

TAG-Audit Newsletter

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Talal Abu-Ghazaleh & Co. International (TAG-Audit) is a leading global accounting and auditing firm. It is considered as an independent member company of Talal Abu-Ghazaleh organization (TAG.Global). TAG-Audit provides a complete range of internal auditing, external auditing, taxation, and other financial services based on international professional standards.

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The Societal Cost of the Lack of Vocational Training



The widening gap between international practices and those in the Arab region within the professional and vocational sector reflects a crisis that goes beyond simply a shortage of skills or variation in the quality of services.

This is closely related to our perception of this type of work and the way we have treated it for decades and perhaps even longer. There is a vast difference between the concept of a craft in the developed world and its perception in our societies. In most of our countries, manual vocations arose in a rudimentary manner, built on the recycling of ignorance and the transmission of mistakes through visual imitation, entirely devoid of any clear assessment standards or institutional qualification.

The image of skilled workers in the developed world differs radically from their counterparts in our societies. There, they have defined educational and professional pathways involving education, training, certificates, licenses, clear standards, legal accountability, and specializations.

In developed nations, a skilled worker holds a recognized profession with status and conditions. Conversely in our region, a large

part of this sector operates under a different logic. A young person, often a child forced into the labor market early due to poverty and destitution, learns a vocation in a rudimentary way from a “master” who may himself lack sufficient knowledge and skills, commonly known as the “master and apprentice” system.

To be fair, some of these individuals may indeed be highly skilled, but their proficiency remains tied to personal experience rather than a measurable, verifiable professional system. You may find someone practicing a vocation for twenty years who has never once received organized professional training or a recognized certificate proving their capability.

This is where the problem becomes apparent. When we need a skilled practitioner, citizens cannot always distinguish between a true professional and someone who picked up a few secrets of the profession through trial and error. People may end up paying the price out of their own pockets, and sometimes at expense of the safety of their homes, cars, or facilities.

To be even fairer, society itself has contributed to perpetuating this situation. We have become accustomed to viewing a university

degree as a path to prestige and social status, while regarding vocational trades as an option for those who were unable to complete their education or whose circumstances forced them into such work. This perception has harmed us all.

The economy does not need degree-holders alone; it needs those who know how to handle plumbing, electrical work, tiling, plastering, mechanics, refrigeration, air conditioning, machinery repair, industrial systems, blueprint reading, and execution. It needs people who know how to work with their hands just as well as they know how to think.

To this day, I don't understand why we treat a student who chooses a vocational occupation as inferior to a peer who chooses a university major, especially when the former is often in higher demand in the job market and more capable of earning a good income.

Thus, we are confronted with a superficial social mindset that prioritizes status over economic value, even as the world around us changes. Countries have built a major part of their industrial strength on the foundation of the vocational workers, providing them with training, licensing, rights, and a clear path for development.

They were never expected to become merely tradespeople, but rather professional workers who understand their responsibilities and recognize their value in the market. In our societies, however, the path to vocational competence remains unclear in many professions; a situation that cannot persist for long.

Artificial Intelligence (AI), smartphones, educational apps, and open-source technical content have started to change the relationship between tradespeople and consumers. It is no longer possible to confine knowledge

in the hands of a single individual, nor can the tradesperson assume the customer is ignorant of technical details. Today, anyone can photograph a malfunction, search for it, read about its possible causes, watch how it is fixed, and even use AI tools to understand the problem before calling a technician. This does not mean people have suddenly become technicians; rather, it means that the monopoly over such knowledge is coming to an end.

It is precisely for this reason that the need for the true professional workers grows greater, not smaller. A technician who knows their work well, will not fear a customer understanding what they are doing, rather, their knowledge, expertise, and diagnostic ability will become the source of their value. As for the person who built their career on guesswork or exploiting people's ignorance, they have no lasting future before the market discards them. I believe this is a critical point for rethinking vocational education in the Arab world.

The world has changed dramatically, and it is no longer acceptable for some of the most vital professions relied upon daily to remain outside the systems of education, qualification, and regulation. The problem is not that we lack a workforce, but that we, as nations and governments, have failed to give manual trades the standing they deserve. If we fail to do so, the gap will only widen between an economy striving to develop, and professions that are still managed in an unregulated market as much as they were in the past. The rest of the world understood early on, that a skilled hand is not merely manual labor; it is part of the capital that builds an economy. In this, nations like Japan, Germany, and China offer us the best examples, which we would be wise to follow.

