



## Newsletter

Issue 73

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### About TAG-Value

As a member of TAG-Org, AbuGhazaleh Valuation (TAG-Value) is an international valuation and consulting firm with offices and associates spanning worldwide. TAG-Value's expertise covers a complete range of services that include Valuation, Due Diligence and Financial Modeling.

TAG-Value was established at a time when the valuation profession was still in its early stages of development in the Arab region. Since the early beginnings, TAG-Value has consistently been spearheading the efforts to develop the framework of valuation services worldwide.

TAG-Value has an impeccable record of assisting and supporting governments, public institutions and non-governmental organizations in raising the levels of awareness of the importance of business valuation and the valuation of intellectual property worldwide. We offer the business community an array of services aimed at delivering credible and tangible solutions, based on experience combined with sound judgment. Our team of professionals has extensive experience in providing efficient solutions to any situation that practically covers all business sectors.

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## Our Valuation Services

As the business environment is constantly changing, becoming more complex and sophisticated, businesses must be flexible and ready to adapt and respond promptly. Valuation is a crucial component of the management process that leads to understanding the underlying dynamics of your enterprise. Valuation is therefore essential for estimating the fair value of your business, financial assets or even liabilities.

### **TAG-Value offers the following Business Valuation services:**

**Securities Valuation** Securities are negotiable and exchangeable instruments that represent a financial value, and they are categorized as either debt securities, such as bonds and debentures issued by governments and corporations, or equity securities, such as common and preferred stocks, which reflect a proof of partial ownership or right in a corporation.

TAG-Value provides the valuation of a broad range of securities, which include equity, equity and interest rate options, swaps, treasuries, corporate and government bonds, mortgage-backed securities, collateralized mortgage obligations, credit derivative swaps, and many more.

TAG-Value uses diagnostic tools for valuing securities, applying a series of mathematical relationships and financial models to determine the price at which a security should be exchanged.

### **Stock Valuation We apply sophisticated valuation techniques that can be used to find the fair value of stock options. These valuation techniques include:**

- Monte Carlo simulations
- The Black-Scholes Models
- Lattice models, including the Binomial Options Pricing model.
- Synthetic option modeling

**Tangible Asset Valuation** Our team of experts works in conjunction with university professors and experts in various fields, along with licensed appraisers in order to value a wide range of tangible assets.

### **Our areas of expertise of valuing tangible assets include:**

- Real Estate such as;
  - Residential sector: apartments, housing buildings, villas, condominiums.

## Abu-Ghazaleh, a Guest of Honor and Keynote Speaker at HR Experts Conference



AMMAN – HE Dr. Talal Abu-Ghazaleh, founder and chairman of Talal Abu-Ghazaleh Global (TAG.Global), has participated as keynote speaker and Guest of Honor at the 15th International Conference for Human Resources Experts, held at the University of Jordan (UJ).

The Conference convened under the patronage of Former Minister of Labor, HE Dr. Maen Al Qatamin, and UJ President, Prof. Nathir Obeidat, under the theme: ‘The Future of HR Management in Light of Digital Transformation and Artificial Intelligence’. It was organized by the Wisdom Makers for Governance and Sustainable Development Institute.

In his speech, Dr. Abu-Ghazaleh drew attention to the future trend and development toward the era of artificial intelligence (AI), noting that the world is on the verge of a new distinct evolution, where things become smart and whatever the human mind can conceive, would become realizable.

He said that AI would significantly change all aspects of human life, including intellectual abilities, memory, age, health, etc. He warned of the expected potential risks and challenges of adopting AI, which would require readiness.

Dr. Abu-Ghazaleh further stressed that education needs to keep pace with the rapid progress in the field of creativity and innovation, as many countries have been altered to this unprecedented advancement and changed their educational curricula and methods.

For his part, Dr. Al Qatamin stated that HR Management is one of the most important professions in any enterprise, noting that the mission of HRM staff become even harder in the era of digital transformation and AI. He referred to the importance of the corporate's organizational structure and culture in helping achieve the company's goals.

He added that the many challenges and responsibilities HR faces necessitate employing technology in the workplace and in human resources management.

Meanwhile, Wisdom Makers CEO, Dr. Mohammad Khalifa, said that human resources management is the cornerstone of managing institutions and organizations towards achieving a sustainable competitive advantage. He pointed out that in light of the knowledge development, the trend now is towards revamping tools, procedures, and practices that are applied in all institutions, regardless of their scale and whether they are public, private, profit, or non-profit organizations.

During the Conference, participants discussed the reality of the human resources field in the Arab region; the trends, the paths, and the development towards the future of qualification and education in the knowledge society, in the presence of a number of HR experts and specialists, as well as representatives from various local, national and private sector institutions.

At the end of the conference, Dr. Abu-Ghazaleh was awarded with the Shield of HR Experts Conference, while Mr. Ala'a Yaseen, TAG.Global Human Resource Executive Director, was presented with the HR Excellence Award.

## Abu-Ghazaleh and Pakistani Ambassador to Jordan Discuss Cooperation

AMMAN – HE Dr. Talal Abu-Ghazaleh, founder and chairman of Talal Abu-Ghazaleh Global (TAG.Global) has received in his office HE Mr. Sajjad Ali Khan, Ambassador Of Pakistan in Jordan, who visited to bid farewell on the occasion of ending his mission.



