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## Issue 2 2024

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## The Rhythm of Life

Action and reaction, ebb and flow,  
trial and error, change –  
this is the rhythm of living  
Bruce Barton

The rhythm of life is defined as: “a way of living that brings our legitimate needs, our deepest desires, and our unique talents in harmony with each other”.

A flexible structure that helps in moving us towards greater wholeness and fulfillment. Choosing a particular framework of practices, experiences, and relationships that keep us growing on a healthy trajectory.

It is not a routine; it's more musical than that; it's passionate and personal. Herein lies the beauty of our uniqueness that, only through getting to know ourselves, do we allow for innermost actualisation.

We continue to discover one's profound identity, we find our needs being regulated and our desires aligning to our talents. We follow our passions, making a difference, while building our vision.

Our thinking becomes more balanced and controlled as we understand the ebb and flow of things around us, learning through trials and mistakes, embracing change rather than opposing it.

As we look back at the year that is shrinking behind us, together we celebrate each other and ourselves. The wins, the lessons, dreams reached, and future goals.

A new year that marks the beginning of new opportunities, is just around the corner, Accumulo Consulting looks forward to our continued and mutual growth on every level in 2025.



## We wish you a safe and restful holiday Season

**We are excited to  
announce that our  
stunning**

**2025 tent  
calendars**

**are printed!**

**Be sure to get  
yours!**

### Stay Balanced



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# The Two Pot Retirement System

## Source: SARS

The “two-pot” system was established by The Revenue Laws Amendment Bill (the Bill). Through this system, you will have access to a portion of your retirement savings without

register before they apply to their relevant fund. If a person is not registered for tax, the request for a tax directive sent from the fund to SARS will be rejected.

Taxpayers must also ensure that they have no outstanding returns and do not owe SARS. Debt owed to SARS will be deducted from the withdrawal amount.

Persons who intend to withdraw from the savings pot of the Two-Pot Retirement System from 1 September 2024 must be registered for tax. Those who are not registered must

Contributions to retirement funds are not taxed. Therefore, tax will be deducted from any amount withdrawn. Tax will be calculated at the tax rate applicable to the individual.

Taxpayers are not required to go to a SARS office, as most applications are available on one of SARS’s digital or mobile channels.

## Source: UniOne

The two-pot retirement system in South Africa allows individuals to access a portion of their retirement savings in case of emergencies. Under this system, one-third of retirement contributions are allocated to a savings component that can be accessed at any time, while the remaining two-thirds are preserved for retirement to ensure long-term financial security. To access the retirement component, individuals must be at least 55 years old, and the full amount is paid out as a retirement annuity.

This system is set to be implemented on 1 September 2024. From this date, all retirement contributions will be divided, with one-third going to a savings pot and two-thirds to a retirement pot.

The government is introducing the two-pot retirement system to help South Africans balance financial stability with flexibility. It allows partial withdrawals for emergencies while safeguarding the bulk of savings for retirement. This approach addresses past issues where individuals could cash out their entire pension savings when changing jobs, leaving them with nothing for retirement.

### How does the two-pot retirement system work?

Your retirement contributions will be divided into different components, or pots. Your accumulated retirement savings up until 31 August 2024 will go into a **vested component**. From 1 September 2024, one-third of contributions will go into a **savings**

**component** and the remaining two-thirds will go into a **retirement component**. It’s important to note that there will be a once-off compulsory transfer of 10% of your retirement savings on 31 August 2024 (capped at R30 000) to the savings component. The rest of the money will remain in your vested component. Going forward, both the vested and retirement components will remain subject to the current restrictions, while the savings component will be accessible at any time before retirement as a “rainy day” fund.

### Can I withdraw my whole pension pot?

Under the two-pot retirement system, you can only withdraw one-third of your retirement component upon retirement. The remaining balance will be distributed as fixed monthly payments. This system aims to balance immediate financial needs with long-term financial security, offering flexibility while safeguarding retirement savings.

