THE CODE 66

GOVERNANCE | RISK | ASSURANCE | TRANSFORMATION

ADVISORY FIRM PROFILE

THE CODE 66™

Governance | Risk | Assurance | Transformation

Helping organizations build resilient, high-performing enterprises.

Board Advisory • Internal Audit • Risk Management • Cybersecurity • AI Governance • Digital Transformation

GOVERNANCE-FIRST | RISK-BASED | TECHNOLOGY-ENABLED



Built for boards and leadership teams seeking stronger oversight, better controls, smarter decisions, and sustainable growth.

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ABOUT US

Governance-first advisory for resilient, high-performing enterprises.

The Code 66™ helps organizations create measurable business value through effective governance, risk management, operational excellence, and technology enablement.

We work closely with Boards, Audit Committees, Executive Leadership, and Management Teams to strengthen governance, optimize performance, and enable sustainable growth.

Strategic governance. Practical implementation. Sustainable growth.

WHAT WE ENABLE

Governance, risk, and controls become strategic advantages—not only compliance requirements.

01 Stronger Governance

Clear oversight, accountability, and board-level decision support.

02 Risk & Assurance

Practical controls, independent assurance, and resilient operations.

03 Technology Enablement

Cybersecurity, AI governance, and digital transformation with control.

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IS YOUR BUSINESS GROWING...
OR QUIETLY SLIPPING OUT OF CONTROL?

Many businesses look successful from outside.
Inside, the owner feels tired, stressed, and constantly firefighting.

⚠ The biggest risk in business is not knowing what is going wrong until it is too late.



BASED ON OUR ADVISORY EXPERIENCE, **80%+** OF **BUSINESS PROBLEMS** STEM FROM WEAK SYSTEMS, POOR CONTROLS, AND DELAYED DECISIONS.

★ ★ ★ ★ ★

IF EVEN 3 OF THESE FEEL FAMILIAR, YOUR BUSINESS NEEDS ATTENTION.



1. DOES EVERY MAJOR DECISION STILL COME TO YOU?

Business grows.
Dependence stays.



2. DO REPORTS LOOK GOOD, BUT REALITY FEELS DIFFERENT?

Numbers exist.
Trust is missing.



Managers manage tasks, not outcomes.



4. SALES ARE GROWING— BUT PROFIT IS STUCK?

Leakages silently destroy margins.



5. BY THE TIME BAD NEWS REACHES YOU, IS IT ALREADY TOO LATE?

Delayed information causes expensive decisions.



6. ARE THE WORKING HARDER THAN EVER— BUT FEELING LESS IN CONTROL?

You built the business for freedom. Why does it still feel like a cage?

EVERY DAY THESE PROBLEMS CONTINUE, YOU MAY BE LOSING:

PROFIT
Money leaks out without you noticing.

TIME
Hours are lost solving the same problems again and again.

GOOD PEOPLE
Talented people leave when there is no clarity, respect, or direction.

GROWTH OPPORTUNITIES
While you are busy fixing issues, competitors move ahead.

THE CODE 66 HELPS OWNERS

BUILD BUSINESSES THAT WORK

WITHOUT DAILY FIREFIGHTING.

WE HELP YOU CREATE:

- STRONG DEPARTMENTS
- RELIABLE INFORMATION
- BETTER CONTROL
- FASTER DECISIONS
- HIGHER PROFITABILITY
- SUSTAINABLE GROWTH

STOP GUESSING WHAT IS WRONG.

START WITH A BUSINESS HEALTH CHECK™

Let The Code 66 diagnose what is slowing your business.

BEFORE SMALL PROBLEMS BECOME EXPENSIVE PROBLEMS.

TAKE THE FIRST STEP TODAY.

GET CLARITY. TAKE CONTROL.

BUILD A BETTER, STRONGER BUSINESS.

WHY OWNERS TRUST THE CODE 66

- BOARDROOM EXPERIENCE
- INDEPENDENT DIAGNOSTIC APPROACH
- GOVERNANCE + TECHNOLOGY EXPERTISE
- PRACTICAL EXECUTION FOCUS

TRUSTED BY LEADERS ACROSS BANKING, MANUFACTURING, TECHNOLOGY & GROWTH BUSINESSES IN PAKISTAN AND BEYOND.

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BUSINESS CHALLENGES WE HELP SOLVE

Organizations rarely fail from strategy alone. They struggle when risk, controls, accountability, operations, and technology decisions are not properly governed.

CORE INSIGHT

Hidden weaknesses become business leakage when leadership lacks visibility and ownership.

