

A PHP Error was encountered

Severity: Notice

Message: Undefined property:

stdClass::\$company_name

Filename: admin/Generate_report.php

Line Number: 156

Backtrace:

File:

C:\xampp\htdocs\GST_git\application\views\admin\Generate_report.php

Line: 156

Function: _error_handler

File:

C:\xampp\htdocs\GST_git\application\controllers\Report.php

Line: 305

GST HEALTHCHECK REPORT

Function: view

File: C:\xampp\htdocs\GST_git\index.php

Line: 315
2017-2018

Function: require_once

LETTER TO CLIENT

19th August, 2019

Anand Rathi

Managing Director: Mr.Rawal

Company Name: Aanand Rathi Global Finance Ltd

Address : Thane

Sub: GST Health Check Report

It has been an immense pleasure working for you and thank you for choosing us to provide you GST insight report for the period "2017-2018". We are delighted to submit our report based on the data received from you.

As you are aware Ecovis RKCA have knowledge of accounting,taxation and ERPs;is striving to support organizations in transforming their finance and accounting processes.

Our observations and recommendations will help your professionals to unlock various areas of improvement and to overcome the inefficiencies which are making your businesses to bear loss and will help you to improve your working capital position.

We look forward to receiving your feedback on the report and your time for discussing the same.

Thanking you in advance.

Yours faithfully

Authorized Signatory

LIMITED USAGE AND NON-DISCLOSURE

This Report is intended solely for the information and internal use of Client and is not intended to be and should not be used by any other person or entity. In case this report has been accessed by any party other than those intended to, such person/ entity shall send it back to the intended party or Ecovis RKCA. or destroy the same so as to protect the confidentiality of the contents. Ecovis RKCA shall submit this report only to the Client and any forward transmission shall not be the responsibility of Ecovis RKCA

ABBREVIATION / GLOSSARY OF TERMS

- | | |
|---------------|--|
| 1. GST | Goods and Services Tax. |
| 2. GSTR | Goods and Services Tax Return. |
| 3. ITC | Input Tax Credit. |
| 4. GSTIN | Goods and Services Tax Identification Number. |
| 5. IGST | Integrated Goods and Services Tax. |
| 6. CGST | Centre Goods and Services Tax. |
| 7. SGST/UTGST | State Goods and Services Tax/Union Territory Goods and Services Tax. |
| 8. B2B Supply | Supply made to registered person. |
| 9. B2C Supply | Supply made to unregistered person. |
| 10. POS | Place Of Supply |
| 11. RCM | Reverse Charge Mechanism. |

1. ABOUT AANAND RATHI GLOBAL FINANCE LTD:

Anand Rathi Global Finance Limited (ARGFL) was incorporated on 3rd February, 1982. The Company is wholly owned subsidiary of Anand Rathi Financial Services Ltd. The Company is registered with Reserve Bank of India (RBI) as non-banking finance company (NBFC) and classified as a Loan company and categorized as 'Systemically important non-deposit taking non-banking financial company' (NBFC-ND-SI). The Company is engaged in the business of financial consultancy, corporate advisory and fund-based activities. The Company has a team of qualified people having diversified industry exposure. ARGFL had handled various consultancy projects for reputed companies both in India and abroad. Currently, ARGFL is mainly offering Loan against securities, Commodities, Mutual Funds, Bonds, ESOPs and other liquid collaterals. ARGFL has ambitious plans to expand its fund-based activities primary to provide value added products / services to the large client base of the Group. I The Products include: I Loan a

2. EXECUTIVE SUMMARY

Ecovis RKCA was provided with the data of the company "Aanand Rathi Global Finance Ltd" to evaluate this health check report.

Ecovis RKCA was also able to access all the information such as:

1. Sales data month wise.
2. GSTR-1
3. GSTR-3B.

And Ecovis RKCA. Uses this data to provide them with GST insights in form of:

1. Management Report
2. Compliance Report
3. Internal control Reports
4. Mismatch Reports
5. Deviation Reports
6. CFO Dashboard

This will help the company immensely for their development.

We also evaluated some areas of improvement.

3. GST COMPONENTS AND OVERVIEW

This report's insights will help the Business owners, CFO's, Analysts, marketing researchers with the growth of the company and proper functioning of business as in this report you will find various insights with graphical representations of data which will not only help you to find out the profitability and loss areas of the business but also provide you with the clarity of growth areas.



INFORMATION COMPARISON

COMPLIANCE REPORT

- Period
- Due-date of Filing
- Actual Filing date
- Penalty

INTERNAL CONTROL REPORT

- Invoices amended in other than original period
- Invoices not included in GSTR-1

MISMATCH REPORT

- Graphical Insights
- Working Capital loss
- Output Tax Liability Reconciliation- Comparison of GSTR-3B & 1
- ITC Reconciliation- Comparison of GSTR-3B & 2A

VALUE DASHBOARD

CFO DASHBOARD/TAX LIABILITY BAROMETER

- Overview of Turnover
- Turnover v/s Tax Liability
- Overview of Tax Liability
- GST payable v/s Cash
- Eligible and Ineligible Credit

DATA INSIGHTS

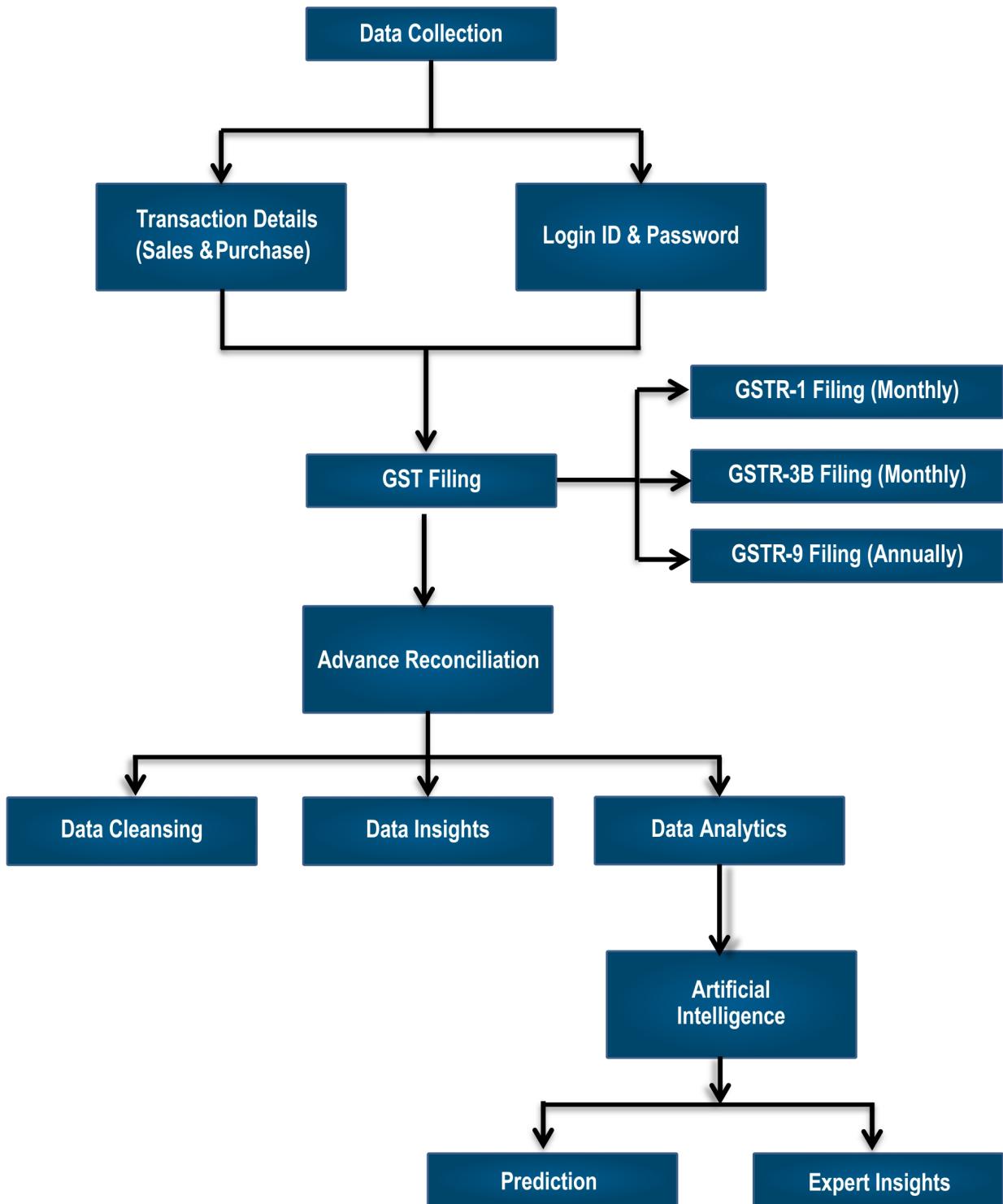
MANAGEMENT REPORT

- Graphical Insights
- Sales Health Index
- Profit/Loss Health Index

COMPARISON & DEVIATION REPORT

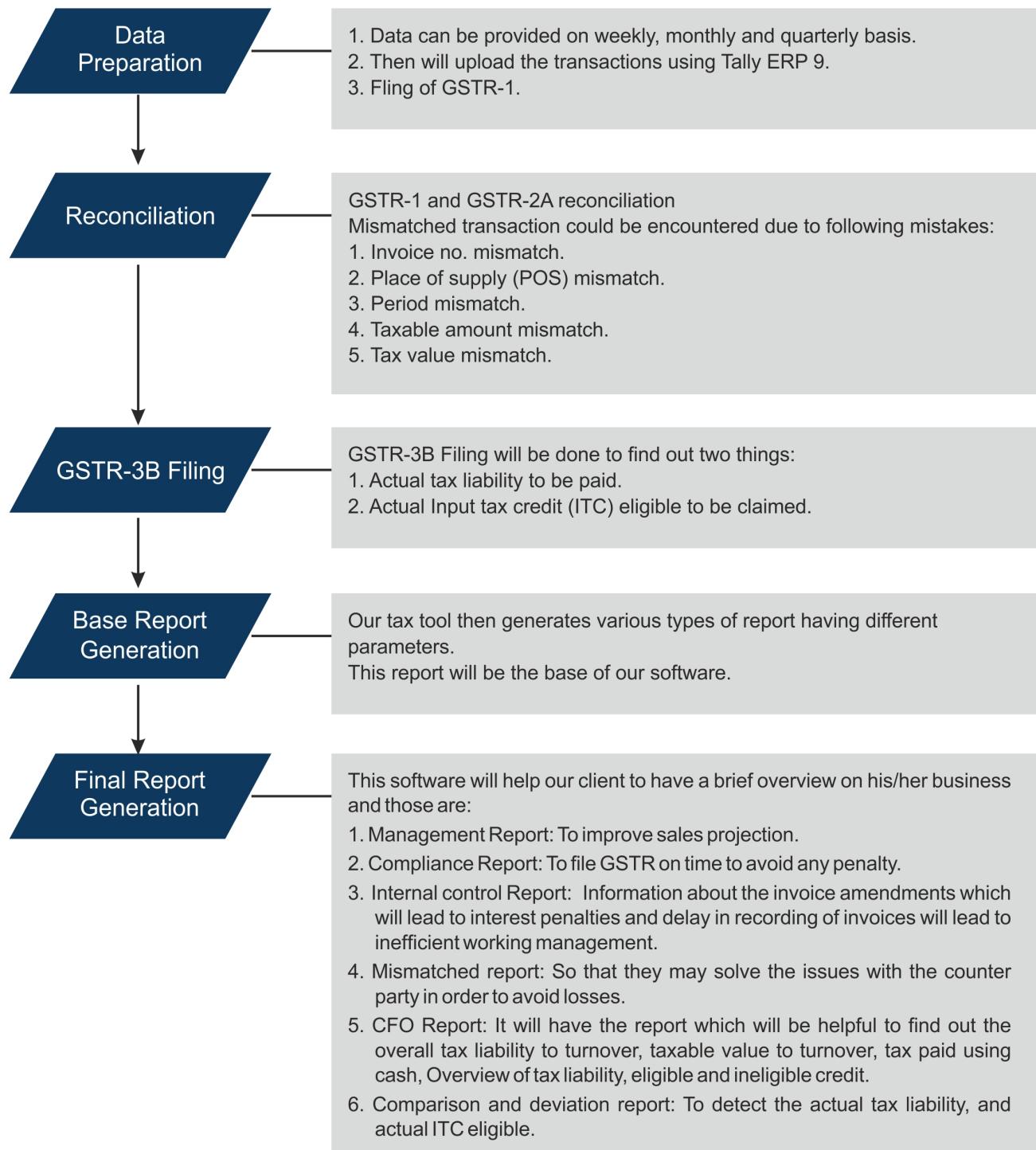
- Graphical Insights
- Working Capital loss
- Output Tax Liability Reconciliation- Comparison of GSTR-3B & 1
- ITC Reconciliation- Comparison of GSTR-3B & 2A