In his welcoming remarks, Dr. Abu-Ghazaleh thanked the Ambassador for his efforts and achievements in consolidating the bilateral ties between the two countries, affirming the significance of the existing mutual respect and cooperation between Jordan and Pakistan, and the various business opportunities that could take place at all levels in the future. He further stressed TAG.Global's eagerness to serve Pakistan by providing all its professional services in different areas such as intellectual property, accounting, external and internal audit, corporate governance, and e-archiving, in addition to education and digital learning (Remote

learning).

Dr. Abu-Ghazaleh also affirmed TAG.Global's readiness to support Pakistan and the Near East markets with technological products; manufactured and produced exclusively by Talal Abu-Ghazaleh for Technology (TAGTech) – one of TAG.Global firms, including laptops, tablets, and smartphones that are characterized by their high-specs and comparable to global brands at affordable and competitive prices.

For his part, Ambassador Khan expressed his pride in the deep-rooted ties with TAG.Global, commending Dr. Abu-Ghazaleh's wisdom, knowledge and dedication to constructive work. He stated that Dr.

Abu-Ghazaleh promotes optimism and positive values and thoughts, considering him a model of success and determination despite all the difficulties he has faced and continues to face in his life journey.

It is worth mentioning that Talal Abu-Ghazaleh Global (TAG.Global) started its business in Pakistan; which is ranked the 33rd largest country globally, through its office in Karachi in 2005, which primarily offers intellectual property, capacity building, consulting, and developing teaching and education methods services to public and private institutions that effectively serve the Pakistani market.

## Dr. Abu-Ghazaleh Honors Director of the Palestinian Camp Services

*For his efforts in promoting the Palestinians' scholarship:*

AMMAN - HE Dr. Talal Abu-Ghazaleh, founder and chairman of Talal Abu-Ghazaleh Global (TAG.Global), has received in his office Mr. Osama Alkam, Director of the Camp Services Directorate.

During the meeting, Dr. Abu-Ghazaleh presented an appreciation shield to Mr. Alkam in recognition of his efforts in facilitating field visits carried out by TAG.Global's Palestinians' Scholarship Team to support education offered to Palestinian refugees, as well as his collaboration with all camp leaders and managers.

Dr. Abu-Ghazaleh has previously announced the provision of Master's degree scholarships to Palestinians, under occupation or Palestinian refugees in Jordan, Lebanon, Syria and the Arab region, fully funded by Talal Abu-Ghazaleh Foundation (TAG-Foundation).

The scholarships include



obtaining a Master's degree accredited by Talal Abu-Ghazaleh Global University (TAGGU), in one of five specialized master's disciplines including: Artificial Intelligence, Information Technology, Digital Marketing, Intellectual Property, and Supply Chain Management.

Among the requirements for winning a scholarship is that the student must have a minimum average of (good GPA and higher) in the bachelor's degree; lives in the Palestinian occupied territories; or in Palestinian refugee camps in Jordan, Lebanon, or Syria and any other Arab country; and has a certificate of the national examination of the English language or its equivalent.

Talal Abu-Ghazaleh Global University (TAGGlob-

al), established in 2012, offers an array of post-graduate distance-learning programs through the free Massive Open Online Courses (MOOCs), which enable a large number of students to enroll in the best programs offered worldwide.

For more information or to apply to the University, please check the following website:

<https://www.tag-du.com>  
/ or contact via email:tag.foundation@tag.global

Or contact phone number:  
0096265100260,

ext.: 4005 or  
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TAGTech

# PRODUCTS

- Intel Core i5  
8th Generation
- 8 GB RAM  
DDR4
- 256 GB SSD



## FLIP



- Intel® Core i7  
10th Generation 1065G7
- 8 GB RAM  
DDR4
- 128 GB SSD  
+ 512 GB SSD



## PRO



- Intel Celeron N4100
- 4 GB LPDDR3
- 256GB SSD  
+ 64GB EMMC



## UNI



- Intel® Core i3  
10th Generation 1005G1
- 4 GB RAM  
DDR4
- 128 GB SSD



## EDU

- Intel® Core i7 10th  
Generation 10510U
- 8 GB RAM  
DDR4
- 128 GB SSD  
+ 1 TB HDD



## PLUS I

- Intel® Core i7 10th  
Generation 10510U
- 8 GB RAM  
DDR4
- 128 GB SSD  
+ 512GB HDD



## PLUS II



- Intel® Core™ i7  
1255U
- 8 GB RAM  
DDR4
- 256 GB SSD  
+ 1 TB HDD

- Intel® Iris®  
Xe Graphics

- 4500 mAh

- AX (wifi 6) BT 5.1

## PLUS III

### 7022

# New







Intel® Core™ i5  
1235U



Intel® Iris®  
Xe Graphics



8 GB RAM  
DDR4



5000 mAh



256 GB SSD  
+ 1 TB HDD



AC WIFI  
BT 4.2

**PLUS III**

**5022**

*New*



Spreadtrum  
SC7731E Quad-core



2 GB



32 GB



**TAG-TAB Kids II**



MediaTek MTK  
8788 octa-core



8 GB



128 GB



**TAG-TAB III**



Front: 16 MP  
Rear: 20 MP



6 GB



128 GB



**TAG-PHONE  
Special**



Spreadtrum  
SC9863 Octa-core



4 GB



64 GB



**TAG-DC**



Front: 8 MP  
Rear: 16 MP



4 GB



128 GB



**TAG-PHONE  
Plus**



Front: 16 MP  
Rear: 16 MP



6 GB



128 GB



**TAG-PHONE  
Advanced**

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