- The **savings component** will be accessible at any time as an emergency fund (subject to tax).
- The **vested component** will continue to be governed by existing rules and restrictions, with no immediate access before retirement or resignation. Any withdrawals will be taxed as part of your normal taxable income.
- The **retirement component** will be preserved until retirement, where it must be paid out in the form of an annuity.

However, once you retire, if the total amount of your vested and retirement components is less than R165 000, you may withdraw the full amount.

What is the two-pot retirement system withdrawal limit?

You can make a minimum withdrawal of R2,000 from the savings pot, with no maximum limit. Withdrawals are permitted once per tax year, between 1 March and 28 February, and are taxable based on your marginal tax rate.

What happens if I do not withdraw from my savings pot?

If you choose not to withdraw from your savings pot, the remaining funds will be taxed as a lump sum benefit upon retirement, following the retirement lump sum tax table. These tax rates are generally lower than the marginal tax rates applied to withdrawals before retirement.

Is anyone excluded from the two-pot retirement system?

The two-pot retirement system applies to all retirement funds, except legacy annuity policies or inactive funds. Pensioners and provident fund members that were aged 55 and over on 1 March 2021 will not be included in the two-pot system by default but can elect to participate should they wish to.



Image Source: Smart About Money

A Two Pot Retirement System Tax Calculator can be found on the SARS website along with video tutorials on where to begin and the tax implications.





## Big Changes to Interest Rates Coming to SA

Source: BusinessTech 28/10/2024

South Africa is poised for significant changes in its financial markets as it transitions from the Johannesburg Interbank Average Rate (JIBAR) to the South African Rand Overnight Index Average (ZARONIA) by 2026.

JIBAR has long served as a benchmark for short-term interest rates, determining the pricing of financial instruments such as loans, bonds, and derivatives.

However, its reliability has come under scrutiny in recent years due to its reliance on estimates rather than actual transactions, making it vulnerable to manipulation.

The decline in unsecured interbank lending—the market JIBAR is based on—has further diminished its relevance, as submissions for the rate are often based on expert judgment rather than real market activity.

This has sparked concerns similar to those seen in the 2012 London Interbank Offer Rate (LIBOR) scandal, where banks were found to have colluded to manipulate short-term rates for financial gain.

In response, the South African Reserve Bank (SARB) initiated a review of JIBAR in 2018, leading to the decision to phase it out.

ZARONIA is set to replace JIBAR as a more accurate and transparent benchmark, calculated based on actual overnight transactions between banks.

This shift aligns with global trends toward using risk-free rates that better reflect real market conditions, providing a more reliable measure of short-term borrowing costs.

### Impact

ZARONIA's introduction marks a major improvement, as it eliminates the subjectivity of JIBAR and offers a stable, data-driven rate that reflects the true cost of overnight borrowing.

The PA and FSCA said the transition to ZARONIA is expected to have widespread effects across South Africa's financial system.

Nearly all financial contracts tied to JIBAR will be impacted, necessitating adjustments to loans, derivatives, and other products.

BDO director Zakhele Nyandeni said financial institutions will face challenges in upgrading their systems, valuation models, and risk management frameworks to accommodate the new benchmark. Moreover, existing contracts linked to JIBAR will need to be renegotiated to incorporate ZARONIA, a complex and potentially disruptive process, he added.

Adding to this already significant transition, South Africa's economy may soon experience a short-term shift in interest rates.

Economists are increasingly expecting the South African Reserve Bank's Monetary Policy Committee (MPC) to cut interest rates at its upcoming November 2024 meeting.

A reduction of 25 to 50 basis points is anticipated, following a period where inflation has fallen below the midpoint of SARB's target range, aided by stabilising food prices, a stronger rand, and falling oil prices. Such a cut would be the second rate reduction since November 2021 and could provide much-needed relief to borrowers.

However, while the SARB has room to cut rates, external risks loom.

Geopolitical tensions, particularly in the Middle East, could drive oil prices higher, potentially reigniting inflationary pressures.

