Sithole SS...

Business simplifying

PAYROLL

AUDITING

SECRETARIAL

TAXATION

CONSULTING

ACCOUNTING

ASSET MANAGEMENT

PROJECT MANAGEMENT

INFORMATION MANAGEMENT

SAP/HANA - Business By Design

BUSINESS STRATEGY & START-UP SUPPORT

EMPLOYMENT EQUITY & SKILLS DVELOPMENT

CORPORATE FINANCE, MERGERS & ACQUISITIONS

CLOUD SOLUTIONS, WEBSITE DEVELOPMENT

HOSTING & EMAIL SERVICES



Sithole SS...

flexible strategic solutions for your business needs

STRUCTURED FOR SUCCESS

Our unique structure and size provides the traditional and unexpected expertise that you need. Our vision emphasizes responsive personal attention to help you fulfill your mission and achieve your goals. Our team works with you in an integrated fashion, and we are committed to:

- Performing the work within a timeframe mutually agreed upon.
- ♦ Timely, prompt and responsive attention.
- ♦ A strategic, organized approach to engagement management.
- ♦ A job done efficiently and at a fair price.
- ♦ Minimal disruption to your staff and/or office procedures.

COMMITMENT

We commit to you that we will:

- dedicate our best resources to ensure that your needs are met;
- provide an effective, efficient and smart consulting services;
- adhere to timeliness and reporting deadlines;
- provide constructive suggestions on improving processes and controls;
- work closely with your management in a co-operative environment; and
- keep you regularly updated on significant changes in regulatory, accounting and other compliance sectors.

Providing a total end to end solution

CORE VALUES

We hold ourselves accountable to a very high standard of behavior. We always focus on doing the right thing regardless of how it sells.

Our core values, the cornerstone of our Firm, have guided our growth for over twenty years and will continue to guide future growth. They are:

- Independence
- Integrity
- Client-centered
- Confidentiality
- Passionate about work
- Success-driven
- One Firm

Managing your Payroll for you

Ensuring compliance and efficient payroll service

SitholeSS understand and respect the efficiency and value of your payroll expectations and is our service offering designed to allow you, the Client to specify the degree of assistance required on a day to day basis, including liaising with statutory authorities and salary related third parties.

Standard Service that we offers includes the following:

- Collation and processing payroll input and finalise
- Reconciling all Company and other deductions
- Generating payslips (electronic)
- Creating/compiling all salary related reports (electronic)
- Creating/compiling customised financial salary related journals (electronic)
- Submitting Statutory UIF data electronically to the Commissioner



SALES:

As registered distribution partners with SAGE, we also provide the relevant services required to obtain and implement the Payroll functions in-House to your company. We are resellers of the following Payroll solutions:

- SAGE Pastel Payroll
- SAGE VIP Payroll





Other optional services, as below, are also available on request:

- · Generating payslips (laser printed)
- Structuring of salaries
- Creating/compiling all salary related reports (all laser printed)
- Creating/compiling customised financial salary related journals (all laser printed)
- Keep and updating records of leave and leave provisions
- Providing for annual bonuses
- Calculating retrenchment packages
- Reconciling and issuing of IRP5 and IT3A's at tax year end
- Completing Workmen's Compensation annual return and submit timeously

Cost of service

Fees are affordable and market related based on acceptance of our official written Quotation, which clearly list the required services as well as stipulate the conditions of service delivery. All fees are subject to current VAT applicable by Law.

Payroll System in use is SAGE Pastel Payroll.



Risk based Audits at work for you

Providing independent efficient auditing services

The delivery of audit services in today's regulatory environment demands that auditors fully understand and focus on the risks inherent in their clients' businesses. This requires our audit professionals to start with a comprehensive understanding of what risk is all about.

We believe that this reality, a firm culture and history that demands responsiveness to the varied needs of our clients, and a highly experienced team of service providers combine to separate our firm from many of our competitors.



AUDITING SERVICES

- Audit Reviews
- Internal Audits
- ICT Audits
- Special Investigations
- Forensic Audits
- Reconciliation Audits
- Compliance Audits

RISK MANAGEMENT

Much has been developed in recent years surrounding the concept of risk assessments for business organizations.

A clear understanding of the risks confronting an organization is essential to the development of policies, processes and controls that serve to effectively address and mitigate those risks.

The implementation of risk assessments has become commonplace in many industries and disciplines.

