

CorporateLiveWire



FINANCE AWARDS 2017





AN IN DEPTH LOOK
INTO THE
FINANCIAL
WORLD

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INTRODUCTION



Through our Corporate LiveWire Expert Guides we have monitored the latest developments and interesting trends throughout the financial sphere. Not only has this enabled us to carefully follow the innovation and excellence from both leading individuals and top firms, it has also allowed us to recognise the increased importance of specific areas of financial services. Given the current shape of the industry this awards guide has focused primarily on tax advisory and financial technology solutions.

Tax has dominated the headlines during 2016. Throughout the US Presidential elections we have seen President-elect Donald Trump face questions and then proceed to continually deflect the answers regarding how much tax he pays amid accusations of

stringent tax avoidance. Meanwhile, in Europe, the EU Commissioner Jean-Claude Juncker has faced intense scrutiny over his tax dealings as Prime Minister of Luxembourg after slapping tech giant Apple with a record £11 billion fine. Many are accusing the 61-year-old of double standards having given special deals to multinational organisations such as Amazon and McDonald's to lower their tax rate by routing revenue from across Europe through the tiny landlocked country during his Premiership.

The year has also seen its fair share of tax controversies following the Panama Paper leaks in April, which exposed millions of documents identifying heads of states, criminals and celebrities using secret hideaways in tax havens. Among those named include

Russian President Vladimir Putin, the king of Saudi Arabia, and the Prime Minister of Pakistan. However, it was in Iceland where the revelations perhaps had the biggest impact, ultimately costing Prime Minister Sigmundur David Gunnlaugsson his position amid mounting public outrage that his family had sheltered money offshore.

The other key trend dominating the financial world is the continued emergence of financial technology and the increased availability of alternative funds. For instance, the 10 biggest crowdfunding deals of 2016 were worth a combined £32.36m, which averages at £3.24m per transaction – seven figure deals were also part and parcel of the landscape in 2016. This has led to traditional finance providers having to adapt

and innovate in order to keep pace with growing technological demands and a host of synergies and partnerships being established between traditional banking institutions and fintech solution providers.

In addition to fintech and tax, the financial services industry is quite a broad and all-encompassing, spanning everything from banks and credit unions to far-reaching areas such as investment funds, auditing and transfer pricing advisory. This awards guide recognises those firms and individuals throughout each aspect that have truly excelled over the past 12 months.



INTRODUCING THE SPONSOR: UKBC



UKBC was founded in February 2014, by the founder and creator Gavin Rookyard. As a small business owner himself, Gavin was trying to find an online support network with other business owners, to network, ask questions, and get help & advice. Despite many groups claiming to offer these services, Gavin quickly realised that these were nothing more than faceless, sell, sell, sell sites pyramid schemes or spam.

Being the creative mind that he is, he decided that if he couldn't find it, he would create it himself, and so UKBC was born, with a very clear mission - to bring together a community of people who run their own business.

UKBC has evolved very quickly over the last 21 months. We have over 30,000 loyal followers on twitter, over 800 active members in our closed UK Business Circle Group and our twitter network reach is over 2.5 million.

It has taken so much, time, dedication, moderation, building trust with the members, and lessons learned, good and bad, to ensure that UKBC protects it's members interests, and continues to deliver the value that a true community should. We have so many amazing members old, and new that actively engage

day in day out on the network to help one another out. Some members describe UKBC as an extension of their family, a place that they can trust to share their experiences, good or bad, and receive the daily support that they need. Here's some testimonials from UKBC's members.

"We tried many different marketing channels over the last few years, including household name directories, online newspapers, twitter services, blog platforms & business networks and other online advertising. None of them came remotely close to delivering the service the UKBC have. They hands-down outperformed all of them, with an exceptionally engaging membership and hyper-responsive team, all for a fraction of the price of any one of our previous service providers! Amazing! We still can't believe how much we get!" Ethar Alali, Chief Executive Axelisys

UKBC has been fantastic for my business. The Facebook group is a great place to network with other businesses, learning from each other and helping where you can. Through the UKBC I have gained trusted suppliers and several clients. The twitter hour is a great tool for having a live chat with other businesses and expand

your contacts. I would highly recommend any new business to join the UKBC, participate in the groups and join the new forum. Opportunities are there if you are willing to take part and network as networking should be done. Rachel Girling Owner Red Geranium Accountancy Services LTD

Since joining UKBC back in 2014, it has been so valuable in helping me ask questions about my business in a safe environment. I have learnt so much from more experienced business owners and gained some valuable customers and suppliers. Whenever I have had questions or doubt I have had an amazing place with amazing people to go to to ask. It has helped me grow my business and my knowledge and I am so glad it exists. Penni Morris Owner Candy Creations Buckinghamshire

Ready to go art has benefited from being with The UK Business Circle. I have gained knowledge and have been given advice and support and have already used another member within the group. @Light Bulb Web Design. There are lots of IT places i could of gone but i wanted to keep my business within the group, as having already chatted and seeing their comments i felt trust and was confident with them , like myself

a small business I love to help other small businesses and to grow with them. I am sure there will be more businesses that I will meet in this group, there is now such a great selection of different services/products. So ukbc has been great for Ready to go art. I would highly recommend them. Netty Annette Black Owner Ready To Go Art.

Any business owner can join UKBC, and add their business listing to our website absolutely free. Over 900 businesses have taken advantage of this so far, and added their business information to our directory. The key area which has shown rapid growth, is the number of Premium Businesses that UKBC looks after each day. Premium businesses have their own unique page on our website, we promote these businesses daily to our huge network, and many many more features. But ultimately, UKBC is accessible and affordable to ANY UK Business. Unlike other advertising streams, it's only £35 for the entire year to be a Premium Member of our network. That's less than 10p per day. So whether you are looking for help and advice, share and collate feedback on new ideas, build strong networks and contacts, or just feel comforted by others being in the same position, UKBC is built for you.

THE RISE OF ALTERNATIVE FINANCE



Over the past decade the financial services industry has undergone a profound structural shift, helmed by the alternative finance market and its disruption of traditional lending models. Peer-to-peer lending and crowdfunding are the dominant figures in this surrogate market, growing faster than any other and gradually becoming widely accepted as legitimate alternatives to bank-led finance; according to Cambridge University's Centre for Alternative Finance, the online market for alternative finance grew by 92% in 2015 alone. Since the 2008 global crisis, the banking climate has been frosty, with ever-increasing regulation and a slew of fines pressed upon household banking names, making obtaining credit a challenge for small businesses. Both lenders and borrowers are swarming into the vacuum left by traditional lenders, drawn to the democratic aspect of the second market and highlighting that it's no longer simply an afterthought but a viable solution in its own right. As developing economies in Asia Pacific and South America, a large proportion of which have limited access to traditional finance which puts a critical constraint on business growth, begin to make headway, there is a greater appetite for looking outside the traditional banking box. Alternative modes of finance are often quicker, more straightforward, able to offer highly attractive rates for both parties and to complete transactions with greater transparency, forcing banks to sit up and take note.

