

TIGER CONSULTING ASIA



HR and Payroll Outsource Services, Employment Services, Manpower Contracting



Singapore



Thailand



New Zealand



Hong Kong



Indonesia



Vietnam



USA



Taiwan



Korea



Cambodia



India



Australia



Philippines



China



Malaysia



UAE

June 2015



WHY WE EXIST?

2

- Because we understand the challenges businesses face when looking to expand into new markets
- Because we want to help your business to quickly and cost-effectively expand overseas while staying legal
- Because we are committed to making international expansion easier for U.S. and Europe-based companies and other businesses



WHO ARE WE?

3

- Staffed by experienced expatriate and local business professionals with detailed knowledge of regional business laws, practices and culture, Tiger-Consulting offers quality, cost effective HR, Payroll and Outsource Services to support its enterprise customers' satellite operations overseas.
- The entire team speaks English as well as the languages of the countries we serve.
- We have more than a dozen offices across Asia Pacific (Asia-Pac) to support enterprise client operations in Australia, Cambodia, China, Hong Kong, India, Indonesia, Korea, Malaysia, New Zealand, Philippines, Singapore, Taiwan, Thailand, UAE, USA and Vietnam.

WHAT DO WE DO?



4

- ❑ Tiger Consulting offers 1-stop shop human resource (HR), payroll and business support services across Asia, Europe, South America and the Middle East. Our mission is to make it easier for companies to quickly and cost-effectively expand into international markets while remaining compliant with local labor laws and employment regulations.
- ❑ Through our partners, we also now offer enterprise operations support under the Tiger-Consulting umbrella (through just one point of contact!) and with local offices in Austria, Belgium, Brazil, Canada, Czech Republic, Denmark, France, Germany, Ireland, Israel, Italy, Luxembourg, Mexico, Netherlands, Norway, Poland, Russia, Spain, Sweden, Switzerland, U.K. and Ukraine.
- ❑ By providing quality solutions and professional advice at a competitive price, Tiger-Consulting enables your company to open up shop across multiple continents. More importantly, our experienced staff will help your business to successfully expand, grow their operations as needed.
- ❑ We enable international businesses to participate in new markets to expand their reach, and in turn, grow at home.



OUR TEAM

5

The entire team at Tiger Consulting is comprised of expatriates and local business professionals who possess a detailed understanding of regional business and employment laws, practices and culture.

Founded by an American Expatriate, Neil Satterwhite who has more than 40 years of HR and payroll management and business support experience (Having spent the last 20 years in Asia).



The Founder & CEO

Neil Satterwhite

- ❑ He has become an expert in Asia business, labor laws, culture, customs, practices and outsourced services.
- ❑ He was a founder and CEO of Singapore-based Pay Asia, where he led the management and growth of the outsourced HR and payroll services firm.
- ❑ He also built and managed the Thailand operations for a regional payroll outsource provider called Out-Smart, which was subsequently acquired by US conglomerate, Convergys.
- ❑ He was the Director of Asia Pacific for San Francisco based HR and payroll software provider Integral Systems where his focus was on leading the successful development, implementation and operational support of HR and payroll software for Asian infrastructure companies.
- ❑ He was responsible for developing, implementing and managing payroll software for the City of San Diego, wherein there he also developed one of the early software systems that enabled the local police department to track criminals and arrest records.



