



KPMG GLD & Associés Monaco

KPMG Monaco

Fact Sheet 2023

www.KPMG.mc



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.

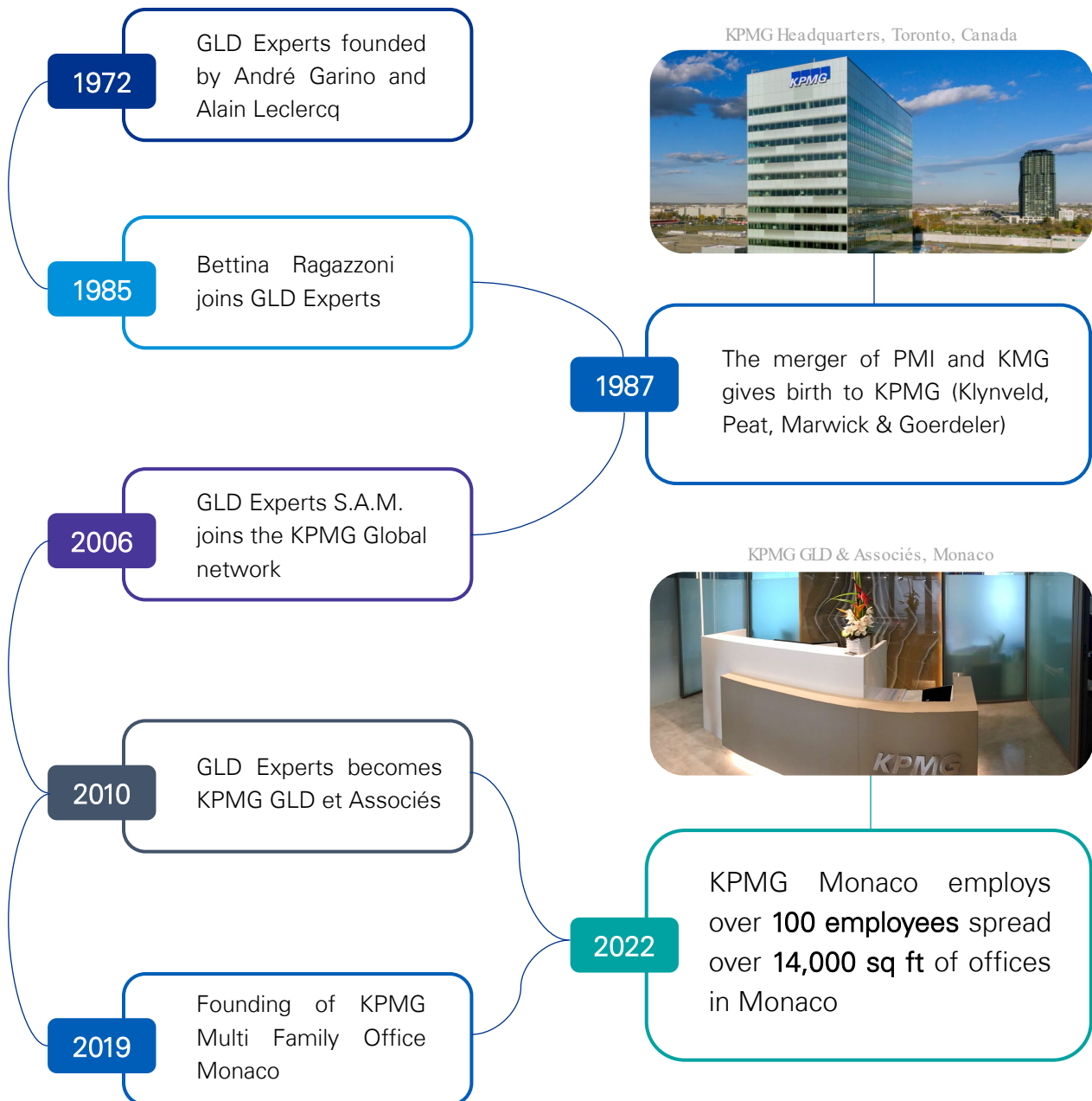


Our personality stems from our **local and family roots**. Our behavior reflects the **values** we share: to us it matters as much as the expertise we offer.

Our story

Our firm, **founded in 1972** by Messrs. André Garino and Alain Leclercq, has undergone a sustained and permanent evolution right from the beginning.

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 supports the largest Monegasque companies and subsidiaries of international groups within the framework of **legal and contractual audits**.

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

Advisory

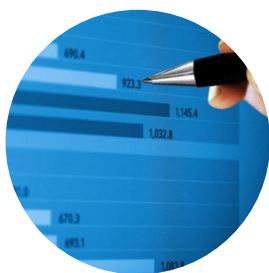


KPMG Monaco's Advisory teams advise and support their clients in their challenges of growth, transformation, and digitalization, within three main areas:

- ✓ **Risk Consulting**, pertaining to the management of business risks and the implementation of tools to prevent them as effectively as possible.
- ✓ **Management Consulting**, related to the transformation of companies in their organization and in their vision.
- ✓ **Deal Advisory**, pertaining to advising on growth operations and the management of their disputes.

Our teams have extensive experience in the banking and financial sector. We are suppliers of **the only Regulatory Watch** offer dedicated to the Monegasque market.

Accounting / Outsourcing



A daily privileged interlocutor for managers and shareholders, we help players in the Monegasque economy to produce **reliable financial information** to manage their activities and projects, **improving their performance while reducing risks**.

We have developed a strong competence around our profession of **chartered accountant**, advising entrepreneurs in a wide variety of sectors, whatever the size of their company.

Our legal and social teams support clients in their establishment in Monaco and in the management of their obligations towards their employees (statements, declarations...).