But lingering in the shadows of recognition, as well-publicised p2p and crowdfunding campaigns monopolise the spotlight, are a number of other innovative options that could be the lifeline needed by individuals, start-ups and MSMEs (micro, small and medium-sized enterprises) seeking out funding. Indeed, the industry has only recently gained an established presence and is continually changing as new players pop up with bigger and better and bolder and brasher ideas. Crowdfunding itself is a slippery term, often encompassing anything from charity fundraising to Kickstarter lending. On the sidelines are **revolving credit facilities**, which are crucial as banks increasingly tighten and remove overdrafts for businesses. They work in two main modes: as an alternative to a traditional overdraft, whereby credit limits are agreed in advance and funding is employed as and when required, with interest paid only on what is used. The second option is an unsecured 'top-up' loan, triggered once a percentage has been paid. **Merchant cash advances** are another form of lending and one of the most innovative, aimed at helping retail, hospitality and leisure sectors who are often turned down by banks because of a lack of assets. Their main asset is card terminal sales, which are analysed to calculate a loan amount and repayments worked out as a percentage of monthly sales. **Pension-led funding** is also worthy of mention, aimed at business owners who have amassed a personal pension which is then drawn upon to loan money to the business, which then gradually repays the pension with interest.



SUCCESSFUL ALTERNATIVE FINANCE VENTURES IN 2016

A recent report from KPMG on growth trends and behaviours in alternative finance highlighted how the sector is accelerating rapidly. Key highlights included China's domination of the industry, which is now the world's largest market and valued at US\$101.69 billion. In addition, 99% of p2p transaction volumes in Asia-Pacific took place in China. Such meteoric statistics are largely attributed to the dramatic ascendance of mobile internet in the region over recent years. Manufacturing and engineering are the most prevalent sectors for sourcing alternative funding, but there is a diverse range of products across many different verticals that have seen success this year. The 10 biggest crowdfunding deals of 2016 were worth a combined £32.36m, which averages at £3.24m per transaction

— seven figure deals were also part and parcel of the landscape in 2016. The most successful crowd-backed ventures in 2016 is a mixed bag, including among them a 3D pendulum which converts motion into electrical power for use in cleaning technology, an independent brewery which broke its funding targets in 72 hours, non-invasive radio wave technology for use in breast cancer detection, an app which teaches children to spend and save responsibly, and a programme which offers rewards and incentives to employees and clients. While risks remain, the industry is working hard to improve processes and transparency, and such successes breed new jobs, innovation and record-breaking volumes of transactions.

ALTERNATIVE FINANCE SNAPSHOT

World's alternative finance market could grow to \$90 billion of investment in 2020.

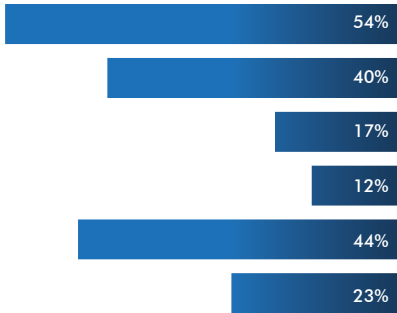
2015: Banks turned down 26% of 324,000 total loan applications that SMEs made

Alternative finance made up 33% of funding mix for European businesses in 2016

World's largest alternative finance market: China (\$101.69 billion)

UK 2015: alternative finance market is worth £3.2 billion

FEMALE FUNDRAISERS



DONATION-BASED CROWDFUNDING

REWARD-BASED CROWDFUNDING

EQUITY-BASED CROWDFUNDING

SME BORROWERS IN PEER-TO-PEER BUSINESS LENDING

INDIVIDUAL BORROWERS

PEER-TO-PEER CONSUMER LENDERS

BUSINESS IN 2016

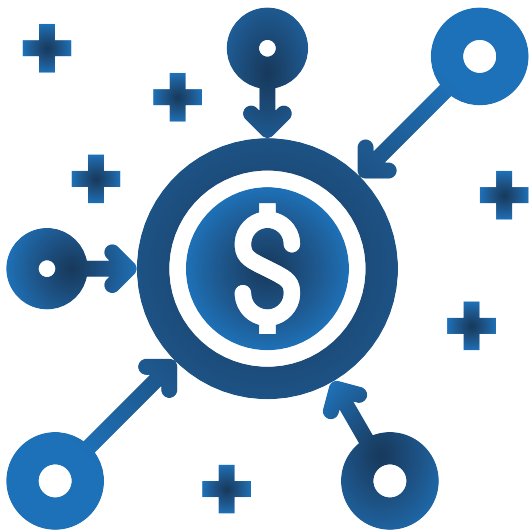
25% of UK adults want to start a business;
70% of those are aged 25-34

GLOBAL CROWDFUNDING INDUSTRY

2015 – \$34.4 billion
2014 – \$16.2 billion

REAL ESTATE IS THE MOST POPULAR SECTOR

Combined debt and equity-based funding for real estate in 2015 – £700 million



2015 – EUROPEAN COUNTRIES' SHARE BY MARKET VOLUME OF ONLINE ALTERNATIVE



UK

FRANCE

GERMANY

THE NETHERLANDS

FINLAND

SOURCES: Forbes, International Banker, Real Business, Financial Times, International Banker, NESTA, Cambridge Centre for Alternative Finance



GLOBAL





Anti-fraud Technology Solutions Firm
Ethoca

Bitcoin Payment Platform
Cripto-Pay.com

Boutique International Accountancy Firm
Adbell International Limited

Digital Client Portal - Saunderson House Online
Saunderson House

Global Corporate Solutions Provider
iTrust

Global IPT Compliance Solutions Firm
FiscalReps

Global Trade & Banking Firm
BMO Capital Markets

Global Wealth Structuring Solutions Provider
Hawksford

International Accountancy
TaxAssist Accountants

Tax Planning Advisor
Global Tax Services FZLLC



ALICE CHAMBERLAIN
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Saunderson House is a leading firm of independent wealth managers based in the City of London. We provide financial planning and investment services to busy professionals. Our clients comprise high net worth individuals (HNWIs), trusts and other institutions. We provide clients with a complete wealth management service, helping them achieve their financial goals.

We offer our clients advisory and discretionary investment services. Clients of our advisory service have the opportunity to be involved in ongoing decisions made around their portfolio, whereas our discretionary service allows clients to hand over the detailed management of their portfolio to our specialist advisers. Both are built upon the expert knowledge of our investment research team.

We hold Corporate Chartered Financial Planners status, delivering high quality advice on c£4bn of assets. The firm has maintained its independent status since establishment in 1968, without being tied to any products, funds or services.

To perfect our client service, Saunderson House ensures we stay ahead of our competition and align with industry developments. Evolving technology is central to this, as wealth management clients become increasingly digitally savvy and expect more personal, effortless real-time communications.

Saunderson House's client development strategy is alive to new generations of investors and their changing habits, driven by the digital revolution. Today, 69% of HNWIs use online/mobile banking apps and over 40% review their portfolio/investments online.

“
Our approach to the design and creation of our digital portal was as a result of extensive client research, focus groups and feedback.
”

We have therefore invested in technology to ensure we meet this demand. The 2016 launch of our digital client portal and mobile app is amongst our recent achievements and we pride ourselves on its recognition with this prestigious award.

Our approach to the design and creation of our digital portal was as a result of extensive client research, focus groups and feedback. This reflects our core purpose of placing the client and the service they receive central to all our decisions.