Likelihood	Impact		
	High	Medium	Low
High	Extreme	High	Medium
Medium	High	Medium	Low
Low	Medium	Low	Low

To maximize organizational performance and value creation, management needs to recognize the many potential risks including financial, reputation, environmental and operational to name a few.

Performed correctly, an integrated approach to managing these risks typically results in benefits including the ability to deliver improved performance, improved profitability, the achievement of strategic objectives, and a demonstrable enhanced value to management.

INTERNAL AUDIT

Internal Auditing helps an organization accomplish its objectives by bringing a systematic, disciplined approach to evaluate and improve the effectiveness of risk management, control and governance processes.

The benefits of Risk based Audits"

- ♦ Traditional audit view value added techniques
- ♦ Risk profile of Businesses
- ♦ Internal Controls & Ops Risk reviews
- Cost reductions recommendations
- ♦ Review of Fraud Risk Controls



Register & Maintain your Company

Experience well established registration service

SitholeSS provide the full spectrum of services related to the registration & maintenance of Companies and other legal entities which include the following:

COMPANY REGISTRATION: - private and non-profit company registration

NAME RESERVATIONS - reserve a name for company registration

ANNUAL RETURNS - file company and close corporation annual returns

AUDITOR: - appoint auditors

NAME SEARCH - search registered and reserved names

ENTERPRISE ENQUIRY - enterprise details

TRANSACTION STATUS - track transaction status

BALANCE ENQUIRY - customer code statement

NAME TRANSFER - transfer reserved name to another customer code

CERTIFICATES -

- disclosures
- B-BBEE certificates
- MOI (incorporation) documents
- approved names

DOMAIN REGISTRATION - register a domain name for your company



AMENDMENTS:

DIRECTORS - amend company directors

MEMBER AMENDMENTS - amend close corporation members

AUDITOR CHANGES - resign / appoint auditors

NAME CHANGES - change company name

FINANCIAL YEAR END CHANGES - change financial year for companies and close corporations

ADDRESS CHANGES - change company and close corporation addresses

NAME EXTENSION - extend reserved name expiry date

UPDATE CONTACT DETAILS - update director or member contact details for companies and close corporations



Government Taxation at work for you

Ensuring compliance to relevant Taxation regulations

South Africa has a residence-based system, which means residents are - subject to certain exclusions - taxed on their worldwide income, irrespective of where their income was earned.

Non-residents are, however, taxed on their income from a South African source.

Foreign taxes are offset against South African tax payable on foreign income.



TAXATION SERVICES

- Tax Administration
- Regulatory Compliance.
- Tax Structuring.
- Individualised Reporting.
- Statutory Registration.

The majority of the state's income is derived from income tax (personal and company tax), although nearly a third of total revenue from national government taxes comes from indirect taxes such as VAT.

We provide full taxation services to our business clients within the requirements of the current tax legislation, inclusive, however not limited to the following:

- Administration: We can undertake all monthly payroll-related administration, including the generation of payslips, payroll related administration and the issuing of IRP5 forms.
- Regulatory Compliance: Advice and updates on regulatory issues ensuring compliance with the South African Revenue Service and Statutory bodies.
- ◆ Tax Structuring: Advice on the tax structuring of remuneration packages in association with our Tax Division..
- Individualised Reporting Service: The preparation of weekly or monthly reports tailored to clients' specifications.
- Statutory Registration: We undertake all necessary registration with the relevant statutory bodies including PAYE, RSC, UIF and others.



SitholeSS at work for you

Experienced high caliber consultation for your business

Our experienced staff and network of professional service providers allows us to provide short term management consulting to clients with high calibre business, project, accounting, finance and information technology requirements on a project basis, as and when required.

This trend reflects several key developments in the outsourcing model. Outsourcing is a highly acceptable management practice in that it allows management to focus on their core competencies. Whilst the use of outsourcing was once limited to a few in-



CONSULTING SERVICES

- ⇒ Strategy Consultant.
- ⇒ Management Consultant
- ⇒ Operations Consultant
- ⇒ Financial Advisory Consultant
- ⇒ Human Resource Consultant
- ⇒ IT Consultant

dustries, today it is widely accepted in the public and private sector.

As companies accelerate the installation of complex client/server offerings, organisations increasingly look to outsource the management of their distribution systems.

APPROACH

Many professionals worldwide use methodical approaches, often based on best-practices, to structure their work.