4. GST FRAMEWORK



The Process

5. APPROACH:

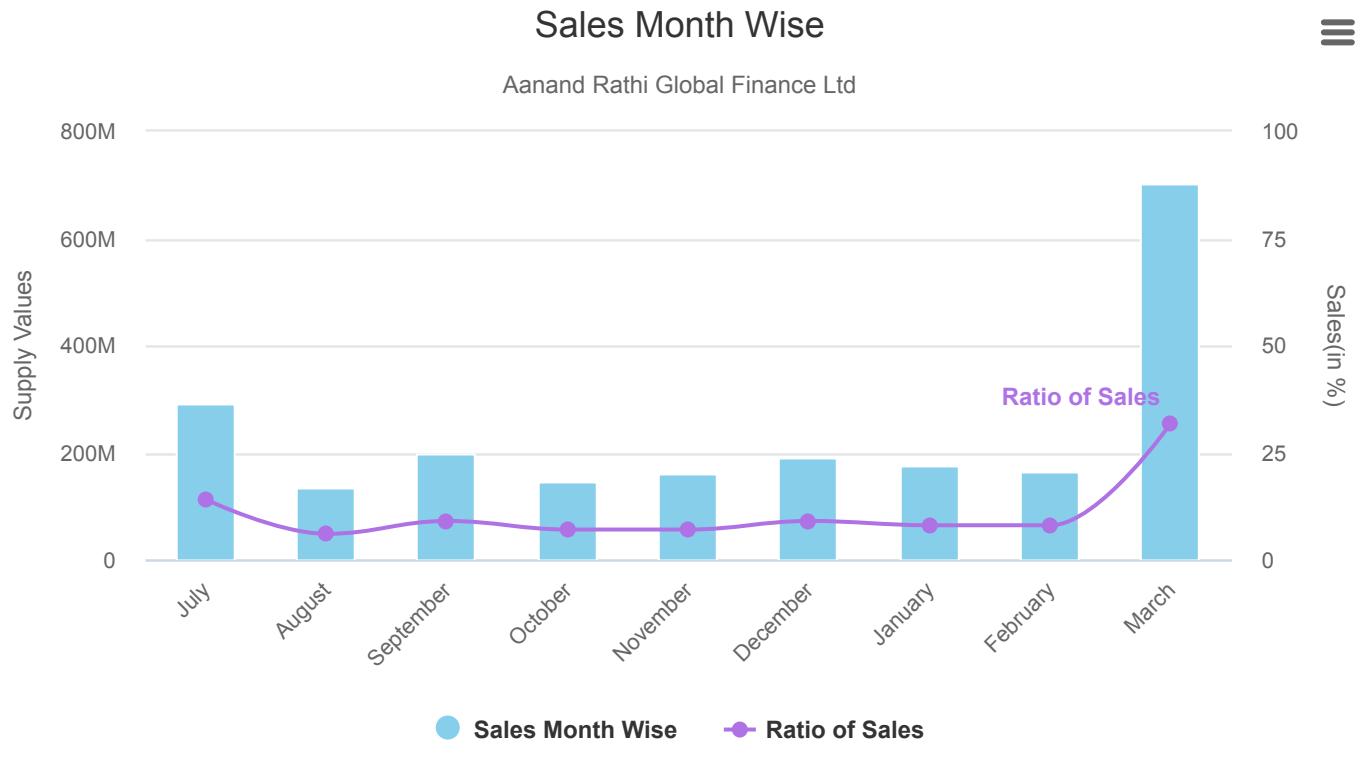


6.DETAILS OF GST REPORTS AND INSIGHTS

DATA INSIGHTS

A.MANAGEMENT REPORT

1.Sales Month Wise



Observation:

Percentage of GST payable to turnover is not stable for F.Y. 2017-18 it varies from 1% to 3%.

Note:For detailed and consolidated summary refer section-8.

2.Sales Tax Rate Wise

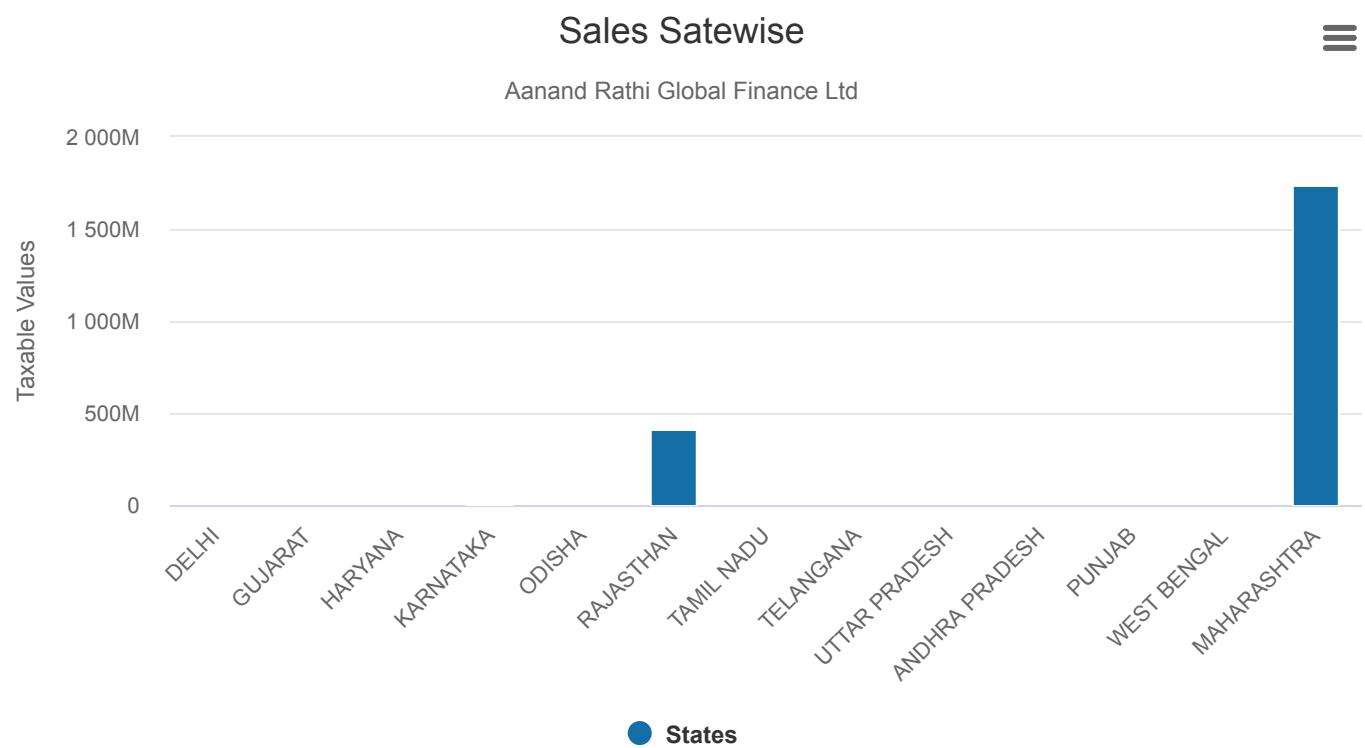
Particulars	0%	5%	12%	18%	28%
Sales	2052544303.94	0	0	143069732.72	0
Ratio	93%	0%	0%	7%	0%

Observation:

Maximum Range of Product falls under the Category of 0%

Note:For detailed and consolidated summary refer section-8.

3.Sales State Wise

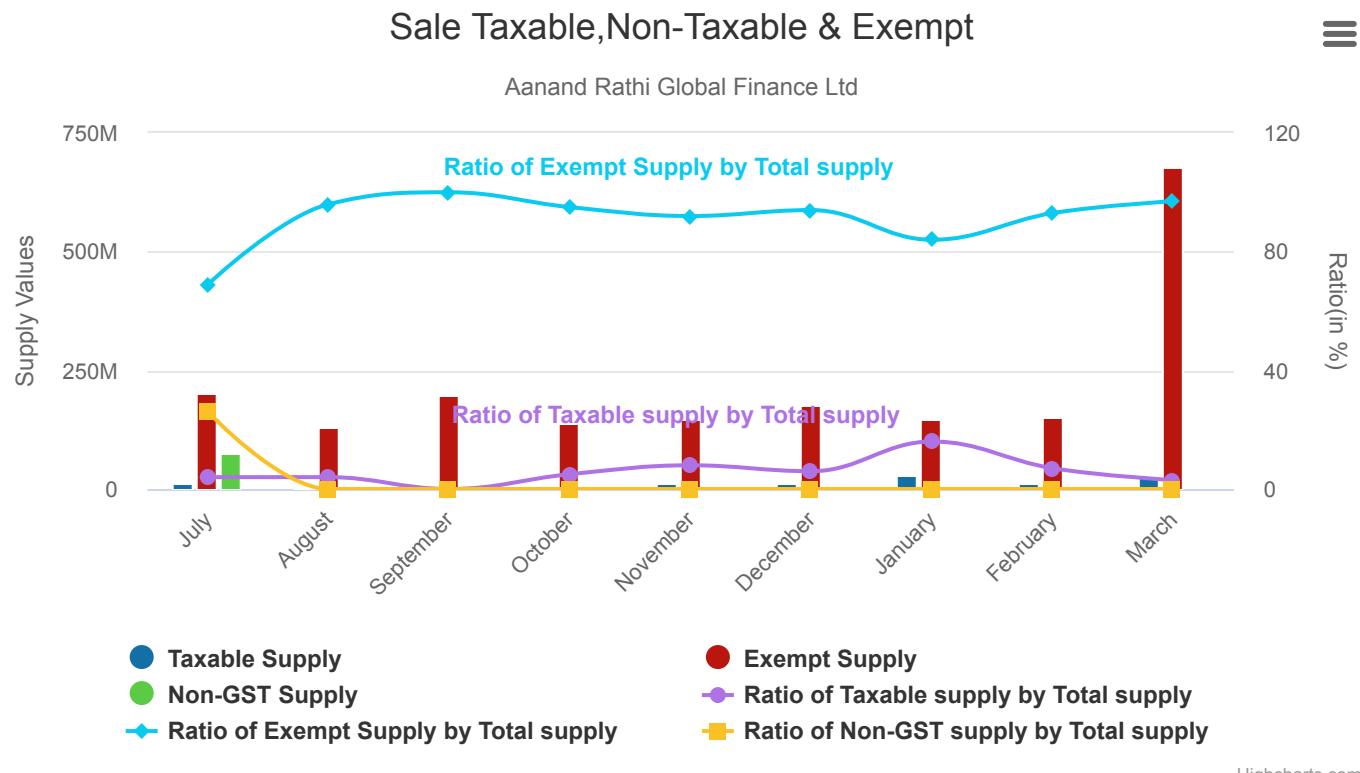


Observation:

99.84 % of total sales comes from top 3 states.

Note:For detailed and consolidated summary refer section-8.

