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KRESTON MENON: Born in the UAE. Always with the Nation.

Guest Article



Liza Robbins

Chief Executive, Kreston Global

A Message from the CE:
A Landmark Year of Growth, Strength,
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Lead Consultant – Security &
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EDITOR'S NOTE



RAJU MENON

Greetings!

It is genuinely revitalising to see the pace and scale of growth that Kreston — our global network — has achieved over the past year, reflecting not just strong performance, but a shared momentum across our firms worldwide. Kreston Global has reported a 39% increase in network revenues, bringing its combined total to US\$4.3bn — marking one of the strongest growth periods in its history. Liza Robbins, Chief Executive of Kreston Global, in this edition's guest article elaborates how this performance reflects both the ambition of its member firms and the confidence clients place in the network to support cross-border operations.

Growth was broad-based across regions. North America recorded a 72% increase, driven largely by acquisition activity. The Middle East grew by 28%, supported by strong regional demand, while Latin America delivered 13% growth through enhanced collaboration and

service expansion. Europe, the largest regional base, achieved 7% growth, demonstrating resilience and stability in a complex market.

Kreston Menon also delivered strong revenue growth this year—but for us, the numbers are only part of the story. What matters just as much is the direction of that growth and the quality behind it, as these are what ultimately determine its sustainability and long-term value.

The UAE's data protection regime is increasingly sophisticated and actively evolving. The Federal Personal Data Protection Law (PDPL) is gaining clearer operational shape, the DIFC has introduced materially new litigation exposure, and the ADGM carries penalty risks that many boards have yet to fully internalise.

Mohammed Taha, Lead Consultant – Security & Cyber Resilience in his article emphasizes that, for organisations operating across these jurisdictions, the issue is no longer awareness but alignment. The real question is whether their compliance architecture is purpose-built for the UAE's multi-regime structure, or simply a global framework retrofitted to it. As enforcement activity matures, that distinction will become increasingly visible to regulators, and remediation after the fact will be both more expensive and more disruptive than it needed to be.

The myth that all debt is bad is a common misconception that can lead to poor financial decisions. It is important to understand that not all debt is inherently harmful. Bimal Madhavan, Principal - Debt Advisory at Kreston ME Consulting narrates how progressive businesses recognize that leverage, when used with discipline, can act as a force multiplier rather than a liability. Debt drawn repeatedly to cover operating shortfalls—such as reliance on revolving credit to fund losses—typically reflects underlying inefficiencies and erodes value over time.

Despite the volatility in the region, our focus remains unchanged. We continue to operate with stability, clarity, and discipline, ensuring that our clients experience no disruption in service.

At Kreston Menon, we have built our firm to be resilient in uncertain environments, and that resilience is reflected in the consistency and quality of our delivery. Our clients can be assured that their priorities remain ours—handled with the same rigor, responsiveness, and professional standards they expect from us, regardless of external conditions. ■



Born in the **UAE** Always with the Nation

With gratitude to the Leadership that keeps the UAE strong.

32 years in the UAE | **500+** people and **16** offices in the UAE



Liza Robbins

Chief Executive, Kreston Global

A Message from the CE: A Landmark Year of Growth, Strength, and Global Expansion at Kreston Global

The business environment in which we all operate continues to evolve quickly: markets are shifting, regulation is becoming more complex, and cross border commerce is growing at speed. Kreston Global's purpose is and has been for some time to connect ambitious entrepreneurial businesses for positive impact around the world, and now more than ever clients need advisers who combine global capability with a pragmatic understanding of local conditions. You need firms that are agile, able to respond to complexity, support expansion, and provide clarity when the path ahead may not always be straightforward.

This is the role Kreston Global strives to play — and I am proud to share that our network is now stronger, more connected, and more internationally aligned than at any point in our history.

Exceptional Global Growth and Performance

Kreston Global has reported a 39% increase in network revenues, taking our combined total to US\$4.3bn. This is one of the strongest growth periods we have ever achieved, reflecting both the ambition of our member firms and the trust that clients place in us to support their businesses across borders.