International Arab Society of Certified Accountants Holds Its Annual Meetings in Amman

Dr. Abu-Ghazaleh Announces the Launch of School of Digital Accounting and Business at TAG Polytechnic

Dr. Abu-Ghazaleh Calls for Digital Transformation and the Introduction of AI-Powered Accounting Education Programs

AMMAN – The International Arab Society of Certified Accountants (IASCA) held its annual meetings of the Board of Directors and General Assembly in Amman, attended by a group of Society's members from various Arab countries and chaired by the Society's Founder and Chairman, HE Dr. Talal Abu-Ghazaleh.

The meeting reviewed the Society's annual report on its activities, financial statements, and proposed budget, in addition to discussing a number of key issues of importance to accounting professionals, including digital transformation in accounting and the introduction of AI-powered accounting programs to keep pace with the rapid digital developments taking place worldwide.

During the meeting, Dr.



Abu-Ghazaleh announced the launch of School of Digital Accounting and Business at Talal Abu-Ghazaleh Global Digital Polytechnic (TAG.GDP), as part of efforts to promote digital transformation in accounting. Programs were also be introduced to develop educational competencies and provide training for teachers, professors, and parents in digital education.

As part of the Society's efforts to save time, effort, and costs for accountants and those seeking to enhance their professional knowledge and skills, IASCA will introduce a range of alternative digital programs and plans to replace traditional approaches, making them accessible to professionals in any country around the world.

The Board also discussed plans to organize an international professional

conference next year, addressing the importance of digital transformation in the accounting and auditing professions and the role of Artificial Intelligence (AI) in advancing and developing the profession.

It is worth noting that the International Arab Society of Certified Accountants (IASCA) was established as a non-profit professional accounting organization in 1984 in London, United Kingdom, and was officially registered in Amman in 1994. The Society aims to advance the disciplines of accounting, auditing, and other related fields at the international level, while safeguarding the professional independence of accountants, ensuring their protection, and applying professional oversight standards as a means of advancing the accounting and auditing professions.

IAASB Announces Additional Ways to Engage on Audit Evidence and Risk Response Proposals

NEW YORK - The International Auditing and Assurance Standards Board (IAASB) is providing additional opportunities for stakeholders to engage with its proposed revisions to ISA 330, “The Auditor’s Responses to Assessed Risks; ISA 500, Audit Evidence; and ISA 520, Analytical Procedures”, during the public consultation period.

A new User Consultation Survey provides a targeted way for users of financial statements to share their perspectives on selected aspects of the proposals, without needing to address the full range of matters covered by the consultation. The IAASB is also hosting a two-part webinar series, open to all interested stakeholders, to provide an overview of the proposals and opportunities to engage directly with IAASB experts. The exposure drafts are open for public comment until December 15, 2026.

User Consultation Survey

The User Consultation Survey is designed specifically for users of financial statements, including investors, analysts, lenders and other creditors who rely on audited financial statements to make resource allocation decisions.



Recognizing that these stakeholders may have particular perspectives on certain aspects of an audit, rather than the full range of matters addressed in the exposure drafts, the survey provides a focused way for them to contribute to the consultation.

The IAASB is particularly interested in users’ views on four areas:

- Technology-Driven Enhancements
- Evaluating the Relevance and Reliability of Information Intended to Be Used as Audit Evidence
- Classes of Transactions, Account Balances and Disclosures that Are Material but Not Significant
- Threshold for Evaluating Differences from Auditor’s Expectations When Designing and Performing Substantive Analytical Procedures

The IAASB encourages all stakeholders to share the User Consultation Survey broadly with users of financial

statements across their organizations, jurisdictions, and professional networks to help ensure the IAASB hears a broad range of user perspectives. The survey is open until December 15, 2026, in line with the public consultation deadline.

Global Webinar Series

The IAASB will also host a two-part global webinar series open to all interested stakeholders. The webinars are designed to help participants understand the proposed revisions, whether they are preparing a formal response, considering feedback on particular aspects of the proposals, or simply seeking to learn more.

