effectively contribute to his team and excel in the finance industry.





## Rifat Ara

### Assistant Accountant & Regulatory Consultant, Risk & Compliance

With a wealth of experience and a keen eye for detail, she is an accomplished Accounts and Compliance Consultant dedicated to upholding financial integrity and regulatory compliance within various business environments. Her proficiency spans across the utilization of VT Transaction Plus and Taxfiler, enabling seamless bookkeeping and precise tax submissions. She excels in navigating the intricacies of regulatory frameworks, conducting thorough AML audits, managing registrations with HMRC and Companies House, and ensuring strict compliance with FCA regulations through platforms like RegData. Additionally, her expertise extends to policy development and meticulous accounts maintenance on a daily basis. Armed with a BBA and MBA in Finance from UIU, she brings a robust background in finance and accounts, coupled with a focus on providing comprehensive compliance consultancy services, particularly in the realms of FCA and HMRC regulations, encompassing authorizations, Change in Control (CIC), AML training, and audit procedures.



## Wasima Tasnim Itu

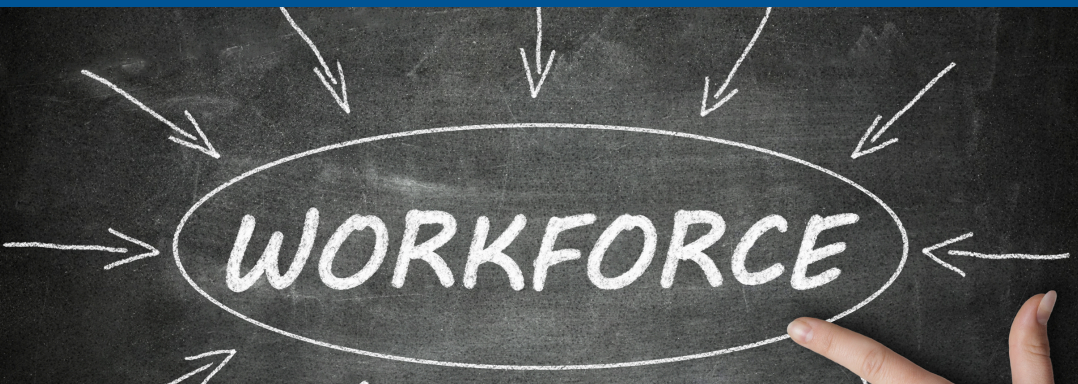
### Regulatory Consultant, Risk & Compliance

LLB (BUBT), LLM (BUBT)

Leveraging extensive experience and acute attention to detail, she ensures the company adheres to regulatory frameworks set by authorities like the FCA and HMRC. Her responsibilities include conducting regular audits to assess compliance with AML regulations and implementing policies to mitigate risks and uphold ethical standards. She collaborates with departments to provide guidance and training, stays updated on regulatory changes, and manages registrations with regulatory bodies.

She works closely with senior management to develop and review compliance policies and leads efforts to address regulatory inquiries or audits. Additionally, she conducts risk assessments, oversees AML audits, and ensures strict compliance with FCA regulations. With a background in law from BUBT, she specializes in providing comprehensive compliance consultancy, focusing on areas like authorizations, AML training, and audit procedures.

Ultimately, her aim is to maintain the firm's integrity and reputation by fostering a culture of compliance and ethical conduct





**e-money** /iˈmʌni/ **NOUN**

**E-money** is money that is transferred electronically. [TECHNOLOGY]

with "e-money" devices that can be used to purchase small items.

# OUR SERVICES

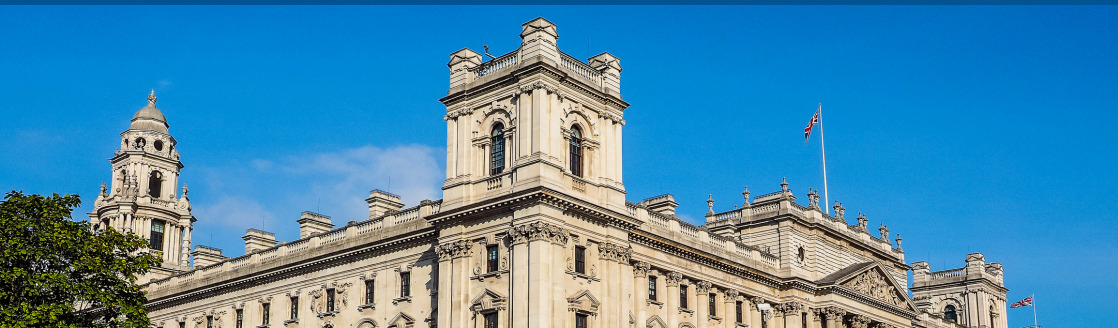
## REGULATORY AUTHORISATION

### **Small and Authorized E-money**

Our Small and Authorised E-money services provide comprehensive support for businesses that deal with electronic money. We can assist you with all aspects of compliance, including registration, reporting, and ongoing monitoring.