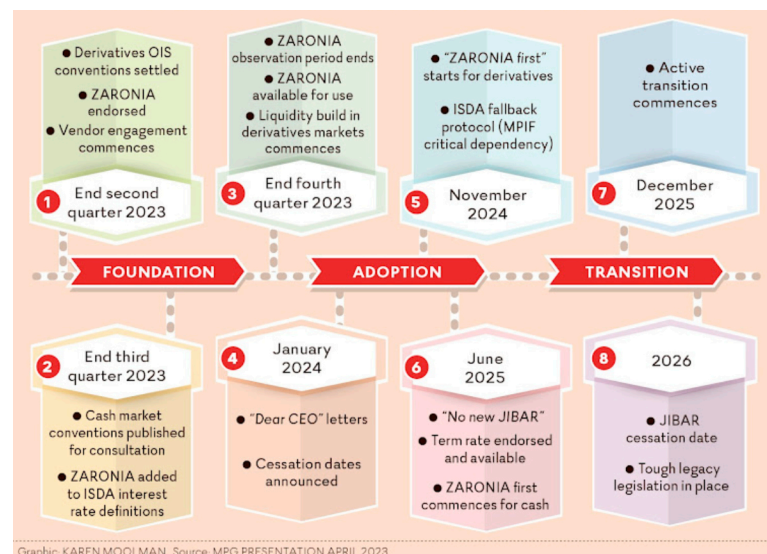
In such a case, the central bank might be forced to reverse any cuts, underscoring the delicate balancing act the SARB faces.

Nevertheless, a rate cut would signal a more accommodative monetary policy stance, helping to support economic growth.

The convergence of these two developments—the transition to ZARONIA and the potential rate cut—highlights a transformative period for South Africa's financial sector.

The end of JIBAR and the implementation of a new, transparent benchmark will reshape interest rate calculations and influence the pricing of financial products for years to come.

Meanwhile, the prospect of lower interest rates in the short term may provide some immediate relief to consumers and businesses amid an otherwise challenging economic environment.



## Effective Solutions



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Following the South African Revenue Service (SARS) warning that it would sniff out crypto trades among 5.8 million taxpayers, letters are now being sent to traders, indicating that the taxman has the information it needs.

According to tax experts, crypto traders and investors in South Africa have started getting notices from SARS stating that the revenue service has received third-party information about their holdings and trades.

Earlier in October, SARS issued a clear warning to crypto traders that it would be sourcing information from crypto exchanges and other third parties about this particular asset and would hold traders liable for the necessary tax payments.

SARS noted that close to 6 million South Africans hold a crypto asset, with Southern Africa boasting the largest uptake of Bitcoin in the world.

It said it is concerned that these crypto assets and trades are not being declared on taxpayers' tax returns, adding that it is legally obligated to account for any income or assets held by taxpayers.

"Consequently, SARS is engaging with the Financial Sector Conduct Authority (FSCA) regarding the provision of information on registered Crypto Asset Service Providers (CASPs). SARS is also receiving information directly from the local exchanges," it said.

This has now translated to direct action, with messages sent to these taxpayers informing them of their obligations.

The notices read:

#### NOTICE REGARDING CRYPTO ASSET TRADING ACTIVITIES

The purpose of this letter is to remind you to disclose your tax position in relation to crypto asset trades that you may have made. We have received information from crypto exchanges that indicate you have engaged in trades and may have omitted to correctly disclose this on your returns. In this regard, please take note that –

Crypto asset transactions are subject to taxation in South Africa, Any gains or profits derived from trading or holding crypto assets may be

taxable.

Taxpayers trading in crypto assets will be liable for taxable income while taxpayers holding crypto assets as investments will be subject to Capital Gains Tax (CGT) above the annual CGT allowance.

By not declaring your crypto assets gains or income, you may be in contravention of tax laws and regulations.

According to SARS, crypto transactions are subject to tax whether they involve trading, or constitute disposals of investment assets.

For traders, crypto profits are typically regarded as taxable income, while those holding crypto for investment are liable for Capital Gains Tax (CGT) on gains exceeding the annual CGT allowance.

SARS Commissioner Edward Kieswetter emphasized that the agency is committed to making compliance straightforward and cost-efficient, but will be "hard and costly" on those who choose to evade their obligations.