MATHEW DAVIES
Director

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The iTrust Group comprises fully staffed offices in Hong Kong, Singapore, Auckland and London, with affiliated partners in Los Angeles, Moscow and Dubai. The Group's has its head office in Hong Kong, where the subsidiary licensed money lending and money service and treasury management business, Pilbara Finance, also operates. Also based in Hong Kong is the Hong Kong licenced trust company, Lion Rock Fiduciaries.

iTrust is currently coming to the end of an investor round to develop further expansion of operations up and down stream, with the funding round set to close on November 30th. Please contact iTrust directly if you are an interested in a discussion on the opportunity. The management of the Hong Kong ITCS business, and the Group board, are conducted in Hong Kong and the iTrust Group Limited is registered and subject to the laws of the Hong Kong Special Administrative Region.

Geographically, the target markets are where we have Group offices, Hong Kong's center as an onshore but outward looking, free market with no capital transfer restrictions, a well-developed rule of law with a trusted independent judiciary, precedent case law and leading lawyers, coupled with the ability to provide liquidity for investment or exit strategies make it ideally placed to serve as the Group hub of operations and commercial activity.

London is a prime market for development activity. This is driven by the concentration of leading top tier and award winning boutique advisory professional firms that form the basis of the business generation activities of iTrust. The personal business connections and relationships and reputation of the management team also drives London as an expansion market for iTrust.

Pilbara Credit relationships in Los Angeles and Moscow, both in relation to venture capital financing operations and a payment processing/ e-commerce transactions, form the primary support for our North American expansion activities.

We hedge our operations by effectively having branch businesses across the globe, we hedge our operations by being involved in both asset recovery, investment vehicles seeking distressed debt or businesses, through to wealth management and succession planning for business and dynastic family projects, we hedge our operations by being involved in trading programs operating in FX and equity models and commercial property financing structures, and we hedge our business and revenue streams with expertise in 'Blue Riband' asset purchases when the Bull Market is running, right the way through to pre-IPO retainers for firms with appropriate market capitalization levels

PARWIN DINA
Director

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At Global Tax Services (“GTS”) the primary focus is on providing specialised tax services required by clients dealing with issues arising from business decisions that impact their taxes. This demands a quick identification of various issues at hand and a timely response with the requisite solution. GTS is structured to facilitate seamless client service, ongoing communication and shared decision-making amongst its global team of tax advisors.

Still in its infancy, GTS is a growing firm that has the reputation to match. Their clients have commended the firm for “providing valuable advice in a timely manner for a reasonable fee”. GTS collaborates with a number of other reputable professional firms, organisations and business associates to ensure that their services meet the specific needs of the clients.

At all times, the team bring a personalised touch to their service renderings, always approaching tax issues from a client’s perspective and considering the risks thoroughly to ensure the client is aware of all possible tax implications resulting from their business decisions, particularly when engaging in cross-border business.

Being a specialist tax advisory firm made up of highly technical, experienced, and dedicated professionals serving numerous client interests, Global Tax Services’ clients can be assured of their commitment towards providing the highest level of service with utmost integrity at all times.

GTS is led by Parwin Dina, who has been highlighted for her 12 years of experience and expertise in International Tax Planning. GTS recently added Ved Aswani to its core tax team who has over 3 years of experience in US and International tax specialising in Corporate/Partnership taxation along with a strong background in Expatriate and High Net Worth Individuals.

Corporate LiveWire were particularly impressed that the team, led by Parwin, exude pride and passion. Global Tax Services enjoy a considerably lower staff churn rate than the average top-tier firms - which translates into reassuring continuity for their clients. They also take an active interest in undertaking cooperative activities to execute knowledge sharing and subsequently ensuring they are offering the most up to date advice. Ultimately, GTS have set out to deliver something different: advice that is strategic and practical, expert and responsive.





THE AMERICAS





BERMUDA

Asset Manager
Equilibria Capital Management

CANADA

Boutique Transfer Pricing Firm
MPS Transfer Pricing Consulting

Hedge Fund Due Diligence Firm
Castle Hall Alternatives

Transfer Pricing Services Firm
MDW Consulting Inc.

CAYMAN ISLANDS

Trusts Lawyer of the Year
Nigel Porteous - Maples and Calder

COSTA RICA

Boutique Accountancy Firm
Costa Rica Abc

ECUADOR

Transfer Pricing Advisory Firm
EY

EL SALVADOR

Central American Law Firm
Consortium Centro América Abogados

Market Research Firm
Research & Planning S.A. de C.V.

MEXICO

Transfer Pricing Firm
Isas Transfer Pricing

PANAMA

Corporate Finance Law Firm
Bermudez & Asociados

TURKS & CAICOS ISLANDS

Boutique Law Firm
F Chambers Attorneys at Law

USA

Auto Financing App
AutoGravity

Digital Technology Fund Manager
Bogan Associates

Equity Strategist
Itau Private Bank

Financial Research & Consultancy Firm
Kehrer Bielan Research & Consulting

Financial Software Solutions Provider
Enterprise Engineering Inc

HNWI Wealth Management Firm
Presidium Partners

Small Business Bookkeeping Firm
Polymath

USA

Social Security Planning Firm
Gabriel, Burger, & Else, CPA, PC

Tax Advisory Firm - Massachusetts
Medford Tax Experts

Technology Focused Bookkeeping Firm
GG Technologies



RAÚL A. BERMÚDEZ
Director

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Bermudez & Asociados is a Certified Public Accountants firm established in the Republic of Panama since August 2006. We are affiliated to INPACT International's network of firms, which is an international network of independent accounting, auditing and consulting firms. This organization has more than 150 affiliated firms and 200 offices in 64 countries around the world, covering Europe, Africa, North America, Latin America and the Middle East with headquarters in London, England.

As a local accounting firm with international standards, we offer our clients a professional and personalized service of high quality. Regardless of the size of each client is given the same attention and a dedicated service.

We have highly qualified professionals with recognized experience in the field of accounting, auditing and professional consulting, for which our Firm maintains a continuous training of its staff, with the aim of keeping them updated in the various areas that make up the profession.

Our Firm, committed to our clients and those users of the information we supply, maintains a policy oriented towards compliance with principles and norms that govern our profession.

Our main objectives are:

1. Provide efficient services at reasonable costs, always taking into consideration to meet the growth expectations of our customers.
2. Offer accounting and auditing services complying with generally accepted standards in the Republic of Panama.

3. Help our clients to be successful companies and to develop their full potential in the business field, through the consultancy and optimization of their administrative resources.

Our vision

To be a leader in solutions, accounting, administrative and financial that surpass the expectations of our clients, always watching with the commitment of our integrity and maintaining the highest ethical standards.

Main partner:

The Principal Partner the Mgter. Raúl Bermúdez holds a Master's Degree in Accounting from the Higher Institute of Business Administration - ISAE University. Graduated in Business Administration and Management (MBA) from the American Management & Business Administration Institute University, and graduated from the University of Panama with the title of Licensed in Accounting. He holds an Authorized Public Accountant (CPA) license, and has a Bilingual Accounting Specialization.

Mr. Bermudez has more than 20 years of experience in the area of accounting and consulting, has held administrative positions and as financial director in various companies in the locality.

