



S&B Advisors and Consultants
(Private) Limited

Company Profile

Accounting · Taxation · ERP Advisory · Karachi, Pakistan

Built for SMEs that want to grow with confidence

S&B Advisors and Consultants (Private) Limited is a professional accounting and business advisory firm dedicated to helping small and medium-sized businesses grow sustainably.

We help business owners stay compliant, organized, and insight-driven — combining strategic financial guidance with practical, ERP-enabled tools, so decisions are made on real numbers rather than guesswork. From day-to-day bookkeeping to the systems and controls that support a growing business, our approach stays hands-on, transparent, and personal.

20+

Years of founder
industry experience

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Advisory &
compliance services

KHI

Based in Karachi,
serving SMEs nationwide

What we stand for

Our Vision

To be the trusted financial growth partner for SMEs across Pakistan, delivering insight-driven, ERP-enabled advisory services.

Our Mission

To provide affordable, transparent, and personalized financial management that simplifies accounting, tax, and business operations for small and medium-sized businesses.

Core services

Six practice areas, built to work together — from day-to-day bookkeeping to the systems and controls that support a growing business.



Accounting & Bookkeeping

- Day-to-day bookkeeping
- Monthly and annual financial statements
- Bank reconciliation and ledger maintenance



Taxation & Compliance

- Income Tax, Sales Tax & Withholding Tax filings
- NTN / STRN registration and renewal
- FBR, SRB, SECP & other regulatory compliance



Business Advisory

- Process improvement and SOP design
- Business plans, feasibility studies & cash flow planning
- Advisory and investor-readiness support



ERP Implementation & Support

- ERP system design, setup and training
- Integration with accounting, stock & payroll
- System health checks and performance audits



Internal Audit & Risk Management

- Internal control systems assessment
- Policy compliance reviews
- Audit support and audit planning



Payroll & HR Services

- Salary disbursement frameworks
- EOBI, SESSI & payroll tax filings
- HR documentation support

MESSAGE FROM THE FOUNDER

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“At S&B, we are dedicated to enabling SMEs to operate with confidence and clarity by combining accounting best practices, ERP automation, and compliance-focused advisory.”

Saima Morkas

Founder & Chief Executive Officer

FCCA, ICAP Certified Business Accountant, Income Tax Practitioner (FBR)

PwC-Trained

A. F. Ferguson & Co. — Assurance & Business Advisory

7 Years in Investments

SVP Finance (Investments), EFU General Insurance

18-Entity Audit Mandate

Head of Internal Audit, Dawat-e-Hadiyah Pakistan

Karachi Tax Bar

Member — FBR-enrolled Income Tax Practitioner

Backed by 20+ years across audit, investments, governance and entrepreneurship — building finance functions businesses can trust.

Let's talk about your business

Whether it's monthly bookkeeping, an FBR filing deadline,
or choosing the right ERP setup — get in touch and we'll
walk you through it.



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