4.Sales Taxable,Non-taxable & Exempt

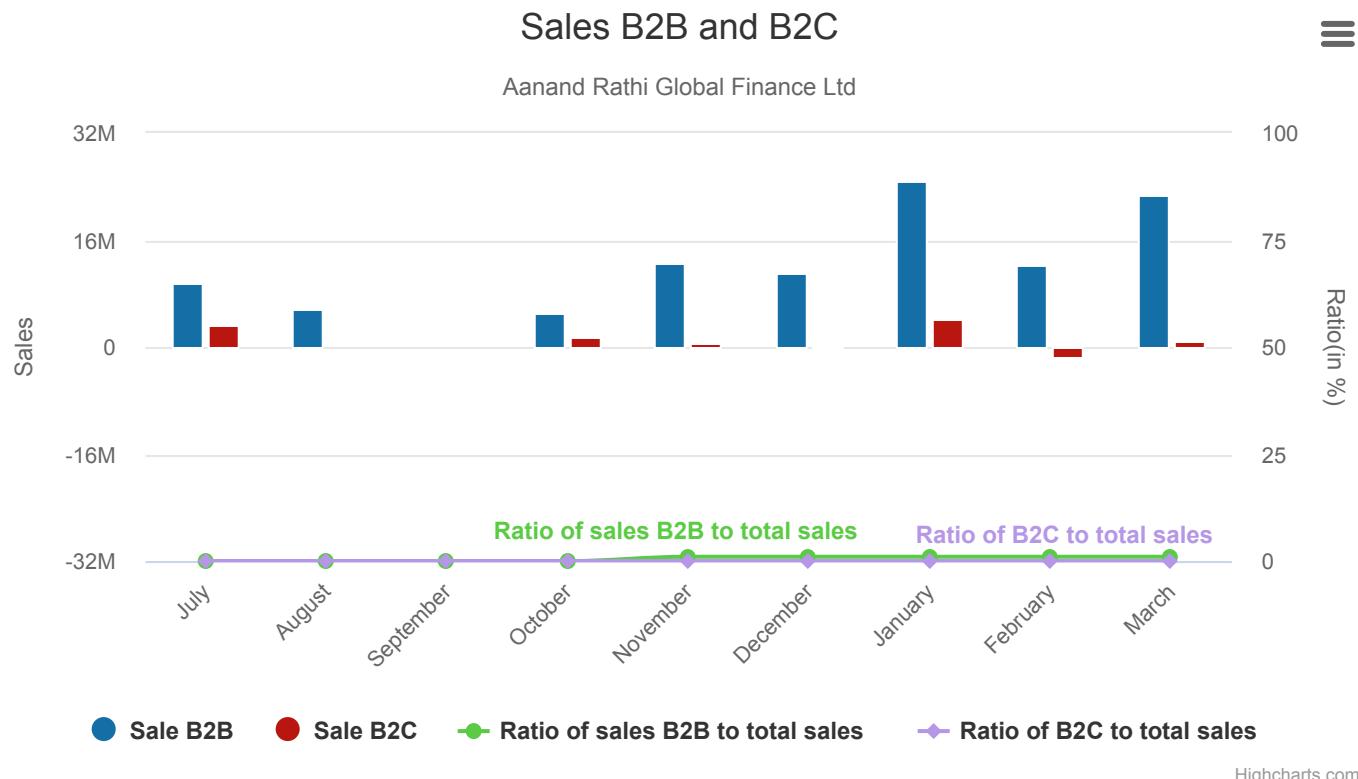


Observation :

433 is the % variation of taxable supply. 45 is the % variation of Exempt supply.

Note:For detailed and consolidated summary refer section-8.

5.Sales B2B and B2C



Observation :

B2B supply is 5% and B2C supply is 0% of total supply.

Note:For detailed and consolidated summary refer section-8.

B.COMPARISON AND DEVIATION REPORT

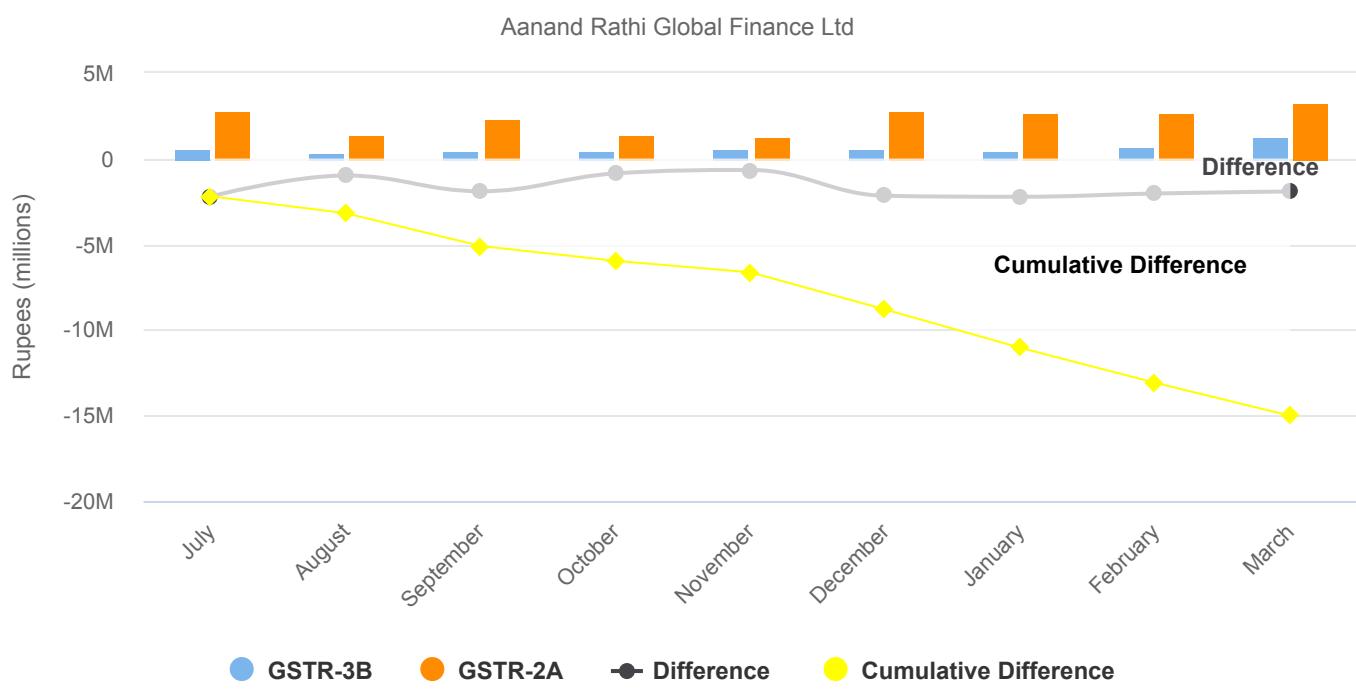
1.GSTR3B VS. GSTR2A -Input Tax Credit Reconciliation

Month	GSTR-3B	GSTR-2A	Difference	Cumulative Difference
July	534855	2740814.34	-2205959.34	-2205959.34
August	331658	1322932.6	-991274.6	-3197233.94
September	453225	2365861.04	-1912636.04	-5109869.98
October	471124	1339450.1	-868326.1	-5978196.08
November	549822	1218402.27	-668580.27	-6646776.35
December	576166	2753344.75	-2177178.75	-8823955.1
January	407627.38	2641093.88	-2233466.5	-11057421.6
February	637456.38	2678175.07	-2040718.69	-13098140.29
March	1290542.92	3215046.38	-1924503.46	-15022643.75
Total	5252476.68	20275120.43	-15022643.75	-71140196.43

Deduct: In-Eligible Credit :

*To be filled manually so that the client will get the clear picture of eligible credit.

Comparison Between GSTR-3B & GSTR-2A



Highcharts.com

Observation:

GSTR-3B > 2A, ITC declared and ITC claimed is showing a huge difference as either the company has taken excess credit or vendor has not recorded our purchases in his GSTR 1. This may lead to interest liability & penalties notices or permanent loss of credit if vendor is not informed and corrective action is not taken by such vendor.

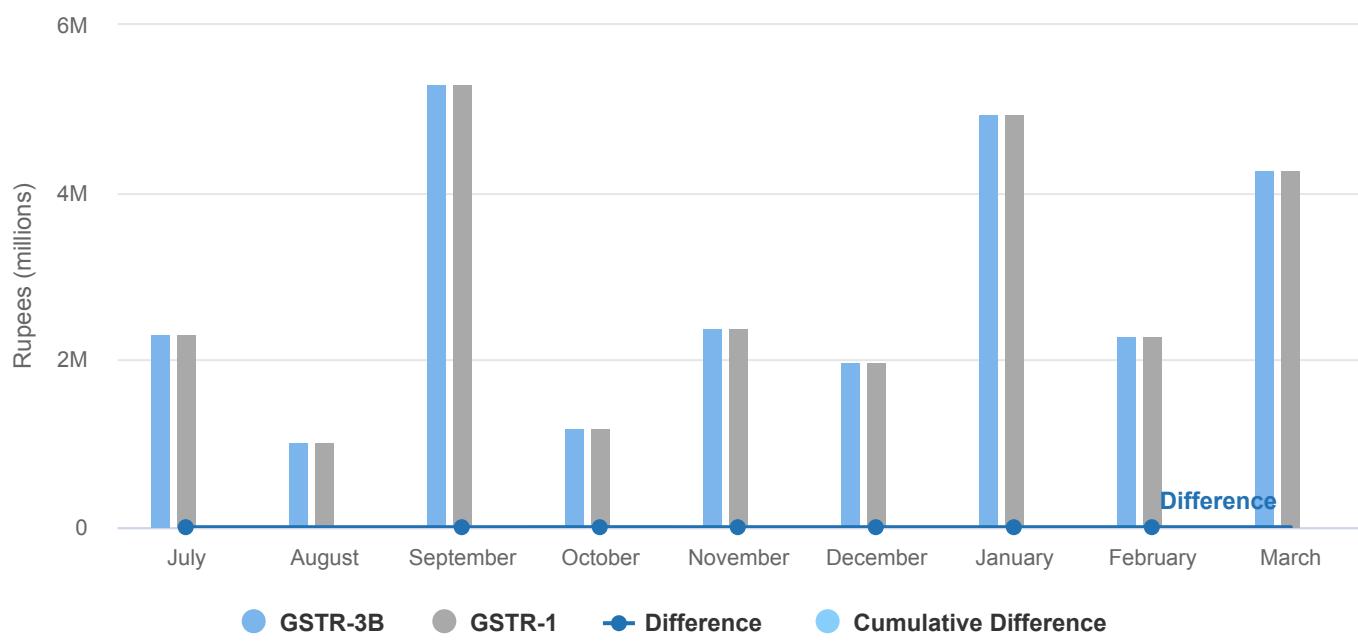
Note:For detailed and consolidated summary refer section-8.

2.GSTR3B VS. GSTR1 - Output Liability Reconciliation

Month	GSTR-3B	GSTR-1	Difference	Cumulative Difference
July	2321897	2321893.98	3.02	3.02
August	1025442	1025443.62	-1.62	1.4
September	5298002	5298001.2	0.8	2.2
October	1192100	1191853.62	246.38	248.58
November	2383201	2383197.3	3.7	252.28
December	1993451.13	1993443.98	7.15	259.43
January	4952972.14	4952967.36	4.78	264.21
February	2305735.83	2305733.63	2.2	266.41
March	4280015.96	4280017.2	-1.24	265.17
Total	25752817.06	25752551.89	265.17	1562.7

Comparison Between GSTR-3B & GSTR-1

Aanand Rathi Global Finance Ltd



Highcharts.com

Observation :

1. Value of GSTR-3B is greater than GSTR-1 ,It may impact your vendor relationshion and they shall not get the input tax credit though you have correctly paid the tax on such sales.