Cont... OUR TEAM

6

- **Chief Banking Officer** - Natthip Satterwhite – “Tik”
- **Chief Operating Officer and Payroll Manager (Hong Kong)** - Kanokporn Suwannapinan – “Nok”
- **Payroll Manager / Director for India** - Parthiban Nagasamy
- **Chief Benefits Officer** - Manaswee Phruettisuwankit – “Sang”
- **Supervising Accountant (Thailand)** - Rawiwan Charoensukhavatthana – “Kwan”
- **Quality Control Manager** - Ratana Samitithada – “Pla”
- **Regional Payroll Coordinator** - Sasikarn Chua-apai – “Karn”
- **Chief Financial Officer** - Jesusa Benitez – “Jing”
- **Payroll Manager (USA and Regional Payroll Coordinator)** - Alisa Byrne – “Noon”
- **Payroll Manager** - Rekha Radhakrishnan – “Rekha”
- **Supervising Accountant (Malaysia)** - Siew Kuan Chang – “SK”
- **Payroll Manager (Philippines and Regional Payroll Coordinator)** - Joseph Villanueva
- **Payroll Manager (Singapore)** - Lew Pui Mang
- **Payroll Manager (Malaysia & Regional Payroll Coordinator)** - Phoebe Chang
- **Payroll Manager (Thailand) and Personal and Administrative Assistant to the CEO** - Saowalak Songsaeng – “Karn”
- **Payroll Manager (Qatar and Administrative Assistant)** - Khun Lek
- **Marketing Consultant** - Mercy Mildener
- **Chief Technology Officer** - Roger Hefford
- **Marketing and Public Relations Consultant** – Mohamed Sefraoui
- **Marketing and Public Relations Consultant** – Vinni Ko



OUR KEY SERVICES

We provide our clients with a single-point-of-contact, even if you need business support across several countries or continents. Our team is accustomed to quick-starts with a few days notice.

Payroll, HR & Benefit Outsourcing

- Payroll Calculations
- Report Distribution
- Pay slip creation
- Banking of employee net salary
- Withholding tax
- Social Security
- Provident Fund
- Workmen's Compensation
- Payments to government agencies
- Electronic interfaces
- Insurance (medical, dental, travel, life)

Accounting

- Monthly reports (BS & P&L)
- Tax Returns
- Financial statement to local government
- Supporting schedules for FS

Legal Services

- Company registration
- Visas and Work Permit applications
- Opening of Bank accounts

Business Advice

- Company structure
- Directors and shareholders
- Financial issues
- Tax matters
- Statutory requirements and changes
- Strategic solutions and alternatives

Serviced Offices

- Fully furnished service offices



SAMPLE: Payroll Processing Flow

8

Tiger-Consulting has refined each process for services offered over 25 years. Each process has checks, balances, multiple reviews and formal sign-offs to manage due diligence.

Tiger Consulting provides a custom payroll calendar based on your company's payroll cycle. Here is a sample of our payroll processing flow:

- I. Email payroll changes to Tiger Consulting
- II. Tiger Consulting runs payroll and prepare reports 2-3 working days
- III. Tiger Consulting sends payroll reports for client's approval
- IV. Tiger Consulting received client fund 3 working days before set payday
- V. Tiger Consulting send email notification to client
- VI. Tiger Consulting process salary payment and makes sure employees receive their salaries on set pay day
- VII. Tiger Consulting processes payments of taxes and mandatory contributions to local tax authorities on or before the due date
- VIII. Tiger Consulting sends duly filed forms and receipts to client