Growth has been balanced and encouraging across all major regions:

- North America saw an outstanding 72% increase, fuelled by significant acquisition activity.
- The Middle East achieved 28% growth, reflecting rising demand in one of the world's most dynamic regional economies.

As we move into 2026, I am delighted to share an important update on Kreston Global's progress, performance, and future direction. This past year has been one of profound growth for our network — growth that is deeply connected to our ongoing commitment to support clients with high quality, internationally coordinated audit, tax, and advisory services. It has also been a year in which more independent firms than ever before have chosen to join our network, further strengthening our presence in key global markets and expanding the expertise available to you.



- Latin America delivered 13% growth, supported by greater regional cooperation and specialist service expansion.
- Europe, our largest regional base, grew by 7%, demonstrating stability in a complex market and continued commitment to client service excellence.

These results reflect the dedication of our firms to strengthening their capabilities, investing in new areas of expertise, and working together to support increasingly international client needs.

But financial performance is only one part of the story. The other — equally important — is how and where our network is growing.

The Strongest Expansion of New Firms in Our History

One of the most significant developments of 2026 has been the unprecedented number of high quality firms seeking to join Kreston Global. This year, we have already welcomed new member firms in Afghanistan, Armenia, and Nepal. These new additions enhance our presence across South Asia, Central Asia, and the Caucasus region, and strengthen our ability to support clients operating or investing in these growing economic centres.

Beyond the firms already admitted, we have 12 more firms in the membership pipeline: France, India, Kazakhstan, Latvia, Lithuania, Mexico, Oman, Vietnam, and Yemen. Further conversations across additional markets remain active.

This pipeline represents the single largest wave of membership interest since the network was founded. More importantly for clients and stakeholders, each of these incoming firms brings a strong local reputation, deep domestic expertise, and a commitment to the same high standards of service and professionalism that define Kreston globally.

For our clients, this expansion means broader global coverage, easier access to specialist knowledge, and an even stronger network ready to support cross border growth.

Why Leading Firms Are Choosing Kreston Global

The rapid influx of new firms is no coincidence. It reflects a clear shift in how the global market perceives Kreston Global — not only as a network with a strong heritage, but as one evolving rapidly to meet modern, international business needs. When speaking with prospective member firms, several consistent themes emerge.

A Network with a Clear Commercial Focus

Kreston has invested significantly in becoming a commercially focused, client centric global network. Many of the businesses our firms serve are becoming larger, more internationally active, and more complex in their structures. They require professional advisers with the capability to support major cross border engagements without losing the agility and personal connection that define independent firms.

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DEBT IS NOT THE ENEMY

Why the Most Misunderstood Financial Instrument is also one of the Most Powerful



Bimal Madhavan

Principal - Debt Advisory
Kreston ME Consulting

Ask most business owners what they think of debt, and you will hear a familiar set of words: burden, risk, exposure, constraint. For many, borrowing is something to be minimised, retired early, and spoken about with caution. Finance manuals and conservative advisors have long reinforced this instinct, treating leverage as a liability on the balance sheet of prudent management. While fiscal discipline is essential, a blanket refusal to utilize debt is more than just a missed opportunity; it is a strategic error that can stifle a company's ability to scale, innovate, and

remain competitive. Debt is a tool and like any tool, its value is measured on how well it is used. A hammer can build a house or break a window. Similarly, Debt can create value or destroy it. The difference, in every case, is the judgment of the person deploying it.

The Region's Development-Testament to the power of strategic leverage

Before dismissing debt as a negative instrument, one only needs to look at the UAE's rapid evolution. The very infrastructure we rely on, from the interconnected highways to our healthcare and education system, was made possible through Sukuks and targeted project financing.

The towers defining the Dubai skyline were brought to life through construction financing. The logistics network connecting Jebel Ali to the world was built, expanded, and sustained on structured credit facilities. None of it appeared from retained earnings alone.