Service Areas:

- General Accounting
- Payroll
- Audits
- Fiscal

MARK ANTHONY FULFORD
Managing Partner

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F Chambers is a modern law firm based in the Turks and Caicos Islands. It has affiliations with leading Chambers in Europe, North America and the Caribbean, and thus a reservoir of experienced lawyers from which to draw upon in order to efficiently meet clients' demand for quality legal services. F Chambers prides itself on being the first Chambers to operate in the Turks and Caicos Islands, embracing and spearheading a new era of legal services in the region. By providing quality and professional representation, advice and services to all clients both personal and corporate, domestic and international, and securing just outcomes in the courtroom and at deal-making tables, F Chambers hopes to become the leading law firm in the area.

F Chambers provide advice, services and representation in the following practice areas: employment disputes, immigration, company incorporation, company management, real estate, debt recovery, ADR, litigation (commercial, criminal, civil, family and insurance), tourism and hotel development, and wills and probate. Litigation in particular is one of the firm's core practice areas, with a widely experienced and understanding team working in the areas of debt recovery, professional negligence and arbitration, among others.

They also have extensive experience in immigration law, be it specifically related to investors, entrepreneurs or employees. They help clients to apply for labour clearance, work permits and permanent residency, as well as asylum, adoption and human rights.

With an experienced and professional team of lawyers and administrators, F Chambers tirelessly works to a number of core values, including a recognition of human rights and equality, and the defence of freedom and citizen's rights. They also have a strong commitment to the provision of legal services for charitable purposes and engage in pro-bono work to those who have little other access to justice. Our panel of judges were particularly impressed with the undisputed reputation for excellence under which F Chambers operate both within the region and abroad, as well as their ability to provide a service that is swift, efficient, responsive and all at reasonable cost. The team work hard to ensure the principles of equality, respect and diversity are embodied both in the service they provide to clients and in the recruitment, training and support policies they promote.

DR. KENNETH KEHRER
Principal

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Kehrer Bielan Research & Consulting provides the financial advice industry in the US with insights based on a melding of research and experience in managing the delivery of investment, insurance, and wealth management services in financial institutions.

Performance assessment, benchmarking, and identifying best practices in bank and credit union investment and insurance services.

Talent management, including compensation analysis and recruitment and retention strategies.

Due diligence to help banks and credit unions meet heightened regulatory requirements.

Analysis of consumer research to better understand what customers want and how to engage them.

Industry metrics, including annual analyses of trends and market share.

Change management to adapt to the DOL Fiduciary Standard, the DOL rules on exempt employment status, industry consolidation, and product innovation.

The firm's principals bring a unique, unbiased resource and perspective through their **original research, actionable advice**, and keen understanding of where the industry has been and where it needs to go.

Kenneth Kehrer, PhD, Principal, has been studying the transformation of bank and credit union branches into financial services stores for over 30 years. He has published scores of research monographs and articles, and his research has influ-

enced how a generation of investment services executives assess their business performance and manage their Advisors. Dr. Kehrer has consulted for over a hundred banks and credit unions and more than a hundred product and service providers. In 2004 he received the Lifetime Achievement Award from the Bank Insurance and Securities Association for his contributions to the industry.

Peter Bielan, Principal, has been an advisor, sales manager, president of the retail broker-dealer for two of the 15 largest U.S. banks and a senior executive in a major retail bank. He manages the firm's compensation consulting practice, and has helped several institutions in the transformation from a transaction culture to an advice model centered on advisory business.

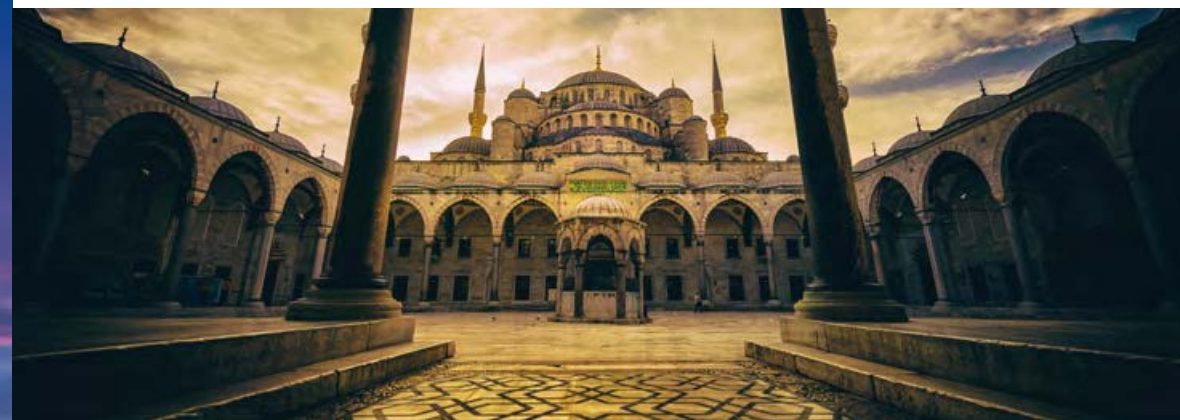
Jonathan Gabriel, Managing Director, has built and managed several broker dealers, including the firm that was the largest third party broker dealer supporting banks. He manages the firm's due diligence practice.

Christine Kehrer, Research Director, manages the firm's broad, ambitious research agenda. She joined the firm after a career at a think tank where she managed public policy studies.

Tim Kehrer, Senior Research Analyst, joined the firm after a career as a political operative, conducting research to develop campaign strategies and media campaigns. He directs the firm's survey research and studies of consumer behavior.



EUROPE





AUSTRIA

Insurance Law Firm
BLS Rechtsanwälte

Transfer Pricing Advisory Firm
KPMG LLP

BELGIUM

Corporate Law Firm
De Broeck Van Laere & Partners

Transfer Pricing Team
Ernst & Young

CYPRUS

Boutique Trustee & Fiduciary Services Firm
Fiduciana Trust Limited

DENMARK

Pension Fund
Pension danmark

DENMARK

Tax Advisory Firm
PwC

Tax Law Firm
Kromann Reumert

FRANCE

Independent Asset Management Firm
Syquant Capital

Tax Advisory Firm
Dixon Wilson

Tax Lawyer of the Year
Laurent Borey - Mayer Brown

Transfer Pricing Advisor of the Year
Laurence Delorme

GUERNSEY

HNWI Advisor
Trust Corporation of the Channel Islands

HUNGARY

Tax Advisor of the Year
Tamás Lőcsei - PwC

Tax Advisory Firm
Pmx Consulting Group

TMT Law Firm
Lakatos Köves & Partners

IRELAND

Assurance Advisor
Feargal O'Reilly - KPMG Ireland

Boutique Estate Planning Advisory Firm
Aileen Keogan Solicitor & Tax Consultant

Boutique Family Accountancy Firm
John McElhinney & Co

Boutique Outsource Accounting Services Firm
SolveAccounting & Outsource Solutions

Client-focused Advisory Firm
John McElhinney & Co

IRELAND

Life Sciences Advisor
Lorraine Griffin - Deloitte

Mid-sized Audit Advisory Firm
Horgan Barrett & Co

ISLE OF MAN

Bank & Finance Law Firm
Quinn Legal

Marine & Aviation Advisory Firm
Knox House Trust Ltd

Offshore Tax Advisory Firm
Fios Limited

SME In-House Accountancy Firm
ATIOM Corporate Consultants Limited

LATVIA

Baltic Tax & Customs Law Firm
SORAINEN



LIECHTENSTEIN

Private Bank of the Year
Kaiser Partner PrivatBank of the Year AG

LUXEMBOURG

Boutique Tax Advisory Firm
beTax Advisory & Compliance Services S.à r.l.