SAMPLE: Payroll Processing Flow





SAMPLE: Payroll Processing Flow

V. Tiger Consulting send email notification to client

Document send

- 1. PDF file of fund received / bank receipt

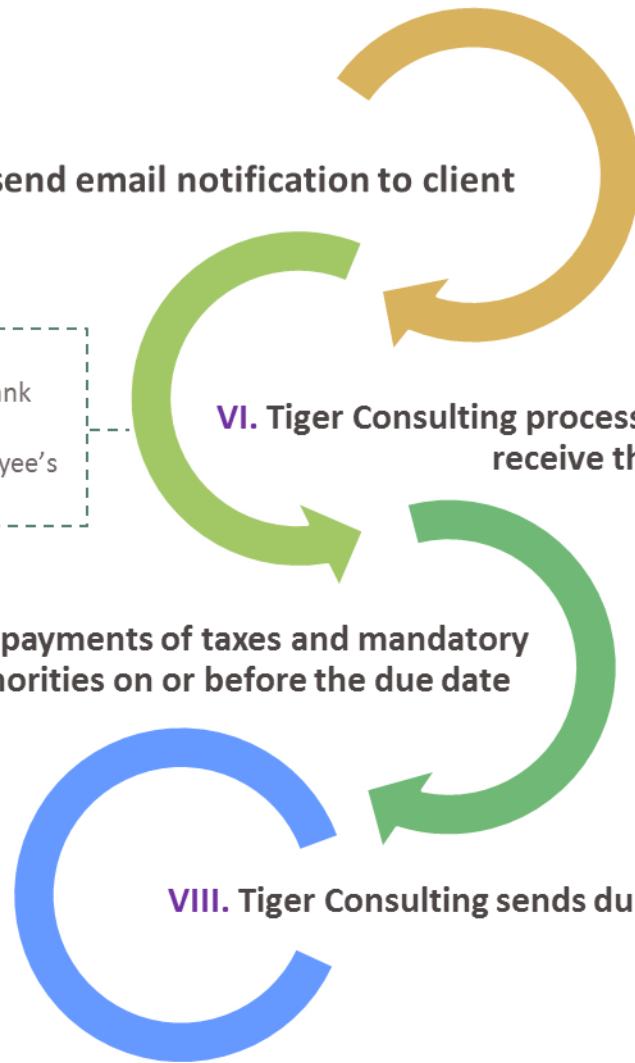
Documents send

- 1. To client: Bank payment receipts / bank payment confirmations
- 2. To employees: Payslip send to employee's individual email add

VI. Tiger Consulting process salary payment and makes sure employees receive their salaries on set pay day

VII. Tiger Consulting processes payments of taxes and mandatory contributions to local tax authorities on or before the due date

VIII. Tiger Consulting sends duly filed forms and receipts to client



SAMPLE: Payroll Reports – Service Fee Invoice



Tiger Consulting Pte Ltd

545 Orchard Road, #13-09 Far East Shopping Centre, Singapore 238882,
Company and GST Registration No. 199000505K

INVOICE

Client 1

UNITED KINGDOM

Invoice No: SGWSI051215058
Reference: Payroll & employment service Singapore May 2015
Date: 13/05/2015
Currency: USD

Description	Unit Price	Quantity	Total
Client 1 monthly payroll & employment service fee (USD 500 per empl)	500.00	3.00	1,500.00
Total			1,500.00

Amount Due: 1,500.00

Exchange Rate USD to SGD @ 1.3043

Make check payable to "Tiger Consulting Pte Ltd" OR make direct deposit to The Hong Kong Shanghai Banking Corporation (HSBC), Account Name: Tiger Consulting Pte Ltd, Account #: 260-236815-178 (USD), Swift Code: HSBCSGSG, Bank Telephone: +(65) 6227 8888, Bank Address: Ocean Building Branch Singapore, 20 Raffles Place, #02-00 Ocean Towers, Singapore 048620

This is a computer generated invoice. No signature is required. Contact Tiger Consulting Pte Ltd at T: +65 6737 8526, F: +65 6737 8559



SAMPLE: Payroll Reports - Payroll Fund Invoice

12



Tiger Consulting Pte Ltd

545 Orchard Road, #13-09 Far East Shopping Centre, Singapore 238882,
Company and GST Registration No. 199000505K

INVOICE

Client 1
UNITED KINGDOM

Invoice No: SGWSI051215059
Reference: Payroll & employment service Singapore May 2015
Date: 12/05/2015
Currency: SGD

Description	Total
Client 1 net pay	28,717.09
Statutory payments	2,333.75
Bank charge from previous month	1.50
Total	31,052.34

Amount Due: 31,052.34

Exchange Rate USD to SGD @ 0.0000

Make check payable to "Tiger Consulting Pte Ltd" OR make direct deposit to The Hong Kong Shanghai Banking Corporation (HSBC), Account Name: Tiger Consulting Pte Ltd, Account #: 141-416586-001 (SGD), Swift Code: HSBCSGSG, Bank Telephone: +(65) 6227 8888, Bank Address: Ocean Building Branch Singapore, 20 Raffles Place, #02-00 Ocean Towers, Singapore 048620

This is a computer generated invoice. No signature is required. Contact Tiger Consulting Pte Ltd at T: +65 6737 8526, F: +65 6737 8559