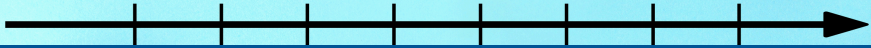
### **Consumer Credit Solutions**

Our Consumer Credit Solutions services provide assistance with consumer lending and financing. We can help you develop and implement lending programs that meet regulatory requirements and fit your business needs.





# Financial Planning



## Financial Advising and Planning

Our Financial Advising and Planning services provide expert guidance and support on all aspects of financial planning. We can help you develop and implement financial plans that fit your business needs and help you achieve your goals.

## Community Development Finance

Our Community Development Finance services provide assistance with community development finance. We can help you develop and implement community development finance programs that meet regulatory requirements and fit your business needs.



# INSURANCE

## Insurance Intermediary

### Services

Our Insurance Intermediary Services provide assistance with insurance intermediation. We can help you navigate the complex world of insurance intermediation and ensure that you are in compliance with regulatory requirements.

## Crowdfunding and Alternative Investment Solutions

Our Crowdfunding and Alternative Investment Solutions provide assistance with crowdfunding and alternative investment solutions. We can help you navigate the complex world of crowdfunding and alternative investment solutions and ensure that you are in compliance with regulatory requirements.



**CROWD  
FUNDING**

A red fountain pen with gold accents is positioned diagonally across the top right of a document. The document is titled 'MORTGAGE' in large, bold, black letters. Below the title, there is a line of text: '...TURE, made as of the \_\_\_\_\_ day of \_\_\_\_\_ of \_\_\_\_\_ between \_\_\_\_\_, hereinafter called "Mortgagor", and \_\_\_\_\_ of \_\_\_\_\_ of the United \_\_\_\_\_ of a certain \_\_\_\_\_'.

# MORTGAGE

## Mortgage Brokerage and Advisory

Our Mortgage Brokerage and Advisory services provide assistance with mortgage brokerage and advisory services. We can help you navigate the complex world of mortgage brokerage and ensure that you are in compliance with regulatory requirements.

## Digital Bank License

This involves guiding clients through the process of obtaining licenses to operate digital banks. This service typically includes thorough assessments of regulatory requirements, assistance with preparing license applications, and guidance on meeting compliance standards set by regulatory authorities. We can help clients navigate complex regulatory frameworks, ensure adherence to anti-money laundering (AML) regulations etc.

A close-up shot of a pencil tip pointing to the text 'APPLICATION FOR LICENSE' on a document. The text is in a bold, sans-serif font. Below it, the word 'applicant]' is partially visible.

APPLICATION FOR LICENSE

applicant], do



# OUR COMPLIANCE SERVICES

## FCA & HMRC reporting

Our FCA & HMRC reporting services help ensure that your business is compliant with the latest regulations and requirements set by the FCA and HMRC. We provide comprehensive reporting services to help you meet your regulatory obligations, and we stay up-to-date with the latest changes to regulations so that you don't have to. Our team of experts can assist you with all aspects of FCA and HMRC reporting, including PSD2 compliance and MLR registration.



# MONEY LAUNDERING

## Payment Service Directives (PSD2)

Our Payment Service Directives (PSD2) services help you comply with the latest regulations and requirements related to payment services. We can assist you with all aspects of PSD2 compliance, including registration, reporting, and ongoing monitoring.

## HMRC (MLR) Registration

Our HMRC (MLR) Registration services ensure that your business is registered with HMRC for Money Laundering Regulations (MLR) compliance. We can help you navigate the complex registration process and provide ongoing support to ensure that you remain compliant over time.





# TRAINING AND DEVELOPMENT

## Compliance Training

Our Compliance Training services provide training for your staff on the latest regulations and requirements related to finance and compliance. We offer customized training programs tailored to your specific needs, and we provide ongoing support to ensure that your staff remains up-to-date and compliant over time.

## Compliance Audit

Our Compliance Audit services provide a thorough review of your business's compliance with regulations and requirements. We can identify areas of non-compliance and provide recommendations for remediation to help you avoid potential penalties or fines.