Fund Manager of the Year
Carlisle Management Company

Private Bank of the Year
KBL European Private Bank of the Yearers

MALTA

iGaming Law Firm
EMD Advocates – Malta

MOLDOVA

Law Firm
ACI Partners Law Office

NETHERLANDS

M&A Lawyer of the Year
Anton Louwinger - Hogan Lovells

PORTUGAL

Boutique Tax & Business Law Firm
RFF & Associados – Law Firm

Tax Restructuring Law Firm
Caiado Guerreiro & Associados

Tax Law Firm
Abreu Advogados

ROMANIA

Boutique Audit Advisory Firm
Ceausescu & Partners LLC

SCOTLAND

Small Accountancy Firm
Infinity Partnership Limited

SPAIN

Boutique Law Firm
Swan Partners

Corporate Restructuring Advisory Firm
GABINETE SACICH, S.L.P

SWEDEN

Family Business Advisory Firm
EY

SWITZERLAND

Cross-Border Tax Lawyer of the Year
Dr. Jürg Altorfer - Altorfer Duss & Beilstein AG

FX Investment Advisory Firm
LCJ Investments S.A.

Insurance Investment Firm
Twelve Capital

International Tax Law Firm
ADB Altorfer Duss & Beilstein AG

UK

Accountancy Firm
Lyndhurst Accounting Ltd

African Investment Firm
African Alpha Investment Partners

Anti-fraud Technology Solutions Firm
Featurespace

Asset Finance Firm
Bluestone Leasing Limited

Boutique Accountancy Firm
Enterprise Accountancy Ltd

Boutique Commercial Law Firm
Gannons Solicitors

Boutique SME Advisory Firm
Alpha Business Services

Boutique Tax Advisory
Champ Consultants

Brexit Team
Lamont Pridmore



UK

- Business Lending Firm
Metro Bank of the Year Asset & Invoice Finance
- Commercial Property Lender
Just Bridging Loans LTD
- Compliance & Business
Support Services Provider
SimplyBiz
- Creative Industries Accountancy Firm
Bambridge Accountants
- Discretionary Fund Management Firm
R C Brown Investment Management PLC
- Employee Benefits Consultancy
ADVO Group Limited

UK

- Expatriate Adviser
Shipleys LLP
- Holistic Financial Planning Firm
Burlington Associates Limited
- Information Management System
EDM GROUP
- IT & Operational Due Diligence Provider
Cloud Origin
- Mid-market Corporate Finance Firm
Capstan Capital Partners
- Motor Trade & Transport Advisory Team
UHY Hacker Young

UK

- New Savings Provider
Hampshire Trust Bank of the Year plc
- Private Client Advisory Team
Mercer & Hole
- Private Wealth Law Firm
Bircham Dyson Bell LLP
- Regional Business Management Firm
Miss S Business Support Ltd
- Regional SME Accountancy Firm
Business Works UK Ltd
- Small Business Payroll Firm
UK Payroll Solutions

UK

- SME Accountancy Firm
WBD Accountants Limited
- SME Accountant
John Harrison & Company
- Specialist Mortgage Provider
Brightstar Financial
- Tax Firm
Elman Wall Limited
- Technology Advisor
Aiteo Consulting Limited
- VAT Services Team
Buzzacott



ANNA HOMENKO

Managing Director

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Fiduciana Trust (Cyprus) Limited is a boutique Cyprus trustee and fiduciary services company with international coverage. At Fiduciana, the team take pride in offering a friendly and personal service. They focus on providing the highest level of personalised trust; corporate and accounting services; and solutions to their clients, operating as a "home office". They combine legal knowledge, fiduciary experience and business sense to ensure the best possible outcome for the client. The "boutique" nature of the company ensures that clients' affairs are kept strictly confidential and the most personal approach is offered in the handling of all matters.

Anna is the Managing Director of Fiduciana Trust (Cyprus) Limited. Prior to this role, Anna served as a Chief Executive Officer at IFG Trust (Cyprus) Limited, an international corporate and financial services company based in Cyprus, where she was responsible for the establishment and development of the company's operations in Cyprus, development of corporate strategy, business vision and ensuring overall business growth. She advised on the strategy and implementation of several large corporate acquisitions of IFG. Prior to joining IFG Anna worked with a large corporate services provider firm as head of their corporate department.

Anna has 10 years of tax, compliance, trust corporate and fiduciary experience. She is proficient in dealing with all aspects of corporate law, including the incorporation, management and structuring of Cyprus and international corporate entities as well as advice, structuring and ongoing management of complex multijurisdictional trust structures.

Anna is supported by a team consisting of chartered accountants, lawyers and paralegal administrators – all high calibre professionals, carefully recruited and suitably trained to meet the needs of the most demanding situations. Although relatively small, the team are extremely dedicated, working long hours in order to give clients the best service possible.

The international environment today is more sophisticated than ever. The team believe that so long as effective management and administration are provided, then they can have a thorough understanding of the needs and objectives of the clients, and this is developed through the creation and ongoing development of a professional relationship. It is the belief at Fiduciana that the art of fiduciary services is to ensure that there are no impossible solutions.



CARL DUNNING-GRIBBLE

Head of Investor Relations

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Founded in 2005, Syquant Capital is an independent asset manager based in Paris, France and accredited by the French regulator AMF

The firm focuses on "absolute performance" exploiting arbitrage opportunities in equity markets (US, Europe & Canada) and offers its investment style through the Helium Fund, (Helium Opportunities – soft-closed) the Helium Performance and Helium Selection funds.

AUM total €2.4billion across four different funds which focus on equity arbitrage strategies: merger arbitrage, Event Driven and some complementary quantitative long / short strategies. Strict risk management and a strong attention to maximum draw down are part of the firm's DNA. 85% of the investor base are institutional investors (incl. Family Offices).

The various Helium funds have different performance objectives & Risk profiles:



The Helium Fund offers a strategy mix of different equity arbitrage strategies (Event Driven & Merger Arbitrage) to achieve a high Sharpe ratio. With a performance target of L+300bp / L+400bp and a realized volatility of 1%, the Helium Fund is now in a "sweet spot" for investors

looking for investment alternatives in their extra low volatility "Cash+ and beta neutral" allocations. With a historic Sharpe of 3, this fund is now solidly anchored in the "Cash+" portfolios with many institutional investors.

The Helium Performance fund offers a different strategy mix to offer a Sharpe ratio > 1.5 with a performance target >6% and an average volatility of 4%. As compared to the Helium Opportunities fund, the fund manager will apply leverage to each of the equity arbitrage strategies (average x1.75) and has added a complementary "soft-catalyst" Long / Short "Stock Selection" strategy. Due to its "pro-cyclical" nature, this strategy may be "switched off" during risk aversion periods of the market – hence protecting the capital and the volatility profile of the fund during "turbulent" or "bear" markets. The Helium Selection fund (launched in 2014) – which, with a 7% volatility target is broadly speaking an x2 version of Helium Performance – is currently offering an "Early Bird" share class with lower fees. This share class has yielded 2016 YTD to November >10% with a volatility <4%

All funds are UCITS regulated funds and have consistently achieved their risk adjusted return targets and/or Sharpe ratios.