SAMPLE: Payroll Reports – Bank Transaction

13

Banking Details:		Amount(SGD)
Client prior month balance forward		SGD 0.00
Money transfer from client(current month)		
Bank charges & foreign exchange variance from previous month		SGD 1.50
Funds required for current month		SGD 31,050.84
Wire Transfer to Tiger A/C Total		SGD 31,052.34
<i>Please transfer this amount</i>		
Employee Salary Payments		
Net Pay - via electronic funds transfer		SGD 28,717.09
Total amount to be paid to employees		SGD 28,717.09
Statutory Payment paid by Tiger Consulting (Employee + Employer)		
CPF (Employee)		SGD 1,250.00
CPF (Employer)		SGD 1,050.00
SDL		SGD 33.75
CDAC		SGD 0.00
SINDA		SGD 0.00
MBMF		SGD 0.00
Total Statutory Payment		SGD 2,333.75
Other Payments		
Total Other Payments		SGD 0.00
Tiger Consulting Invoice		
Total Invoice Amount		SGD 0.00
TT Exch rate		1.0000
Total amount of invoice		SGD 0.00
Carried Forward		SGD 0.00
Note		
Employment services and payroll. Exchange rates taken from: http://www.hsbc.com.sg/1/2/personal/deposits/foreign-currency-deposit-and-exchange-rates		
Make direct deposit to:		
Bank Name:	Hong Kong and Shanghai Banking Corporation Ltd (HSBC)	
Account Name:	Tiger Consulting Pte Ltd	
Account No:	141-416586-001	
Swift Code:	HSBCSGSG	
Bank Address:	Ocean Building Branch Singapore, 20 Raffles Place #02-00 Ocean Towers, Singapore 048620	
Bank Tel:	+65 6227 8888	



SAMPLE: Payroll Reports – Payroll Summary

Client 1
545 Orchard Road #13-04 Far East Shopping Centre Singapore 238882
Payroll Summary
May-2015
Currency:SGD

		*****Earnings*****		*****Deductions*****					
Pay Date	Employee Name	Basic Salary	Total Income	CPF or	CPF ee	SDL	Total Deductions	Net Pay	
29/05/2015	Client 1	13,366.67	13,366.67	0.00	0.00	11.25	0.00	13,366.67	
29/05/2015	Client 2	8,075.42	8,075.42	850.00	1,000.00	11.25	1,000.00	7,075.42	
29/05/2015	Client 3	8,525.00	8,525.00	200.00	250.00	11.25	250.00	8,275.00	
Total Employees:3		Total	29,967.09	1,050.00	1,250.00	33.75	1,250.00	28,717.09	

For Fund Transfer(In Singapore Dollars SGD)

Net Pay+Deductions-Sharesave+CPFER+SDL-Military	31,050.84
Total Deductions	2,333.75
Tiger Consulting Invoice	0.00
Bank charges & foreign exchange variance from previous month	1.50
Client prior month balance forward	0.00
Wire transfer to Tiger A/C	31,052.34

Payroll Services Provided by



Tiger Consulting Pte Ltd
 545 Orchard Road, #13-04 Far East Shopping Center
 Singapore 238882
 T: (65)6737-8526 F: (65)6737-8559



SAMPLE: Payroll Reports - Payroll Fund Checkbook

15

Client 1 (SGD) checkbook – Apr 2015

1/4/2015 through 30/4/2015

Page 1

11/5/2015	Date	Account	Num	Description	Memo	Category	Tag	Clr	Amount	
	BALANCE 31/3/2015								0.00	
	20/4/2015	Client 1 (SGD)	DEP	Deposit	Client 1 payroll for Apr 15	Deposit		c	31,175.56	
	20/4/2015	Client 1 (SGD)	EFT	Shortfall	Shortfall from previous month	Shortfall		c	-1.50	
	28/4/2015	Client 1 (SGD)	EFT	Salary	Paid salary for Apr 15	Salary		c	-28,831.31	
	28/4/2015	Client 1 (SGD)	EFT	Bank Charge	Bank charge for Apr 15	Bank Charge		c	-1.50	
	28/4/2015	Client 1 (SGD)	EFT	Statutory Paym...	Paid Statutory Payment for Apr 15	statutory Paym...		c	-2,342.75	
	1/4/2015 - 30/4/2015								-1.50	
	BALANCE 30/4/2015								-1.50	
									TOTAL INFLOWS	31,175.56
									TOTAL OUTFLOWS	-31,177.06
									NET TOTAL	-1.50



