

# Professional Solutions Portfolio

[www.arqgroup.com](http://www.arqgroup.com)



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# About ARQ

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**ARQ is a professional services organisation based in Malta, providing a diverse range of corporate services and advisory to local and international clients operating within different industry sectors.**

At ARQ Group, we take a 360 degree view. ARQ is an integration of professionals from different disciplines – lawyers, accountants, tax advisors, IT specialists and economists – working closely together in a synchronised system to deliver innovative solutions.

We have built a strong reputation based on our expertise and service delivery that drives our clients' growth and success.

**Your one partner for all your business needs.**



**Collaborative  
Framework**



**Trusted  
Partner**



**End-to-end  
Solutions**

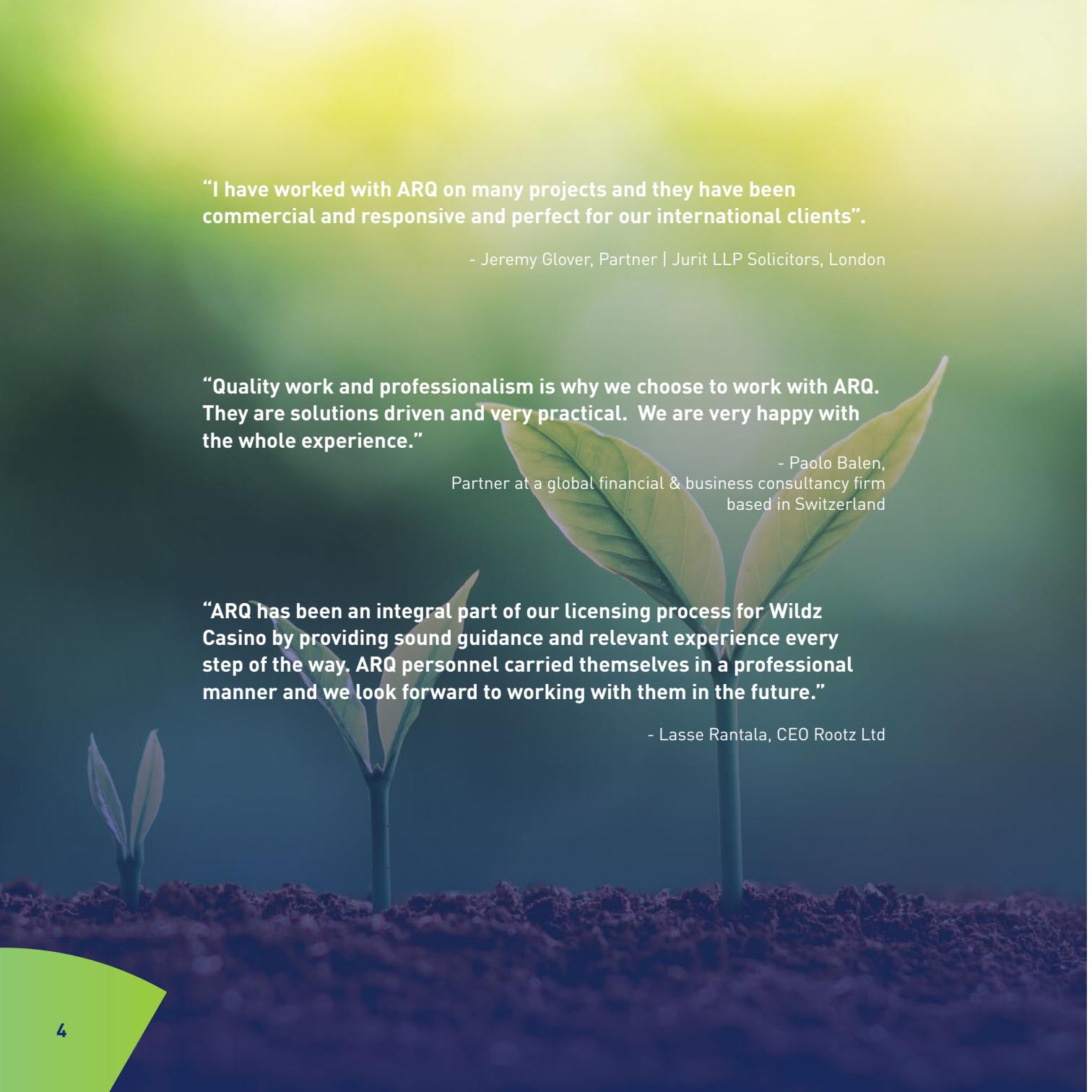


**Top Talent**



**100+  
Employees**

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**“I have worked with ARQ on many projects and they have been commercial and responsive and perfect for our international clients”.**