WHERE PERFORMANCE BREAKS DOWN

The symptoms are visible — the root causes sit below the surface.

01 Cost & Efficiency Pressure

Rising costs, duplication, and tech spend without return.

02 Fraud, Leakage & Weak Controls

Hidden losses from poor oversight and weak controls.

03 Accountability & Decision Gaps

Unclear ownership, unreliable information, and delays.

04 Cyber, AI & Compliance Exposure

Cyber threats, AI without controls, and compliance pressure.

RESULT

Higher costs, weaker controls, slower decisions, and lost transformation value.

CODE 66 RESPONSE

Evidence-based diagnosis, governance alignment, control improvement, and practical transformation.

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OUR APPROACH

Assess → Align → Transform → Sustain

METHODOLOGY

A disciplined path from diagnosis to sustained enterprise performance.

Strengthen governance, reduce risk, improve performance, and sustain transformation.

01 → 02 → 03 → 04

ASSESS

Understand the current state

- Governance review
- Risk assessment
- Opportunity identification

ALIGN

Set leadership direction

- Strategic priorities
- Stakeholder alignment
- Roadmap definition

TRANSFORM

Execute practical change

- Process improvements
- Control enhancement
- Technology enablement

SUSTAIN

Embed lasting performance

- KPI monitoring
- Assurance reviews
- Continuous improvement

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From evidence-based diagnosis to accountable execution and measurable transformation.

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Our Vision & Mission



Our Vision

To become a trusted regional advisory firm recognized for Governance, Risk, Assurance, Cybersecurity, AI Governance, Operational Excellence, and Digital Transformation services.



Our Mission

To empower organizations through governance excellence, risk optimization, operational resilience, responsible innovation, and digital transformation while delivering measurable business outcomes.

Trusted Advisory | Operational Resilience | Responsible Innovation | Measurable Outcomes

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Why The Code 66

The Code 66 represents our proprietary advisory philosophy
built on 12 principles — 6 governance principles and 6 excellence principles.



STRONGER GOVERNANCE
Better oversight, greater accountability.

SMARTER DECISIONS
Insight-driven strategies for sustainable success.

LOWER RISK
Proactive risk management and control assurance.

SUSTAINABLE GROWTH
Building resilient organizations that create long-term value.

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BUSINESS HEALTH CHECK™

What We Check

A Complete Check-Up of Your Business

Just like people go for a medical check-up, businesses also need a regular health check to identify problems **before they become costly.**

01 FINANCIAL HEALTH
Is the business making money?

02 OPERATIONAL HEALTH
Is the business running efficiently?

03 TECHNOLOGY HEALTH
Is technology helping or slowing the business?

BUSINESS HEALTH CHECK™
A Rapid Diagnostic of Your Business

PEOPLE HEALTH
Are the right people in the right roles?

GOVERNANCE HEALTH
Is the business properly managed?

GROWTH READINESS
Is the business ready to grow?

We help leadership identify **hidden risks, inefficiencies**, and **growth barriers** before they become costly business problems.

- EARLY IDENTIFICATION OF RISKS
- BETTER DECISIONS FASTER
- STRONGER CONTROLS & RESILIENCE
- SUSTAINABLE GROWTH

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PERFORMANCE HEALTH CHECK™

What We Check

A Complete Check-Up of Organizational Performance

Just as businesses need a health check, departments and institutions need a performance check to identify gaps before they reduce productivity, service quality, and accounttability.

01 PRODUCTIVITY HEALTH

Are people and teams converting effort into measurable output?

02 PROCESS HEALTH

Are workflows, approvals and turnaround times efficient?

03 KPI & REPORTING HEALTH

Are targets, scorecards and reports reliable and useful?

PERFORMANCE HEALTH CHECK™

A Rapid Diagnostic of Performance

ACCOUNTABILITY HEALTH

Are ownership, follow-up and responsibility clearly defined?

SERVICE DELIVERY HEALTH

Are stakeholders receiving timely and quality service?

CAPABILITY & IMPROVEMENT HEALTH

Do teams have the skills, supervision and improvement support they need?

We help leadership identify productivity gaps, service bottlenecks, accountability issues, and performance barriers before they become costly organizational problems.

- EARLY IDENTIFICATION OF GAPS
- BETTER DECISIONS & ACCOUNTABILITY
- STRONGER SERVICE DELIVERY
- CONTINUOUS IMPROVEMENT

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EXECUTIVE DIAGNOSTIC DELIVERABLES™

Clear insights. Practical recommendations. **Actionable direction.**

A comprehensive leadership pack designed to give you **clarity**, **prioritize** what matters, and take **confident action** toward sustainable performance.

