THE TRANSFORMATION PARTNER

Built for the gaps that slow transformation down

MTWAFIQ is your office of strategic transformations, governance, risk and compliance, and business excellence: consulting, technology and training joined as one partner. It starts where the market leaves organisations on their own.

1

One link from each organisation to every rule that applies to it

Compliance costs are rising across the region, and each regulator publishes its rules on its own, one country at a time.[1]

12 countries × 20 sectors: 474 regulators and 1,116 rules, each with its official link, put in scope with owners and evidence.

2

Verified local consultants, matched to one problem

Buyers now pay for execution and efficiency; consulting firms must localise, and mid-career talent is short.[2]

Checked qualifications, matching from the problem itself, and work inside the client's workspace only with the client's approval.

3

Consulting kits that run on local rules

Template libraries are files: they are not linked to the country's rules or to the client's own process.

137 kits and reference processes you copy and make your own, kept current by MTWAFIQ and the consultants who write them.

4

Exact best-mix decisions, usable by managers

Spending efficiency is a national priority; solvers need a modeller, and spreadsheets cannot prove a plan is the best.[3]

99 ready decisions in 9 needs (budgets, investments, people, capacity, credit), solved exactly and explained.

5

A transformation office for one department or a mid-size organisation

Large firms serve large clients; their GCC billing runs far beyond what a department can fund.[4]

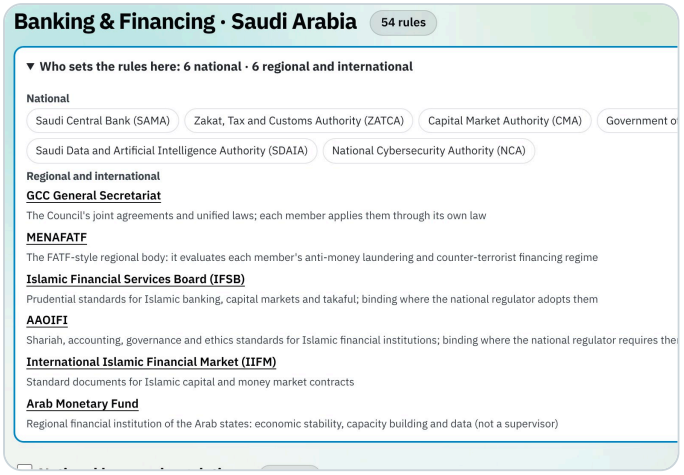
Start with one department and one problem, then grow edition by edition: Lite, Enterprise, National.

Sources: [1] Strategy& (PwC Middle East), "How RegTech can turbocharge economic transformation". [2] PwC Middle East, "Saudi Arabia's localization plan is reshaping consultancy sector"; Consultancy-me.com, 22 May 2026. [3] EXPRO (Expenditure Efficiency and Projects Authority), expro.gov.sa. [4] GCC billing benchmarks compiled from Tenure Careers (2026). "Not served" means not found in the sources checked.

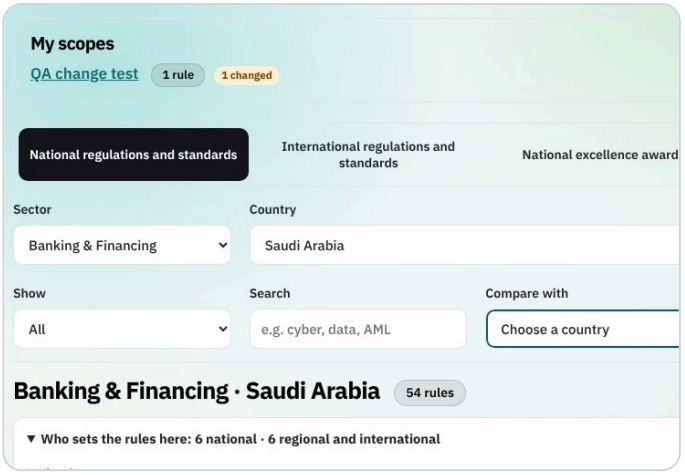
MTWAFIQ CONNECTS

Regulators, organisations, consultants and kits, in one place

Each side gets what it needs from the others, and nobody sees what is not theirs: access is enforced on the server.



Who sets the rules here: national issuers and the regional and international bodies, each with its official site.