- Jeremy Glover, Partner | Jurit LLP Solicitors, London

**“Quality work and professionalism is why we choose to work with ARQ. They are solutions driven and very practical. We are very happy with the whole experience.”**

- Paolo Balen,  
Partner at a global financial & business consultancy firm  
based in Switzerland

**“ARQ has been an integral part of our licensing process for Wildz Casino by providing sound guidance and relevant experience every step of the way. ARQ personnel carried themselves in a professional manner and we look forward to working with them in the future.”**

- Lasse Rantala, CEO Rootz Ltd

# Why Malta

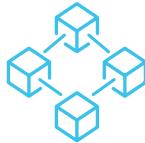
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**Malta has a strategic value that far surpasses its size. The island has evolved into an economically stable, international financial and business centre at the heart of the European Union.**

Malta is one of the EU's fastest growing economies based primarily on its forward thinking approach and highly skilled work force. Malta has embraced new technology and emerging sectors providing many opportunities within a well regulated framework. Malta's tax system conforms fully with EU and OECD standards.



**Pro Business**



**Blockchain  
Island**



**Socio Economic  
Stability**



**Robust  
Regulatory  
Framework**



**Favourable Tax  
Solutions**

[VIEW VIDEO](#)



Over the past decade, there has been a growing focus on knowledge services such as FinTech, ICT, remote gaming and blockchain, as well as in high value add manufacturing such as aviation and bio-tech industries. Sectors such as property, public administration, entertainment, tourism and retail remain significant elements in a strong economic climate.

### Economic Indicators:

- **Nominal GDP Growth** (Q1/19) **7.4%**
- **Real GDP Growth** (Q1/19) **4.9%**
- **HICP Inflation** (May 2019) **1.7%**
- **Unemployment rate** (April 2019) **3.5%**
- **Government balance** (2018 / % GDP) **2.0%**
- **Government debt** (2018 / % GDP) **46.0%**
- **Tourist arrivals** (2018) **2.6 million**

# Services & Industries



## INDUSTRIES

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- [Shipping, Aviation & Transportation](#)
- [Aerospace](#)
- [Consumer & Retail](#)
- [Financial Services](#)
- [Life Sciences & Health Care](#)
- [Public Sector](#)
- [Energy & Resources](#)
- [Manufacturing](#)
- [Real Estate & Construction](#)
- [Technology, Media & Telecommunications](#)
- [Blockchain, ICO's & Crypto Assets](#)
- [Medical Marijuana](#)
- [Education](#)

# Services

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A comprehensive service offering catering to a diverse client base of entrepreneurs; small to large scale organisations; and the public sector.

**“We’ve been using ARQ’s payroll services for years.  
Always punctual and accurate. Strongly recommended.”**

- Robert Reinikainen | Casino Director, Lucky Dino





## Advisory Services

Today's business world is complex and multi-faceted. ARQ dedicates time and resources to ensuring that our advisory team are consistently ahead of the curve when it comes to understanding business issues and opportunities.

ARQ has a dedicated economic and business intelligence team that specialises in continuous in-depth monitoring and analysis of key local and global trends. We provide business advisory and consultancy services that are timely, practical and responsive to the real challenges our clients face.

- **iGaming Licensing & Advisory**
- **Financial Services**
- **Film Industry**
- **Mergers and Acquisitions**
- **Shipping & Aviation**
- **Crypto Asset Licensing**
- **Tokenomics**



# Tax Services

At ARQ, we offer a full range of advisory and compliance services in direct and indirect taxation on both domestic and international tax systems.

This broad expertise targets one of a business's challenges on how to align local and foreign taxes with its overall objectives and operations in the most effective and cost-efficient manner possible.

- **Tax Structuring**
- **Corporate Tax Services**
- **Indirect Tax**
- **Estate Planning**
- **Personal Tax**
- **Cross Border Taxation**



# Accounting Services

ARQ provides highly specialised accounting services backed by robust financial reporting and analysis.

Our expertise ensures timely delivery on all financial compliance and reporting deadlines. We are well positioned to provide tailored services that address specific issues as well as cost effective integrated outsourcing packages that cater for a company's full financial and accounting requirements, allowing it to focus on its core business.

- **Book Keeping Services**
- **Payroll Services**
- **VAT Reporting**
- **Management Accounts**
- **Voluntary Liquidations**
- **Feasibility Studies**



## Corporate Services

ARQ's corporate services solutions are backed by several years' experience. From company incorporation to company administration, our team of trained administrators provide a comprehensive range of support services required by an enterprise particularly in its crucial, initial phases.

Companies, Trusts and Foundations established under the laws of Malta are subject to diverse statutory, administrative and fiscal regulations. ARQ ensures clients remain fully compliant with all such statutory obligations.