01 EXECUTIVE FINDINGS REPORT

Independent assessment of key strengths, gaps, and critical concerns.

02 RISK HEAT MAP

Visual prioritization of critical risks and hidden vulnerabilities.

03 PRIORITY IMPROVEMENT AREAS

Focus areas requiring immediate leadership attention.

04 90-DAY ACTION PLAN

Practical short-term initiatives for rapid improvement.

05 TRANSFORMATION ROADMAP

Strategic long-term roadmap for resilience and sustainable growth.

Leadership receives clarity on where the business stands today and what must improve tomorrow.

- **CLEAR VISIBILITY** — See the real picture.
- **SMART PRIORITIES** — Focus on what matters most.
- **STRONGER DECISIONS** — Make decisions with confidence.
- **SUSTAINABLE IMPACT** — Build a stronger, future-ready business.

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BUSINESS OUTCOMES WE DELIVER

Measurable impact through governance, risk intelligence, and transformation excellence.

01

STRONGER GOVERNANCE

Improved oversight, accountability, and decision discipline across leadership structures.

02

LOWER ENTERPRISE RISK

Early identification of operational, strategic, compliance, and cyber risks.

03

BETTER DECISION-MAKING

Data-driven insights and executive dashboards for faster strategic decisions.

04

HIGHER OPERATIONAL EFFICIENCY

Streamlined processes, reduced inefficiencies, and improved execution performance.

05

ACCELERATED TRANSFORMATION

Faster adoption of digital initiatives, automation, and enterprise modernization.

06

SUSTAINABLE GROWTH

Improved resilience, scalability, and long-term value creation.

RISK REDUCED | PERFORMANCE IMPROVED | VALUE CREATED | GROWTH SUSTAINED

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CORE SERVICE AREAS

Integrated advisory solutions across governance, risk, assurance, and transformation

01

GOVERNANCE & BOARD ADVISORY

Strengthening governance structures, oversight, accountability, and strategic decision-making.

02

RISK & ASSURANCE

Helping organizations identify, assess, monitor, and manage enterprise risks effectively.

03

CYBERSECURITY & INFORMATION SECURITY

Protecting digital assets through governance, resilience, and security controls.

04

AI GOVERNANCE & DATA ADVISORY

Enabling responsible AI adoption with oversight, controls, and data governance.

05

OPERATIONAL EXCELLENCE

Improving efficiency, reducing cost, and building resilient, agile operational capabilities.

06

DIGITAL TRANSFORMATION

Accelerating modernization, automation, and enterprise transformation for sustainable growth.

Our services are designed to help organizations move from diagnostic insights to measurable transformation outcomes.

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GOVERNANCE & BOARD ADVISORY

Strengthening oversight, accountability, and strategic decision-making



01

GOVERNANCE FRAMEWORK DESIGN

Designing governance structures, committees, charters, and governance operating models tailored to your organization.

02

BOARD ADVISORY

Providing independent strategic guidance to boards, chairpersons, and leadership for better decision-making.

03

POLICY & CONTROL FRAMEWORKS

Developing policies, delegation matrices, approval authorities, and governance controls that strengthen the first line.

04

ACCOUNTABILITY STRUCTURES

Clarifying roles, responsibilities, ownership, reporting lines, and decision rights across the organization.

05

GOVERNANCE MATURITY ASSESSMENT

Evaluating governance effectiveness, identifying gaps, and recommending a roadmap for continuous improvement.

STRONGER OVERSIGHT

Improve board effectiveness and governance quality.

BETTER DECISIONS

Enable informed, strategic, and timely decision-making.

IMPROVED ACCOUNTABILITY

Strengthen transparency, responsibility, and trust.

SUSTAINABLE GROWTH

Build a governance foundation that supports long-term value.

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RISK & ASSURANCE

Helping organizations identify risks, strengthen controls, and improve resilience.



01 ENTERPRISE RISK MANAGEMENT

Risk identification, assessment, appetite definition, and risk governance.

02 INTERNAL AUDIT & ASSURANCE

Independent assurance on controls, processes, and governance effectiveness.

03 CONTROL FRAMEWORK DESIGN

Designing practical internal control systems to reduce operational exposure.

04 RISK MONITORING & REPORTING

Dashboards, KRIs, risk reporting, and escalation frameworks.

05 RISK MATURITY ASSESSMENT

Evaluating risk culture, capability, and resilience readiness.

LOWER RISK EXPOSURE

Reduce financial, operational, and compliance risks.

