KREO CAPITAL
All About Trust

OUTSOURCING SOLUTIONS

Delivering Quality Solutions based on the CCTF MODEL...

C

Client First

C

Cost Effective

T

Timely Delivery

F

Flexibility in Working

OVERVIEW

At Kreo Capital, we provide a comprehensive spectrum of services to act as a one stop solution for all Financial, Accounting as well as Research based services to our clients.

Having a vast experience in this field, along with an significant client base gives us a definitive edge and at the same time the necessary flexibility to provide tailor made solutions to our client, which works in the best of their interests.

KEY OFFERINGS

Our key offerings are primarily classified in to the following heads. Being a Financial Advisory firm, we have significant hands on experience in handling outsourcing assignments as we truly understand those precise areas where critical benefits can accrue to the client by addressing the key short-comings.

FINANCIAL SERVICES

- Financial Modelling & related analysis
- Valuations and related advisory*
- Spreadsheets, Data-books with Sensitivity & Scenario analysis
- Internal MIS / Financial Presentations / IM & Dash Boards.
- Financial Due Diligence works, third party opinion reports.
- CMA & Corporate Credit Analysis

VIRTUAL CFO SERVICES

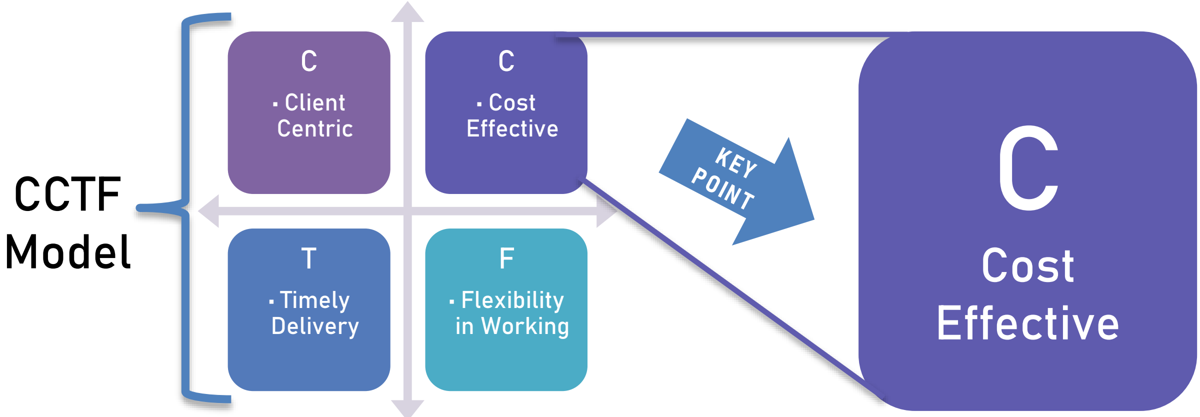
- Book keeping and accounting services.
- GST and other tax services.
- Financial Reporting and Write-up services.
- Bank, Accounting and Credit Reconciliation Services
- Preparation of Financial Statements and Cash Management Services.
- Project based and Fixed Asset accounting.
- Receivables and Payables Services

RESEARCH BASED SERVICES

- Capital Market Research Reports
- Stock and Sector specific analysis reports
- Project Feasibility Reports
- Business and Financial Research Reports

Kreo Capital is a SEBI registered Category-I Merchant Banker

HOW OUTSOURCING CAN BE COST EFFECTIVE?



For all entrepreneurs / business owners, the first question which pings the mind is *"How Outsourcing can be a cost effective solution vis-a-vis in-house traditional services?"*. Initially both options seems to have a number of benefits.

While both approaches are effective in specific circumstances, the unique attributes brought on the table by outsourcing offers advantages that go way beyond a traditional structure.

At a first glance, it might be difficult to grasp the advantages of outsourcing, so *lets consider the cost of having the services in-house :*

1. Staffing and Training
2. Salary and Benefits
3. Software and Infrastructure

I. Staffing & Training

Though in the long run, the overall employee turnover cost is always a dynamic one*, the costing of having new hires and their training is unavoidable.* Training is also vital and more variable based on education and experience. It carries a time cost for both the new employee and your veteran staff.

Significant time, cost and other resources are spent towards staffing and training of employees which can be considerably reduced by outsourcing the services.

2. Salary and Benefits

Salary and employee benefit expenses is one the major cost heads in system. Apart from this major cost block, the remaining add-ons which come with having an in-house staff are the statutory expenses (EPF, Gratuity, Minimum Wages, Incentives etc.).

Depending on the average salary as per the designations as well as the added benefits, the promoters need to give the necessary time and resources for having efficient employee management, and special consideration on statutory requirements.

Incase of hiring in-house manpower for financial, analytical and related tasks on payroll, the cost on this front might increase significantly.