Tax Consulting warned that failing to declare crypto gains or income could lead to severe consequences, including penalties, interest, and potential criminal sanctions.

To help taxpayers regularize their crypto disclosures, SARS recommends the Voluntary Disclosure Programme (VDP)—a mechanism for individuals to correct past omissions without penalties (except for cases involving gross negligence or intentional tax evasion).

"However, eligibility for the VDP depends on approaching SARS before an audit is initiated," the group said.

Taxpayers are urged to declare any previously undisclosed crypto income or gains within 21 days of receiving a SARS notification. If not, SARS may initiate an audit, and impose penalties, interest, and potentially more severe actions.

Kieswetter warned previously that "SARS will pursue all without fear, favour or prejudice," underscoring SARS' intent to use technology, artificial intelligence, and data algorithms to identify and pursue cases of non-compliance across all platforms.



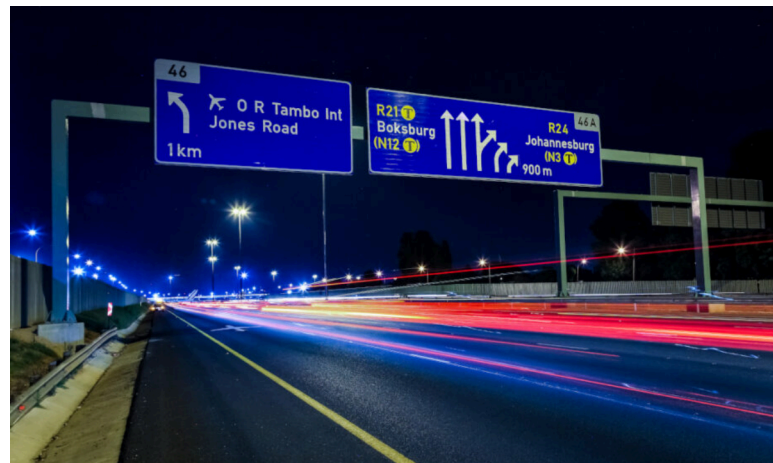




## E-Toll Gantries to be Repurposed

Source: BusinessTech 10/09/24

Gauteng's 43 'new speeding cameras' – costing R465 million a piece. South Africa's controversial R20 billion e-toll gantries are not going anywhere, and they will continue to be used to monitor speeding and detect criminal activity in Gauteng.



In 2013, the South African National Roads Agency (Sanral) introduced the electronic toll collection system, or e-tolls, to fund the Gauteng Freeway Improvement Plan (GFIP).

This system aimed to generate revenue for highway upgrades in Gauteng by charging motorists each time they passed beneath one of the numerous gantries erected across the province's highways.

These gantries were equipped with sophisticated technology, including CCTV cameras and sensors, designed to scan vehicles and automatically charge road users.

However, the introduction of e-tolls was met with overwhelming resistance. Most Gauteng motorists refused to pay the tolls, leading to widespread non-compliance. The system quickly became unpopular, with critics arguing that it unfairly burdened ordinary citizens.

Civil society organisations, such as the Organisation Undoing Tax Abuse (OUTA), spearheaded campaigns against the tolls, and public pressure on the government to abandon the system mounted. By 2024, after years of public outcry and non-payment, the government decided to shut down e-tolls.

In April 2024, the system was officially decommissioned, signalling the end of a controversial chapter in Gauteng's road infrastructure. However, while the gantries will no longer serve their original tolling purpose, they will remain an integral part of the province's road network in a different capacity.

The sophisticated technology installed on the gantries, particularly the CCTV cameras, will not go to waste.

The infrastructure is now being repurposed to enhance road safety and fight crime.

This new approach, announced by former Transport Minister Sindiwe Chikunga in February, indicated that while tolling would cease, the gantries would still play a vital role in "crime prevention." Although no specific details were given at the time, a Sanral tender document issued in 2022 suggested that the e-toll infrastructure could be repurposed to **serve as average-speed-over-distance checkpoints and a surveillance system for tracking stolen vehicles.**

Such systems, already in place on some South African roads, calculate the time it takes for a vehicle to travel between two points. This helps ensure motorists comply with speed limits, as those found exceeding the limit can be fined.