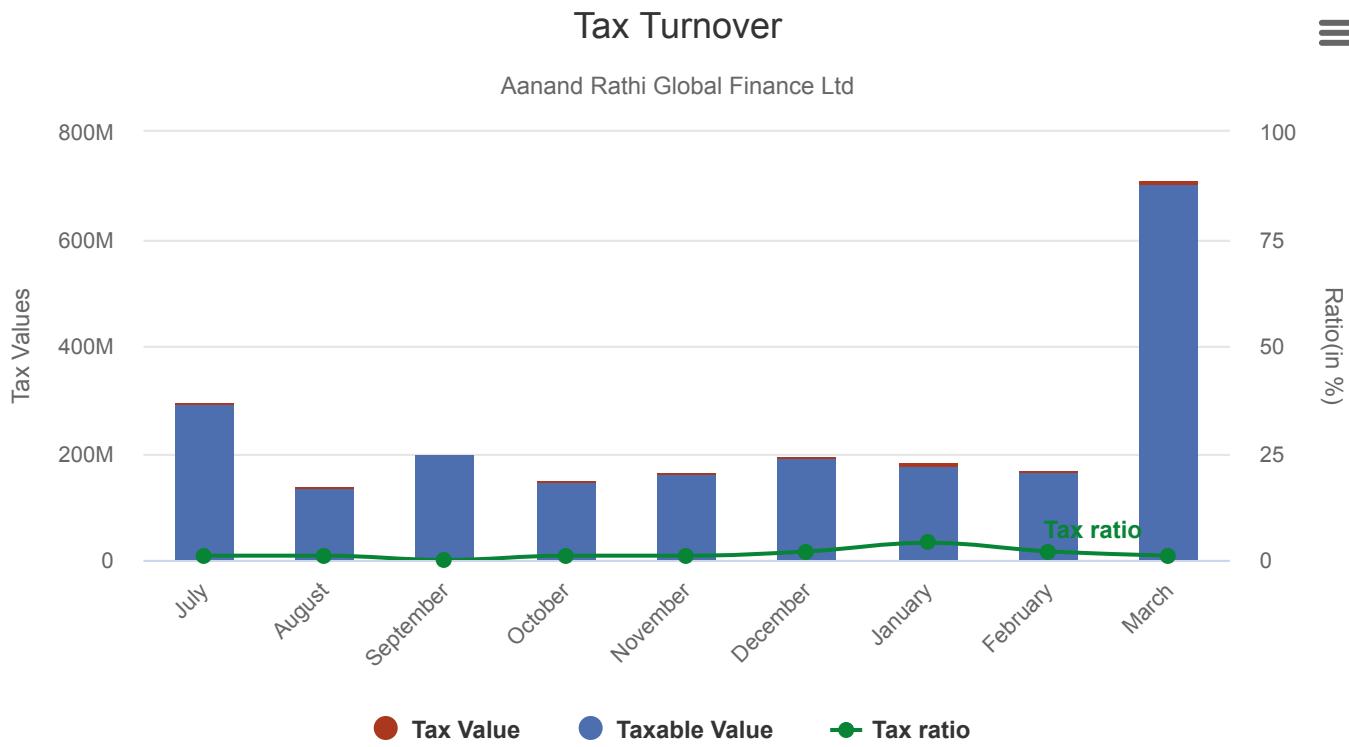
Note:For detailed and consolidated summary refer section-8.

BAROMETER-CFO DASHBOARD

A. CFO DASHBOARD

1. Overview of Turnover

No.	Month	Tax Values	Taxable Values	Tax Ratio
1	July	4215641.34	292433902.74	1%
2	August	1864735.1	135862933.36	1%
3	September	21412.29	198805904.73	0%
4	October	1196509.87	146683688.25	1%
5	November	2383376.86	160308007	1%
6	December	3783776.52	189966667.52	2%
7	January	7229716.51	176240745.42	4%
8	February	3648026.97	162737868.71	2%
9	March	7038543.57	702899070.93	1%
Total		31381739.03	2165938788.66	13%



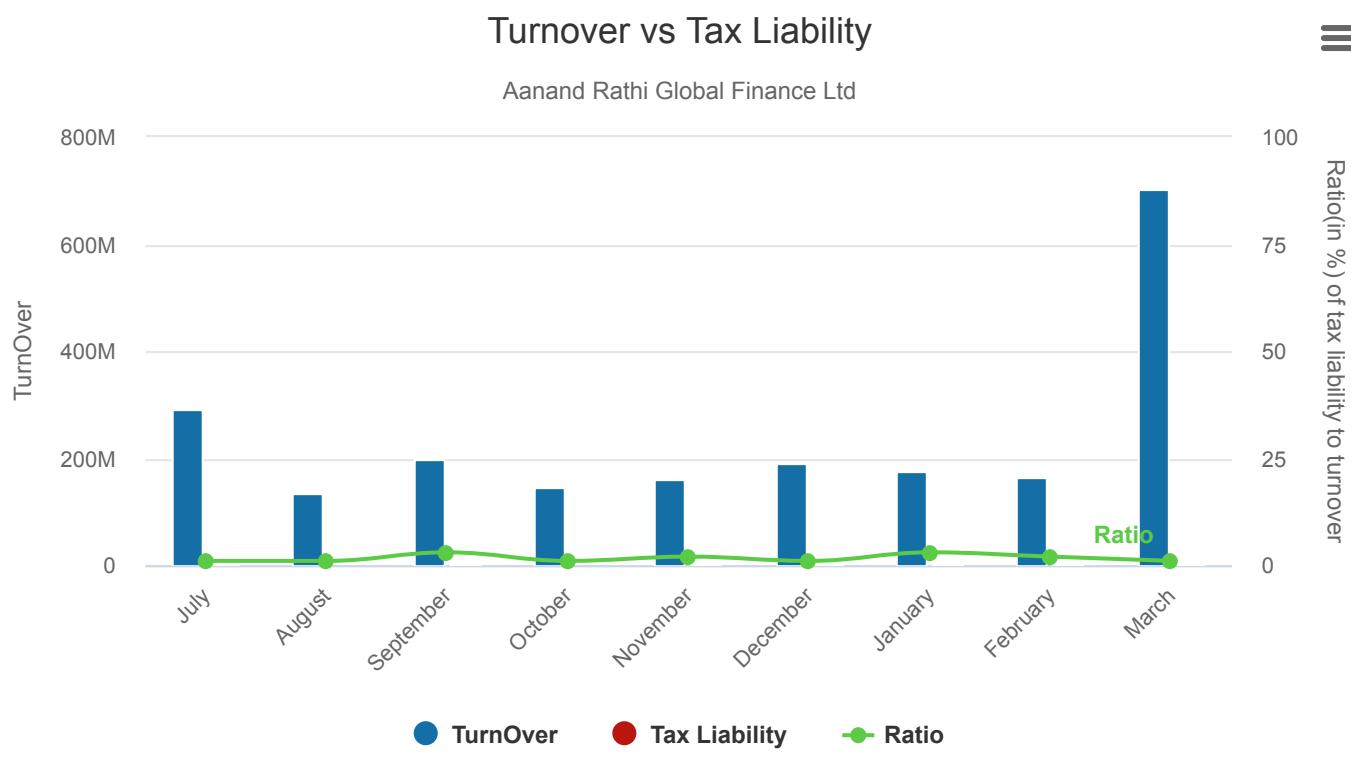
Observation :

The average tax value to turnover is 2% & higher tax value is 4% of Year F.Y.2017-2018.

Note:For detailed and consolidated summary refer section-8.

2. Turnover vs Tax Liability:

No.	Month	TurnOver	Tax Liability	Ratio
1	July	292433902.74	2653572	1%
2	August	135862933.36	1166742	1%
3	September	198805904.73	5406974	3%
4	October	146683688.25	1416898	1%
5	November	160308007	2452051	2%
6	December	189966667.52	2003675	1%
7	January	176240745.42	4982487	3%
8	February	162737868.71	2905928	2%
9	March	702899070.93	4808962	1%
Total		2165938788.66	27797289	15%



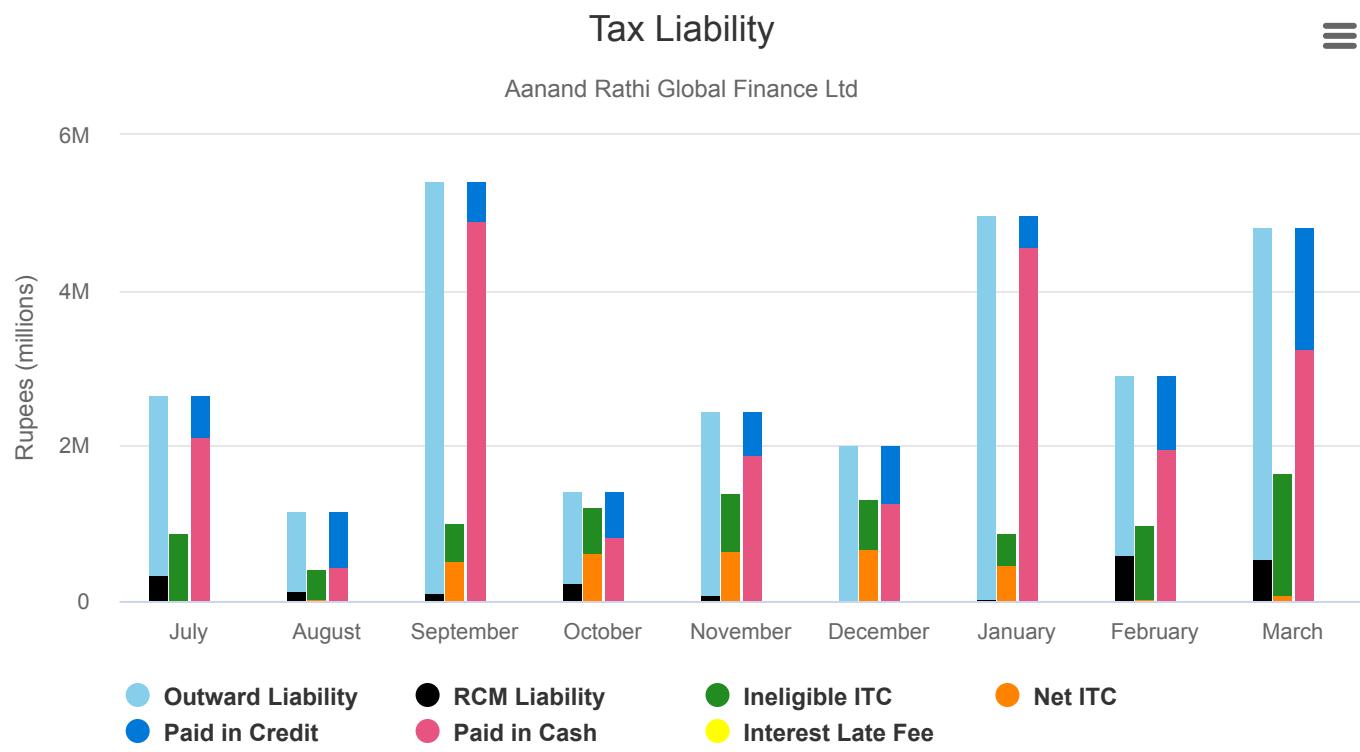
Observation :

Percentage of GST payable to turnover is not stable for F.Y. 2017-18 it varies from 1% to 3%.

Note:For detailed and consolidated summary refer section-8.