Multi Family Office



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

The profession of accounting expertise adapted to families: consolidation of asset accounts, tax management, legal management, coordination of experts... KPMG MFO is a hub for 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 part of these activities, to determine and build the model best suited to families.

IT Advisory



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

Our firm being **PASSI Qualified**, our teams of **experienced and certified consultants** can also support you in the areas of Cybersecurity and Information Systems.

Thanks to our **solid economic expertise**, we assist you in adopting a digital plan that **generates value** for your organization, in line with your strategy.



Our teams




Our team of experts supports companies and entities in the private, public, and non-profit sectors as an **auditor** or a **chartered accountant** and advises in the areas of account reliability, risk prevention, strategy, Information Systems, and control of results.


**Social and
responsible
values**

 **2%**
of Turnover
invested in
training budgets

 **500**
hours offered
for non-profits and
public interest
foundations

 **1%**
of Turnover
invested in
energy transition

KPMG GLD & Associés Monaco

KPMG GLD et Associés now has seven partners: **Bettina RAGAZZONI**, **Stéphane GARINO**, **Bernard SQUECCO**, **Anne-Marie FELDEN**, **Xavier CARPINELLI**, **Sabina DEBUSSY**, **Sylvie ROTI** and more than **100 employees** at your service.



Bettina
RAGAZZONI



Stéphane
GARINO



Bernard
SQUECCO



Anne-Marie
FELDEN



Xavier
CARPINELLI



Sabina
DEBUSSY



Sylvie
ROTI



Key figures



7

Partners

incl. 4 Monaco
nationals



4

Qualified
Chartered
Accountants



100

Associates



1,300

M² of offices
in the heart of Monaco



INTERNATIONAL



145

Countries
worldwide



740

Offices
worldwide



236,000

Associates

(Female 48% - Male 52%)

Key business sectors



Banking



Investment
Management



Retail



Transport



Family
Office



Real estate
Construction



Luxury
Industry



Yachting



Tourism



Philanthropy

Key values: gender parity, diversity



11

Nationalities

represented



35

Years old

in average

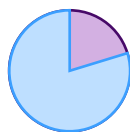


8

Years of seniority

in average

Administrative
Management



Executive
Committee



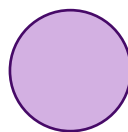
Advisory



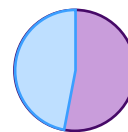
Audit



Legal



Expertise



MFO



	Administrative Management	Executive Committee	Advisory	Audit	Legal	Expertise	MFO
Female	60.0%	55.6%	41.7%	47.1%	100.0%	52.1%	50.0%
Male	40.0%	44.4%	58.3%	52.9%	0.0%	47.9%	50.0%



Contact us

Bettina RAGAZZONI

Partner

bragazzoni@kpmg.mc

Stéphane GARINO

Senior Partner

sgarino@kpmg.mc

Bernard SQUECCO

Partner

bsquecco@kpmg.mc

Xavier CARPINELLI

Partner

xaviercarpinelli@kpmg.mc

Anne-Marie FELDEN

Managing Partner

afelden@kpmg.mc

Sylvie ROTI

Managing Partner

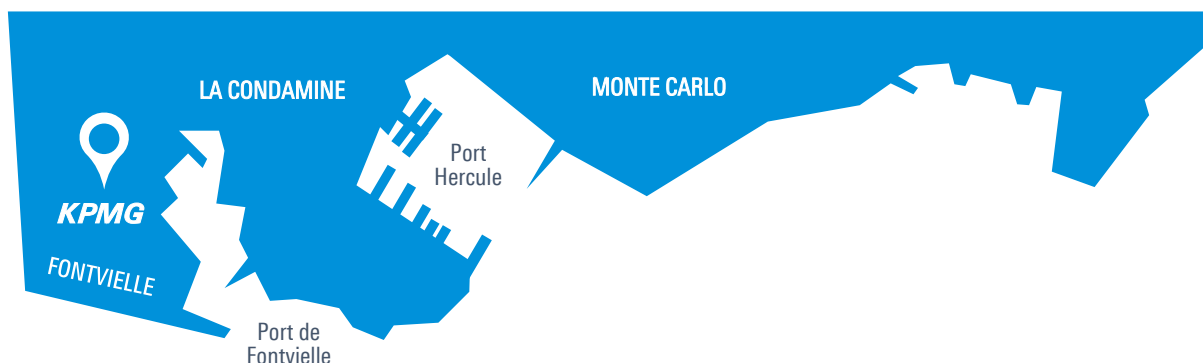
sdebussy@kpmg.mc

Sabina DEBUSSY

Managing Partner

sroti@kpmg.mc

 [2, rue de la Lùjerneta - "Athos Palace" - 98000, Monaco](#)



[+377 97 777 700](tel:+37797777700)



www.KPMG.mc



mc-contact@kpmg.mc



[@kpmg-monaco](#)



[@KPMGMonaco](#)



[@KPMG_Monaco](#)

The information contained herein is of a general nature and is not intended to address the circumstances of any particular individual or entity. Although we endeavor to provide accurate and timely information, there can be no guarantee that such information is accurate as of the date it is received or that it will continue to be accurate in the future. No one should act on such information without appropriate professional advice after a thorough examination of the particular situation. KPMG International and its related entities provide no services to clients. No member firm has any authority to obligate or bind KPMG International, any of its related entities or any other member firm vis-à-vis third parties, nor does KPMG International or any of its related entities have any such authority to obligate or bind any member firm.

© 2023 Copyright KPMG GLD et Associés S.A.M., a Société Anonyme Monegasque and a member firm of the KPMG global organization of independent member firms affiliated with KPMG International Limited ("KPMG International"), a private English company limited by guarantee. All rights reserved.