The repurposing of the gantries into such checkpoints would contribute to improving road safety and reducing speeding incidents.

Beyond speed monitoring, the CCTV cameras will be integrated into Gauteng's broader crime-fighting infrastructure.

Gauteng Premier Panyaza Lesufi confirmed that the provincial government had taken control of Sanral's e-toll CCTV network, merging it with existing surveillance systems.

Speaking to Eyewitness News, Lesufi emphasised that the integration of e-toll cameras into the province's law enforcement portfolio would play a crucial role in combating crime, including tracking stolen vehicles.

"We have taken over all of their CCTV cameras. They are part of our portfolio of CCTV cameras," Lesufi said.

The premier also noted that the government had been given access to the command centre previously managed by Sanral, where permanent law enforcement agents are now stationed.

Lesufi highlighted that since taking over the surveillance system, the province has been able to clear a backlog of criminal cases, thanks to the additional data and monitoring capabilities the e-toll gantries provide. This integration is expected to bolster law enforcement's ability to respond to crimes and track stolen vehicles more effectively.

Despite its controversial legacy, the e-toll infrastructure is now being used to serve a different public good. However, the financial toll of the original project continues to be a point of contention.

**According to OUTA and a parliamentary Q&A in 2012, the capital cost of e-tolls was just north of R20 billion.**

This included road construction, toll infrastructure, toll systems, and investment in intelligent transport systems that ultimately did not fulfil their intended purpose.

There are 43 overhead gantries that are spaced at about 10 km intervals on the N1, N3, N12 and R21 highways.

**This puts the cost of these glorified speed cameras at roughly R465 million per gantry.**

In terms of the agreement with the National Treasury, Gauteng is on the hook for 30% of the debt owed on the e-toll project, amounting to almost R13 billion.

The balance of 70% will be paid by the National Treasury. It has been a long-standing question where the Gauteng portion would come from.

During the Gauteng budget in **March 2024**, former MEC for finance Jacob Mamabolo said that the province approached financial institutions to borrow the necessary money to pay off the e-toll debt – while also taking on over R4 billion worth of maintenance backlogs.

## Financials Sorted



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# Comprehensive Checklist for Holiday Travel

No matter where you choose to travel these holidays, be it to a winter wonderland or sunny beaches, life is easier with a checklist.

We have put together a fabulously comprehensive list of items that you may need to take with you.

Just cross off the ones you don't need and tick the items left, when packed.

Most importantly have a wonderful time, take lots of photos and create wonderful memories.



## Essentials:

Passport  
Flight Tickets/  
Boarding Pass  
Car Hire  
Vaccinations  
Other Tickets  
Visas  
Currency  
Credit & Debit cards  
Holiday Insurance  
Medical Aid Card  
Holiday home keys  
Contact Numbers  
Holiday Address  
Directions  
Copies of paperwork  
and property details  
Driving License  
Other ID  
Personal house/car  
keys  
Car breakdown policy  
Airport parking ticket  
Photocopies of  
Passport/Insurance  
Itinerary  
Personal essentials:  
Mobile Phone  
Watch  
Camera & SD Cards  
Glasses Case  
Reading Glasses  
Sunglasses  
Contact Lenses  
Hearing Aid  
Medication  
Specialised Diet Food

## Clothes:

Shorts  
T Shirts  
Shirts/Tops  
Trousers  
Jeans  
Skirts  
Dresses  
Jumpers/Cardigans  
Sweatshirts  
Bras  
Pants

Vests  
Socks  
Walking socks  
Tights / Stockings  
Swimwear  
Sarong  
Wedding garments  
Suit  
Nightwear  
Dressing gown  
Slippers  
Shoes  
Sandals  
Flip flops  
Beach shoes  
Trainers  
Walking boots  
Coats/Jacket  
Waterproofs  
Thermal underwear  
Specialist Sportswear

## Accessories:

Watch  
Sunglasses  
Sunhat  
Gloves  
Hat  
Scarves  
Belt  
Handbags  
Jewellery

