



**SERRANO
& BARNES**
Most People Think, We Execute...

BUSINESS SOLUTION
We think Global

CORPORATE PROFILE

WE THINK GLOBAL





BUSINESS SOLUTIONS & SERVICE

Business Start Ups

Project Management

Taxation

Accounting

Pension Plan Administration

Construction Management

Business Insurance

Human Resources

Marketing Strategy

Dear Friend:

Focus on the strategic, and tactical solution to your business, and delegate all administrative matters.

During my 29 years in the industry, I have tried to serve with respect, efficiency, and promptly to all my clients. For this purpose, refocusing my efforts on developing companies that not only helping solve many administrative problems that might arise firms, but also that this has a social purpose. We know how difficult to live in an economy as volatile, and unpredictable, and that many people, needs to provide family economic stability. It is our responsibility as a company offers to our employees that safety.

I know that managing a business, is not easy. For this reason, the mission of our company is to be the only alternative business solutions for companies wishing to remain in a competitive market. We are composed by experts in the areas of business that a company needs to operate efficiently, without having to sacrifice their resources in areas that are not their specialty, to obtain achieving the desired results.

Serrano & Barnés was organized in response to the country's need of a provider of professional quality that does not offer ideas, but solutions to problems that are faced every day you, and your company.

I am sure that currently is well served, and is likely that their operations are performing very well. However, you will be surprised that I have found situations in companies of great prestige, and success.

Sincerely,

Mr. Pablo A. Serrano Hernández

CEO

Flexible Solutions for Your Business Needs

THE BUSSINESS PARTNERSHIP PROGRAMS PROVIDES A TOTAL END TO END SOLUTIONS

Business Solutions

The Business Partnership Program can help you focus on the strategic, and tactical solution to your business, and delegate all administrative matters.

- Reducing costs.
- Reduce time to market
- Improve return on assets.
- Improve flexibility, and have more resilience to client, and avoids investments in non-strategic areas.

OUR MISSION

We will be the only alternative of business solutions for companies wishing to remain in a competitive market. Made up of experts in the areas of business that a company needs to operate efficiently, achieving the desired results without having to sacrifice their resources in areas that do not specialize.

OUR VISION

Being an organization with national or international prestige, where companies can find solutions to difficult business situations, with administrative autonomy, commitment to customer service and strategic alliances to ensure an efficient and competitive administration.



One Stop Business Service

One of the most difficult decisions many employers make is determine who they can trust your business. After all, the average employer goes through a rigorous selection process to find a professional you can trust the operation of your business.

If done the following questions: How can I improve profitability? , ¿ how can I have more flexibility? As can improve the return on assets? The One stop Business Service can help. Obviously, the answers to these questions integrate different dimensions in the company: quality management, processes and costs, new technologies, human resources strategy, etc. but we must also take into account that specialization in certain activities lead to better results at lower costs.

Level of Participation

The Business Partnership Program gives you the flexibility to choose from different levels of participation, so you control involvement in the program.

Some businesses need a professional to guide them in some administrative processes; other companies prefer to have experts address the processes.

Serrano & Barnés gives them the freedom to choose which area of operations the company wants to be helped.

We have professionals with experience in Business Development, Marketing, Human Resources Management, Labor Affairs, Recruitment, Training and Development, Compensation, Benefits Administration, Accounting, Payroll and Finance.

“You have the right to choose the level of participation and to allow experts to help you be more efficient”

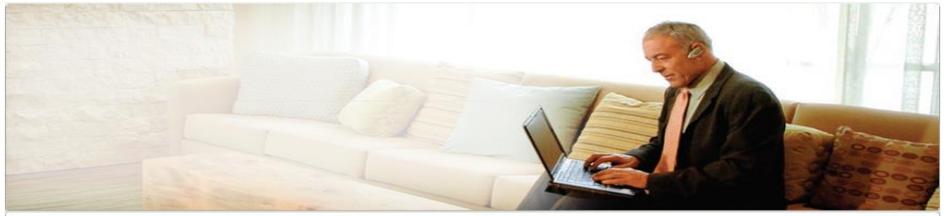


ABOUT US

Serrano & Barnés is a full-service business management firm. We provide the most complete variety of services within the business scope of people development, and performance. We are a boutique company offering personal attention to small business development. Additionally, we have a Partnership Network of pre-screened business experts.

Our *TEAM* consists of professionals in specialized areas including Payroll Administration, Benefits and Compensation, Recruitment and Staffing, Pre-Employment Screening, Mergers and Acquisitions, Training and Organizational Development, HR Strategy, Employee Relations and Labor Affair.

