



KPMG GLD & Associés Monaco

KPMG Monaco

Fact Sheet
2025

Who we are



KPMG GLD & Associés is one of the largest accounting, consulting, and auditing firm in Monaco's area.

Backed by KPMG's **global network** and **half a century of presence** in the Principality, KPMG Monaco provides innovative and relevant solutions combining **local expertise** with **international standards**.



Through its **sectoral approach** and its **local presence**, KPMG GLD et Associés provides **high added value** solutions that allow you to improve your performance while reducing your risks and refine your understanding of local issues.



Our firm is recognized for its **drive for constant development**, continuously adopting the necessary skills and resources to support the steady expansion of both our missions and areas of intervention, in line with your needs and those of the Monegasque market.



For KPMG GLD et Associés, **certifying accounting and financial information** means serving as well as developing investor confidence, along with contributing to business development, in particular through better risk management.

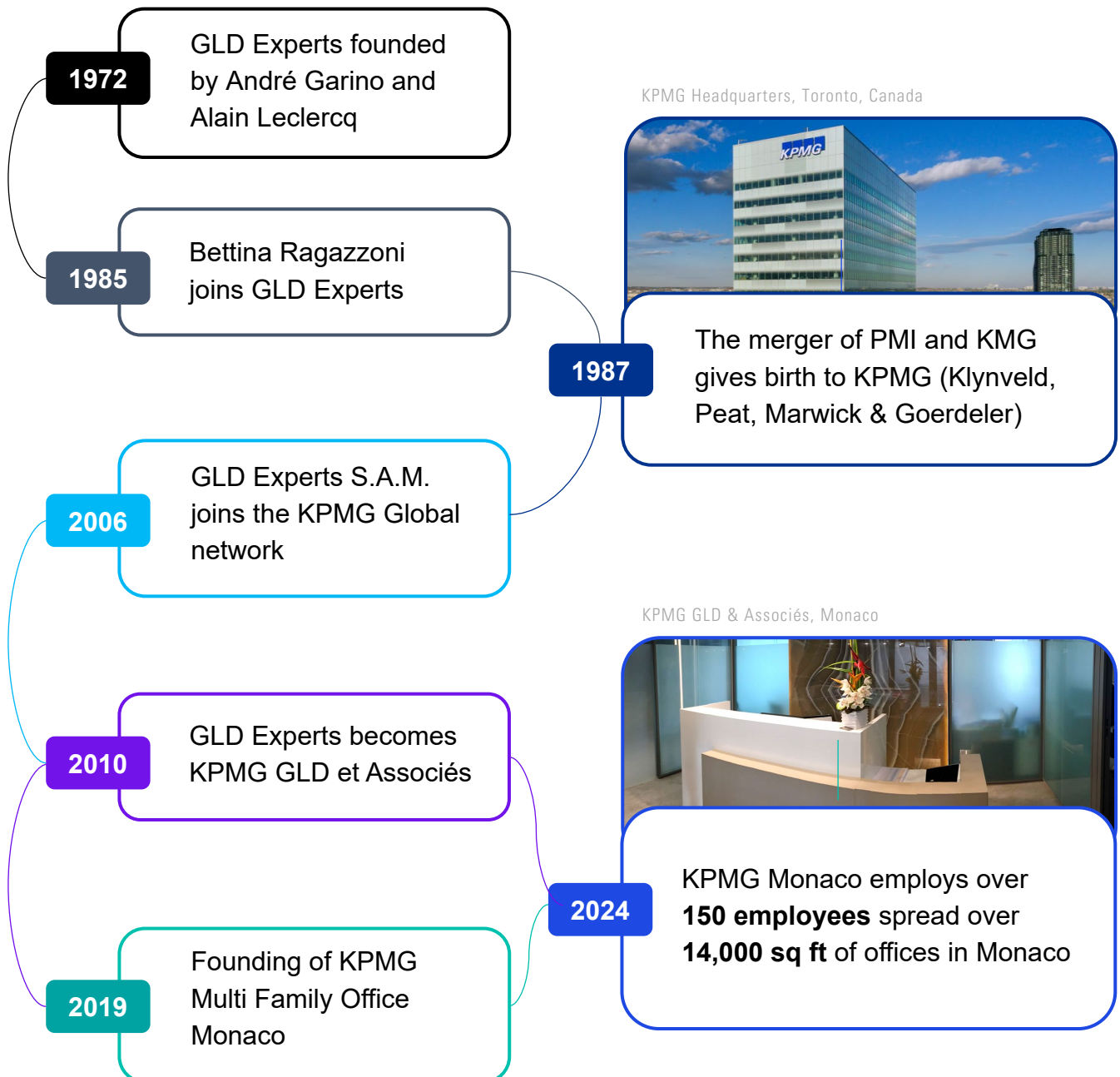


Our personality stems from our **local and family roots**. Our behavior reflects the **values** we share: to us it matters as much as the expertise we offer.

Our story



KPMG GLD et Associés Monaco was born from the union of **GLD Experts**, one of the leading players in accounting and auditing in Monaco, and **KPMG International**, one of the world's leading service providers in audit, accounting, and consulting services.



Our activities



Contractual and Statutory Audit



KPMG Monaco assists Monaco's largest companies and subsidiaries of international groups with **legal and contractual audits**.

Our auditors work with group subsidiaries, SMEs, as well as the public sector and the social economy.

Advisory



KPMG Monaco's Advisory teams advise and support their clients in their **growth, transformation and digitalization** challenges, in the **three main areas**:

- **Risk Consulting**, which focuses on corporate risk management and the implementation of risk prevention tools.
- **Management Consulting**, which advises on transforming company organization and outlook.
- **Deal Advisory**, consulting on growth operations.