My scopes: a rule that changed in the library since it was put in scope is flagged until someone reads it.

For regulators

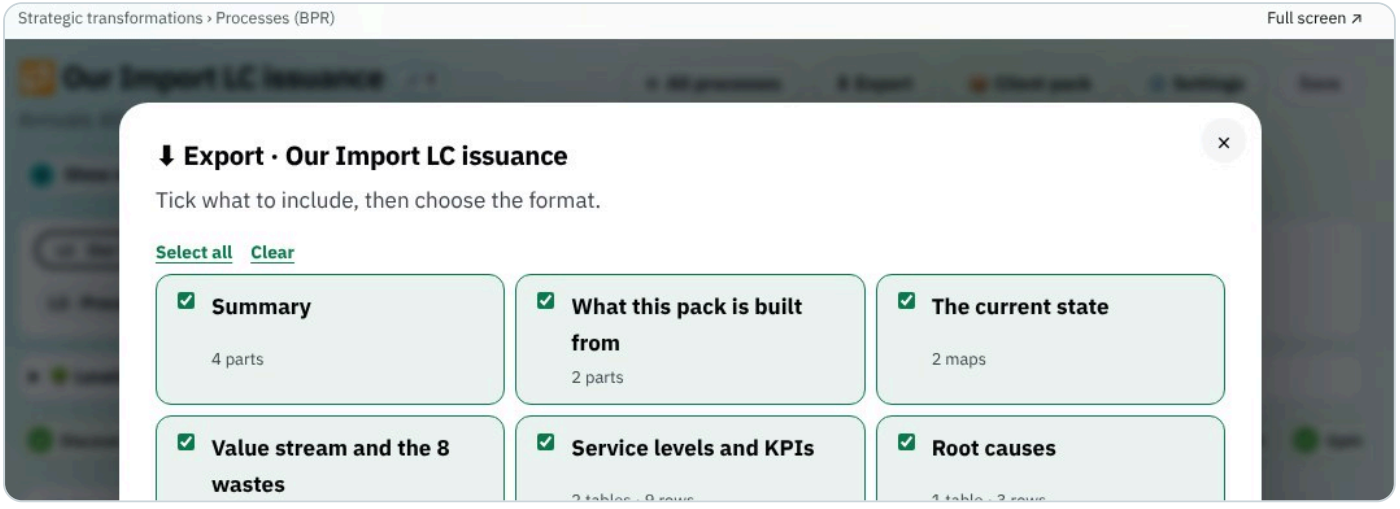
- Your official links kept current in every workspace
- Publish an update; organisations are alerted
- Sector readiness only as anonymous totals, with consent

For organisations

- The rules that apply, by sector and country
- Owners, evidence and status on each rule
- A verified consultant for the problem in hand

For consultants

- Ready kits: 7 programmes, 9 processes, 121 BPR and mining
- Reference processes to copy and adapt
- Client packs in Word, PowerPoint, Excel or PDF