Our partners work directly under the management of *Serrano & Barnés*, allowing us to take on the largest, most complex assignments for large corporations anywhere in North America. No project is too small, and no project too large for our expert support system.



Strengthen Your Employee Relationship

Employee Relations Program offers a variety of tools needed for good functioning of a human resources department, and helps managers whose mission focuses on the organizational objectives. These tools help ensure compliance with federal, and state requirements; communicate and document policies and procedures; schedule, track and document training; and provide early notice of problems, and issues that could have deleterious effects on morale or organizational reputation.

The salary is the main source of financial security of an employee; the employee understands that his income is a commitment by the company for its work, often as a reward for work well done. Provide a compensation program may well ensure a good relationship between employee and employer.

Our company works with organizations to create their Total Compensation Strategy.

This may range from a highly traditional pension-based approach to a sophisticated mixed benefits strategy featuring flexible benefits, voluntary benefits, and self-service administration systems. We are able to provide everything from initial analysis through benefits strategy development to design, and sourcing of systems and benefits, scheme administration, and employee communications.

With the move, away from traditional benefit structures, and the growing availability of flexible benefits delivery mechanisms, employers increasingly seek to make maximum use of their non-salary remuneration package as a competitive recruitment, and retention tool.

At the same time, new benefits are emerging, across the range of security, and protection, health, and lifestyle categories. Some have specific financial advantages through favorable tax treatment; others simply comprise voluntary benefits available through corporate negotiation.



OUR PARTNERS



Business Solutions & Service

Business Start –UP

Most people starting up in business, they do because have a good business proposition, enterprise, and commitment to see it through. However, they may not be experts in the legal, and financial aspects of running a business, and such matters often appear daunting. Fortunately, you do not need to be experts in these fields to succeed in business, but you do need the support of a team of trained experts.

We can help. Just bring us your business ideas, and we will help you to make them a reality!

We will help you to:

- Decide on the most suitable structure for your business - sole trader, partnership, limited liability partnership or limited company.
- Prepare a business plan, cash flow projections, budgets, and trading forecasts.
- Help with all aspects of business compliance, and administration.
- Assess the finance requirements, advise on the best sources of finance, and draw up the necessary proposals.
- Establish a good working relationship with your bank.
- Complete any registration procedures with Companies House, H M Revenue, and Customs.
- Deal with company secretarial issues.
- Set up a recording system for your internal use and for complying with statutory requirements.
- Keep on top of bookkeeping, VAT, payroll, and other accounting requirements.
- Install accountancy software.

Serrano & Barnés's consultants can also provide experienced leadership and management of your company integration and business process improvement activities. These services are customized to specific client requirements, and Serrano & Barnés can act as the client's executive manager in US market for business process design and the implementation of new business operations.

Serrano & Barnés provides to its clients are:

- New companies or office set up
- Business process design and integration with agents or partners
- Staff recruitment and training
- Implementation of new business projects driven by our client's customers

Project Development

A project is a series of activities aimed at bringing about clearly specified **goals** within a defined **time-period** and with a defined **budget**. A project has:

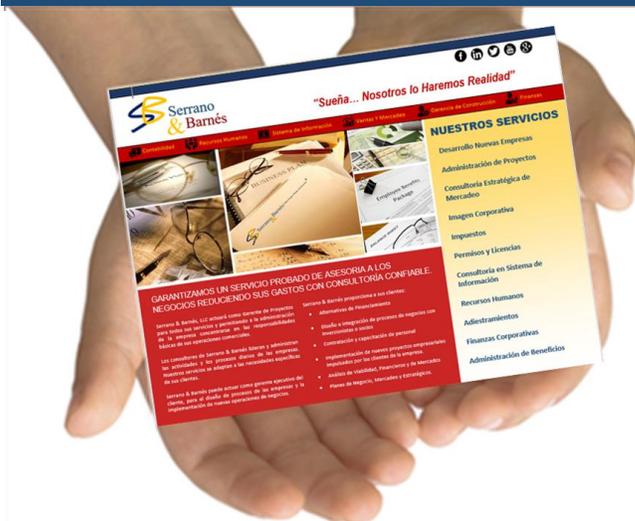
- A primary target group and final beneficiaries.
- Clearly defined coordination, management and financing arrangements.
- A monitoring and evaluation system.
- Financial and economic analysis, showing that benefits will exceed costs.