3. Overview of Tax Liability:

No.	Month	Outward Liability	RCM Liability	Ineligible ITC	Net ITC	Paid in Credit	Paid in Cash	Interest Late Fee
1	July	2321897	331675	0	866530	534855	2118717	0
2	August	1025442	141300	13162	402308	733983	432759	0
3	September	5298002	108972	502891	507711	506124	4900850	0
4	October	1192100	224798	628560	583523	585109	831789	0
5	November	2383201	68850	649877	750083	584246	1867805	11751
6	December	1993451	10224	676725	629031	731603	1272072	1055
7	January	4952972	29515	455482	423141	422384	4560101	1210
8	February	2305736	600192	27371	938489	938022	1967906	8
9	March	4280016	528946	73221	1567768	1555016	3253947	726
Total		25752817	2044472	3027289	6668584	6591342	21205946	14750



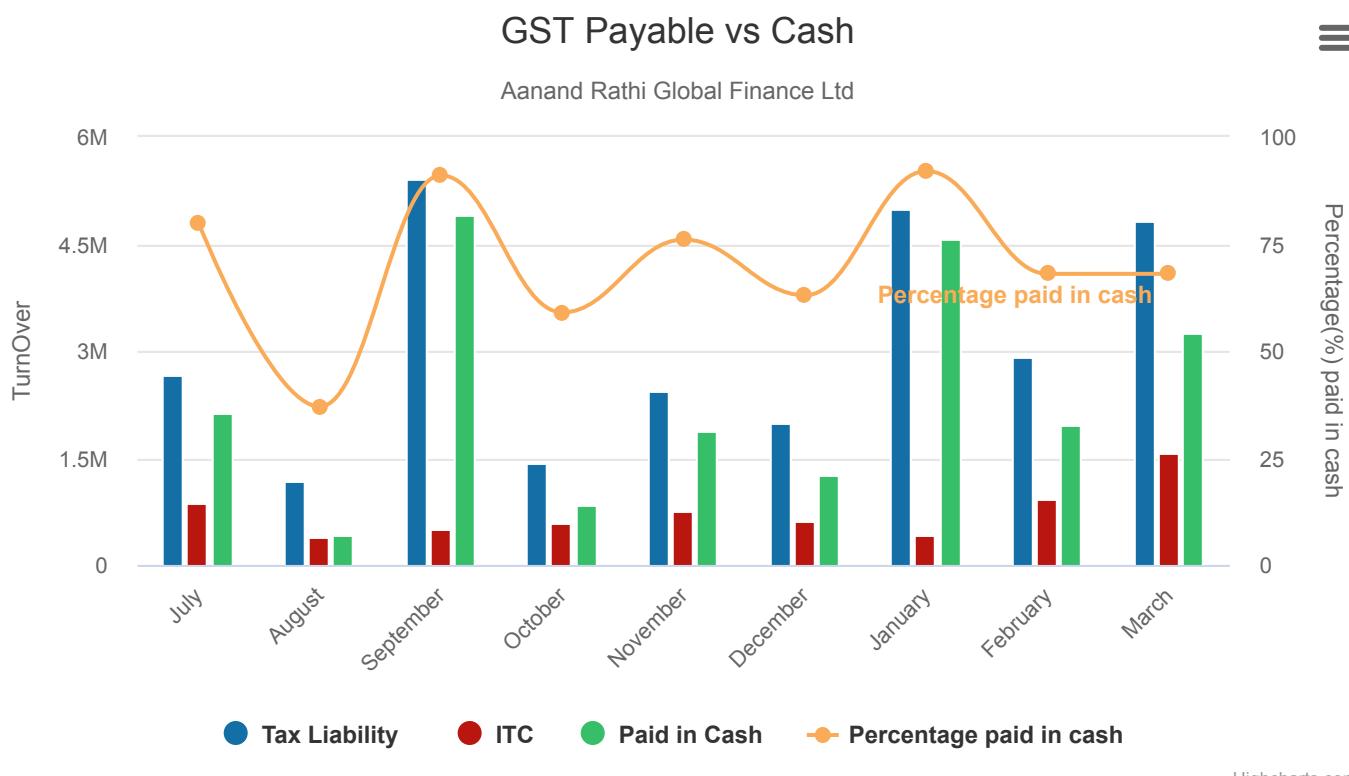
Observation :

Cash Payment of Liability has been done in July,August,September,October,November,December,January,February,March.

Note: For detailed and consolidated summary refer section-8.

4. GST Payable V/s Cash:

No.	Month	Tax Liability	ITC	Paid in Cash	Ratio
1	July	2653572	866530	2118717	80%
2	August	1166742	402308	432759	37%
3	September	5406974	507711	4900850	91%
4	October	1416898	583523	831789	59%
5	November	2452051	750083	1867805	76%
6	December	2003675	629031	1272072	63%
7	January	4982487	423141	4560101	92%
8	February	2905928	938489	1967906	68%
9	March	4808962	1567768	3253947	68%
Total		27797289	6668584	21205946	



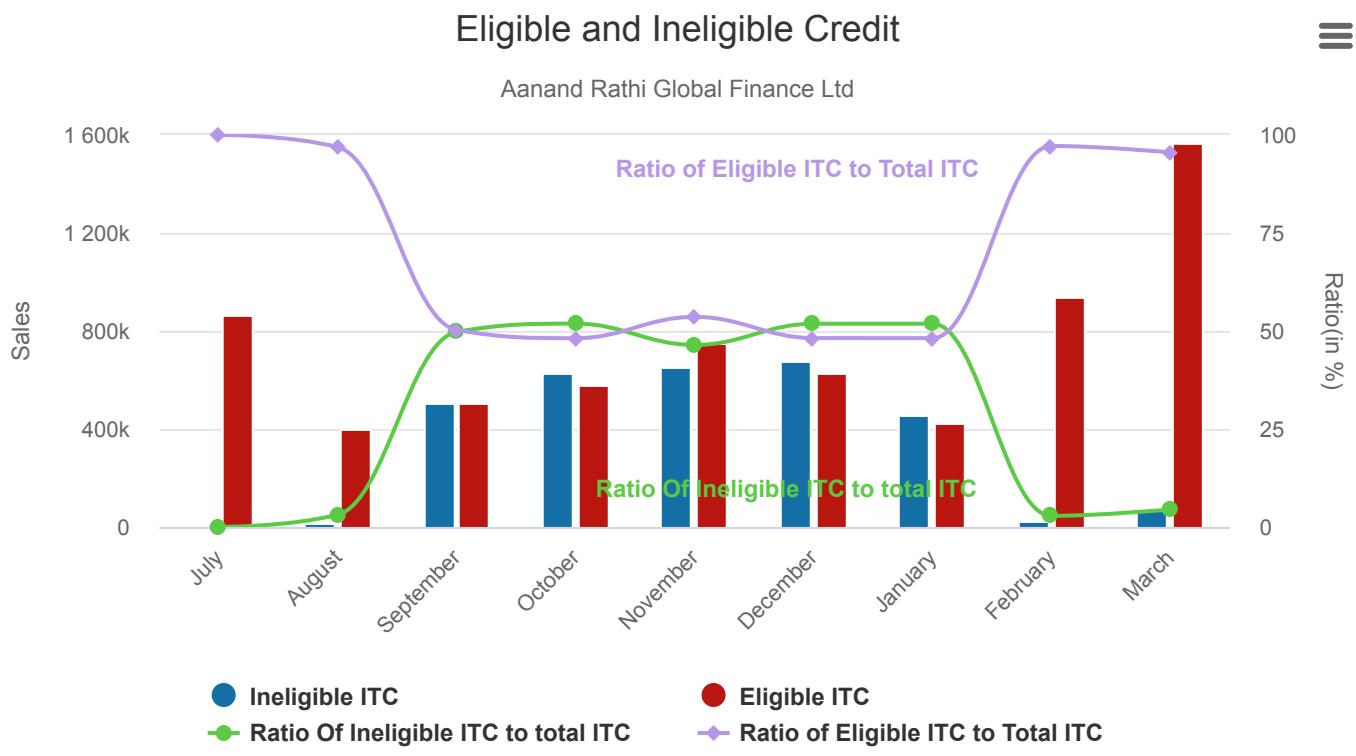
Observation :

GST paid in cash varies from **37%** to **92%** for F.Y. 2017-2018. Average percentage of liability paid by cash is **70%** for F.Y. 2017-2018. So, analysis of huge payment by cash to be done & accordingly input tax credit planning should be done.

Note: For detailed and consolidated summary refer section-8.

5. Eligible and Ineligible Credit:

No.	Month	Total Ineligible ITC	Total Eligible ITC	Ratio Of Ineligible ITC to total ITC	Ratio of Eligible ITC to Total ITC
1	July	0	866530	0%	100%
2	August	13162	402308	3%	97%
3	September	502891	507711	50%	50%
4	October	628560	583523	52%	48%
5	November	649877	750083	46%	54%
6	December	676725	629031	52%	48%
7	January	455482	423141	52%	48%
8	February	27371	938489	3%	97%
9	March	73221	1567768	4%	96%
Total		3027289	6668584		



Observation :

Total ineligible ITC to Total ITC has been increase from _____(month name) to _____(month name).Total eligible ITC to total ITC has been decreased from _____(month name) to _____(maonthname).

Note:For detailed and consolidated summary refer section-8.

INFORMATION COMPARISON

A. COMPLIANCE REPORT

1. GSTR-3B:

No.	Month	Status	Late Fees	Due Date	Filing Date
1	July		0	25-08-2017	25-08-2017
2	August		0	20-09-2017	20-09-2017
3	September		0	20-10-2017	18-10-2017
4	October		0	20-11-2017	20-11-2017
5	November		0	20-12-2017	20-12-2017
6	December		0	22-01-2018	18-01-2018
7	January		0	20-02-2018	20-02-2018
8	February		0	20-03-2018	17-03-2018
9	March		0	20-04-2018	20-04-2018

B. INTERNAL CONTROL REPORT

1. Invoice amends in other than original period Analysis:

Original Month	Include Month	Amend month	Category	GSTIN	Inv.Date	Inv.No	Name	Inv.Value	Taxable	Total Tax
September 2017	September 2017	0	b2b	27AAVPH6243B1ZO	28/Sep/2017	ARGFL/PRO/000024	Not Given	1085600	920000	165600
0	0	September 2018	b2b	27AAEFH2784A1ZM	28/Sep/2017	ARGFL/PRO/000024	Not Given	1085600	920000	165600
March 2018	March 2018	0	Credit Note	27AAVPH6243B1ZO	31/Mar/2018	ARGFL/CN/000007	Not Given	330400	280000	50400
0	0	September 2018	Credit Note	27AAVPH6243B1ZO	31/Mar/2018	ARGFL/CN/000007	Not Given	0	0	0

Observation :

Note:For detailed and consolidated summary refer section-8.

C. INVOICE WISE COMPARISON OR MISMATCH REPORT

1. Not in GSTR-2A, but recorded under purchasers book:

Company Name	Period	Invoice No	Place Of Supply	Invoice Date	Invoice Value	Taxable Value	Tax
Atharv Plastic	Oct,2017	97-1	Madhya Pradesh	2017-10-30	35046	13500	5346
Bagga Logistics	Dec,2017	3655	Madhya Pradesh	2017-12-14	82405	82405	0
Bagga Logistics	Jan,2018	3743	Madhya Pradesh	2018-01-05	14720	14720	0
Bagga Logistics	Feb,2018	3804	Madhya Pradesh	2018-02-09	11885	11885	0
Bagga Logistics	Mar,2018	3980	Madhya Pradesh	2018-03-15	4515	4515	0
Bagga Logistics	Mar,2018	4050	Madhya Pradesh	2018-03-31	14010	14010	0
Megha Packs	Jul,2017	16	Madhya Pradesh	2017-07-15	17237	15390	1846.8
Megha Packs	Jul,2017	19	Madhya Pradesh	2017-07-17	26666	23809.2	2857.12
Medwin Pharmatech	Jul,2017	23	Madhya Pradesh	2017-07-24	28870	25777	3093.24
Nupur Aqua Services	Oct,2017	1	Madhya Pradesh	2017-10-12	41300	35000	6300
Plastopack Industries	Aug,2017	136	Madhya Pradesh	2017-08-18	6720	5250	1470
Plastopack Industries	Oct,2017	199	Madhya Pradesh	2017-10-30	5760	4500	1260
RM Plastolite	Sep,2017	16	Madhya Pradesh	2017-09-27	26898	22794.75	4103.06
Sai Kripa Industries	Nov,2017	726	Madhya Pradesh	2017-11-29	6417	5438.5	978.94
Sarthak PET Ind. (India) P Ltd	Dec,2017	3725	Madhya Pradesh	2017-12-04	52026	44089.5	7936.12

Company Name	Period	Invoice No	Place Of Supply	Invoice Date	Invoice Value	Taxable Value	Tax
Shivali Graphics	Jul,2017	378	Madhya Pradesh	2017-07-26	23822	21270	2552.4
Shubh Dhara Packaging	Oct,2017	1791-1	Madhya Pradesh	2017-10-30	26644	12000	4064.4
Shubh Dhara Packaging	Oct,2017	1791-2	Madhya Pradesh	2017-10-30	26644	10580	4064.4
Vruddhi Enterprises	Sep,2017	51	Madhya Pradesh	2017-09-25	22621	19170	3450.6
Total					489306	401203.95	49323.08

Observation:

Follow up from the above clients' needs to be done as the business is facing the risk of loss of input tax credit of Rs. 14131.8. The situation of non-reconciliation may lead to interest liability or GST notices.

Note:For detailed and consolidated summary refer section-8.