Debt is not a modern affliction. It is one of the oldest and most foundational mechanisms of civilisation. Arab merchants of the classical era used letters of credit and partnership financing structures that predate the modern banking system by centuries. The dhow traders of the Arabian Gulf operated on trust, credit, and advance payments long before the language of balance sheets existed. The extraordinary transformation of the UAE over the past five decades to a global, financial and commercial powerhouse, was financed in significant part through deliberate, structured borrowing at every level of the economy. If debt were truly the villain it is sometimes painted to be, none of this would have been possible.

Good Debt Creates Assets, Not Just Liabilities

Not all debt is created equal. There is a fundamental distinction between debt that consumes and debt that produces. A revolving credit facility drawn down to cover recurring operating losses is a different instrument entirely from a term loan used to acquire a strategic asset, fund a capacity expansion, or execute an acquisition at the right moment. The first erodes value quietly over time. The second, structured correctly, can build it.

Consider a straightforward example from the UAE market. A founder-managed distribution business holds AED 2 million in equity and identifies an opportunity to acquire a smaller competitor valued at AED 8 million. The options are familiar: wait years to accumulate the capital while the opportunity passes to a better-capitalised rival, or structure an acquisition facility, complete the deal, and service the debt from the combined entity's cash flows. The business that borrows and acquires emerges with an asset worth considerably more than the financing it took on. The debt was not a trap. It was a bridge.

This is the logic behind every acquisition facility, every working capital line or every Murabaha arrangement structured through an Islamic lender. Used wisely, debt allows businesses to access value today that they can service from future cash flows, compressing time and unlocking opportunity that retained earnings alone could never provide.

Leverage: The Force Multiplier of Wealth

Sophisticated businesses understand something about debt that the overcautious often do not: leverage is a force multiplier. When capital borrowed at a known cost is deployed into something that generates a higher return, the result is value created from judgment rather than simply from equity on hand. The differential between the cost of financing and the return on the deployed capital is where wealth is built.

Businesses across the UAE routinely use debt as a deliberate strategy to amplify returns. A commercial property acquired entirely with equity might yield eight percent annually on the capital deployed. The same asset acquired with a fifty percent equity contribution and a fifty percent debt at an interest rate of four percent effectively increases the return to twelve per cent on the equity committed. This is not financial engineering. It is arithmetic.

The businesses that fail to scale are rarely those that borrowed too much. More commonly, they are the ones that borrowed too little, too late, or for the wrong reasons. They drew on facilities to paper over operational problems rather than to fund genuine growth. They used short-term money to finance long-term assets. The tool was not broken. The structure simply needed more thought.

The Problem Is Never the Debt Itself

When debt becomes a burden, the root cause is almost always found in its execution rather than its existence. The crisis is usually a symptom of underperforming assets, inadequate liquidity, or a fundamental disconnect between leverage and repayment capacity. In many cases, due to

lack of diligent monitoring, management only recognizes the weight of their obligations once the covenants have already been compromised.

This distinction matters enormously because it determines the solution. If debt itself is the problem, the answer is avoidance: minimise every facility, retire every loan ahead of schedule, never touch leverage. But if the problem is the judgment applied to it, then the answer is better financial discipline, more rigorous structuring, and a clearer understanding of what the borrowing is actually meant to achieve.

Teaching a business owner to fear debt without helping them understand it is like training a pilot to fear the controls. The caution may feel responsible, but it grounds every flight before it begins.

Stay in the Driver's Seat

There is a reason the metaphor of debt as a vehicle resonates so deeply. A car does not care where it goes. It will carry you to a new market or over the edge of a cliff with equal indifference. What determines the outcome is not the vehicle but the intention, the skill, and the attentiveness of the person behind the wheel.

Debt asks one question of every business that uses it - are you driving, or are you a passenger? Passengers end up wherever the road takes them, often somewhere they did not intend to go. Drivers make decisions. They know their destination, they understand the conditions, and they stay alert to what the road ahead demands.

The most successful businesses in this region did not scale by avoiding debt. They scaled by mastering it. They knew the right answers to the following questions:

"how much to borrow, when to borrow, at what cost, through which structure, and for what specific purpose."- In short, they kept their hands on the wheel!