11 investment professionals (including five senior portfolio managers with over 15 years professional experience each) have a specific strategy focus and the CIO (Henri Jeantet) and the Co-CIO (Xavier Morin) share the responsibility of weighting the different strategies and the leverage in the different Helium funds.



JOSE C. GARCIA
Chief Executive Officer

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Carlisle Management Company SCA is a full-service, regulated investment management firm that specializes in alternative asset classes and has particular depth in life settlements. Carlisle is based in Luxembourg, where it established its headquarters and fund domicile to take advantage of the country's stringent and well-regulated financial systems in the alternative asset space. The firm emphasizes a comprehensive full-service management approach, and as a result it performs a wide range of tasks over the entire life cycle of its investment vehicles. The Carlisle team is comprised of accomplished senior executives who collectively bring more than six decades of investment experience across multiple industry sectors to the management of the firm's investment products and strategy. Carlisle has experienced exponential growth since its inception, and has garnered a reputation as a pioneer and market leader for investment solutions in the life settlements space.

Carlisle's strategy involves delivering a razor-sharp focus on the asset classes in which it invests, and the application of this focus on life settlements has been a significant factor in its success. After years of assisting institutional clients in the development, structuring, and management of captive investment vehicles, Carlisle's principals realized that the lack of viable investment products in the space afforded them an excellent opportunity to fill the void for this minimally correlated asset class. From this realization was born their flagship investment vehicle, the *Luxembourg Life Fund FCP SIF: Long Term Growth Fund*. In the years since that fund's introduction, the life settlement industry has grown at a phe-

nomenal rate and Carlisle has been well positioned to help its investors take full advantage of these gains through its unwavering attention and expertise across all areas of the industry.

Carlisle puts significant emphasis on designing investment products that meet the demanding needs of its diverse and discerning investor base consisting of institutional investors, financial intermediaries, and high net worth individuals. As an example, in order to provide the increased transparency that many of its investors require the firm offers open-ended funds using mark-to-market valuation systems involving trusted independent service providers at key steps of the process, thus creating that necessary transparency. Carlisle also works to ensure their products are tax-optimized, have strong yet efficient organizational structures, and include all necessary regulatory oversight.

Two of the firm's other key differentiators are its well defined processes for sourcing, underwriting, and valuing life settlements, and its long-standing relationships in the life settlements marketplace. These aspects have allowed Carlisle to excel among its peers in areas such as product acquisition and portfolio management. In order to help improve the long-term prospects of the market, the firm is very active promoting consumer education on life settlements to seniors and insurance providers. Carlisle also continues to innovate in the space by developing new products on both the supply and the investment product sides, while continuing to grow its network of service providers and acquisition sources.



SWAN PARTNERS

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SWAN Partners is a multidisciplinary firm of professional services, which is able to provide integrated services and making the best business advisory specialists available to you.

Throughout their careers, our professionals have been involved, and continue to do so, in a very proactive way, in the ordinary and extraordinary transactions of companies and national and international groups of several business figures and sectors (food and drink, chemical, industrial equipment and machinery, transport and logistics, automotive, entertainment, energy, etc.).

Likewise, we are regularly involved in the planning, negotiation and closing of investment transactions of different characteristics and magnitudes, in sectors such as the capital-risk, real estate, food or energy sectors, among others.

The quality of our professionals in these fields and our work as an integrated services firm will enable us to secure the necessary assistance of the best specialists during our advisory work and offer suggestions aimed at improving management and, if requested, help you to develop solutions. In short, we aim to provide an integrated and multidisciplinary approach.

SWAN Partners counts with the appropriate professionals and resources to provide this integrated multidisciplinary service straightaway, building an optimum environment and availability for this type of professional services.

Our practice areas are focused in the following fields:

- Litigation and dispute resolutions
- Venture capital
- Unfair competition
- International trading & agreements
- High Net Worth individuals
- Project Finance
- Domestic and international tax
- Mergers & Acquisitions
- Restructuring
- Construction & Real Estate
- Business internationalization
- Foreign investments in Spain
- Labour Law
- Corporate & Commercial
- New Tech & Data Protection
- Transfer Pricing
- Remuneration policies & employees expatriation
- Industrial & Intellectual Property
- Compliance policies
- Administrative & Public Law
- Human Resources Consultancy
- Economic & Financial Consultancy

Our aim is to provide you with efficient legal, tax and advisory services with reasonable fees, with maximum value added services as well. The Firm has developed its own tax and legal providers network, so we are able to assist you on international matters not only within Spain but also in the whole world.



JOHN DAVIES
Director

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Just Bridging Plc is a specialist in UK commercial 2nd Charge lender providing funds to the specialist building and development sector.

Just Bridging works with Brokers to help commercial property professionals, landlords and business acquire the funding they need.

Our PortfolioBuilder solution can be the key to unlocking this equity by providing up to 100% funding. This is because we aren't lending purely on the value of property portfolios; our underwriting decision is based on the property professional's business model and this is a key difference.

The major players are all bound by LTVs of around 70%; which for standard bridging is where it should be. We differ as we are able to provide additional funding because it is the business we are underwriting and the value of properties are only part of the story.

Just Bridging operates in one of two ways, to ensure that Brokers' clients have the finance they need to make fast purchases and secure the best deals in the shortest time frames.

Firstly, as a replica of a second charge bridging loan - but where a much higher than standard LTV is required.

Secondly, as an exact replica to a normal bank overdraft which helps flatten out the peaks and troughs of late rental payments and can allow the release of funds to carry out repairs and improvements.

The funding is provided using existing commercial properties as security, allowing Broker clients to borrow amounts of £20,000 to £500,000. As there is no long-term commitment there is much greater flexibility for the borrower when compared to traditional bridging loans.

John Davies, CEO of The Just Loans Group, of which Just Bridging is a subsidiary says 'Having been Winner of the Client Choice Award in 2016, we are delighted to have won Commercial Property Lender of the Year in the Corporate LiveWire's 2017 Finance Awards. It's a testament to the hard work we put in to ensure we provide our customers with a flexible solution to their funding needs, along with always aiming to exceed their expectations on service.



KONSTANTIN KREBS
Managing Partner

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Capstan Capital Partners is an independent, privately-owned boutique investment banking firm, based in London. The two principal activities of our firm comprise bespoke corporate finance services and arranging capital for special situations from our investor clients.

We are pleased to to receive this award which is an important industry endorsement of our ability to consistently generate superior shareholder value and deal certainty for our clients in sell-side M&A mandates across multiple industry sectors. In a highly competitive and fragmented advisory landscape, the Corporate Livewire award allows us to demonstrably differentiate ourselves as advisors who can leverage our industry knowledge and negotiation skills to genuinely crystallise premium valuations for our corporate clients.