2. Not in records, but recorded under GSTR-2A:

Company Name	Period	Invoice No	Place Of Supply	Invoice Date	Invoice Value	Taxable Value	Tax
All India Logistic Solutions	Dec,2017	1251	Madhya Pradesh	2017-12-08	15740	15740	787
All India Logistic Solutions	Mar,2018	1392	Madhya Pradesh	2018-03-30	10500	10500	525
Atharv Plastic	Mar,2018	192	Madhya Pradesh	2018-03-28	45666	38700	6966
Megha Packs	Feb,2018	324	Madhya Pradesh	2018-02-12	18024.16	16093	1931.16
M/S. ANJAY PHARMA	Mar,2018	M000273	Madhya Pradesh	2018-03-28	5292	4725	567
Ministry of Railways	Aug,2017	PS17876260350711	Madhya Pradesh	2017-08-27	1354.34	1290	64.34
Ministry of Railways	Aug,2017	PS17213585446011	Uttar Pradesh	2017-08-27	1115	1062	53
Ministry of Railways	Aug,2017	PS17213585446028	Uttar Pradesh	2017-08-30	190	181	9
Ministry of Railways	Aug,2017	PS17876260350728	Madhya Pradesh	2017-08-30	339.14	323	16.14
NITCO LOGISTICS PRIVATE LIMITED	Sep,2017	IDD1G901003/0296	Madhya Pradesh	2017-09-01	280	280	14
NITCO LOGISTICS PRIVATE LIMITED	Nov,2017	IDD1GB13003/0672	Madhya Pradesh	2017-11-13	10311	10311	515.56
NITCO LOGISTICS PRIVATE LIMITED	Nov,2017	IDD1GB16003/0682	Madhya Pradesh	2017-11-16	1194	1194	59.7
NITCO LOGISTICS PRIVATE LIMITED	Jan,2018	IDD1H113001/1001	Madhya Pradesh	2018-01-13	5058	5058	252.9
NITCO LOGISTICS PRIVATE LIMITED	Jan,2018	IDD1H115001/1005	Madhya Pradesh	2018-01-15	4740	4740	237
NITCO LOGISTICS PRIVATE LIMITED	Jan,2018	IDD1H116002/1009	Madhya Pradesh	2018-01-16	2131	2131	106.56

Company Name	Period	Invoice No	Place Of Supply	Invoice Date	Invoice Value	Taxable Value	Tax
NITCO LOGISTICS PRIVATE LIMITED	Jan,2018	IDD1H120008/1047	Madhya Pradesh	20180120	4198	4198	209.9
NITCO LOGISTICS PRIVATE LIMITED	Feb,2018	IDR1H202017/1971	Madhya Pradesh	20180202	2161	2161	108.04
NITCO LOGISTICS PRIVATE LIMITED	Feb,2018	IDD1H205007/1110	Madhya Pradesh	20180205	1546	1546	77.3
NITCO LOGISTICS PRIVATE LIMITED	Mar,2018	IDD1H313003/1289	Madhya Pradesh	20180313	2896	2896	144.8
PLASTOPACK INDUSTRIES	Aug,2017	PI/136/2017-18	Madhya Pradesh	20170818	6720	5250	1470
R.P.ENTERPRISES	Aug,2017	0014	Madhya Pradesh	20170828	326	276	49.68
R.P.ENTERPRISES	Sep,2017	0071	Madhya Pradesh	20170901	72.96	60	10.8
R.P.ENTERPRISES	Oct,2017	0126	Madhya Pradesh	2017-1001	84.96	72	12.96
Tally Solution - Online Addon	Aug,2017	S/ON/00375/17-18	Madhya Pradesh	20170804	283	240	43.2
THE SARASWAT CO-OPERATIVE BANK LIMITED	Sep,2017	23SRCB1700001444	Madhya Pradesh	20170912	5.9	5	0.9
THE SARASWAT CO-OPERATIVE BANK LIMITED	Sep,2017	23SRCB1700001459	Madhya Pradesh	20170913	38.94	33	5.94
THE SARASWAT CO-OPERATIVE BANK LIMITED	Sep,2017	23SRCB1700001786	Madhya Pradesh	20170914	118	100	18
THE SARASWAT CO-OPERATIVE BANK LIMITED	Sep,2017	23SRCB1700950130	Madhya Pradesh	20170917	236	200	36
THE SARASWAT CO-OPERATIVE BANK LIMITED	Sep,2017	23SRCB1700950123	Madhya Pradesh	20170917	236	200	36
THE SARASWAT CO-OPERATIVE BANK LIMITED	Sep,2017	23SRCB1700951575	Madhya Pradesh	20170926	29.5	25	4.5

Company Name	Period	Invoice No	Place Of Supply	Invoice Date	Invoice Value	Taxable Value	Tax
THE SARASWAT CO-OPERATIVE BANK LIMITED	Sep,2017	23SRCB1700951893	Madhya Pradesh	2017-09-28	44.84	38	6.84
THE SARASWAT CO-OPERATIVE BANK LIMITED	Oct,2017	23SRCB1700954258	Madhya Pradesh	2017-10-10	17.7	15	2.7
THE SARASWAT CO-OPERATIVE BANK LIMITED	Oct,2017	23SRCB1700956546	Madhya Pradesh	2017-10-15	118	100	18
THE SARASWAT CO-OPERATIVE BANK LIMITED	Nov,2017	23SRCB1700964215	Madhya Pradesh	2017-11-24	44.84	38	6.84
THE SARASWAT CO-OPERATIVE BANK LIMITED	Nov,2017	23SRCB1700965239	Madhya Pradesh	2017-11-30	4626.78	3921	705.78
THE SARASWAT CO-OPERATIVE BANK LIMITED	Dec,2017	23SRCB1700966893	Madhya Pradesh	2017-12-13	118	100	18
THE SARASWAT CO-OPERATIVE BANK LIMITED	Dec,2017	23SRCB1700966891	Madhya Pradesh	2017-12-13	118	100	18
THE SARASWAT CO-OPERATIVE BANK LIMITED	Dec,2017	23SRCB1700968276	Madhya Pradesh	2017-12-19	44.84	38	6.84
THE SARASWAT CO-OPERATIVE BANK LIMITED	Dec,2017	23SRCB1700969193	Madhya Pradesh	2017-12-23	29.5	25	4.5
THE SARASWAT CO-OPERATIVE BANK LIMITED	Dec,2017	23SRCB1700969849	Madhya Pradesh	2017-12-28	118	100	18
THE SARASWAT CO-OPERATIVE BANK LIMITED	Dec,2017	23SRCB1700970307	Madhya Pradesh	2017-12-30	177	150	27
THE SARASWAT CO-OPERATIVE BANK LIMITED	Jan,2018	23SRCB1800971647	Madhya Pradesh	2018-01-05	118	100	18
THE SARASWAT CO-OPERATIVE BANK LIMITED	Jan,2018	23SRCB1800971646	Madhya Pradesh	2018-01-05	118	100	18
THE SARASWAT CO-OPERATIVE BANK LIMITED	Jan,2018	23SRCB1800972378	Madhya Pradesh	2018-01-08	59	50	9
THE SARASWAT CO-OPERATIVE BANK LIMITED	Jan,2018	23SRCB1800974539	Madhya Pradesh	2018-01-30	59	50	9

Company Name	Period	Invoice No	Place Of Supply	Invoice Date	Invoice Value	Taxable Value	Tax
THE SARASWAT CO-OPERATIVE BANK LIMITED	Jan,2018	23SRCB1800974537	Madhya Pradesh	20180130	35.4	30	5.4
THE SARASWAT CO-OPERATIVE BANK LIMITED	Feb,2018	23SRCB1800977409	Madhya Pradesh	20180215	44.84	38	6.84
THE SARASWAT CO-OPERATIVE BANK LIMITED	Feb,2018	23SRCB1800977367	Madhya Pradesh	20180215	88.5	75	13.5
THE SARASWAT CO-OPERATIVE BANK LIMITED	Mar,2018	23SRCB1800979326	Madhya Pradesh	20180303	59	50	9
THE SARASWAT CO-OPERATIVE BANK LIMITED	Mar,2018	23SRCB1800979834	Madhya Pradesh	20180306	44.84	38	6.84
THE SARASWAT CO-OPERATIVE BANK LIMITED	Mar,2018	23SRCB1800981527	Madhya Pradesh	20180316	70.8	60	10.8
THE SARASWAT CO-OPERATIVE BANK LIMITED	Mar,2018	23SRCB1800981435	Madhya Pradesh	20180316	236	200	36
THE SARASWAT CO-OPERATIVE BANK LIMITED	Mar,2018	23SRCB1800981630	Madhya Pradesh	20180317	59	50	9
THE SARASWAT CO-OPERATIVE BANK LIMITED	Mar,2018	23SRCB1800982550	Madhya Pradesh	20180324	236	200	36
THE SARASWAT CO-OPERATIVE BANK LIMITED	Mar,2018	23SRCB1800982923	Madhya Pradesh	20180325	29.5	25	4.5
THE SARASWAT CO-OPERATIVE BANK LIMITED	Mar,2018	23SRCB1800983484	Madhya Pradesh	20180327	17.7	15	2.7
Total					163189.98	150866	16137.96

Observation:

Accounting system & Invoice processing for GST Claim and reconciliation need to be reviewed. There is a risk of losing the credit if prompt action has not been taken.

Note:For detailed and consolidated summary refer section-8.

3.Invoice no.,POS and Period mismatch:

Company	Period (Records)	Invoice No (Records)	POS (Records)	Period (GSTR-2A)	Invoice No (GSTR-2A)	POS (GSTR-2A)	Taxable Value Difference	Tax Difference
All India Logistic Solutions	Dec,2017	-1	Madhya Pradesh	Mar,2018	1278	Madhya Pradesh	0	855
All India Logistic Solutions	Mar,2018	129	Madhya Pradesh	Mar,2018	1358	Madhya Pradesh	0	430
Apex Packaging	Sep,2017	61	Madhya Pradesh	Sep,2017	061/2017-18	Madhya Pradesh	0	0
Apex Packaging	Dec,2017	173	Madhya Pradesh	Dec,2017	173/2017-18	Madhya Pradesh	0	0
Atharv Plastic	Oct,2017	97	Madhya Pradesh	Dec,2017	097	Madhya Pradesh	13500	0
Atharv Plastic	Mar,2018	178	Madhya Pradesh	Mar,2018	179	Madhya Pradesh	0	0
Atul Dyestuff	Jul,2017	9	Madhya Pradesh	Jul,2017	SG-9	Madhya Pradesh	0	0
Atul Dyestuff	Aug,2017	147	Madhya Pradesh	Aug,2017	SG-147	Madhya Pradesh	0	0
Avani Agencies	Jan,2018	869	Madhya Pradesh	Mar,2018	870	Madhya Pradesh	0	0
Bharat Drugs & Chemicals (P)	Nov,2017	2558	Madhya Pradesh	Nov,2017	R/002558	Madhya Pradesh	0	0
Bharat Drugs & Chemicals (P)	Nov,2017	2729	Madhya Pradesh	Nov,2017	R/002729	Madhya Pradesh	0	0
Bharat Drugs & Chemicals (P)	Nov,2017	2810	Madhya Pradesh	Nov,2017	R/002810	Madhya Pradesh	0	0
Bharat Drugs & Chemicals (P)	Nov,2017	2886	Madhya Pradesh	Nov,2017	R/002886	Madhya Pradesh	0	0
Bharat Drugs & Chemicals (P)	Nov,2017	2964	Madhya Pradesh	Nov,2017	R/002964	Madhya Pradesh	0	0
Bharat Drugs & Chemicals (P)	Dec,2017	3163	Madhya Pradesh	Dec,2017	R/003163	Madhya Pradesh	0	0