BETTER CONTROL ENVIRONMENT

Strengthen controls and governance for sustainable operations.

EARLY RISK DETECTION

Identify risks early and act before they escalate.

STRONGER DECISION CONFIDENCE

Make informed, strategic decisions with greater assurance.

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CYBERSECURITY & INFORMATION SECURITY

Protecting critical assets, data, systems, and digital operations.



01 **CYBERSECURITY GOVERNANCE**
Policies, security governance frameworks, roles, and accountability structures.

02 **INFORMATION SECURITY ASSESSMENT**
Assessment of security controls, vulnerabilities, and exposure areas.

03 **ISO 27001 / ISMS ADVISORY**
ISMS implementation, gap assessment, documentation, and readiness.

04 **SECURITY RISK ASSESSMENT**
Identifying digital threats, attack vectors, and control weaknesses.

05 **BUSINESS CONTINUITY & INCIDENT RESPONSE**
Strengthening resilience, recovery strategies, and crisis response readiness.

STRONGER SECURITY POSTURE
Build robust defenses and protect critical assets.

LOWER CYBER EXPOSURE
Reduce vulnerabilities and minimize potential impact.

BETTER COMPLIANCE
Meet regulatory requirements and industry standards.

HIGHER OPERATIONAL RESILIENCE
Ensure business continuity and faster recovery from disruptions.

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AI GOVERNANCE & DATA ADVISORY

Enabling responsible AI adoption through governance, oversight, and data integrity.



01 AI GOVERNANCE FRAMEWORK
Establish governance structures, policies, roles, and oversight for AI initiatives.

02 RESPONSIBLE AI ADVISORY
Embedding fairness, transparency, accountability, and ethical AI principles.

03 DATA GOVERNANCE & QUALITY
Strengthening data ownership, quality, lineage, and integrity.

04 AI RISK ASSESSMENT
Evaluating model risk, bias, explainability, and operational AI exposure.

05 AI READINESS ASSESSMENT
Assessing organizational readiness for safe and scalable AI adoption.

RESPONSIBLE AI ADOPTION
Adopt AI with governance, confidence, and control.

TRUSTED DATA QUALITY
Ensure accurate, reliable, and high-quality data.

LOWER AI RISK
Reduce bias, errors, and unintended AI outcomes.

SMARTER AI TRANSFORMATION
Unlock innovation and value through responsible AI.

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OPERATIONAL EXCELLENCE & BUSINESS TRANSFORMATION

Optimizing processes, improving efficiency, and enabling sustainable performance.



01 BUSINESS PROCESS REVIEW
Evaluating existing workflows, bottlenecks, inefficiencies, and process risks.

02 PROCESS REENGINEERING
Redesigning business processes for efficiency, control, and scalability.

03 OPERATIONAL EFFICIENCY IMPROVEMENT
Improving productivity, reducing wastage, and optimizing resource utilization.

04 WORKFLOW AUTOMATION
Automating approvals, reporting, and repetitive business activities.

05 TRANSFORMATION ROADMAP
Creating structured execution plans for sustainable business transformation.

HIGHER EFFICIENCY
Streamline processes and eliminate non-value activities.

FASTER EXECUTION
Improve turnaround time and accelerate decision-making.

LOWER COST LEAKAGE
Reduce wastage, duplication, and operational costs.

SCALABLE GROWTH
Build strong foundations for sustainable growth and scale.

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DIGITAL TRANSFORMATION & TECHNOLOGY ADVISORY

Enabling smarter technology adoption, automation, and future-ready enterprise transformation.



01 DIGITAL TRANSFORMATION STRATEGY
Aligning business strategy with digital priorities and transformation initiatives.

02 ERP & SYSTEMS ADVISORY
Advisory for ERP selection, implementation, optimization, and integration.

03 AUTOMATION & WORKFLOW DIGITIZATION
Digitizing manual processes to improve speed, control, and efficiency.

04 DATA ANALYTICS & DASHBOARDS
Executive dashboards, KPI monitoring, reporting, and decision intelligence.

05 TECHNOLOGY MATURITY ASSESSMENT
Assessing current technology capabilities, gaps, and future readiness.

FASTER DIGITAL ADOPTION
Accelerate digital initiatives and realize value faster.

BETTER AUTOMATION
Automate workflows, reduce manual effort, and improve productivity.

SMARTER INSIGHTS
Leverage data and analytics for smarter, data-driven decisions.

SCALABLE GROWTH
Build future-ready systems that support sustainable growth.

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WHY CLIENTS TRUST US

Independent expertise. Practical solutions. Measurable outcomes.