Participants will hear directly from IAASB experts about key aspects of the proposals and have an opportunity to ask questions during Q&A sessions. Each webinar will be offered twice to accommodate participants across different time zones.

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IAASB and IESBA Annual Report Highlights a Year of Global Engagement, Collaboration, and Public Interest Leadership

NEW YORK - The International Auditing and Assurance Standards Board (IAASB) and the International Ethics Standards Board for Accountants (IESBA) released their 2025 Joint Annual Report, *Building Trust Through Dialogue, Leadership, and Standards*, highlighting a year of global engagement, strengthened collaboration, and continued commitment to advancing high-quality international standards in the public interest.

2025 Highlights

- 246 strategic meetings and other stakeholder engagements worldwide
- 47 publications, including standards, consultations, handbooks, and implementation resources
- 105 Board members, technical advisors, and volunteers from 27 jurisdictions
- 83 translations of 40 publications into 35 languages

Throughout 2025, both Boards focused on listening to stakeholders and responding to an evolving reporting environment. This included advancing work on technology and quality management, fraud and going concern, private equity investment in accounting firms, and firm culture and governance, alongside supporting implementation of recently issued standards, including those addressing sustainability assurance and ethics and independence for sustainability reporting and assurance. The Boards also expanded opportunities for global dialogue with stakeholders, including through the inaugural IESBA global conference, *Ethics and Audit Independence*, bringing together stakeholders to exchange perspectives on the issues shaping the future of the profession and international standard setting.

“For the IAASB, 2025 was a year of listening, learning, and preparing for the



future,” said Tom Seidenstein, IAASB chair. “The perspectives we gained through our engagement with stakeholders around the world are helping ensure our standards remain practical, globally relevant, and responsive to an evolving reporting environment.”

“2025 demonstrated that leadership is not measured only by issuing new standards, but also by supporting their implementation, anticipating emerging challenges, and engaging openly with stakeholders,” said Gabriela Figueiredo Dias, IESBA chair. “Those efforts continue to strengthen ethics, independence, and confidence in the global reporting ecosystem.”

The report also highlights the continued evolution of collaboration between the IAASB and IESBA, including:

1. Coordinated strategic planning, joint stakeholder engagement,
2. Coordinated implementation support,
3. Technical collaboration.

Together, these efforts help strengthen trust in financial and sustainability reporting and support high-quality global standards that serve the public interest.

“Building and maintaining trust requires more than high-quality standards—it requires collaboration and a shared commitment to serving the public interest,” the Chairs said in a joint statement. “We greatly benefit from the insights offered by stakeholders as we shape our work priorities to ensure that our standards remain critical pillars of market trust and integrity.”

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PLUS III

7022

CPU: Intel® Core™ i7 1255U
RAM: 8 GB DDR4
Storage: 256 GB SSD + 1 TB HDD
GPU: Intel® Iris®Xe Graphics
Screen: 15.6" FHD 1920*1080 IPS LCD screen
Battery: 4500 mAh
Built in Camera: 2.0 MP
AX (wifi 6) BT 5.1



JD516



PLUS III

5022

CPU: Intel® Core™ i5 1235U
RAM: 8 GB DDR4
Storage: 256 GB SSD + 1 TB HDD
GPU: Intel® Iris®Xe Graphics
Screen: 15.6" FHD 1920*1080 IPS LCD screen
Battery: 6000 mAh
Built in Camera: 2.0 MP
AX (wifi 6) BT 4.2



JD416



PLUS II

CPU: Intel® Core i7 10th Generation 10510U
RAM: 8 GB DDR4
Storage: 256 GB SSD + + 512 GB HDD
GPU: Intel® UHD + Nvidia MX250, GDDR5 2GB
Screen: 15.6" FHD 1920*1080
Battery: 5000 mAh
Built in Camera: 1.0 MP
AX (wifi 6) BT 4.2



JD625



PLUS I

CPU: Intel® Core i7 10th Generation 10510U
RAM: 8 GB DDR4
Storage: 128 GB SSD + 1 TB HDD
GPU: Intel® UHD Graphics
Screen: 15.6" FHD IPS 1920*1080
Battery: 4000 mAh
Built in Camera: 2.0 MP
AC WIFI Bluetooth 4