Company	Period (Records)	Invoice No (Records)	POS (Records)	Period (GSTR-2A)	Invoice No (GSTR-2A)	POS (GSTR-2A)	Taxable Value Difference	Tax Difference
Fire Net	Jul,2017	88	Madhya Pradesh	Aug,2017	Q2/17-18/088	Madhya Pradesh	0	0
Fire Net	Jan,2018	233	Madhya Pradesh	Mar,2018	Q4/17-18/233	Madhya Pradesh	0	0
Fire Net	Mar,2018	543	Madhya Pradesh	Mar,2018	Q4/17-18/543	Madhya Pradesh	0	0
Gandhar Oil Refinery India Ltd	Aug,2017	1300001423	Madhya Pradesh	Aug,2017	SILMOL1300001423	Madhya Pradesh	0	0.45
Gandhar Oil Refinery India Ltd	Sep,2017	1300002821	Madhya Pradesh	Sep,2017	SILMOL1300002821	Madhya Pradesh	0	0
Gandhar Oil Refinery India Ltd	Sep,2017	1300003651	Madhya Pradesh	Sep,2017	SILMOL1300003651	Madhya Pradesh	0	0
Gandhar Oil Refinery India Ltd	Dec,2017	1300007064	Madhya Pradesh	Dec,2017	SILMOL1300007064	Madhya Pradesh	0	0
Gandhar Oil Refinery India Ltd	Jan,2018	1300008742	Madhya Pradesh	Jan,2018	SILMOL1300008742	Madhya Pradesh	0	0
Gandhar Oil Refinery India Ltd	Mar,2018	1300011196	Madhya Pradesh	Mar,2018	SILMOL1300011196	Madhya Pradesh	0	0
Gandhar Oil Refinery India Ltd (Indore)	Mar,2018	13000000881	Madhya Pradesh	Mar,2018	DEPOIN1300000881	Madhya Pradesh	0	-0.2
Hakkimuddin Haiderali	Aug,2017	292	Madhya Pradesh	Aug,2017	292/A/17-18	Madhya Pradesh	0	0
Hakkimuddin Haiderali	Aug,2017	399	Madhya Pradesh	Aug,2017	399/A/17-18	Madhya Pradesh	0	0
Hakkimuddin Haiderali	Jan,2018	2009	Madhya Pradesh	Jan,2018	2009/A/17-18	Madhya Pradesh	0	0
Vasudev Panjwani	Mar,2018	1	Madhya Pradesh	Mar,2018	101	Madhya Pradesh	0	0
Vasudev Panjwani	Mar,2018	2	Madhya Pradesh	Mar,2018	102	Madhya Pradesh	0	0

Company	Period (Records)	Invoice No (Records)	POS (Records)	Period (GSTR-2A)	Invoice No (GSTR-2A)	POS (GSTR-2A)	Taxable Value Difference	Tax Difference
Jain Marketing	Dec,2017	88	Madhya Pradesh	Dec,2017	JM/88/17-18	Madhya Pradesh	0	0
JNV Enterprises	Jul,2017	9	Madhya Pradesh	Jul,2017	25	Madhya Pradesh	0	0
JNV Enterprises	Aug,2017	30	Madhya Pradesh	Aug,2017	JNMGST17-18030	Madhya Pradesh	0	0
JNV Enterprises	Aug,2017	31	Madhya Pradesh	Aug,2017	JNMGST17-18031	Madhya Pradesh	0	0
JNV Enterprises	Aug,2017	35	Madhya Pradesh	Aug,2017	JNMGST17-18035	Madhya Pradesh	0	0
JNV Enterprises	Aug,2017	45	Madhya Pradesh	Aug,2017	JNMGST17-18045	Madhya Pradesh	0	0
JNV Enterprises	Sep,2017	48	Madhya Pradesh	Sep,2017	JNMGST17-18048	Madhya Pradesh	0	0
JNV Enterprises	Sep,2017	51	Madhya Pradesh	Sep,2017	JNMGST17-18051	Madhya Pradesh	0	0
JNV Enterprises	Sep,2017	57	Madhya Pradesh	Sep,2017	JNMGST17-18057	Madhya Pradesh	0	0
JNV Enterprises	Sep,2017	69	Madhya Pradesh	Sep,2017	JNMGST17-18069	Madhya Pradesh	0	0
JNV Enterprises	Sep,2017	71	Madhya Pradesh	Sep,2017	JNMGST17-18071	Madhya Pradesh	0	0
JNV Enterprises	Sep,2017	73	Madhya Pradesh	Sep,2017	JNMGST17-18073	Madhya Pradesh	0	0
JNV Enterprises	Sep,2017	89	Madhya Pradesh	Sep,2017	JNMGST17-18089	Madhya Pradesh	0	0
JNV Enterprises	Oct,2017	97	Madhya Pradesh	Oct,2017	JNMGST17-18097	Madhya Pradesh	0	0
JNV Enterprises	Oct,2017	114	Madhya Pradesh	Oct,2017	JNMGST17-18114	Madhya Pradesh	0	0

Company	Period (Records)	Invoice No (Records)	POS (Records)	Period (GSTR-2A)	Invoice No (GSTR-2A)	POS (GSTR-2A)	Taxable Value Difference	Tax Difference
JNV Enterprises	Nov,2017	175	Madhya Pradesh	Nov,2017	JNGST17-18175	Madhya Pradesh	0	0
JNV Enterprises	Dec,2017	214	Madhya Pradesh	Dec,2017	JNGST17-18214	Madhya Pradesh	0	0
JNV Enterprises	Dec,2017	218	Madhya Pradesh	Dec,2017	JNGST17-18218	Madhya Pradesh	0	0
JNV Enterprises	Dec,2017	235	Madhya Pradesh	Dec,2017	JNGST17-18235	Madhya Pradesh	0	0
JNV Enterprises	Jan,2018	272	Madhya Pradesh	Jan,2018	JNGST17-18272	Madhya Pradesh	0	0
JNV Enterprises	Jan,2018	276	Madhya Pradesh	Jan,2018	JNGST17-18276	Madhya Pradesh	0	0
JNV Enterprises	Feb,2018	295	Madhya Pradesh	Feb,2018	JNGST17-18295	Madhya Pradesh	0	0
JNV Enterprises	Feb,2018	313	Madhya Pradesh	Feb,2018	JNGST17-18313	Madhya Pradesh	0	0
JNV Enterprises	Mar,2018	324	Madhya Pradesh	Mar,2018	JNGST17-18324	Madhya Pradesh	0	0
JNV Enterprises	Mar,2018	365	Madhya Pradesh	Mar,2018	JNGST17-18365	Madhya Pradesh	0	0
Libox Chem (India) Pvt Ltd	Nov,2017	369	Madhya Pradesh	Nov,2017	SG-369	Madhya Pradesh	0	0
Libox Chem (India) Pvt Ltd	Nov,2017	379	Madhya Pradesh	Nov,2017	SG-379	Madhya Pradesh	0	0
Megha Packs	Aug,2017	59	Madhya Pradesh	Jul,2017	038	Madhya Pradesh	0	0
Microtek Computers	Jul,2017	10	Madhya Pradesh	Jul,2017	JUL/17-18/010	Madhya Pradesh	-0.1	-0.02
Maitreya Marketing	Aug,2017	1197	Madhya Pradesh	Aug,2017	1197	Madhya Pradesh	30	5.4

Company	Period (Records)	Invoice No (Records)	POS (Records)	Period (GSTR-2A)	Invoice No (GSTR-2A)	POS (GSTR-2A)	Taxable Value Difference	Tax Difference
Medi Pharma	Mar,2018	388	Madhya Pradesh	Mar,2018	GST-388	Madhya Pradesh	0	0
Media Partners	Aug,2017	14	Madhya Pradesh	Sep,2017	17-18/014	Madhya Pradesh	0	-0.02
Medwin Pharmatech	Aug,2017	70	Madhya Pradesh	Aug,2017	0070/2017-18	Madhya Pradesh	0	0
Medwin Pharmatech	Oct,2017	119	Madhya Pradesh	Oct,2017	0119/2017-18	Madhya Pradesh	0	0
MN Globex Private Limited	Aug,2017	156	Madhya Pradesh	Aug,2017	GST/17-18/156	Madhya Pradesh	0	0
Nakoda Corporation	Nov,2017	1483	Madhya Pradesh	Nov,2017	NC/1483/17-18	Madhya Pradesh	0	0
Nakoda Corporation	Nov,2017	1541	Madhya Pradesh	Nov,2017	NC/1541/17-18	Madhya Pradesh	0	0
Nakoda Corporation	Jan,2018	2423	Madhya Pradesh	Jan,2018	NC/2423/17-18	Madhya Pradesh	0	0
Nakoda Corporation	Feb,2018	2668	Madhya Pradesh	Feb,2018	NC/2668/17-18	Madhya Pradesh	0	0
Nakoda Corporation	Mar,2018	4357	Madhya Pradesh	Mar,2018	NCG/4357/17-18	Madhya Pradesh	0	0
Nitesh Trading Corporation	Jul,2017	25	Madhya Pradesh	Jul,2017	GST/25	Madhya Pradesh	-0.34	-0.06
Nitesh Trading Corporation	Jul,2017	33	Madhya Pradesh	Jul,2017	GST/33	Madhya Pradesh	-0.04	0
Nitesh Trading Corporation	Jul,2017	78	Madhya Pradesh	Jul,2017	GST/78	Madhya Pradesh	-0.3	-0.06
Nitesh Trading Corporation	Aug,2017	111	Madhya Pradesh	Sep,2017	GST/111	Madhya Pradesh	0	0
Orchem Products	Sep,2017	22	Madhya Pradesh	Sep,2017	M-022/17-18/G	Madhya Pradesh	0	0

Company	Period (Records)	Invoice No (Records)	POS (Records)	Period (GSTR-2A)	Invoice No (GSTR-2A)	POS (GSTR-2A)	Taxable Value Difference	Tax Difference
Orchem Products	Oct,2017	27	Madhya Pradesh	Oct,2017	M027-17-18G	Madhya Pradesh	0	0
Orchem Products	Nov,2017	30	Madhya Pradesh	Nov,2017	M030-17-18G	Madhya Pradesh	0	0
Orchem Products	Dec,2017	36	Madhya Pradesh	Dec,2017	M036/17-18G	Madhya Pradesh	0	0
Orchem Products	Jan,2018	44	Madhya Pradesh	Jan,2018	M044/17-18G	Madhya Pradesh	0	0
Orchem Products	Mar,2018	54	Madhya Pradesh	Mar,2018	M-054/17-18G	Madhya Pradesh	0	0
Param Shree Packaging	Dec,2017	92	Madhya Pradesh	Dec,2017	92A	Madhya Pradesh	0.5	0.06
Pharma Corp Inc Pvt Ltd	Oct,2017	2485	Madhya Pradesh	Oct,2017	PCI002485	Madhya Pradesh	0	0
Pharma Corp Inc Pvt Ltd	Mar,2018	6454	Madhya Pradesh	Mar,2018	PCI006454	Madhya Pradesh	0	0
Priyana Enterprises	Sep,2017	272	Madhya Pradesh	Sep,2017	PE000272	Madhya Pradesh	0	0
Priyana Enterprises	Nov,2017	445	Madhya Pradesh	Nov,2017	PE000445	Madhya Pradesh	0	0
Priyana Enterprises	Nov,2017	510	Madhya Pradesh	Nov,2017	PE000510	Madhya Pradesh	0	0
Priyana Enterprises	Dec,2017	530	Madhya Pradesh	Dec,2017	PE000530	Madhya Pradesh	0	0
Priyana Enterprises	Dec,2017	531	Madhya Pradesh	Dec,2017	PE000531	Madhya Pradesh	0	0
Priyana Enterprises	Dec,2017	535	Madhya Pradesh	Dec,2017	PE000535	Madhya Pradesh	0	0
Priyana Enterprises	Dec,2017	554	Madhya Pradesh	Dec,2017	PE000554	Madhya Pradesh	0	0