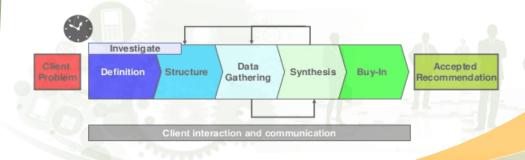
To learn this profession you can get education and if you master it, you can even get a certification. We see this in Project Management (PMI), IT Management (ITIL), Logistics (APICS), etc.

In Consulting however a common approach or method seems to be irrelevant, because most consultants don't use a specific method for their profession.

Issue Based Consulting (IBC) is a process driven non-proprietary technique for professional consulting.

To embark on complex consulting engagements without a framework as such could be a hazardous undertaking.

IBC is the ultimate answer for consultants or consulting firms with a desire for a professional, structured and well defined approach to consulting.





Financials at work for you

Efficient accounting principals deliver sound business financials

Financial accounting is concerned with classifying and measuring the transactions of a business and recording them.

At the end of a period of time, usually a year but possibly more frequently, a profit and loss statement is prepared to show financial performance over that period of time and a balance sheet to show the financial position of the business at the end of the period.

Other important parts of financial accounting are the report of the directors, notes relating to the accounts, auditor's report, notice of the annual general meeting etc.



ACCOUNTING SERVICES

- Monthly accounting work with management accounts
- Reporting on the financial statements of Close Corporations
- Accounting advice
- Annual financial statements
- Accounting officer's report
- Confirmation of address
- Due Diligence
- Accounting records
- Maintaining accounting records of business entities

Management accounting is concerned with future events and its main function is to provide financial information to managers.

Such information will be needed by the managers so that they can plan the progress of the business, control the activities and see the financial implications of any decisions they may have to take.

Social welfare accounting is an entirely new phase in accounting development. It is concerned with the social effects of business decisions.

We provide a one stop accounting service to our clients within the requirements of current and applicable legislations, regulations and standards.

ADVANTAGE

Entrepreneurs and small-business owners wear a lot of hats, but hiring an accounting firm can ease some of the load and allow more time to focus on core business strategies.

Firms offer a wide range of services, from basic bookkeeping to more complex issues, such as tax returns and audits.

An advantage of using an accounting firm is that the cost of services is often less than hiring an employee.



Assets at work for you

Valued Assets provide liquidity to your business

Good asset management is critical in any business envi-

Within the public sector it is even more critical, particularly as most assets belonging to government must service the public and require a much longer lifespan and enormous capital outlay that are vital to providing a foundation for safe and viable economic activity.

Knowing what assets you have and where they are, are vital in ensuring that you manage and use them cost effectively, effectively managing your bottom line.



SitholeSS can assist our clients to compile or update their asset registers to ensure that informed decisions are made.

The life cycle of an asset can be defined as that period that an entity can foresee itself utilising an asset on an economically effective and efficient basis for the furtherance of the entity's trade or service deliverance. The period covers all the phases in the life of an asset namely the procurement, the use and maintenance and eventual disposal thereof.

SERVICES OFFERING:

- Development, Analysis of Policies & Management Plans
- ♦ Verification of Asset Registers
- ♦ Verification of Asset Procurement
- ♦ Valuation of Condition of Assets
- ♦ Compliance verification and assistance
- Review & analysis of assets and associated liabilities

APPROACH

- Due diligence (physical and / or electronic)
- Analysis & Reporting
- Recommendations
- Implementation



Projects at work for you

Delivering projects on time, in budget and in scope

Project management is a methodical approach to planning and guiding project processes from start to finish.

According to the Project Management Institute, the processes are guided through all stages: initiation, planning, executing, controlling and closing.

We follow a combination of the PMBOK® and MPMM® project methodologies, in the execution of our projects.

It's no surprise that many projects are cancelled before they even reach the planning stage of the project. A best practice Project Management Methodology provides structured processes at the outset for initiating, planning, executing and closing projects.

MPMM helps you define your project objectives, create comprehensive project plans and establish the processes required to monitor and control your projects effectively. By using this best practice methodology, we will:

- Reduce time spent completing project deliverables
- Decrease cost by saving time and effort to build deliverables
- Minimize change, risks and issues by defining your project properly before you begin
- Assure quality of deliverables, increasing your likely of meeting the customer's requirements
- Monitor and control the project more efficiently, especially during the Execution phase
- Manage suppliers more effectively with comprehensive supplier contracts
- Improve staff performance by clarifying roles, responsibilities and delivery expectations
- ♦ Increase the likelihood of overall project success.