Our services include:

- Regulatory compliance assistance.
- Request for proposal development.
- Evidence of coverage development.
- Benefit plan analysis and design.
- Insurance liaison services.
- Underwriting process analysis and development.
- Rate and Reserve Audits.
- Expert witness testimony.
- Research & Data Analysis.
- Training and facilitation.
- Competitive Analysis.
- Rating system development.
- Operational Planning.

Marketing Strategy Consulting

- Determining if there is a paying market for your products and services.
- Strategic planning.
- Crafting long-term and short-term marketing goals.
- Defining marketing campaigns.
- Creating marketing strategies.
- Selecting powerful marketing techniques that showcase your products and services.
- Choosing a brand and image that reflects the real you.
- Designing marketing materials and Internet marketing strategies.



Taxation

As tax advisers, our objective is to work closely with you to ensure you pay the minimum tax required by law. We will help you to understand the tax implications of your actions, in order that you can plan ahead and conduct your affairs in a tax efficient way.

Tax Consulting Services:

- Year-round tax planning.
- Individual income tax planning.
- Business income tax planning.
- Representation before the IRS and/or state for income tax examinations and upon receipt of regulatory notices.

Corporation tax services

Under Corporation Tax Self Assessment (CTSA), the legal responsibility for correctly calculating the corporation tax liability falls on business owners. We understand the issues facing owner-managed businesses and can prepare tax returns in a timely and efficient manner. We will also calculate your company's tax liability and assist with the calculation of any quarterly installment payments.

The increased reporting obligations, investigation policies on the part of the tax authorities and harsher penalties for non-compliance mean that your time and resources can be taken up with tax administration. We will help to minimize corporate tax exposure and relieve the administrative burden of compliance with current tax legislation. Effective corporate tax planning can also result in significant improvements in your bottom line.

Self Assessment

We have the expertise and software to take the headache out of the form filling and compliance aspect of Self Assessment. We can provide you with practical advice on personal tax positions and the planning opportunities available to you. We can complete tax returns, calculate any tax liability and advise you on exactly when to make payments and how much to pay.

Personal tax planning

Today, more and more emphasis is being put on taxpayers' individual responsibilities and everyone who is subject to taxation needs professional advice and support if they are to optimize their tax position and ensure they meet the compliance requirements. Our specialist tax team can provide you with year-round advice on all aspects of personal taxation.

Accounting

We can help you manage the financial aspects of your business by saving you time and offering the skills and resources that you desire. The following services are the foundation of the work we do for our business clients. A history of your business and the insights we derive from this overview will help you make decisions about the future.

Accounting Services:

- Reviews and compilations of financial statements.
- Financial projections and forecasts.
- Accounting and bookkeeping.
- Special financial reports and analysis.
- Payroll accounting.
- Loan preparation and review.
- Budgeting, including forecasts.
- Projections and cash flow planning.
- Operational planning.

Consultancy & Systems Advice

Your professional and personal goals are central to our consulting services; we take the time to get to know you better so we can offer the best advice.

Management consultancy

Our management consultancy service can review your credit control, stock control, budgeting and financial reporting systems and allow you to take full control of these key areas of your business. We can also help you address specific problem areas in your business such as gross profit, cost control and stock valuation.

Effective management information will allow you to seize opportunities when they arise or identify problems quickly so you can take effective corrective action.

Information technology

Information technology (IT) is one of the key resources available to every business to achieve its short and long-term objectives.

Using the knowledge gained from our own systems and those designed for other clients, our in-house IT team are able to advise on IT related matters with first-hand experience. We can install software, provide training and help you to obtain the best from your chosen system. Our expertise enables a complete range of services to be offered, including:

- Software and hardware selection.
- Installation and training.
- Management reporting solutions.
- Payroll systems.

If you are spending too much time writing up books, typing invoices and chasing debts we help to take control by computerizing your accounts system. We can help you to make the best use of IT resource to produce financial information that is accurate and appropriate for running your business effectively. With the correct accounting software, you will save hours of hard work leaving you more time to deal with the more important areas of the business.

Human Resource Outsourcing Service

Whatever your company's human resource requirements, our HR outsourcing service will satisfy these needs. Our specialists focus on specific areas such as payroll or recruitment.

Depending on the size of your business and how much control you want to maintain over HR functions, you can outsource all the tasks of human resources or service contract a la carte.

The basic services offered may include:

- Overseeing organizational structure and staffing requirements.
- Recruiting, training, and development.
- Tracking department objectives, goals, and strategies.
- Employee and manager training.
- Benefits Administration.
- Employee orientation programs.
- Executive search and recruitment.