So the next time a well-meaning advisor tells you that all borrowing carries risk and should be approached with maximum caution, consider the other side of that calculation. A business that never uses debt also never accesses a working capital facility during a growth surge, never funds the acquisition that would have doubled its revenue, never builds the capacity that a market window required. Debt is not the enemy. The absence of a structured, informed approach to it is. Understand the instrument, match it to the purpose, and monitor it with discipline, and debt becomes one of the most powerful tools on your balance sheet.

At Kreston Menon, our advisory teams partner with business owners and finance leaders across the UAE to engineer financing solutions that align with their core strategic objectives, whether that means accessing conventional bank facilities, arranging an Islamic finance structure through a Murabaha or Ijarah, evaluating the corporate tax implications of interest deductions under the UAE CT regime, or preparing a business for a capital raise. The question is rarely whether to use debt. It is how to use it well. ■



Mohammed Taha

Lead Consultant – Security & Cyber Resilience
Kreston ME Consulting

The pace at which the UAE’s data protection environment is maturing should concentrate the mind of any General Counsel, CFO, or Group Compliance Officer overseeing operations across multiple UAE jurisdictions. The Federal Personal Data Protection Law is in force and its Executive Regulations had not been fully implemented as of the date of this article. The DIFC amended its data protection law in July 2025, raising financial penalties and introducing a private right of action that allows data subjects to bring compensation claims directly before the DIFC Courts. The ADGM regime carries administrative fines of up to USD 28 million. The cost of treating this landscape as a future consideration is rising.

The foundational point that many multi-entity groups miss is this: the UAE does not operate under a single unified data protection statute. Three distinct and independently enforced frameworks govern the landscape. The applicable regime is determined primarily by where that entity is established, but extraterritorial provisions and cross-border data transfer rules extend obligations further than the place of incorporation alone suggests. A group that approaches UAE data protection through a single policy template will almost certainly be non-compliant somewhere in its structure.

In advising multi-entity groups across the UAE, the compliance gap that most frequently causes problems is not DIFC or ADGM exposure. It is the Federal PDPL obligations that apply to Mainland holding companies and free zone entities sitting outside DIFC and ADGM. Those entities are often the largest in the group and hold the most data. The PDPL changes that position materially. Groups that have deferred planning until the Executive Regulations are issued are already working from a standing start.

The Federal Frontier: Understanding the UAE Mainland PDPL

Federal Decree-Law No. 45 of 2021, known as the Personal Data Protection Law (PDPL), is the UAE’s first comprehensive federal privacy framework. As of March 2026, the Executive Regulations had not been fully issued or implemented. Organisations should monitor for updates closely and consult official UAE Data Office guidance before finalising their compliance programmes.

Scope and Extraterritoriality

The PDPL applies to any controller or processor established on the UAE Mainland or in any free zone that does not have its own dedicated data protection regime. Organisations outside the UAE are also subject to the PDPL if they process the personal data of individuals residing in the UAE, regardless of where that processing physically takes place. A foreign technology platform with UAE users or a regional headquarters processing employee data offshore can attract PDPL obligations without a single employee

or server on UAE soil. Entities established in the DIFC or ADGM are excluded, as their processing activities are governed by those respective frameworks.

Controller Obligations and Enforcement

Controllers subject to the PDPL are held to a standard of accountability that closely mirrors the structural logic of the EU GDPR, though the implementation detail differs. Every processing activity must rest on a valid legal basis. Data collection must be limited to what is genuinely necessary. Controllers must maintain records of processing activities, assess high-risk processing through Data Protection Impact Assessments, and implement technical and organisational safeguards appropriate to the sensitivity of the data they hold. Where processing involves large-scale sensitive data or systematic monitoring, the appointment of a Data Protection Officer may be required.

The PDPL grants individuals a comprehensive set of rights over their personal data. These rights must be operationalised through mechanisms that function in practice, not procedures that exist only in policy documents. Administrative penalties are to be specified by Cabinet decision pursuant to Article 26, and those figures should be confirmed with the UAE Data Office once published. What is already clear is that unlawful disclosure of sensitive personal data carries potential criminal liability. For organisations handling health data, financial information, or data relating to children, that criminal exposure is a board-level consideration today.