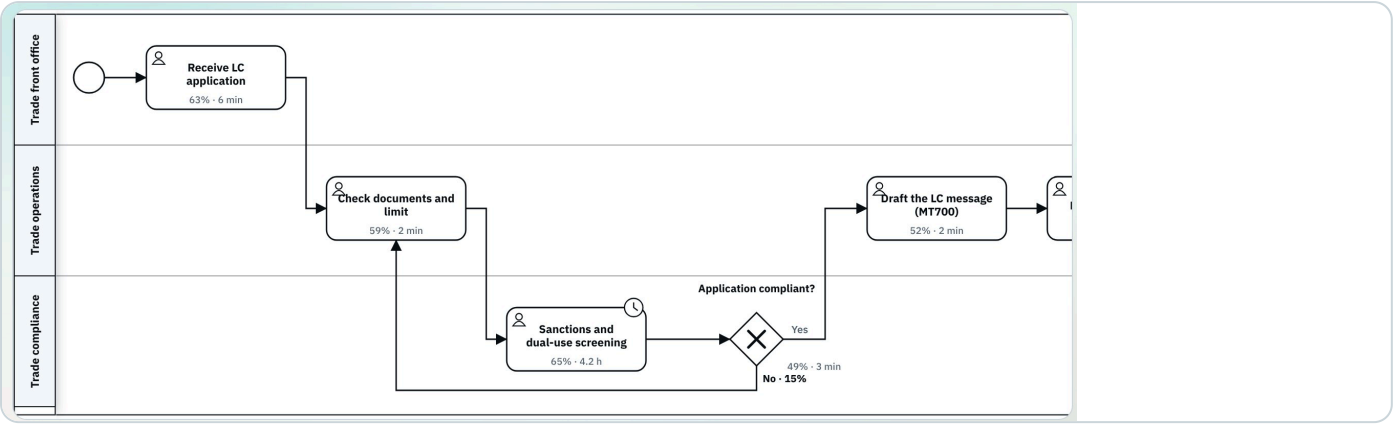


The client pack: one document built from the process, its measured service levels and its redesign.

MTWAFIQ OPTIMISES

From the facts in the log to the best use of money and people

Processes drawn to the BPMN 2.0 standard, the real flow mined from the system's log, wastes found on the value stream, and the best mix of initiatives chosen within the budget.



The process map: lanes, timers, gateways and the bottleneck, on a white canvas.

99 decisions, by need

Pick one, enter your own numbers, and get the best answer, solved exactly and explained.

Budget and spending
- Budget allocation across units
- Annual initiative selection
- Cost-saving lever mix
- Multi-year capital plan
- Supplier and contract allocation

Top 5 of 11 decisions

Operations and capacity
- Staffing and shifts
- Capacity balancing
- Maintenance and renewal plan
- Branch and site network
- In-house or outsource

Top 5 of 11 decisions

Technology and change
- Technology project portfolio
- Application rationalisation
- Migration waves
- Change and release calendar
- Licence and vendor optimisation

Top 5 of 11 decisions

Strategy and targets
- Strategic initiative fit
- Target cascading
- Market and segment priorities
- Partnership and acquisition shortlist
- Resource reallocation scenarios

Top 5 of 11 decisions

Risk and return
- Risk mitigation portfolio
- Risk appetite allocation
- Capital allocation for return
- Investment fund allocation
- Stress-tested allocation

Top 5 of 11 decisions

Credit and financing
- Same-day financing approvals
- Credit work queue
- Sector and concentration limits
- Collections strategy
- Pricing within risk

Top 5 of 11 decisions

Compliance and assurance
- Risk-based assurance plan
- Regulatory remediation plan
- Control testing sample plan
- Policy review calendar
- AML alert handling

Top 5 of 11 decisions

People and skills
- Workforce plan
- Localisation quotas at least cost
- Training budget allocation
- People-to-role matching
- Reward pool allocation

Top 5 of 11 decisions

Customers and channels
- Customer offer selection
- Contact centre routing plan
- Service level targets
- Channel shift plan
- Complaint reduction portfolio

Top 5 of 11 decisions

9.2 h → 80 min
Import LC lead time, As-Is to To-Be (demo)

929
cases analysed from one event log (demo)

99
ready decisions, solved exactly

333
customer journeys in the library

Demo figures come from the invented Al-Qimma Bank data and show how the tools work, not a client result.

HOW TO WORK WITH US

Start small, prove the benefit, then scale

Lite

One department or a small or mid-size organisation, up to 10 users at your domain.

Enterprise

A large organisation or a group, up to 1,000 users, in a dedicated cloud or on your servers.

National

A national transformation office or a regulator of many entities, hosted in the country.

Consulting

- Process sprint: one process, log to client pack
- Regulatory readiness check
- Budget and investment best mix
- Remote transformation office

Technology

- One platform, three editions
- Cloud, or your own servers
- English and Arabic throughout

Training

- Courses on the same screens teams use
- Practice, games and certification
- A simulation licence for universities

Who it serves

Professionals solving their own department's problems; executives and boards deciding where money and people go; consultants serving clients; regulators reaching the organisations they supervise; and students and future leaders practising on real screens.