Capstan continues to succeed in developing and applying very innovative approaches in tailoring transaction structures to the difficult requirements of financial and strategic institutional buyers in cross border M&A transactions. The key to developing the winning deal structure in our mandates has been in working out the right balance between a company's valuation and perceived transaction risks.

Capstan' Corporate Culture

The firm's partners are all senior investment banking professionals with deep sector and exceptional product experience from leading global financial institutions. They share a common vision based on integrity, client focus, innovation and trust, which manifests itself into Capstan's principal objective of serving the best interests of our clients.

The senior team has an extensive network of relationships and unique access to specialist investors across the entire capital structure. These networks are leveraged, in tandem with our intellectual capital, to craft innovative and conflict-free solutions to achieve our client's strategic and financing objectives. Regionally, Capstan's DNA is defined by the partner's backgrounds which are rooted in the UK and German speaking Europe.



JOHN HARRISON FCA, FCCA
Founder

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Our sole commercial purpose is to increase the wealth of our clients and we believe in delivering and guaranteeing to deliver the highest possible accounting service standards.

The work that we do is backed by some of the most powerful guarantees in the accountancy profession. Indeed, we are unique in the accountancy profession in that we are the only practice that gives our clients a no quibble full money back guarantee.

We always take telephone calls when we are in our office; we meet the deadlines for any assignment or it is free; and we will pay any penalties, interest and surcharges which might arise from our shortcomings. If anything we do falls short of our clients' expectations we will **refund our fee in full without question, or allow our client to reduce the fee to whatever level they feel they have received value for.**

We believe that our clients should not pay any more tax than the law requires them to pay. So using our *Tax Mitigation Service* we plan our clients' tax affairs so that they pay the least amount of tax possible.

We specialise in helping businesses to become more successful. Using our skill with numbers, proven analytical and planning tools, marketing systems, coaching, and systems development and the ideas of some of the world's leading business thinkers and achievers, we've developed a series of processes, systems and tools to help businesses become much, much more successful.

They include a ***Profit Improvement Programme*** and a unique ***Financial Management System*** which provides a complete outsourced 'back office' finance department headed by an experienced Chartered Accountant.

The strongest parts of our business are **our people**. All of our team are members of a professional body or are studying to become one. As we are a knowledge based profession, the more our collective knowledge increases the better we are at delivering professional services. Everyone has a professional development plan which is reviewed and updated annually and we are members of training organisations who help our team develop their skills further. Our clients are supported by a **network of specialists** working in every financial area that a business owner might need including Research and Development tax credits, capital allowance claims on buildings, Inheritance Tax planning and tax mitigation schemes.

There are also experts in wealth management, retirement planning and asset protection as well as asset finance, commercial finance, business cost reduction, commercial law, employment law and health and safety.

As far as our fees are concerned, they will **always be agreed in advance with our clients** and be subject to a written service order so they won't receive surprise bills from us.





ASIA & AUSTRALASIA





AUSTRALIA

- Boutique Australian Equities
Investment Manager
Auscap Asset Management
- Boutique Law Firm
NDA Law Pty Ltd
- Excellence in Corporate Migration Services
CGSA Group
- Excellence in Structuring
Property Transactions
Baltins & Co.
- GST Advisory Firm
Damian Welshe & Associates
- International Tax Team
PwC
- Risk Advisor of the Year
Sean Pascoe - BDO
- Superannuation Law Firm
Bartier Perry
- Tax Controversy Firm
PwC

AUSTRALIA

- Tax QC
Ground Floor Wentworth Chambers

CAMBODIA

- Mobile Banking Services Firm
Wing Money

HONG KONG

- Boutique Law Firm
Loeb & Loeb
- In House Tax Director
Pepsico Inc
- International Tax Advisory Firm
EY

INDIA

- Private Equity Lawyer of the Year
Statira Ranina - ALMT Legal
- Transfer Pricing Lawyer of the Year
Ashutosh Mohan Rastogi - Amicus

INDONESIA

- Transfer Pricing Advisor of the Year
Iksan Sadar - MUC Consulting Group

JAPAN

- Fund Tax Law Firm
TMI Associates

MALAYSIA

- Tax Advisory Firm
Taxand Malaysia Sdn Bhd

NEPAL

- Patent & Trademarks Attorney
Kto Inc

NEW ZEALAND

- International Tax Advisor of the Year
Ian Michael Fay - Deloitte
- M&A Law Firm
Russell McVeagh

PHILIPPINES

- Audit Advisory Firm
Machica Tan Cruz & Co
- Tax Advisory Firm
Romulo Mabanta Buenaventura
Sayoc & De Los Angeles

SINGAPORE

- Company Incorporation Services Provider
3E Accounting Pte Ltd

SRI LANKA

- International Market Research Agency
Lanka Market Research Bureau Limited

VIETNAM

- Tax Advisor of the Year
Tom McClelland - Deloitte



DR MICHAEL A. MACHICA
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Machica Tan-Cruz & Co., founded by Dr. Michael A. Machica in 1999, is one of the Philippine's leading professional auditing firms. With three major offices, the firm is the Philippine member of AGN International and Dezan Shira Asian Alliances – both associations of independent accounting and consulting firms.

With a clear 'customer focus' differentiation strategy, it cultivated a niche market in important sectors, such as banking and finance, credit cooperatives, energy, not-for-profit ventures, medical and health, real estate, media and entertainment, hospitality and food, mining, BPO and IT, logistics, foreign trade, golf and country clubs, consumer goods, and education, among many others.

In addition, the firm is the preferred choice of multi-national entities not only for audit and assurance matters, but also for foreign direct investment, corporate formation, transfer pricing, international taxation, and regulatory compliance.

Among the Philippine audit service providers, Machica Tan-Cruz & Co. is one of the few firms that have accreditations from the Securities and Exchange Commission, Cooperative Development Authority, National Electrification Administration, and Central Bank of the Philippines.

The founder believes that the uncompromising values of integrity, excellence, quality, teamwork, and the culture of providing the best service and solution fit to every customer's need the firm has built proved to be the cornerstone of its success.

The significant contributions of the firm and its key partners to the advancement of commerce and entrepreneurial growth yielded both local and international accolades. Among the notable awards it received include - 'Arch of Europe' Gold Award from Business Initiatives Directors (Frankfurt, 2014), Asia Pacific Excellence Awards (2014), Global 100 – Tax Firm of the Year (UK, 2015), Best Accounting Firm (Golden Globe Awards, 2015), and Top Choice Accounting Firm (Philippine Top Choice Awards for Outstanding Achievers, 2016).

Similarly, local and foreign award-giving bodies have recognised Dr. Michael A. Machica's outstanding leadership. He has been featured in leading magazines like Newsweek. After completing his Ph.D. *summa cum laude*, he holds the record as the first Filipino to have been admitted as a post-doctorate visiting scholar at the Institute for Austrian and International Tax Law, Vienna University of Economics and Business.



LAWRENCE CHAI
Managing Director

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3E Accounting has been the leading corporate services provider in Company Incorporation, we are happy to be recognised as the Company Incorporation Services Provider of the Year - Singapore and win the Finance Award 2017.

3E Accounting is a tech savvy accounting firm. Our Mission is to offer the Three Es, which are efficiency, effectiveness and economy, all part of our One-Stop Solution services for our clients.