The Financial Hubs: DIFC and ADGM

The DIFC and ADGM operate under independent data protection regimes that are structurally more mature and more immediately enforced than the Federal framework. Both are broadly aligned with the EU GDPR in their principles and obligations.

DIFC Data Protection Law No. 5 of 2020

Supervised by the DIFC Commissioner of Data Protection, this law applies to all controllers and processors established in the DIFC, as well as to processing activities carried out in the context of those establishments regardless of where the physical processing takes place. The DIFC framework requires controllers to enter into written data processing agreements with processors and to implement privacy-by-design and privacy-by-default principles. Breach

notification must be made to the Commissioner as soon as practicable following discovery, and DPO appointment is mandatory where organisations conduct large-scale systematic monitoring or large-scale processing of special categories of personal data.

The July 2025 amendment to the DIFC law introduced two changes of particular significance. First, specific financial penalties were increased: the fine for failure to conduct a required DPIA rose from USD 20,000 to USD 50,000. The overall maximum administrative fine under Schedule 2 remains USD 100,000, with discretionary penalties available for serious violations beyond that ceiling. Second, the amendment introduced a private right of action. Data subjects who have suffered damage from a contravention of the DIFC law can now bring compensation claims directly before the DIFC Courts without first filing a complaint with the Commissioner. This creates litigation exposure that did not previously exist and warrants a specific review of data handling practices.

ADGM Data Protection Regulations 2021

Administered by the ADGM Commissioner of Data Protection, the ADGM Data Protection Regulations 2021 carry the most significant financial exposure of the three frameworks. Administrative fines for the most serious contraventions can reach USD 28 million per violation. Unlike the EU GDPR, the ADGM regime does not apply a turnover-based penalty tier. The ADGM requires 72-hour breach notification, which is the most prescriptive timeline of the three frameworks, and mandates that any appointment of a Data Protection Officer be formally notified to the Commissioner within one month. Controllers must implement privacy by design, maintain contractual safeguards with processors, and establish governance frameworks appropriate to the sensitivity of the data they process.

Comparative Snapshot: Cross-Border Transfers and Enforcement

Each of the three frameworks approaches adequacy, permitted safeguards, and supervisory enforcement through its own legal standards.

Critical Strategic Note: Mainland UAE is not currently listed among the jurisdictions recognised as adequate under the ADGM data protection regime. As a result,

Oversight Body	UAE Data Office	DIFC Commissioner of Data Protection	ADGM Commissioner of Data Protection
Maximum Penalties	To be specified by Cabinet decision pursuant to Article 26 of the PDPL; confirm figures with UAE Data Office	Schedule-based fines up to USD 100,000 (maximum); specific fines increased by July 2025 amendment (e.g., DPIA failure now USD 50,000). Additional discretionary penalties apply for serious violations. Private right of action introduced in July 2025.	Up to USD 28 million for the most serious violations
Breach Notification	Notification required where breaches may prejudice privacy or confidentiality	As soon as practicable	72 hours
Primary Transfer Mechanisms	Adequacy decisions, contractual safeguards, or other lawful mechanisms	Adequacy determination, Standard Contractual Clauses (SCCs), Binding Corporate Rules (BCRs)	Adequacy decisions, SCCs, or equivalent safeguards

transfers of personal data from an ADGM entity to a Mainland UAE affiliate are generally treated as international data transfers and typically require appropriate safeguards such as Standard Contractual Clauses or equivalent mechanisms.

Practical Use Case: The Multi-Entity Financial Group

Consider a financial group with three UAE entities: a Mainland holding company, a DIFC financial services subsidiary, and an ADGM data analytics unit. This structure is common across the UAE market.