JD599

UNI

صنع هذا المنتج بكل فخر في الأردن

CPU: Intel I5 1135G7
RAM: 8 GB DDR4
Storage: 256 GB SSD M.2 + 500 GB HDD
GPU: Intel® Iris®XE Graphics
Screen: Touch Panel 14.1" FHD, 1920*1080
Gifts: Fabric Sleeve Case

Battery: 4000 mAh
Built in Camera: 2.0 MP
AC WIFI Bluetooth 4.0

JD490



PRO

CPU: Intel® Core i7 10th Generation 1065G7
RAM: 8 GB DDR4
Storage: 128 GB SSD + 512 GB SSD
GPU: Intel® Iris®Plus Graphics
Screen: 15.6" FHD IPS 1920*1080
Gifts: Fabric Sleeve Case

Battery: 7400 mAh
Built in Camera: 2.0 MP
AC WIFI Bluetooth 4.0

JD595



FLIP

CPU: Intel Core i5 8th Generation 8259U
RAM: 8 GB DDR4
Storage: 256 GB SSD
GPU: Intel® Iris® Plus Graphics 655
Screen: Touch Panel 14.1" FHD, 1920*1080 (10 point touch)
Gifts: Fabric Sleeve Case

Battery: 7000 mAh
Built in Camera: 2.0 MP
AC WIFI Bluetooth 4.2

JD425



EDU

CPU: Intel® Core i3 10th Generation 1005G1
RAM: 4 GB DDR4
Storage: 128 GB SSD
GPU: Intel® UHD
Screen: 14" FHD, IPS 1920*1080
Gifts: Carry bag , USB mouse , Plastic cover

Battery: 4290 mAh
Built in Camera: 1.0 MP
5 GHz AC Bluetooth 4.2

JD310



UNI ©

CPU: Intel Celeron N4100
RAM: 4 GB LPDDR3
Storage: 256GB SSD + 64GB EMMC
GPU: Intel UHD Graphics 600
Screen: 14.1" FHD Resolution 1920*1080

Battery: 4800 mAh
Built in Camera: 2.0 MP
AC WIFI Bluetooth 4

JD195



Special

CPU: MediaTek P60 Octa-Core
 RAM: 6 GB
 Storage: 128 GB
 Android 11
 SIM Card: Dual Nano SIM Card
 + TF Card
 Camera Front: 16 MP
 Camera Back: 20 MP

Screen: 6.52 inch screen with
 720*1600 HD+
 Battery: 5900 mAh
 Wi-Fi: AC- 5 G WIF
 Bluetooth: 4.2
 Charger: Type C charging Port
 with Fast Charge capability

Gifts: Screen Protector, Back Cover

JD150



Advanced



CPU: MediaTek Helio P60 Octa-Core
 RAM: 6 GB
 Storage: 128 GB
 Android 10
 SIM Card: Dual Nano SIM Card
 Camera Front: 16 MP
 Camera Back: 16 MP
 Screen: 6.3 inch screen with
 1080*2280 FHD+

Battery: 4400 mAh
 Wi-Fi: 5 G WIFI
 Bluetooth: 5.0
 Charger: Micro usb charging
 Port Fast Charge capability

Gifts: Screen Protector, Back Cover

JD144

Plus

CPU: MediaTek Helio A25 Octa-Core
 RAM: 4 GB
 Storage: 128 GB
 Android 10
 SIM Card: Dual Nano SIM Card
 + TF Card
 Camera Front: 8 MP
 Camera Back: 16 MP

Screen: 6.55 inch screen with
 720*1600 HD+
 Battery: 4500 mAh
 Wi-Fi: 5 G WIFI
 Bluetooth: 5.0
 Charger: Type C charging Port
 Fast Charge capability

Gifts: Screen Protector, Back Cover



JD136

TAG-PHONE



CPU: MediaTek Helio P60 Octa-core
 RAM: 6 GB
 Storage: 64 GB
 Android 10
 SIM Card: Dual Nano SIM Card
 Camera Front: 8 MP
 Camera Back: 16 MP
 Screen: 6.21 inch HD+
 Battery: 4000 mAh

Wi-Fi: supports
 Bluetooth: 4.2
 Charger: Micro usb charging
 Port Fast Charge capability

Gifts: Screen Protector, Back Cover

JD112