Most of the major heads as well as the statutory dues related to employment can be completely avoided by availing the benefit of outsourcing the services and, accordingly the promoters can focus on the core operations of the business.

3. Software and Infrastructure

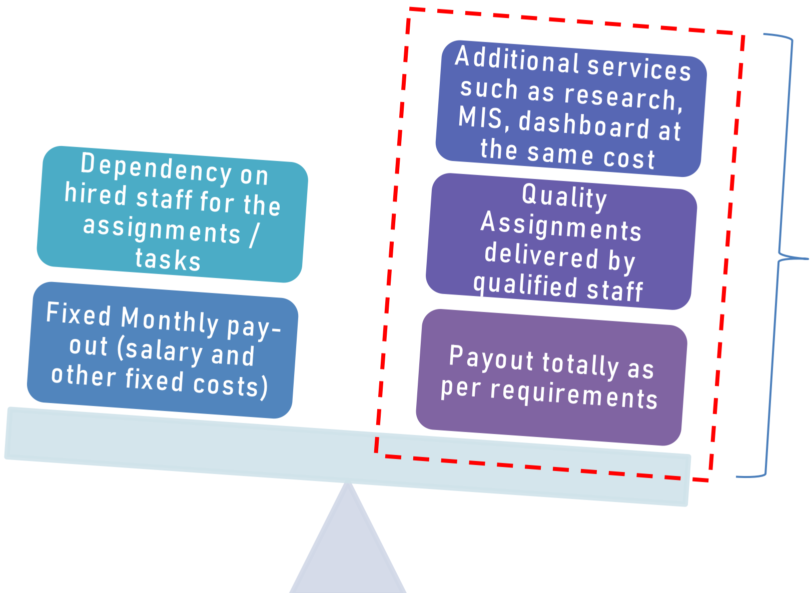
Apart from the mandatory salary and staffing cost, the other major cost heads consist of having the requisite infrastructure (computer, printers & peripherals, internet expenses etc.) and the necessary software in place.

Apart from the infrastructure cost, there is also maintenance cost and fixed monthly cost like necessary stationary, electricity etc.

Thus, considering the overall cost per annum required for Staffing, Salary, Infrastructure and also considering the fact that there also comes a cost with employee turnover, *the total spending in the said areas is a major cost chunk. This can be significantly minimised by outsourcing the same.*

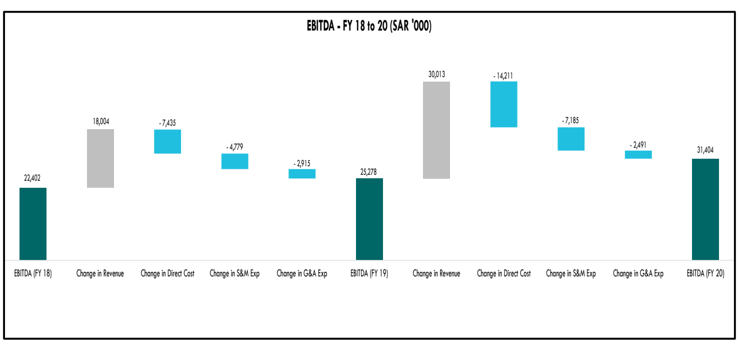
In-house Services

Outsourcing to Kreo Capital

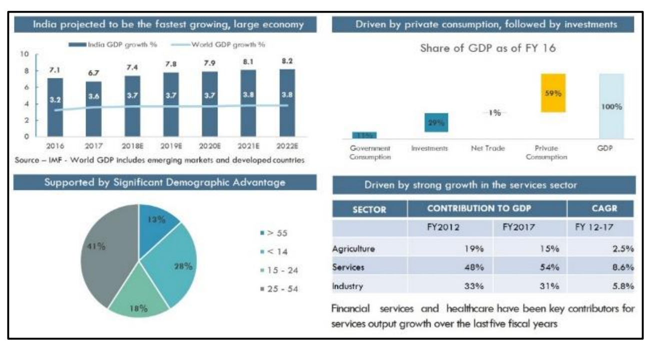


The primary advantage of outsourcing is *"you pay exactly for the services availed and no variable hidden costs involved"*