SAMPLE: Payroll Reports - Service Fee Checkbook

Client 1 service (USD) checkbook – Apr 2015

1/4/2015 through 30/4/2015

11/5/2015

Date	Account	Num	Description	Memo	Category	Tag	Clr	Amount
BALANCE 31/3/2015								0.00
17/4/2015	Client 1 service	DEP	Deposit	Client 1 service for Apr 15# SGWSI041415058	Deposit		c	1,500.00
17/4/2015	Client 1 service	EFT	Tiger Consul...	Client 1 service for Apr 15# SGWSI041415058	Services		c	-1,500.00
1/4/2015 - 30/4/2015								0.00
BALANCE 30/4/2015								0.00
TOTAL INFLOWS								1,500.00
TOTAL OUTFLOWS								-1,500.00
NET TOTAL								0.00



SAMPLE: Payroll Reports - Payslip

**Singapore – Client 1
Monthly Payroll Details
May-2015
Currency:SGD**

Employee Name: Client 1	DOB : 01/01/1980
Employment Start Date : 25/01/2012	Bank Name : United Overseas Bank
NRIC : S12345678A	Bank Account : 1098765432
Permanent Resident	Job Title : Area Sales Manager
1880A Ang Mo Kio Avenue 50, 561308, Singapore	Phone : 65.98762345
	Email : Client.1@gmail.com

Month	*****Earnings*****				*****Deductions*****				
	Basic Salary	Back Pay	Bonus	Total Income	CPF er	CPF ee	SDL	Total Deductions	Net Pay
Jan-2015	8,083.33	0.00	0.00	8,083.33	200.00	250.00	11.25	250.00	7,833.33
Feb-2015	8,083.33	0.00	0.00	8,083.33	200.00	250.00	11.25	250.00	7,833.33
Mar-2015	8,083.33	0.00	5,019.75	13,103.08	402.00	500.00	11.25	500.00	12,603.08
Apr-2015	8,525.00	40.15	0.00	8,565.15	202.00	252.00	11.25	252.00	8,313.15
May-2015	8,525.00	0.00	0.00	8,525.00	200.00	250.00	11.25	250.00	8,275.00
Jun-2015	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Jul-2015	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Aug-2015	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sep-2015	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Oct-2015	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Nov-2015	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Dec-2015	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total	41,299.99	40.15	5,019.75	46,359.89	1,204.00	1,502.00	56.25	1,502.00	44,857.89

This is computer generated payslip. No signature is required

Payroll Services Provided by



Tiger Consulting Pte Ltd
545 Orchard Road, #13-04 Far East Shopping Center, Singapore 238882
T: (65)6737-8526 F: (65)6737-8559



SAMPLE: Payroll Processing Price Guidelines

18

- Price varies based on complexity and volume of transactions .
- We charge fixed prices per employee.
- Our prices do not vary based on variances in employee salaries.
- Your monthly invoice is predictable.
- There is a 1-time set up fee, monthly recurring fee and annual wage report fee.
- Fee is due monthly when payroll reports are delivered to you



OUR RESOURCES

19

General Employee Practices, Policies & Regulations

Employment in each country is different. So we compiled the General Employment Information that outline general employee practices and regulations for each country in Asia that Tiger Consulting represents including basic information surrounding Holidays, Leave and Benefits.