Company	Period (Records)	Invoice No (Records)	POS (Records)	Period (GSTR-2A)	Invoice No (GSTR-2A)	POS (GSTR-2A)	Taxable Value Difference	Tax Difference
Priyana Enterprises	Jan,2018	663	Madhya Pradesh	Jan,2018	PE000663	Madhya Pradesh	0	0
Priyana Enterprises	Jan,2018	700	Madhya Pradesh	Jan,2018	PE000700	Madhya Pradesh	0	0
Priyana Enterprises	Feb,2018	739	Madhya Pradesh	Feb,2018	PE000739	Madhya Pradesh	0	0
Priyana Enterprises	Feb,2018	747	Madhya Pradesh	Feb,2018	PE000747	Madhya Pradesh	0	0
Priyana Enterprises	Mar,2018	920	Madhya Pradesh	Mar,2018	PE000920	Madhya Pradesh	0	0
SK Traders	Jan,2018	1703628	Madhya Pradesh	Jan,2018	IRD1703628	Madhya Pradesh	0	0
Sai Kripa Industries	Sep,2017	334/17-18	Madhya Pradesh	Sep,2017	334	Madhya Pradesh	0	0
Saurabh Industries	Dec,2017	290	Madhya Pradesh	Dec,2017	291	Madhya Pradesh	0.4	0.08
Shreenath Combine	Aug,2017	42	Madhya Pradesh	Sep,2017	41	Madhya Pradesh	0	0
Smart Packaging Systems	Jan,2018	3953	Madhya Pradesh	Jan,2018	3653	Madhya Pradesh	0	0
Suraj Health Essentials PL (P)	Feb,2018	233	Madhya Pradesh	Mar,2018	2017-18/233	Madhya Pradesh	-0.01	-0.01
Suraj Health Essentials PL (P)	Jan,2018	206	Madhya Pradesh	Mar,2018	2017-18/206	Madhya Pradesh	0	0
Vyali International (Indore Br.)	Feb,2018	439	Madhya Pradesh	Feb,2018	INDORE/00439	Madhya Pradesh	0	0
Vyali International (Indore Br.)	Feb,2018	483	Madhya Pradesh	Feb,2018	INDORE/00483	Madhya Pradesh	0	0
Vyali International	Aug,2017	223	Madhya Pradesh	Aug,2017	BHIWANDI/00223	Madhya Pradesh	0	0

Company	Period (Records)	Invoice No (Records)	POS (Records)	Period (GSTR-2A)	Invoice No (GSTR-2A)	POS (GSTR-2A)	Taxable Value Difference	Tax Difference
Vyali International	Sep,2017	399	Madhya Pradesh	Sep,2017	BHWANDI/00399	Madhya Pradesh	0	0
Vyali International	Oct,2017	668	Madhya Pradesh	Oct,2017	BHWANDI/00668	Madhya Pradesh	0	0
Vyali International	Nov,2017	715	Madhya Pradesh	Nov,2017	BHWANDI/00715	Madhya Pradesh	0	0
Total							13530.11	1861.88

Observation:

Cross check the mismatched invoice no., POS and Period with the client in order to prevent any confusion or else it will effect on your ITC. Data master review needs to be done and root-cause analysis will help to minimize this errors.

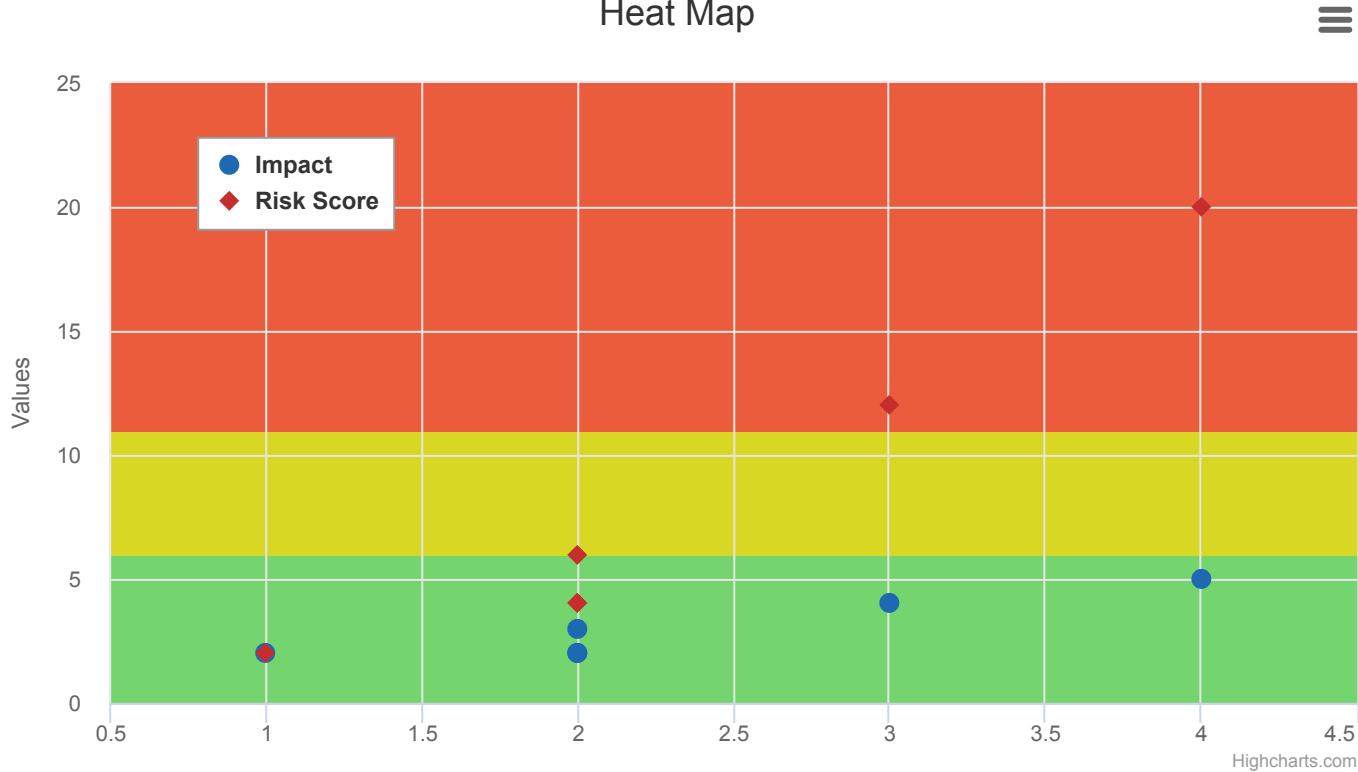
Note:For detailed and consolidated summary refer section-8.

6. ISSUE MATRIX

Risk Score	Severity
0 to 6	Low Risk
6 to 11	Medium Risk
12 to 25	High Risk

No.	Risk Element	Mitigator/Controls	Likelihood	Impact	Risk Score
1.	Time over-run resulting into penalties.	File GSTR monthly before duedate to avoid any penalties.	1	2	2
2.	Lack of Internal control management leads to interest penalties GST Notices, inefficient working capital management.	Recording of invoices needs to be reviewed.	2	2	2
3.	Mismatches of transactions leads to loss of ITC, Interest, Liability or GST Notices	Follow-up with the clients with whom out transactions are mismatched. Also invoice processing for GST Claim & Reconciliation need to be reviewed.	2	3	6
4.	Deviation in ITC after comparing GSTR-3B vs 2A	Check the eligibility and ineligibility of credit reflecting in GSTR-2A and prepare reconciliation statement accordingly.	2	2	4
5.	Deviation in output liability after comparing GSTR-3B vs GSTR-1.	Regular follow-ups with the client.	3	4	12
6.	GST Payable in cash	Analysis of huge payment by cash to be done & accordingly ITC planning should be done.	4	5	20

Heat Map



7. RATING CARD

Total Weightage Score	Severity	Category
100-500	Low Risk	Adequate
501-1000	Moderate Risk	Needs Improvement
1001 and above	High Risk	Concerns Immediate Attention

No.	Risk Element	Risk Score	Weightage	Weightage Score
1.	Time over-run resulting into penalties.	2	10	20
2.	Lack of Internal control management leads to interest penalties GST Notices, inefficient working capital management.	2	20	40
3.	Mismatches of transactions leads to loss of ITC, Interest, Liability or GST Notices	6	20	120
4.	Deviation in ITC after comparing GSTR-3B vs 2A	4	20	80
5.	Deviation in output liability after comparing GSTR-3B vs GSTR-1.	12	20	240
6.	GST Payable in cash	20	10	200
			100	620

8. SUMMARY OBSERVATION & CONCLUSION

Following are the conclusions drawn after doing the analysis:

1. Anand Rathi Global Finance Ltd. Is having maximum sales in the month of March, 2018 with maximum sales done in Maharashtra state. The highest tax rated supply is exempt supply.
2. There is a huge deviation of credit in GSTR-3B & GSTR-2A, Company need to check the eligibility & ineligibility of credit reflecting in GSTR-2A & prepare a reconciliation statement accordingly. Whereas, there is a minor difference in output tax liability between GSTR-3B & GSTR-1.
3. They are highly compliant in filing the returns.
4. They should focus on the invoices amend later & those invoices which are not included in GSTR-1 as, the lesser the invoices the better the functioning.
5. They need to contact their clients to avoid any risk of loss of ITC as currently after reconciliation they are having a lot of invoices mismatched.
6. GST paid in cash varies from 37% to 92%. Average 70% is paid in cash. Analysis of huge payment by cash to be done & accordingly ITC planning should be done.

10. DISCLAIMER

- The report is generated purely based on the data provided by the client.
- We are not recommending or suggesting the data to be used in your business decisions, we are just making an assumption that is generated through the AI and as per expert's knowledge.

11. ABOUT ECOVIS RKCA

Ecovis is an internationally active consulting firm, which has its origin in Germany. In world-wide over 70 countries work more than 6,500 people. The core competencies are audit, tax and legal advice as well as management consultation.

At ECOVIS RKCA, we're not here to just provide advice to help you through the labyrinth of various corporate issues but we're here to work with you to ensure that you move beyond winning and dictate the way business is done in your domain. As corporate advisor we very well understand our role as a catalyst to fuel the growth of your dreams, but more than that it is our passion and dedication to help our clients augmented with rich resource, experience and knowledge base which has worked wonders for our customers.

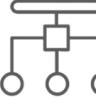
It's true we are a financial and management consulting firm but as a part of our vision we believe we are much more than that. We're in the business of creating opportunities for you. With India moving towards the growth path and is heading towards the one of the top three economies of the world with in a decade, understanding of this market, laws, people, culture, tax structure in short the "window of growth" for future becomes a very important part of any corporate or business plan. As an expert on these matters we identify ourselves as able partner of any national or international business organization, ready to add another dimension to their business. Our best work is the result of being a member of your team.

RKCA was established in 1974 and has over 4 decades of history serving in Indian Sub-Continent. The advisory group caters to clients across industry sectors. We have immense experience in dealing with client segments we call MIG (Medium Enterprises, Inception Businesses & Government Organisations).

OUR SERVICES

CREATION WEALTH

We support entrepreneurs in their journey of wealth creation and growth through a bundle of advisory services. These services suit the growth phase and adhere strongly to ground realities. We believe strongly in advising clients on potential risks while evaluating growth opportunities.

 Idea Validation & Go to Market	 Business Modelling & Forecasting	 Investment Ready Approach
 Business Formation & Re-Structuring	 End to End Compliance Structure	 Value & Risk Mapping
 MIS, Assurance & Management Control	 Cost Audit & Product Pricing Strategies	 Financial & Tax Planning

CONSERVE WEALTH

From a business perspective the accounting & governance considerations are intertwined and most litigations have their genesis in accounting practices and interpretation of a business. We have an integrated approach to ensure wealth created is conserved and utilized for growth and diversification while safeguarding from potential hurdles

 Business Documentation Validation Services	 Business Contracts & Negotiations	 Arbitration & Litigation Support
 Legal, Commercial & Financial Due Diligence	 Brand Integrity & Supply Chain Risk Assessment	 Franchising & Distribution Partner Search
 Family Office Creation & Planning	 ESOP and Capital Carving Solutions	 M&A Support Services

TRANSFER WEALTH

Business grows beyond generations to leave a legacy when the relay is well planned and executed. The financial & legal considerations are critical components to ensure the organizational structure is well oiled and maintained for expansionary goals

 Success Replication Support by Segment & Geography	 Key Man Risk Management & Succession Planning	 Enterprise Risk Management Services
 Family Business Support Services	 Brand & Intangible Value Transfers	 CSR, Legacy Structures & Trusts
 Board Management & Collaboration Structuring	 Estate Management & Diversification	 Global Benchmarking & International Taxation