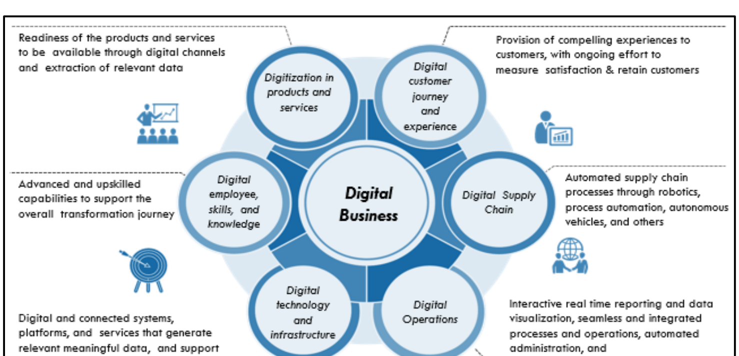
OVERVIEW OF ONGOING TASKS



Bridge Charts



MIS / Dashboards



Presentations / IM

Contribution Analysis
in mns

	Revenue	19 vs 18 Rev Growth	EBITDA	Net Income	Book Value
YTD Sep20					
Clinic	15.2	n/a	5.7	4.8	10.5
Total	55.1	n/a	15.1	11.7	54.2
Share	28%	n/a	38%	41%	19%
Total less 50% of Clinic	47.5	n/a	12.2	9.3	49.0
FY 2019					
Clinic	29.6	-1%	12.0	10.5	11.1
Total	94.0	12%	31.0	26.9	40.1
Share	31%	n/a	39%	39%	28%
Total less 50% of Clinic	79.2	n/a	24.9	21.6	34.5

Impact on Consideration
in mns

	Clinic Contribution		
	Max	Min	Average
Share	40.8%	19%	33%
Total consideration	76.5	76.5	76.5
Sale of a 51% share	51%	51%	51%
Clinic escrow	15.9	7.5	12.8

Financial Analysis

THE KREO ADVANTAGE

Qualified and Experienced Manpower	With over 100+ years of combined experience, we are always on the forefront for striving towards 360^0 client satisfaction in our offerings. The manpower consists of CA (equivalent to CPA), CS, MBA, CMA, CFA etc.
Flexibility	Flexibility in works in the key parameter for timely delivery of services. With a qualified and efficient manpower, we offer utmost flexibility in our services to create a perfect sync between our deliverables and client expectations
Cost Benefit	With our presence in tier II city, the competitive cost model of our offerings is enjoyed by all our esteemed clients with zero compromise in the quality level of our deliverables.
Requisite Infrastructure	With all the necessary infrastructure in place along with skilled manpower, we deliver hassle free solutions for our clients.

PARENT GROUP

Started in 1965, VKS Group offers professional services across Management Consultancy & Internal Audits, Anti-Dumping Advisory, Forensic Advisory, Corporate Advisory and Fund Management.

With a strong foundation of 9 partners, 150+ employees/support staff and a long list of marquee clients, Group is one of the largest end to end financial service provider in Central India region.

KREO Capital ("KCPL") is a SEBI registered Category I Investment Banker with expertise in Investment and Merchant Banking. Kreo Capital Private Limited is a sister concern of VKS.

KEY CLIENTELE & TESTIMONIALS

Conglomerate from Mumbai with a listed NBFC in group	Education Services based listed company
Middle – East based PE firm with Significant Investment in India	One of the largest Conglomerate in Central India with dominant presence in Education Sector.
Polyester manufacturing company with an history of over 2 decades.	Tech-Startup with innovation in Education Finance Space

"We have been associated with Kreo Capital for almost 3 years. Their hard-working staff, timely delivery and client centric attitude have helped us in significant ways to grow and helped save significant in-house costs"

- Investment Professional, Middle East based PE firm

"We have outsourced our internal audit to Kreo Capital. The services which we received were highly professional and today our accounting system has become very smooth and robust."

- Founder CEO, Startup in Education Finance Space

REACH US

If you think, we are the right organisation to serve your requirements, feel free to reach at the below mentioned coordinates for further discussion.

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We are just a call away!!

KREO CAPITAL PRIVATE LIMITED

CAPITAL MARKETS | INVESTMENT BANKING | WEALTH MANAGEMENT | LENDING SOLUTIONS

ABOUT OUR INVESTMENT BANKING SERVICES

Our Investment Banking Services consists of Corporate Advisory Division which works with a wide range of clients including young, cutting-edge start-ups and established market leaders. We advise our clients on mergers and acquisitions, private equity funding, divestments, corporate restructuring, valuation of shares as per SEBI guidelines, company law and secretarial advisory.

Our advice is built from a rigorous and up-to-date understanding of the market, coupled with clients financial vision. This means we only offer solutions that work best for our clients.

ABOUT KREO CAPITAL

Kreo Capital is a boutique financial service company with Mid Market focus, offering integrated financial advice and services. Promoted by professionals with rich experience in financial and capital markets, Kreo Capital is a financial expert for all growth oriented companies.

Team Kreo is committed to long term relationships and has a proficient and skilled work force invested in its clients and their business. Our services enable our clients to access Capital Markets, Corporate Finance Advisory, Wealth Management Advisory, Mergers and Acquisition Advisory, ESOP & Valuation Advisory, Equity/Debt Placements and Restructuring.

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