- **Company Incorporation**
- **Secretarial Services & Corporate Governance**
- **Management & Control**
- **Management & Infrastructural Support**
- **Redomiciliation of Companies**

# Investment Migration

ARQ's private clients team specialises in assisting clients relocating to the EU. As accredited agents for all local residency and citizenship programmes, we have the experience to advise clients on the best options to suit their particular needs, as well as to manage the application process for any specific programme.

Our strong relationships with estate agents, insurance brokers, investment advisors and property managers ensure that we are able to guide you in the right direction, with trusted and reputable partners.

- **Malta Citizenship by Investment**
- **Residency Programmes**
- **Cyprus Investment Programme**
- **Work Permits & Employment Licences**
- **Relocation Services**



## Economic & Market Intelligence

ARQ is uniquely positioned to offer a strategic advisory service specialising in increasing companies' resilience in line with the changes and challenges that impact their sector, leading to significant and sustainable performance improvements.

Every client needs a business partner well versed in their industries and proficient in strategic insights. This requires knowledge of technologies, business models and the ecosystems, as well as the current and future challenges and opportunities that our clients face.

- **Strategy & Growth**
- **Data & Analytics**
- **Research & Insights**
- **Project-based Advisory**
- **Policy Advisory**

## Trusts & Foundations

ARQ is fully licensed to act as a Trustee as well as an Administrator of Foundations. We have a number of professionals who are individually licensed for this purpose, given that some clients prefer individual involvement and commitment.

Our partner firms also include lawyers, accountants and other professionals who are experienced in offering specialist advice for optimal organisational design and development.

Malta's trust legislation is broadly built around the Jersey law model. The integrated approach adopted by Maltese legislators in the area of trusts has led to increased reference to our jurisdiction as a successful legal system, which integrates Anglo-Saxon and Continental notions of law.



# Financial Services & FinTech

Financial services is becoming an increasingly more complex sector with tight regulatory regimes. Today, companies require advisors with multi-jurisdictional approaches, regulatory knowledge & the ability to provide technology solutions that support compliance & regulatory requirements.

ARQ has a dedicated Financial Services & FinTech unit that offers bespoke solutions from a multi-disciplined team, tailored to meet the ever-growing needs of operators in this sector. We are also in the process to apply for VFA Agent which will allow us to support companies in the cryptocurrency and blockchain to get regulated in Malta

- **Regulatory licensing;**
- **Licensing advisory support & liaison with MFSA;**
- **Post-licensing advisory & support;**
- **RegTech advisory;**
- **Blockchain & cryptocurrency licensing & advisory;**

# Resource Outsourcing

ARQ embraces a multifaceted organisational approach providing a comprehensive range of business solutions for clients.

Ideal for businesses wanting to reduce human resource investment and overheads, these services are available on a pay-per-use manner tailored to the specific needs of each organisation.

- **Billing & Credit Control**
- **Human Resources**
- **ICT**
- **Marketing & Business Development**
- **Administration & Organisational Support**



# Partners

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## Bringing Talent Together.

Our greatest asset is our people. Talented people, experienced people, adept people. Our people are excited by change and driven to move the needle on our clients' objectives under the leadership of our 7 partners:



### MANFRED GALDES

Managing Partner

B.A., LL.M., LL.D.

Manfred leads a team that advises major financial institutions and gaming companies in the area of regulatory and AML compliance, having held leading roles in both the private and public sector. He has been involved in the drafting of various laws in Malta and lectures on a number of related areas.



### CHRISTIAN FARRUGIA

Partner

LL.M. (Lond), LL.D.

A lawyer with over thirty years' experience, Christian has a wealth of practical experience in several areas, notably, corporate law, mergers and acquisitions, financial services, asset management and the shipping & aviation industry sectors.



### TONIO FENECH

Partner  
LL.M (Lond), LL.D.

A practicing lawyer with a range of expertise in various sectors, Tonio leads ARQ's trust and financial services advisory units.



### DAVID BORG

Partner  
FCCA FIA Dip. Tax CPA

A chartered accountant, David has held senior finance positions where he gained exposure to various industry sectors and currently serves as the advisory partner developing and diversifying the group's service lines.



### KRIS BARON

Partner  
FCCA, FIA, CISA, CPA

A chartered accountant, financial auditor and certified information systems auditor with a wealth of experience both in private practice as well as the public sector, Kris is in charge of regulatory and compliance matters at ARQ and responsible for gaming and e-commerce clients.



### JOHNATHAN CASSANO

Director

An IT veteran with over 25 years hands-on experience in the field. Jonathan is a well-rounded, strategic thinker committed to improving internal efficiencies at ARQ and for the external client base, through consistent and reliable solutions in line with business processes.



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