## Linen:

Towels  
Beach towels  
Bedding  
Pillow  
Pillow cases

## Beach/Sports:

Bucket and spade  
Sports equipment  
Wetsuit  
Beach mats  
Lilo  
Snorkel  
Goggles  
Flippers  
Surf/Body board  
Arm bands

Frisbee  
Kite  
Picnic blanket  
Picnic box  
Beach bag  
Folding chairs  
Cooler box  
Ice packs  
Thermos flask  
Beach tent

## Baby:

Travel cot  
Travel highchair  
Buggy  
Baby sling  
Baby car seat  
Car booster seat  
Baby clothes  
Nappies  
Swim Nappies  
Changing mat  
Changing bag  
Baby products  
Bottles  
Sterilising equipment  
Powdered milk  
Baby food  
Plastic plate/  
bowl/mug  
Plastic cutlery  
Dummies  
Bedding  
Night light  
Intercom  
Toys  
Bibs

## Chemist:

Contact lens fluid  
Hearing aid  
Hearing aid batteries  
False teeth  
Prescribed medicine  
Insulin kit  
Inhaler/Nebuliser  
Contraception  
Travel sickness pills  
Headache pills  
Indigestion pills  
Anti-histamine tablets

Diarrhea medicine  
Nicotine patches  
Vitamins  
Bite/sting cream  
Antiseptic cream/  
Vaseline  
Waterproof plasters  
Insect repellent  
Mosquito net  
First Aid Kit  
Safety pins

## Electrical:

Camera  
Camcorder  
Tripod  
Mobile phone  
Chargers  
Phone card  
Plug adaptors  
Hairdryer  
Travel Iron  
Travel Kettle  
CD player  
Personal CD Player  
Radio  
iPod/MP3 player  
Headphones  
Computer Games  
Memory Card  
Lap-top  
Memory stick  
Currency converter  
Translator App  
Selfie stick  
Kindle/electronic  
reader  
ipad/tablet  
Smart watch

## Flight:

Support socks  
Travel pillow  
Ear plugs  
Eye mask  
Boiled sweets  
Book  
Magazines  
Kindle  
Travel games  
Kids Toys

Air Sickness aids

## Motoring:

Emergency triangle  
Car jack  
Jumper Cables  
Petrol Can  
Map  
Sat Nav

## Toiletries:

Suntan lotion  
After sun lotion  
Lip protector/balm  
Fake tan  
Shampoo  
Conditioner  
Hair products  
Soap  
Bath/shower products  
Shower cap  
Razor  
Shaver  
Shaving cream  
Aftershave  
Antiperspirant  
Toothbrush  
Toothpaste  
Electric toothbrush  
Toothbrush Charger  
Dental products  
Moisturiser  
Beauty products  
Perfume  
Make-up/brushes  
Nail varnish/remover  
Make-up bag  
Tissues/cotton wool/  
cotton buds  
Toilet paper  
Female hygiene  
products  
Sponge  
Face Cloth  
Wet wipes

## Beauty Extras:

Hairbrush  
Comb  
Hair Straighteners  
Curling tongs

Hair accessories

Travel Mirror  
Nail File/Emery board  
Nail scissors/clippers  
Nailbrush  
Tweezers

## Miscellaneous:

Travel Alarm Clock  
Torch  
Hand held fan  
Batteries  
Pen and paper  
Playing Cards  
Board Games  
Books  
Magazines  
Guide books  
Phrase book  
Travel belt  
Addresses list  
Diary/notebook  
Personal organiser  
Sketch book  
Artists equipment  
Business cards  
Sewing kit  
Penknife  
Luggage  
padlock/keys  
Luggage strap locks  
Binoculars  
Backpack  
Water bottle  
Hip flask  
Compass  
Umbrella  
Walking Stick  
Wheelchair  
Crutches  
Electronic kids games  
Waterproof  
money/key holder

## Pets:

Dog lead  
Cat basket  
Dog bed/blanket  
Pet food  
Toys  
Pet





## Online Shopping - the good, the bad and dare we say it, the ugly

The process of purchasing products online is increasing day by day, and the luxury is undeniable, especially when you busy.