List of General Employment Information that are found in our website;

[Cambodia - PDF](#)

[China - PDF](#)

[Indonesia - PDF](#)

[Korea - PDF](#)

[Malaysia - PDF](#)

[Myanmar - PDF](#)

[Philippines – PDF](#)

[Thailand \(complete handbook\) - PDF](#)

[Vietnam - PDF](#)



FREQUENTLY ASKED QUESTIONS



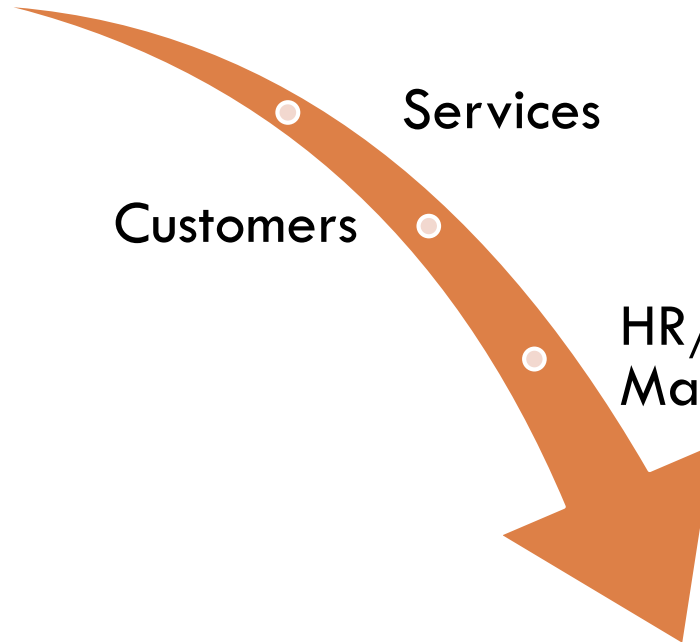
Business

Services

Customers

HR/Payroll
Management

Getting Started



On Business....



21

How long have you been in business?

Tiger Consulting has been in business in Asia for more than 25 years. Our founder has over 40 years of expertise in managing HR and payroll worldwide.

How many employees do you have?

We employ 30+ experienced full-time staff members who speak both English as well as the languages of the countries they serve on behalf of our clients.

Which countries do you service?

The list is always growing. We have more than a dozen offices throughout Asia-Pacific including Australia, Cambodia, China (Hong Kong), India, Indonesia, Korea, Malaysia, New Zealand, Philippines, Singapore, Taiwan, Thailand, UAE, USA and Vietnam.



Cont... On Business

22

How do you differ from other HR, payroll outsource providers?

Our clients do not have to find different providers in each country in which they want to do business

We are a one-stop shop with both centralized and decentralized processing with staff on the ground in each country we service

We provide a single-point-of-contact to coordinate regional payroll for clients with staff in multiple countries

For clients who do not have legal entities in a given country, we are able to employ staff to support the client's Asian operations

In addition to HR/payroll outsourcing, we also provide related peripheral services such as benefits, visas, work permits, relocation, accounting, audit, income tax preparation, office space and secretarial support



What services does Tiger-Consulting offer?

Our experienced team offers comprehensive HR and payroll outsource services that enable our enterprise clients to successfully expand their business in Asia.

What would be a typical scenario that would require your services?

An International business that wants to have 1-200 employees in one or more Asian countries but doesn't want to waste time or money trying to manage HR or payroll functions themselves will approach us to serve as the "back office".

Why can't our company simply manage HR, payroll in Asia if we are successfully managing these functions for our operations in the West?

Most companies find it very challenging and cost prohibitive to open offices, hire local talent and manage HR, payroll and staff while staying in accordance with local business and tax laws. We are experts in this area and will make setting up shop in Asian countries easier and more cost-effective for your company.



On Customers....

24

How many clients do you have?

Tiger Consulting currently serves more than 200+ enterprise clients.

What kind of customers do you serve?

Tiger Consulting works with medium to large enterprise clients (mainly U.S.-based International businesses including some Fortune 500 companies)

Can you provide me with a list of your customers?

No. We honor our clients' desire for privacy and do not share their information with prospects. Outsourcing not only offers a competitive advantage that our customers want to protect but as their HR and payroll outsource provider, we are charged with managing highly sensitive information that requires confidentiality. For these reasons, we take very seriously the need for protecting our clients' privacy and can promise the same will be provided for your company if you should choose to work with Tiger Consulting. To learn more about our extensive knowledge in HR, payroll and regional business practices and culture, there are a number of resources on our website available for review.