Scenario 1: DIFC to a European Cloud Provider

This transfer is governed exclusively by DIFC Data Protection Law No. 5 of 2020. The DIFC entity must have in place an adequacy determination or Standard Contractual Clauses before any data leaves for the European provider. Since the EU is broadly recognised as adequate under the DIFC regime, the legal pathway is relatively clear. The compliance failure we most commonly encounter in this scenario is not a structural one; it is a contractual gap. The cloud services agreement exists; the data processing addendum with proper transfer mechanisms does not.

Scenario 2: HR Data Processing in the Mainland

The holding company's processing of employee HR data on the UAE Mainland falls under the Federal PDPL. This means maintaining a record of processing activities, documenting a valid lawful basis for each processing purpose, and establishing functional mechanisms through which employees can exercise their data subject rights. For groups whose HR systems are hosted by a third-party processor located outside the UAE, the PDPL's cross-border transfer requirements are triggered. Many groups have not yet conducted this mapping for their Mainland entity, treating the HR function as an internal administrative matter rather than a regulated data processing activity. That characterisation does not survive regulatory scrutiny.

Scenario 3: Data Sharing from ADGM to Mainland

This is the scenario that most consistently catches groups by surprise. Since Mainland UAE is not currently recognised as an adequate jurisdiction under the ADGM regime, the transfer of personal data from the ADGM analytics unit to the Mainland holding company is treated as an international data transfer. Standard Contractual Clauses or equivalent safeguards are required. Without them, every routine data exchange between those two entities represents a potential ADGM compliance breach. At USD 28 million per violation, the exposure is not theoretical.

Building a Durable Compliance Framework

For senior leadership overseeing a multi-entity UAE structure, the compliance requirement is not simply to respond to each regime's obligations in isolation. It is to build a governance architecture that treats those obligations as an integrated system while preserving the jurisdiction-specific precision each regime demands. Template-based approaches will leave gaps. The three UAE regimes overlap in their principles but diverge in their detail.

The starting point is data flow mapping: identifying which legal entity controls each dataset, where personal data moves across jurisdictional boundaries within the group, and which transfer mechanisms are required for each flow. The legal classification of a data flow depends on which entity is the controller, which regime governs that entity, and what the adequacy status of the destination jurisdiction is.

Once flows are mapped, transfer mechanisms must be aligned to each jurisdiction's requirements. A single set of Standard Contractual Clauses does not cover all three regimes uniformly. Groups that have adopted a single template across their UAE structure should treat that as an unresolved compliance gap until it has been reviewed against each applicable regime.

The DPO question must be assessed entity by entity. The triggers under the Federal PDPL, DIFC Law No. 5, and the ADGM Regulations are not identical, and an entity that does not independently require a DPO under the PDPL may require one under the DIFC or ADGM rules. Groups that have answered the DPO question once at a group level should revisit that assessment with each regime's specific criteria in view.

Breach response protocols must be jurisdiction-specific. The ADGM requires notification within 72 hours; the DIFC requires notification as soon as practicable; the Federal PDPL requires notification where breaches may prejudice the privacy or confidentiality of the affected individuals. A single group incident response playbook will not satisfy all three obligations simultaneously. Each entity must know its own notification timeline, its own regulator, and what information is required at the point of notification. Compliance documentation must be developed for each regime rather than adapted from common templates.

Conclusion: The Cost of Jurisdictional Error

The UAE's data protection landscape is sophisticated, it is active, and it is becoming more so. The Federal PDPL is gaining operational definition. The DIFC has demonstrated a clear willingness to update its framework and has introduced litigation exposure that is qualitatively new. The ADGM carries penalty exposure that few organisations have fully internalised at board level.

For organisations operating across multiple UAE jurisdictions, the question is no longer whether to take this seriously. It is whether their current compliance architecture is actually built for the structure they operate, or whether it is a global framework that was adapted to the UAE rather than designed for it. As enforcement activity matures, that distinction will become increasingly visible to regulators, and remediation after the fact will be both more expensive and more disruptive than it needed to be.

At Kreston Menon, our advisory teams work with multi-entity groups to map data flows across all three UAE frameworks, assess compliance gaps at the entity level, and implement the governance structures that durable compliance requires. The right time to address jurisdictional misalignment is before a regulator identifies it. ■

Our new initiatives around larger international clients reflect this evolution. They allow firms across multiple jurisdictions to collaborate more seamlessly, coordinate audits and advisory work efficiently, and support the needs of international clients proactively and consistently.