01 GOVERNANCE-FIRST APPROACH

We focus on building strong governance foundations before transformation.

02 EXECUTIVE-LEVEL ADVISORY

Boardroom-quality insights for owners, CEOs, and leadership teams.

03 RISK-BASED METHODOLOGY

Every engagement prioritizes control effectiveness and risk visibility.

04 PRACTICAL IMPLEMENTATION

We don't stop at recommendations—we help execute change.

05 FUTURE-READY EXPERTISE

AI governance, cybersecurity, and digital transformation capabilities.

06 MEASURABLE BUSINESS IMPACT

Focused on outcomes: better decisions, stronger controls, sustainable growth.

40+ YEARS
Combined Leadership Experience

MULTI-INDUSTRY
Advisory Exposure

GOVERNANCE + TECHNOLOGY
Unique Differentiation

REGIONAL COVERAGE
Pakistan • GCC • Middle East

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INDUSTRIES WE SERVE

Adapting governance, risk, and resilience practices to each sector.

Banking & Financial Services

Strengthening governance, risk management, and compliance in a dynamic financial ecosystem.

Education

Enhancing institutional governance, operational efficiency, and student outcomes.

Healthcare & Life Sciences

Driving quality care, regulatory compliance, and operational resilience.

Transportation & Logistics

Optimizing operations, ensuring safety and compliance, and building supply chain resilience.

Insurance

Improving risk management, claims efficiency, and regulatory compliance.

Telecommunications

Strengthening controls, managing cyber risks, and enabling digital transformation.

Government & Public Sector

Promoting transparency, accountability, and efficient service delivery.

Retail & E-Commerce

Enhancing customer experience, supply chain agility, and operational excellence.

Manufacturing & Industrial

Driving operational excellence, quality, and sustainable manufacturing practices.

Technology & Software Houses

Strengthening governance, protecting data, and accelerating innovation with secure technology.

STRONGER GOVERNANCE | LOWER RISK | SUSTAINABLE GROWTH

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Meet Our Team



Umer Dar
Founder & Managing Director

Umer Dar is a seasoned technology and transformation leader with over 20 years of experience in IT strategy, digital innovation, and enterprise governance. He drives high-impact initiatives that align advanced technologies, including AI, with strategic business objectives. Recognized for delivering scalable, performance-driven solutions, he enables organizations to achieve resilience, competitiveness, and sustainable growth.



Ali Dar
Chief Operating Officer

Business and operations leader with extensive experience in engineering,commercial operations, client engagement, and service delivery. Focused on operational excellence, customer satisfaction, and execution of strategic initiatives.



Bilal Mustafa | Chairman

He is former President & CEO, and experienced board director with over four decades of leadership in Pakistan’s financial services sector. He has held senior roles including President & CEO of KASB Bank Limited, Managing Director of The Bank of Khyber, Director of SME Leasing Limited, and Chairman of First Allied Bank Modaraba.

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Meet Our Team



Saba Bano
Partner – Finance Transformation & Risk Advisory

Saba Bano is a finance transformation and risk advisory leader with 14+ years across the UAE, KSA, and Pakistan . She specializes in ERP implementation, treasury, FP&A, financial controls, and executive reporting. ACCA, FRM, and PMP qualified, she has led major SAP, Hisaab, and finance transformation projects, helping organizations achieve faster closing, cleaner data, stronger governance, and board-ready financial visibility.



Syed Taqi Shah
Executive Director

Syed Taqi Shah is a senior executive and transformation advisor with over 43 years of leadership experience across banking, insurance, and organizational development. He brings deep expertise in leadership capability building, executive coaching, performance enhancement, and strategic transformation, helping organizations strengthen human capital, leadership effectiveness, and sustainable growth.

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Meet Our Advisors



Dr. Adnan Abid, PhD
Advisor

Prof. Dr. Adnan Abid is a PhD-qualified Professor of Data Science at the University of the Punjab, Lahore. With over two decades of academic and professional experience, he specializes in data science, computer science, machine learning, and information systems. He has published extensively in reputed journals and conferences and is also associated with technology entrepreneurship.



Dr. Khurram Shahzad, PhD
Advisor

A PhD-qualified academic, researcher, and data science expert serving as Professor at the University of the Punjab. With advanced research credentials from KTH Royal Institute of Technology, Sweden, he specializes in machine learning, NLP, data warehousing, and business process analytics.

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CONTACT US

Strong governance creates resilient organizations.
Better decisions create sustainable growth.
The Code 66 helps you achieve both.

Let’s Discuss Your Business Challenges

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