Projects "on time and on budget"

PROJECT LIFE CYCLE







Information Technology at work for you

Connecting your business to the technology resources you need

In modern society ICT is ever-present, with over three billion people having access to the Internet. With approximately 8 out of 10 Internet users owning a smartphone, information and data are increasing by leaps and bounds.

This rapid growth, especially in developing countries, has led ICT to become a keystone of everyday life, in which life without some facet of technology renders most of clerical, work and routine tasks dysfunctional. The most recent authoritative data, released in 2014, shows "that Internet use continues to grow steadily, at 6.6% globally in 2014.



TECHNOLOGY SERVICES

- Infrastructure planning
- Hardware supply
- Software supply
- Software Development
- Compliance Assessments
- Security Assessments
- Solution planning
- ICT Audits
- System Security Audits

In order to maintain a competitive edge, more and more companies are realising the paramount importance of developing and maintaining their IT infrastructure. New technologies present more cost veffective and efficient ways of doing business.

A strong IT strategy leads to improved business processes which can be directly translated into better performance and profitability .It is thus imperative that businesses invest significant time and resources in the development and implementation of such strategy.

Our specialist IT staff can help you to take advantage of these opportunities by advising on IT related issues, including:

- Designing, developing and supporting internet solutions to effect the marketing and communications strategies
- Developing custom software solutions according to specific needs
- ♦ Streamlining internal systems and infrastructures
- Advising on hardware requirements, software requirements, data integrity and IT security



Let the Internet work for you

Connecting your business to the technology resources you need

Since October 2016, mobile devices are used more than traditional computers for web browsing. A modern website must be adapted to touch devices.

We combines the latest HTML5, CSS3 and JavaScript technologies with the Responsive Web Design (RWD) approach to create modern websites that looks great when displayed on any device: smartphones, tablets, laptops, desktops, TVs...!



INTERNET SERVICES

- Cloud Storage/Hosting
- Web Site design
- Un-Limited eMail Services
- Domain Registrations
- eCommerce Products and Services
- eProjects module
- Project Management and Billing System
- Photo Catalogues
- Custom Solutions available

Visit www.sitholesa.co.za

Contact:

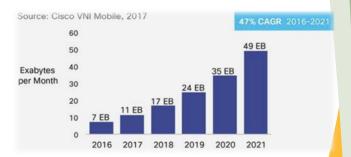
paulg@sitholesa.co.za

072 143 2610

Why do I need a mobile friendly website?

The rise of smartphones means that more and more people are going online from a mobile device, but here are some numbers:

- Since 2017, more than half of the world's population now use a smartphone. Check this more precisely for your country with the Consumer Barometer with Google.
- Since 2017, more than half of the global internet traffic is now from mobile phones.
- In 2018, global Internet traffic via computers will account for only 46%, against 54% for mobile devices.
- By 2021, mobiles are expected to reach 61% of global Internet traffic.
- Thanks to mobility of smartphones, users search more and more frequently and immediately on the Internet for information and sites as soon as they need them, they compare prices and services, they easily spread their information to their contacts, etc.
- According to the Gartner Institute, 1.84 billion mobile phones were sold in 2017.



Why not create a mobile website in addition to my current website?

It was the only option before the responsive approach, but the disadvantages of this method makes the obsolete today:

- two websites ... twice more work: you have to report on the mobile site any change made to the computer website, and vice versa. For a website updated regularly as an ecommerce website that is very difficult and may cause many errors. By creating a single responsive website you save time and money and you are sure that your content is always up to date for all devices.
- search engine optimization: with separate websites, your content site will be partially or completely duplicated on several sites with different URLs, which is a very bad SEO practice ("duplicate content" penalty). And your backlinks and keywords will be diluted in 2 locations. It is very difficult to overcome these SEO pitfalls.

SAP R3, ByDesign at work for you

Making informed actionable decisions quickly

Why Business ByDesign . . .