## Compliance Advisory

Our Compliance Advisory services provide expert guidance and support on all aspects of finance and compliance. We can assist you with developing and implementing compliance programs, providing ongoing support, and ensuring that your business remains compliant over time.



COMPLIANCE



## Ongoing monitoring of MSB

Our Ongoing Monitoring of MSB services provide ongoing support and monitoring to ensure that your business remains compliant with regulations related to money service businesses (MSBs). We can help you identify and mitigate potential risks and ensure that your business remains in compliance over time.

## HR Compliance Audit Service

Our HR Compliance Audit Service provides a thorough review of your business's compliance with regulations related to HR and employment. We can identify areas of non-compliance and provide recommendations for remediation to help you avoid potential penalties or fines.

## Estate Agency Audit

Our Estate Agency Audit services provide a thorough review of your estate agency's compliance with regulations and requirements. We can identify areas of non-compliance and provide recommendations for remediation to help you avoid potential penalties or fines.







## Data Protection Management

Our Data Protection Management services provide comprehensive support for managing data in compliance with regulations related to data protection. We can help you develop and implement policies and procedures, provide ongoing support, and ensure that your business remains in compliance over time.

## Small Payment Institution and Authorized Payment Institution

Our Small Payment Institution and Authorized Payment Institution services provide expert guidance and support for navigating the complex world of finance and compliance. We can assist you with all aspects of authorization and compliance, including registration, reporting, and ongoing support.





## **Annual AML Training for new staff as needed**

Our Annual AML Training for new staff as needed: Our Annual AML Training for new staff services provide customized training programs tailored to your specific needs. We can help ensure that your new staff is trained and knowledgeable on AML regulations and requirements, reducing the risk of non-compliance.

## **Regular AML Monitoring (Monthly, Quarterly, Semi-Annually, or Annually)**

Our Regular AML Monitoring services provide ongoing monitoring and analysis of your business's AML compliance. We can assist you with establishing a monitoring schedule that fits your needs, and we can help identify potential areas of non-compliance to reduce the risk of penalties or fines.

## **AML Advisory with up-to-date information and guidance**

Our Small and Authorised E-money services provide comprehensive support for businesses that deal with electronic money. We can assist you with all aspects of compliance, including registration, reporting, and ongoing monitoring.





**FINANCIAL  
PENALTY**

## **RegData - FCA quarterly submissions**

Our RegData services provide support for submitting quarterly reports to the FCA. We can assist you with preparing and submitting your reports to ensure that you remain in compliance with FCA regulations.

## **Regulatory Data Management**

Our Regulatory Data Management services provide comprehensive support for managing data in compliance with regulations. We can help you develop and implement policies and procedures, provide ongoing support, and ensure that your business remains in compliance over time

## **Change in Control with FCA**

Our Change in Control with FCA services provide expert guidance and support for businesses that undergo changes in ownership or control. We can assist you with all aspects of compliance related to change in control, including reporting and regulatory requirements.



**FINANCIAL CRIME**

**CLOSED**



# Merger And Acquisitions

## Business Merger and Acquisition including payment institution, bank and E-money

We can assist in navigating the legal and regulatory aspects of mergers and acquisitions (M&A) transactions. This involves providing expertise in compliance with relevant laws, regulations, and industry standards throughout the M&A process. It may include due diligence to assess regulatory risks, ensuring proper documentation and filings, and advising on strategies to mitigate compliance-related challenges.



**MERGER**

**ACQUISITION**



## **HMRC MLR & NCA INVESTIGATION**

We can assist businesses in addressing potential compliance issues related to money laundering and financial crime. This involves conducting thorough investigations into clients' operations to ensure adherence to regulatory requirements set forth by HMRC and the NCA. It may include reviewing internal controls, conducting risk assessments, and implementing necessary measures to enhance compliance.

## **Investment Management and Portfolio Optimization**

Our Investment Management and Portfolio Optimization services provide assistance with managing investments and portfolios. We can help you identify and manage investment risks, optimize your portfolio, and achieve your investment goals.





## OUR PAST PROJECTS

Acumen Global Academy LTD has successfully catered to a diverse range of clients seeking money transfer and Electronic Money Institution (EMI) services across various destinations like Sri Lanka, Philippine, Bangladesh, South Africa, Somalia, Sudan, Algeria, Jordan, Iraq, India, Nigeria, Albania, Pakistan, Morocco, Egypt etc. Below are notable clients we've had the privilege to serve:

### EMI's We Have Served:



# PAST

## API's We Have Served:



Project

contact us

## CONTACT INFORMATION



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