On HR/Payroll Management...

25

How much notice do you give an employee prior to termination?

The notice period varies from country to country. Most employers put the termination terms and conditions in the employment agreement. Typically, 30 days is the minimum.

What are the severance pay rules?

Severance pay rules vary from country to country. We provide handbooks that explain the rules for each country.

Where can I find basic information about employment practices and regulations in each country?

Please visit our [Manuals page](#) for general information regarding Holidays, Leave and Benefits in each country.

Where can I find holiday calendars for each country you service in Asia?

Please visit our [Holidays page](#) for 2015 holiday calendars.



On Getting Started...

26

What documents are required to start your services?

Documents required for Payroll Implementation include:

Complete Employee Template

Employee passport copy

Employee Nationality Identity Card

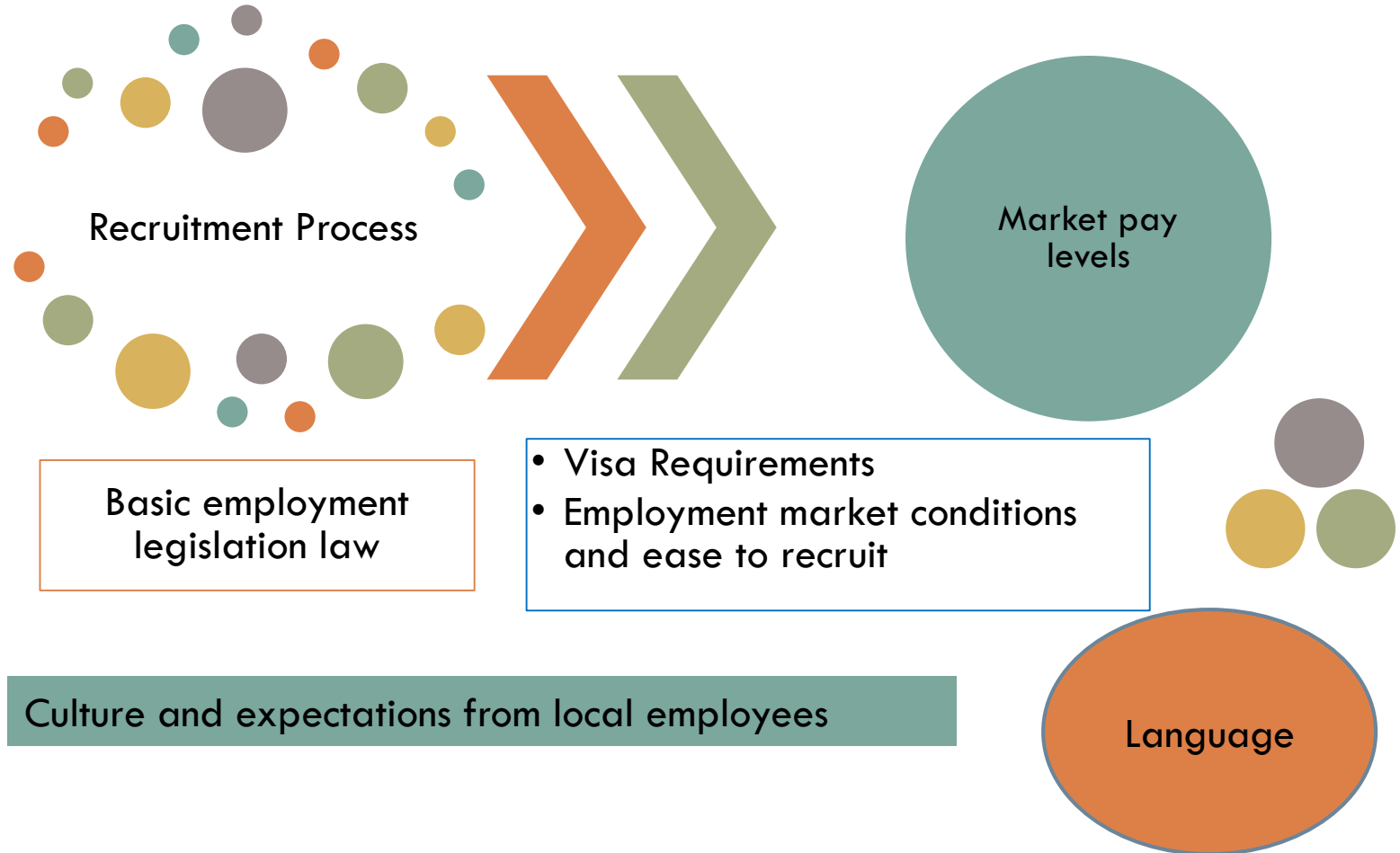
Offer letter or employment contract

What documents are required for Visa Applications?

It depends on the country. Please visit our [FAQ page](#) for more information regarding documents that are required for Visa Applications.



OTHER INFORMATION THAT YOU MAY WANT TO KNOW





Employment market conditions and ease to recruit

28

- It depends on the country. Most Asian countries have an excellent pool of well educated, English speaking people.
- When we recruit, we typically have 10-100 applicants depending on the job description.
- For example, when we look for accountants in Vietnam, there are hundreds of interested candidates. When we look for quality control managers to inspect factories that make purses for export, we get less than 10 candidates.
- So, it really depends on the job as some jobs have high interest while some have not.



Market Pay Levels

29

- It depends on what job and in what country.
- Just give us the job descriptions and countries, we will send you an email with the current pay levels



Language to interview in

30

- We speak English plus the language of the countries we service. We are in 16 countries.
- We are registered in 16 countries where we have our own offices and staff (Thailand, Singapore, Malaysia, Indonesia, Hong Kong, Philippines, China, Taiwan, Korea, Vietnam, Cambodia, USA, New Zealand, India, UAE and Australia.). We work through partners in Austria, Belgium, Brazil, Canada, Czech Republic, Denmark, France, Germany, Ireland, Israel, Italy, Luxembourg, Mexico, Netherlands, Norway, Poland, Russia, Spain, Sweden, Switzerland, U.K. and Ukraine.