Benefits

Secure

Comprehensive approach to protect our customers data



Data Storage

- AES-128 and AES-256 encryption
- ISO27001, BS10012, SSAE16, SOC2, PCIDSS, US Gov FISMA, PCI DSS accreditations



Application/Database

- Multi-tenant architecture
 - · Role-based permissions
 - · Single-sign-on
 - Activity monitoring



Data Center Facilities

- Bullet proof walls, closed circuit cameras, Card-key, biometric and ID-badge systems
- ANSI/TIAEIA-942 Tier III+ facilities



Network

- Perimeter protection firewalls
- Intrusion detection
- Regularly scheduled infrastructure scans

Easy to learn, easy to use Intuitive operation and adaptability

- Role-specific experience
- · Customizable business processes
- Rich graphics
- Easy integration of web content
- Enterprise-wide mobility
- Embedded learning and help









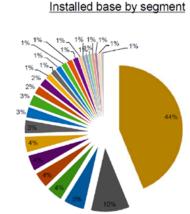




SAP R3, ByDesign at work for you

Making informed actionable decisions quickly

SAP Business ByDesign is in use in 25+ different industries



- ■Professional Service
- High Tech Wholesale Distributi
- Passenger & Cargo Se
 Banking
 Chemicals

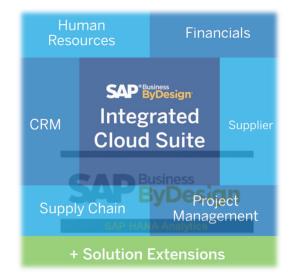
- Chemicals
 Industrial Machinery
 Industrial Machinery
 Consumer Products
 Automotive
 Media
 Forest Products, Fur
 Retail
 Postal
 Telecommunications
 Primary Metals
 Public Sector
 Higher Education and
 Transportation (Trav
 Aerospace and Defens

- Building Materials
 Fabricated Metal Pro
- Engineering, Constru

Why SMEs in verticals select ByDesign

Professional Services	Tight integration between projects, financials and purchasing		
Wholesale & Distribution	All core ERP capabilities are available: sell from stock, procure to pay, make/assembly to stock		
Consumer products	All core ERP capabilities are available: sell from stock, procure to pay, make to stock, lot identification		
Discrete Manufacturing	Full ERP capabilities, including certification of parts, MRP and MES integration		
Public sector	Rock solid financials, project management can be used to manage budgets and projects, secure		

SAP datacenters



Insightful

Integrated analytics for real time and adaptable reporting

Make informed actionable decisions quickly

- Deep insight across all functional areas
- Real time information
- 500+ standard reports, dozens of KPIs
- Available where and when you need for maximum impact
- · "Out of the Box" integration to excel





MS Excel



Business strategies at work for you

Enhancing your business strategies to realize your business potential

A business strategy is essential as it allows us to initiate a change programme that is targeted at a client's specific issues. It is often the case that this may call upon the full spectrum of our service offerings.

Certainly, it will involve a team approach among all the parties involved.

The purpose is to assess organisational viability and sustainability and is critical to future decision-making.

Strategic Audit:



STRATEGIES

- Business Growth
- Product Differentiation
- Cost, Price & Return on Investment
- Acquisition, Marketing & Communication
- Resource & Activity Management
- Management & Monitoring

The entire process starts with a strategic audit. It is important to know where things stand at present as this forms the basis of all future direction. Following seamlessly from this, complete business, marketing, and communication plans are fully documented and defined.

Information Gathering:

This phase of the process will focus on supplying information which is missing, yet essential to the development of a strategy. The issues that could be examined in this phase of the process are:

- Market size and segmentation together with growth indicators;
- Competitor analysis in terms of the market segment serviced, product or service offering;
- ♦ Market penetration; and
- Market or product feasibility or acceptance.

Strategy Development:

Strategy development is a highly disciplined and structured process undertaken in three distinct sub-phases involving business strategy, marketing strategy and communication strategy.

In many instances, the focus is mainly on marketing and communication, but a full business strategy is often required in market segments that have experienced rapid change or the client is refocusing or repositioning its business.



Equity and Skills at work for you

Developing equity and skills matrix for your business

We provides clients with in-depth, expert assistance in the design, development and delivery of training and development programmes.

These assist companies to meet performance goals by providing the workforce with the skills, knowledge and tools they need to work effectively and meet performance requirements of their business unit.

- Leadership Development;
- Workforce Development;
- Customer Service;

SERVICES AVAILABLE:

Drafting

SitholeSS can draft the necessary legal documentation in the highly regulated labour market to reduce client risk.

Legal Advice:

We provide consulting and advisory services across the full spectrum of employment law issues.

Presentation and Training

We offer updates of developments in law, as well as client training in various employment law procedures.

Due Diligence Reviews and Employment Audits:

Reviewing clients' human resource practices and providing complete reports on areas of deficiency.

Employment Equity:

SitholeSS is uniquely placed to offer a comprehensive employment equity service, from the development of policies to the monitoring of equity plans

Remuneration:

Aligning remuneration with employee behaviour and business strategy allows clients to assess funding requirements, evolve their own strategies over time and assist in the administration of new reward schemes.