12	20	474	1,116	137	333
countries	sectors	regulators	rules with official links	consulting kits	customer journeys

Start with one problem

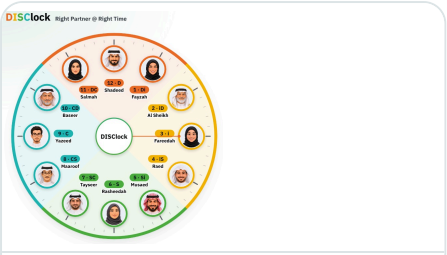
See MTWAFIQ working on your sector, role and country in the Demo Center, free for 7 days. Then tell us the problem and the department: we suggest the plan and the first step.

www.mtwafiq.com · contact@mtwafiq.com

CULTURE TRANSFORMATION AND EMPLOYEE ENGAGEMENT

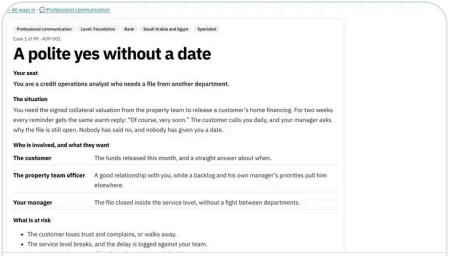
Good habits, seen every week

Culture changes when people practise it together. Our Habits Charter sets the habits; these products make them daily practice.



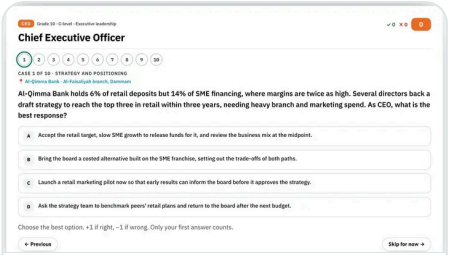
DISClock

Why: twelve Saudi characters show how each colleague tends to react, and who is the right partner at the right time.



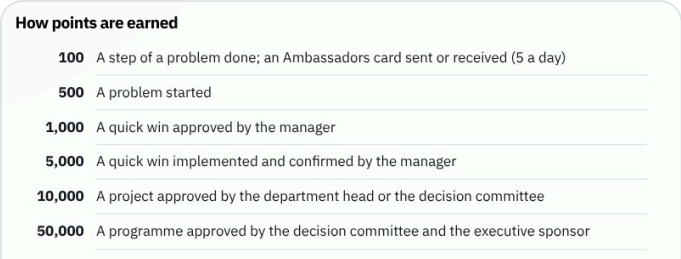
Anti-Office Politics

Why: teams practise real workplace situations safely, and pick the constructive move before trust is lost.



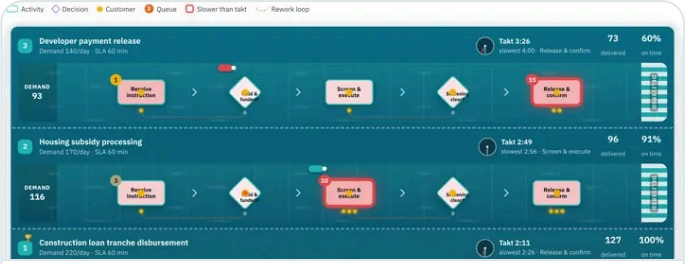
Assessments

Why: readiness is read from decisions on graded cases for each role, not from a self-report.



Excellence Ambassadors

Why: good habits are seen and recognised every week, so the culture change shows in daily work.



Simulations and gamification

Why: teams feel the cost of queues and bottlenecks in a live operations simulation before they change a real process.

MTWAFIQ ACADEMY

Courses on the same screens teams use

B1	Operational Excellence	10 days
B2	Governance, Risk and Regulatory Assurance	10 days
B3	Customer Experience and Digital Transformation	10 days
B4	Strategy Execution and Portfolio Management	10 days
B5	Future Leaders and Excellence	10 days
B6	Culture Transformation	10 days
B7	Innovation Management	10 days
COE	Building and Running a Transformation CoE	5 days
BPR	Business Process Reengineering and Process Mining	5 days
SBS	Implementing MTWAFIQ Step by Step	3 days
STA	Startups	3 days
SME	Small and Mid-size Enterprises	3 days
DAP	DISClock and Anti-Office Politics	1 day
ACT	Facilitator kit: activities and games	kit

New work for consultants and trainers

Each course comes with trainer and participant decks, a facilitator guide and an assessment pack, in English and Arabic. Remote consultants and trainers: send your CV on the Join Us page at www.mtwafiq.com.