In addition to allowing you to concentrate on your core business activities, outsourcing provides some key benefits, including:

- Providing you with skilled professionals who are focused specifically on HR.
- Helping you reduce and manage operating costs.
- Improving employee relations.

If you need to hand off the entire HR function, consider a Human Resource Outsource (HRO). A HRO becomes the employer of record, handling employee relations, payroll, benefits, workers' compensation, and all the other areas that fall under the HR umbrella, while you manage the employee's everyday business responsibilities.

If you do not need comprehensive HRO services, you can contract specific projects to help you:

- Implement a human resource information system (HRIS).
- Create or update employee handbooks and policy manuals.
- Develop and implement a compensation program.
- Create or review a performance appraisal.
- Write and update affirmative action plans.
- Provide training and development programs.

Financial Services

- A focus on achieving personal financial goals via a multi-faceted wealth creation and management strategy.
- Low-cost, globally diversified investment portfolios.
- Customized bond portfolios for fixed income investors.
- College funding, retirement, and another major event planning.
- Qualified retirement plan management.
- Risk management through appropriate insurance applications.

Employee Benefit Consulting Services

Our company works with organizations to create their **Total Benefits Strategy (TBS)**.

This may range from a highly traditional benefit-based approach to a sophisticated mixed benefits strategy featuring flexible benefits, voluntary benefits and self-service administration systems. We are able to provide everything from initial analysis through benefits strategy development to design and sourcing of systems and benefits, scheme administration and employee communications.

With the move, away from traditional benefit structures and the growing availability of flexible benefits delivery mechanisms, employers increasingly seek to make maximum use of their non-salary remuneration package as a competitive recruitment and retention tool.

At the same time, new benefits are emerging, across the range of security and protection, health and lifestyle categories. Some have specific financial advantages through favorable tax treatment; others simply comprise voluntary benefits available through corporate negotiation.

Our employee benefit consulting services include:

- Strategic benefit planning.
- Health and welfare benefit plan design.
- Health and welfare plan market bid processes
- Benefit plan pricing.
- Actuarial Analysis.
- Financial Projections.
- Renewal Analysis.
- Vendor liaison and negotiations.
- Plan document and contract review.
- Employee Surveys.
- Benefit committee meeting facilitation.
- Board Presentations.



Pension Plan Administration Service

Our professional retirement plan administrators, consultants and accountants work with you and your advisors to coordinate deductions, accruals, deposits and any other plan-related matters. In other words, all parties involved with the retirement plans for which we perform third-party administrative duties will be informed of plan activities.

Plan Design Services

Our firm does not believe in the cookie-cutter plan. Our wide experience in retirement plan design and administration will provide the best possible plan design and a plan tailored to meet your specific needs and goals.

To ensure that the plan we design is right for you, we consider:

- How much the plan should cost.
- How to fund the plan.
- How to assist you in achieving the greatest tax savings.
- Who should participate?
- How benefits can be tailored to meet your objectives.

Installation Service

To ensure that the plan is installed in the most efficient and convenient manner, we:

- Work with you and your attorneys on plan documents.
- Provide announcements for the participants.
- Conduct employee seminars.
- Complete benefit statements for each participant.
- Prepare Hacienda approval forms.

Because of our more than 15 years experience in the retirement plan arena, Vantage Retirement Services can assist you in a wide variety of issues on a project/consulting basis.

Our areas of expertise and practice specialties include:

- Retirement Plan/Program Review.
- Employee Retirement Readiness Education.
- Fiduciary Risk Management.
- Benefits Due Diligence.
- Retirement Benefit Plan Design.
- Benefits Cost / Expense Analysis and Management.
- Annual ERISA Audit Preparation.
- Benefits Payroll Deductions.
- Participant Services.
- Retirement Enrollment and Participation.
- Vendor Management.
- Plan Asset Management / Monitoring Processes.
- Trust Reconciliation.
- Benefits Communications Programs.
- Benefits Data Analysis.



For many years companies have adopted the traditional management as a process to organize and prioritize their operations in a continuously changing environment, however, few have evaluated other management alternatives. Moreover, it is recognized that many organizations do not apply traditional management efficiently due to lack of knowledge and resources.



1-888-418-8483



1-800-657-0861



787-237-9756



pserrano@serranobarnes.com



Turque St. #107, Hacienda Paloma Luquillo, P.R.



"Serrano & Barnés, LLC will act as project managers for all your services and this will allow the client company's management to focus on their core responsibilities to their business operations"