♦ Acievement of Targets and Budgets

Our approach complies with the Skills Development Act and Skills Levy Act, and combines comprehensive strategic programmes to ensure workplace skills development.



Executive Remuneration:

We can assist in determining the specific positioning of total pay in the overall compensation package and match executive remuneration approaches to incentive and share schemes.

Skills and Competency Based Pay:

Clients often need advice on the effective link between pay and skills by focusing on the key output requirements of every employee.

Reward Strategies:

It is important to formulate integrated reward strategies based on the optimum combination of guaranteed pay, incentives and share schemes for each employee and position.

Incentive Design:

This involves designing and implementing short, medium and long term incentives schemes, including share options, rewarding outstanding performance and enhancing shareholder value.

Remuneration and Tax Structuring:

The formulation of individual, tax effective compensation packages and consulting on the interpretation of Tax legislation.

Compliance Assistance:

The audit of payroll records, procedures and fund rules to ensure tax compliance.

Employment Law:

Advice on the impact of labour legislation, issues on changes in rewards strategy and drafting the required amendments to employment contracts and performance agreements.

Dispute Resolution:

We have expertise in all forms of dispute resolution including court litigation, conciliation, mediation and arbitration, assisting clients with the resolution of disputes arising from collective bargaining, dismissals, discrimination, unlawful competition and industrial action.



Merging and Finance at work for you

Connecting your business to the partners you need

We offers a comprehensive portfolio of professional expertise designed to help organisations perform at the highest possible level. To provide these benefits, we:

- Translate findings into recommendations that improve deals;
- Offer solutions to issues that arise during negotiations; and



ARCHETYPES FOR SUCCESSFUL ACQUISITIONS:

- Improve the target company's performance;
- Consolidate to remove excess capacity from industry
- Accelerate market access for the target's (or buyer's) products
- Get skills or technologies faster or at lower cost than they can be built
- Pick winners early and help them develop their businesses

 Provide market intelligence to quantify opportunities, exposure, risks and competitive threats.

These benefits are made available to our clients by making use of the following Sithole resources:

- ♦ Feasibility studies;
- Valuations; and
- ◆ Due diligence reviews.

Our expertise in the field of mergers and acquisitions is driven by our track record of success when consulting to the first Black economic empowerment initiative to be listed on the Johannesburg Stock Exchange. Fundamental to our view of Black empowerment deals is the creation of black capacity and capabilities.

In an increasingly socio-politically driven economy, for a successful empowerment deal to be concluded and benefit gained, the multiplier effect must be measured and demonstrated according to the following:

- Significant black equity shareholding;
- ♦ Operational involvement;
- Effective managerial influence and decision making; and
- ♦ Measurable skills transfer.

We provide interim professional expertise in the field of mergers and acquisitions to guide clients through these transactions.



About SitholeSS

Connecting your business to the efficient business service provider

SitholeSS is 100% black owned and is rated as a level one contributor, operating for more than 20 years. The Director (Mr Stefaan Sithole) is a Chartered Accountant and also a qualified CIA, a member of The Institute of Internal Auditors.

SitholeSS has extensive experience in consulting, project management, information technology, risk management, corporate governance, internal audit, accounting, performance audits, secretarial work, forensic audit and vast range of other professional services.

Sithole SS was established to offer a complete business package that will assist in the development of growing private enterprises as well as the public sector organizations in South Africa.

Sithole SS is a firm of emerging business professional consultants (auditing, accounting, taxation etc.) which came into being as a result of the partners' common vision to establish a firm to render multi-disciplinary services to a wide spectrum of clients.

Through strategic alliances, the firm has grown from strength to strength and testimony to this is borne out by the reputation built by the firm in the regions in which it operates.



SKILLS MATRIX

Our collective business experience (both government and private sector organizations) can be summarized as follows:

Business Experience	Years
Consulting Services	16
Project Management	12
Business Analysis	20
Auditing (external and internal)	40
IT Audit & Risk Management	16
Accounting, Finance & Tax	28
Strategic Management	6
Commercial Contract Management	6
Pension and Provident Fund	8

Business Experience	Years
Systems Analysis & Review	16
Business Process Analysis	16
Small and Medium Enterprise development (Operating and management)	21
Programming	3
Structured Finance	6
Retirement and Asset Management	5
HR Management, Facilitation and Training	16
TOTAL	235





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