What are the advantages and limitations of online shopping, here are some key factors:

### Convenience

It is the major benefit of online shopping. Customers can purchase from their homes, workplaces as per their comfort. With no time restrictions the 24x7 opportunity to shop online, offers day and night purchasing. Often detailed information about a product and good discounts are available on most sites.

### No Crowds

A big plus especially over weekends and festive holidays. Not more last minute shopper in your way (because lets face it, you too left this shopping to the last minute) and best of all, we do not have to face the battle for parking.

### No pressure

Sometimes, shopkeepers pressurize us or use their skills to convince us to purchase things that we don't require. As a result, we may land up purchasing things that we actually do not want. But in online shopping, we don't have any pressure to purchase unnecessary things.

### Saves time

Know what you want and its even quicker. Then no driving to purchase and no queues to pay.

### Saves money - well sometimes

Marketers or e-tailers often offer discounts to the customers in order to attract them to online stores. Retailers can sell the products with attractive discounts through online because of the removal of maintenance, real-estate cost.

### Reviews of product

Online reviews help to get the inside information of the product in which we are interested, from other customers, who may have actually tried and tested the products.

### Wide choice of similar items

It is one of the best advantages of online shopping. In online shopping, the buyer has multiple options and multiple brands to choose and from at a single place. There is often a large volume of stock is available even if they source it from suppliers after you have chosen.

### Send gifts easily

Services of online shopping enable us to send surprise gifts to our friends and relatives. The gift will be packed and shipped by online vendors to the address we have entered, and we look so organised and thoughtful too.

### Easy price comparison

In online shopping, it is easy to compare and research products and their prices.

### Online tracking

In online shopping, consumers are facilitated with online tracking as they can easily track the order and delivery status.

Now, the bad and the ugly:

### Fraud and theft

There is a risk of frauds such as hacking, identity theft, credit card scams, phishing, and other scams during online shopping. Various fraud websites offer eye-catching discounts and deals, but are not legitimate.

### No community contact

Online shopping majorly decreases contact with the community. A computer can never complete a real connection with a human.

### Delays in delivery

Sometimes buyers have to face an unexpected delay in the delivery of the booked item. Booking an order hardly takes five minutes, but its delivery sometimes takes a delay of 5-10 days.

### Lack of touch with items

In online shopping, it is not possible to touch things in order to get the exact idea of the product's quality. It can only be possible when the product is booked and delivered to us..

### No shopping experience

In online shopping, there will be no market visit which results in the lacking of an actual shopping experience that includes market visits, showrooms, and merchandise, this can be therapeutic.

### Damaged products

In the process of shipping your item, the product is collected from a packaging unit, and it further goes through various different locations during transit. There is a chance of broken or scratches on sensitive products during transit.

### No support for local retailers

If everyone starts shopping online, the business of local stores will come to a stop. As a result, all local stores will get closed. In some places, people have faced the negative impact of e-commerce as it has taken away jobs and spoiled the local economies.

### Returns can be complicated

Some of the processes of return or refund are easier, but many sellers make it complicated for the buyer. There can be multiple forms such as labeling, shipping, packaging, tracking required to be filled in.



## Passionate Accounting



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## Rest A While 58th Birthday Celebration



The Rest a While Service Centre in Primrose commemorated its 58th anniversary with a vibrant celebration featuring live musical performances, on September 13.

The non-profit organisation, dedicated to supporting the elderly community, offers a space for socialising, dining, and participating in games and knitting programmes. The centre manager,

Trudy Carreira, highlighted the significance of the event, noting the essential support received from local businesses.

“Accumulo Consulting generously refurbished our centre, including painting and repairing our kitchen roof, which had deteriorated over time,” Carreira explained.



## Football Tournament



Accumulo sponsored the prize money for the six a side football tournament held at Synergy Sports.



**SERVICES**



**FINANCIALS**



**SECRETARIAL**



**PAYROLL**



**TAX**



**BOOKKEEPING**



**INTERNAL ACCOUNTS**



**FINANCIALS**