In 2014, we have set up another accounting firm, 3E Accounting PLT in Malaysia, and also our own international accounting network in January 2016, which aims at reaching the global market.

As a specialist of incorporation, we are not only just helping you to start, but to maintain and assist for your grow of business as well. On top of that, we are also providing services which include to advise client what is the best structure, how to setup their business, opening bank account, accounting services, taxation and GST services, secretarial services, nominee director services, and etc.

At 3E Accounting, we are not just providing the best quality services to our customer, but also at an economical pricing as to follow our 3E philosophy always. We are very fast, very prompt response and to assist them for all things, which includes small little items like make company stamp for them.

At the same time, we also take care of our staff welfare so that they are at good morale and can give better customer services always. Our consistent effort and hardwork on the staff benefits has been recognised by winning the TAFEP award.

“
**As a specialist of
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”

Currently, we are no longer just a setup company in Singapore and Malaysia, we can support you in 24 countries across 33 offices worldwide. 3E Accounting International network group have presence in 24 countries globally, with a total combined staff strength of more than 500 staffs and 33 offices across Asia, North and South America, Africa, Oceania and Europe.



AFRICA & THE MIDDLE EAST





ALGERIA

Tax Advisory Firm
Cabinet Comptable & Fiscal Deramchi

GHANA

Corporate Law Firm
N. DOWUONA & COMPANY

ISRAEL

International Commercial Law Firm
Keren Law

Start-up Advisory Firm
FKGB Accounting Limited

KENYA

Share Trading App
Abacus

KUWAIT

Tax Advisory Firm
EY

LESOTHO

SME Business Development Advisory Firm
RL Associates Chartered
Management Accountants

MAURITIUS

Offshore Company Formations Firm
Alliance Trust

NIGERIA

Banking & Finance Law Firm
Tokunbo Orimobi LP

OMAN

Islamic Bank of the Year
Bank Nizwa

SENEGAL

Energy & Mining Law Firm
Geni & Kebe

SOUTH AFRICA

Audit & Assurance Firm
Moore Stephens B&W

Boutique Family Brokerage
Longterm Interactive Allied Investments

Employee Benefits Advisory Firm
Heritage Financial Consultants (PTY) Ltd

Financial Planning Advisory Firm
Absolut Wealth Management

Fund Management Firm
Novare Investments

SOUTH AFRICA

Investment Planning Firm
Greengrass Wealth Management

Management Consulting Advisor
KPMG

TANZANIA

Corporate Lawyer of the Year
Shamiza Ratansi - ATZ Law Chambers

UAE

Audit & Assurance Advisory Services Firm
Ethics Plus

Business Insurance Provider
Oman Insurance Company



ALOK CHUGH
Partner

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Alok is a partner with EY's Middle East practice and is based in Kuwait. He has lived and worked in Kuwait for over 24 years and has detailed knowledge of business and taxes in Kuwait. He has considerable experience in advising entry-level strategies for foreign multinationals wishing to do business in Kuwait. Alok has been involved in a number of consulting assignments (including cross-border planning, application of double tax treaties and the efficient handling of tax and commercial affairs) for project due diligence, business paper preparation or review, and structuring operational activities).

Alok is a member of the Institute of the Chartered Accountants of India and is an active member and frequent lecturer at the American Business Council, French Business Council, British Business Forum and Canadian Business Council in Kuwait. He is also on the Board of the American Business Council in Kuwait.

Alok has been consulted by various government organizations in Kuwait on the practical implementation of various regulations in Kuwait, including the Ministry of Finance and National Offset Company.

Alok also works closely with the Kuwait Direct Investment Promotion Authority (KDIPA) and a number of other government institutions.

EY in Kuwait has been operating since 1952 and is the largest accounting and consulting firm in the country. Our 340 professionals are available to serve clients anywhere in Kuwait work-

ing in both Arabic and English. EY professionals in Kuwait can provide expert advice on every business issue. We are fully integrated with Ernst & Young Middle East in terms of methodology, training and quality control. The Kuwait office is supported by resources of Ernst & Young Global, which has over 152,000 professionals working out of 700 offices in over 140 countries.

Ernst & Young, Kuwait enjoys the premier position as tax advisers in Kuwait. With 2 specialist tax partners, 4 directors and a team of 40 tax specialist staff we service approximately 70% of registered taxpayers in Kuwait. We have an extensive experience of assisting companies in managing their tax compliance in Kuwait in the most efficient manner, advising on tax treaty matters and providing for entry-level strategies to foreign companies intending to carry on business in Kuwait.

Key achievements/experience of the firm

- Over 70% share of the of tax services in Kuwait
- Over 50 years of experience in Kuwait
- A large team of Tax professionals with two Tax partners, four Tax directors and a team of 40 other experienced staff, including several bilingual staff, who are dedicated to handling matters with the Kuwait tax authorities
- Assisted 4 out of 9 investors who have been granted license under Law 116 of 2013 (foreign investment law)

ABSOLUT WEALTH MANAGEMENT

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Absolut Wealth Management is a privately owned practice that offers high quality independent financial advice to its clients. Their holistic financial planning approach is equally as applicable for individuals and families as it is businesses, and includes both personal services such as estate planning, life assurance and retirement planning, as well as corporate schemes such as cash management, group risk assurance and corporate retirement annuities. Absolut Wealth Management empowers its clients to protect and grow their wealth in three key ways: as a partner, by endeavouring to deeply understand your dreams and objectives; as a coach, wherein their financial expertise develops customised life plans; and as an educator, where financial products are explained in plain English, free of jargon. Clients are given the maximum value and efficient service, all at competitive prices. They are treated fairly and engaged with in a transparent and professional manner, while the entire business model aligns fully with clients' interests, ensuring a long and mutually beneficial partnership.

The small but experienced team at Absolut Wealth Management have a failsafe method of ensuring the best possible outcomes for clients' financial ambitions. From the introductory consultation which establishes your position and aims, data is then gathered and goals are set to provide a full analysis of your finances.

An expert, tailored plan is then arranged and implemented, with regular reviews and adaptations to check that everything is working effectively. Our panel of judges were particularly impressed with the firm's investment philosophy, which aims to construct portfolios that consistently deliver inflation-beating returns to clients' risk profiles. This is achieved through the careful selection of skilled fund managers, successfully highlighting the clients' needs and developing a strategy accordingly, and ensuring sources of risk are appropriate and diversified.

Alongside the expertise and professionalism of Absolut Wealth Management, their awareness of social responsibility similarly impressed our judges. A number of schemes inspire a culture of partnerships that promote social transformation in a way that is sustainable, results-driven and transparent. The company donates to the Wings of Care Foundation, a non-profit organisation aimed at helping youth in need. Alongside this, Absolut Wealth Management are regular donors for Build the Future, an association dedicated to developing support and accountability through personal relationships with individuals and organisations, as well as frequently contributing to the National Sea Rescue Institute.

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Corporate LiveWire Expert Guides are available on all platforms. Access everything from our latest publication to our archived collection through your computer, laptop, tablet or smart phone. It's as easy as one click of the button or a tap of the screen.

MedicalLiveWire



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Wired

Connecting The Corporate World

LuxuryTravelGuide

AN INSIGHT FOR THE AFFLUENT TRAVELLER

MedicalLiveWire