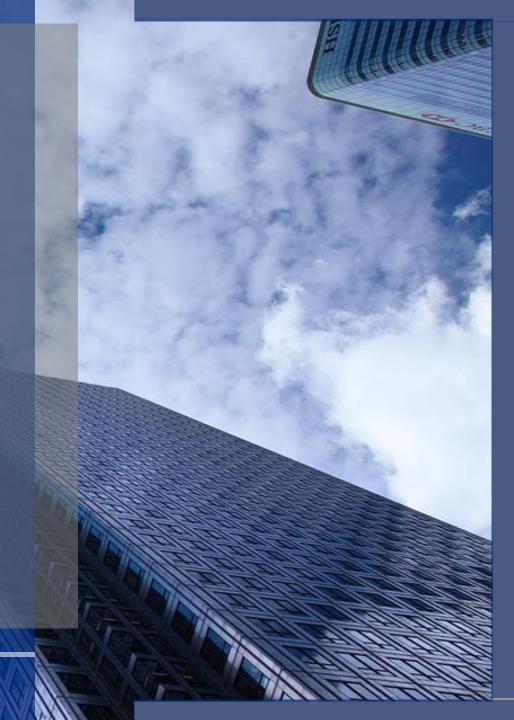


OUR VISION

Our **vision** is to become **a trusted and long-term partner** for every business and individual we serve — a firm that inspires **confidence**, **stability**, **and growth**.

We aim to redefine the role of accounting and consulting by combining expert knowledge, technology, and genuine human support.

Through professionalism, transparency, and continuous improvement, we strive to **simplify complex financial matters**, empower our clients to make informed decisions, and help them build a sustainable future in an ever-changing economic environment.





ABOUT US

ARV Financial & Business Consulting is a professional accounting and advisory firm based in Athens, Greece, offering a full range of financial, accounting, tax, and payroll management services.

With more than **35 years** of continuous presence in the Greek market, we provide personalized, high-quality solutions to businesses of all sizes, from small enterprises to multinational corporations.

Our strength lies in the combination of **deep technical knowledge**, modern digital infrastructure, and a **client-centered approach**. We believe that accounting and tax services should not only ensure compliance but also create real business value — through efficiency, strategic insight, and proactive financial guidance.

OUR SERVICES



Tax Services

- ✓ Corporate & personal tax planning
- ✓ Tax optimization & compliance
- ✓ Property taxation
- ✓ Tax declarations & audit support



Accounting Services

- √ Full bookkeeping & compliance
- ✓ Financial statements & reporting
- ✓ Budgeting & cash flow management
- ✓ Cost & profitability analysis



Advisory Services

- ✓ Business & financial planning
- ✓ Risk assessment & internal control review
- ✓ Strategic budgeting & forecasting
- ✓ Business restructuring & growth guidance
- ✓ Support for startups & new business setup

OUR SERVICES



Seminar Services

- ✓ Practical accounting & financial management workshops
- ✓ Payroll & labor law training for HR and business owners
- ✓ Tax education seminars (my DATA, digital invoicing, VAT, deductions)
- ✓ Startup setup & business operations training
- ✓ Customized corporate training programs



Payroll Services

- ✓ Payroll processing & monthly filings (EFKA, AADE, etc.)
- ✓ Compliance with employment legislation & labor regulations
- ✓ Management of social security contributions & employee benefits
- ✓ Employee onboarding/offboarding, contracts & compensation updates
- ✓ HR advisory & internal policy support

TAX SERVICES

Our tax department combines **technical expertise** with **strategic thinking** to help clients stay **compliant, minimize risks**, and **plan effectively** for the future.

Our tax services include:

- ✓ Corporate & individual tax returns
- √ Tax planning & optimization strategies
- ✓ Real estate, rental & property taxation
- ✓ Inheritance, gift & capital gains taxation
- ✓ International taxation & double taxation relief
- √ Representation before tax authorities (AADE)
- ✓ Guidance on tax incentives, deductions & digital invoicing (my DATA)

ACCOUNTING SERVICES

We deliver **end-to-end accounting support**, ensuring **clarity** and **compliance** while helping you optimize your financial performance.

Our accounting services include:

- ✓ Full **bookkeeping** for companies & self-employed professionals
- ✓ Preparation of **financial statements** and **balance sheets**
- √ Payroll accounting integration
- ✓ Budgeting, cash flow analysis & management reports
- ✓ VAT & tax record maintenance
- ✓ Digital accounting setup and cloud bookkeeping systems
- ✓ Month-end & year-end closing support

ADVISORY SERVICES

Strategic guidance for business growth, risk management & operational clarity.