Firms in our network are now substantially investing in AI, automation, digital asset and cybersecurity expertise to meet the challenge faced by clients and advisers alike to harness technology effectively for everyone's benefit. Sharing the knowledge and insight we have in these is very important. This approach has become a major attraction for firms looking to join a global network that understands and responds to client expectations in today's global marketplace.

Forum of Firms Recognition: A Badge of Quality

Kreston Global's membership of the Forum of Firms—an international association committed to promoting consistent, high quality audit practices worldwide—has become another strong factor in our growing appeal.

For clients, this recognition is highly meaningful. It provides reassurance that:

- our firms comply with internationally recognised audit quality standards;
- our methodologies, ethics, and oversight align with global expectations;
- our network can support tenders and regulated entities requiring globally consistent assurance.

For member firms, this recognition enhances credibility with clients, regulators, banks, and international partners. For clients, it provides a level of professionalism and governance that is increasingly required in complex, cross border environments.

Independence with Global Reach

Perhaps the aspect of Kreston most valued by both clients and member firms is our ability to provide global reach while preserving local independence.

Clients benefit from:

- advisers deeply immersed in their own markets;
- senior partner attention and personalised service;
- solutions grounded in real local insight;
- access to specialists across more than 110 countries.

At the same time, firms retain the autonomy that allows them to deliver considered, entrepreneurial, and culturally informed advice — qualities that clients consistently tell us they value most.

This combination — independence with coordinated global support — sits at the heart of Kreston Global's identity and is a key driver of our growth.

Investing in the Capabilities That Matter

As our network expands, we continue to focus on areas that directly enhance support for clients and stakeholders. These include:

- advancements in digital audit technology and data analytics,
- talent development, with a focus on future ready skills and leadership,
- cross border collaborative tools and platforms,
- sector specific expertise, enabling firms to offer deeper industry knowledge.

These pillars not only support the work we deliver today but also position us strongly for the evolving needs of tomorrow.

Looking Ahead: A Network Built for the Future

As we welcome new firms, expand our footprint, and deepen our specialist capabilities, our direction is clear: Kreston Global is committed to being the network of choice for internationally ambitious mid market and upper mid market clients.

Our growth this year — both in revenues and in new member firms — is a reflection of your trust. It is also a testament to the strength of our global community and our shared commitment to delivering high quality, commercially astute service across borders.

To all our clients and stakeholders: thank you for your continued confidence in Kreston Global. We look forward to supporting your ambitions and guiding your business through the opportunities and challenges ahead.



Kreston Africa Conference 2026 in Dakar, Senegal

The first Kreston Africa Conference 2026 held in Dakar, Senegal, hosted by Exco Sénégal featured participation from key Kreston Global leaders, including Liza Robbins, Chief Executive-Kreston Global; Virginia Cook, Chief Marketing Officer-Kreston Global; Sudhir Kumar, Senior Partner and Head of Corporate Communications-Kreston Menon, Director-Kreston Global Board and Chair-Kreston Middle East; Abdoulaye CAMARA, Managing Partner & Director - Kreston Global Board.

77 delegates from 22 countries, participated in nearly 12 sessions covering various topics in Audit, Tax, Advisory, Automation & AI, India Doing Business with Africa and opportunities for collaboration.



The Kreston Global HR & People Network Annual Webinar 2026

The Annual Webinar brought together HR leaders to explore how organizations can build future-ready workforces in an evolving landscape.

Chaired by Shibu Abraham, Chair of the Kreston Global HR & People Network and Director – HR at Kreston Menon, the session featured Heidi Thompson, Chief People Officer at Duncan & Toplis, UK and Susan Chadwick, People Director at Kreston Reeves, UK, who shared valuable insights and practical perspectives from their organizations.

The discussion focused on the impact of AI, automation, and changing employee expectations, highlighting HR's increasingly strategic role in talent development and retention.



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