Recruitment Process



31

- We provide recruitment service. We get job description from client; advertise in jobsdb and jobstreet; screen candidates and send short list to client to arrange interview (phone or in person)



Visa Requirements

32

- Varies from country to country. It takes 1 week to 2 months depending on the country. Singapore can take 1 week. Less developed countries can take up to 2 months (Malaysia, Thailand, Vietnam and Philippines). Plan on 4-6 weeks average. Cost varies from USD 1000-2500 per employee. Tell us the country and we will send quote.
- There are restrictions and ratios in some countries. Singapore is becoming more difficult for work permits because they have an overabundance of foreign workers. Thailand requires that companies have 4 Thai staff for each foreign worker.
- Best to hire locals wherever you can.



Culture and expectations from local employees

33

- Every country in Asia is different in terms of culture and local employee expectations. From a high level point of view, Asia now has a pool of highly skilled, English-speaking young professionals who are well-qualified and anxious to work.
- It's not like 20-30 years ago where Singapore was the only place to find well educated, English-speaking professionals. Every Asia country has them now. You just have to find them. Their expectations are increasing. They want career paths, retirement plans, medical benefits and vacation. It's similar to Europe and America. The salaries are highest in Singapore, Hong Kong and Japan. The salaries are lowest in Indonesia, Thailand and Philippines.



Basic employment legislation overview

34

- We have a "Fact Sheet" for each country with basic overview. We answer questions on an "as requested" basis as part of our standard service. We provide custom HR manuals for each country that shows statutory requirements, client specific policies and common industry practices. The manual is USD 750 per country
- There is also a list of fact sheets on the www.tiger-consulting.net



CONTACT INFORMATION

35

We look forward to having business with you...



Contact Us 

Please contact our Singapore or Thailand offices for information and prices.



Telephone : +662 231 8036
Mobile phone : +6681 891 4694



Telephone : +65 6737 8526
Mobile phone : +65 9834 8020

Email

info@tiger-consulting.net

For further information about Tiger Consulting please visit...

Our Website: <http://www.tiger-consulting.net>



THE END