Our advisory services include:

- ✓ Business planning & financial modeling
- ✓ Risk assessment & internal control design
- ✓ Strategic budgeting & forecasting
- ✓ Business restructuring & process optimization
- ✓ Startup & new business setup consulting
- ✓ Cost reduction strategy & revenue optimization

PAYROLL SERVICES

At ARV Financial & Business Consulting, we specialize in providing comprehensive payroll management designed to ensure compliance, accuracy, and efficiency.

Our payroll department functions as a dedicated partner for your business, handling every stage of the process — from employee onboarding to monthly submissions and reporting.

We combine specialized expertise, secure technology, and personalized support to make payroll management seamless and stress-free for employers across all industries.



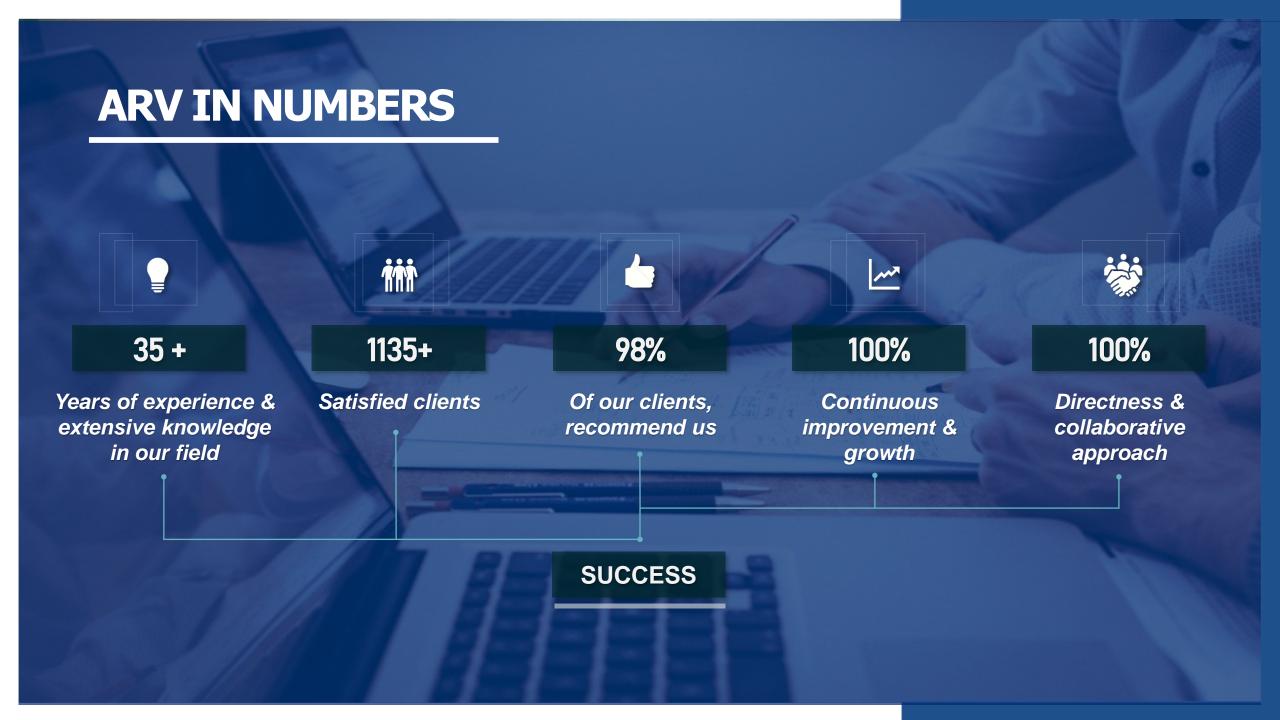
PAYROLL EXPERTISE & VALUE

At ARV, we act as a strategic partner, **ensuring accuracy**, **confidentiality**, and **compliance** in every payroll cycle. Our team is **fully aligned** with the latest Greek labor and tax regulations, providing timely submissions to EFKA, AADE, and other public authorities, so that your business always remains compliant and up to date.

We deliver **complete payroll management**, from employee onboarding and salary calculations to monthly declarations, reporting, and digital record-keeping. Our specialized professionals **monitor legislative changes** and handle every **aspect of payroll administration** with precision and discretion.

By combining secure cloud-based systems and encrypted data management, we guarantee data protection and GDPR compliance. Each client benefits from personalized support, ensuring seamless communication, prompt assistance, and full transparency throughout the process.

At ARV, payroll is not just a service — it's a promise of reliability, efficiency, and trust. We take care of the details so that you can focus on what matters most: growing your business with peace of mind.



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LET'S BUILD YOUR SUCCESS TOGETHER.