Our teams have extensive experience in the banking and financial sector. We provide **the only dedicated Regulatory Watch service for Monaco**.

Accounting / Outsourcing



As the privileged day-to-day contact for managers and shareholders, we help players in the Monegasque economy to produce **reliable financial information** to steer their activities and projects, **improving performance and reducing risks**.

In addition to our core business as **chartered accountants**, we have developed a strong expertise in advising entrepreneurs in a wide variety of sectors, whatever the size of their business.

Our legal and social teams will help you set up in Monaco and manage your obligations towards your employees (pay slips, declarations, etc.).

Multi Family Office



The latest addition to the KPMG Monaco family, **KPMG Multi Family Office** offers access to impartial professionals and **exclusive wealth management strategies and technologies**.

Accountancy services tailored to families: consolidation of wealth accounts, tax management, legal management, expert coordination... KPMG MFO is a hub providing access to the skills of the entire "KPMG International Private Clients" network.

KPMG can act as a **multi-service family office** or provide a balanced mix of all or some of these activities, to determine and build the model best suited to your family.

IT Advisory



KPMG Monaco is an **Official Partner** of the digital transition program for Monegasque companies.

Our teams of **experienced and certified consultants** can support you in the fields of Cybersecurity and Information Systems.

Backed by our **solid business expertise**, we can help you adopt a digital plan that **generates value** for your organization, in line with your strategy.

Cybersécurité



KPMG Monaco supports companies of all sizes in assessing or improving their security, with a **local team dedicated to Cybersecurity**.

- Organizational and technical audits, penetration tests
- Assistance with business continuity plans
- Support for security function governance
- Support for cyber crisis management
- Advice on configuration hardening and secure architecture

Our teams



Our teams of experts work with companies and organizations in the private, public and voluntary sectors as **statutory auditors** or **certified public accountants**, advising you on the reliability of your accounts, risk prevention, strategy, information systems and earnings management.



Social and responsible responsible



2%
of Revenue
invested in
training budget



500
hours donated to
charitable associations
and public interest
foundations



1%
of Revenue
invested in energy
transition

KPMG GLD & Associés Monaco

KPMG GLD et Associés now has 10 partners: Bettina RAGAZZONI, Stéphane GARINO, Anne-Marie FELDEN, Xavier CARPINELLI, Sabina DEBUSSY, Sylvie ROTI, Patrice DARMON, Mélanie LE MOIGN, Cécile BOZANO-BODIN, Alain CHARPENTIER and over 150 collaborators at your service.

KPMG Monaco : 10 partners at your service



Bettina RAGAZZONI

Partner
Expertise



Stéphane GARINO

Senior Partner



Anne-Marie FELDEN

Managing Partner
Audit



Xavier CARPINELLI

Managing Partner
Expertise



Sabina DEBUSSY

Managing Partner
Advisory



Sylvie ROTI

Managing Partner
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Patrice DARMON

Managing Partner
Expertise



Mélanie LE MOIGN

Managing Partner
Audit



Cécile BOZANO-BODIN

Managing Partner
Advisory



Alain CHARPENTIER

Managing Partner
Audit

Key figures



10
Partners
incl. 3 Monaco
nationals

6
Qualified
Chartered
Accountants

150+
Associates

14,000
Sq ft of offices
in the heart of Monaco



142
Countries
worldwide

740
Offices
worldwide

275,000
Associates
(Female 48% - Male 52%)

Key business sectors



Banking



Investment
Management



Retail



Transports



Family
Office



Real estate
Construction



Luxury
Industry



Yachting



Tourism



Philanthropy

Core values: gender parity, diversity

11
Nationalities
represented

35
Years old

8
Years of Seniority
In average

Administrative
Management



Executive
Committee



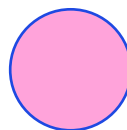
Advisory



Audit



Legal



Expertise



MFO



60,0%

55,6%

41,7%

47,1%

100,0%

52,1%

50,0%



40,0%

44,4%

58,3%

52,9%

0,0%

47,9%

50,0%

Contact us

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Alain CHARPENTIER

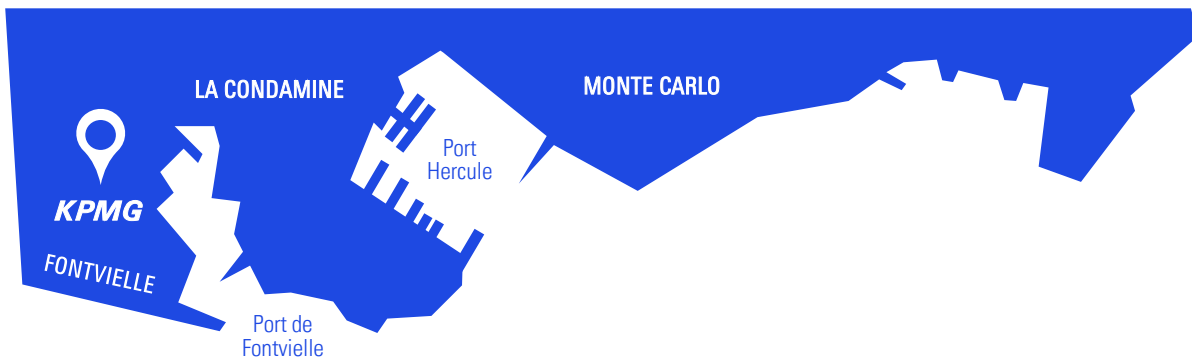
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