

CCA CORPORATE ADVISORY

At CC Advisory Sdn Bhd (CCA), a subsidiary of Cheng & Co Chartered Accountants, we provide tax-deductible & tax-saving tools which are approved and regulated by authorities.

- Higher Return than Fixed Deposit
- Tax Free Solution

Cash Management Solution (CMS)

- Corporate Private Retirement Scheme (PRS)
- Group Medical COMBO Plan

Employee Benefits Scheme (EBS)

Business Risk Management (BRM)

- Business All-Risk Protection
- Business Credit Protection

Business Succession Plan (BSP)

- Business Continuation Planning
- Business Valuation & Funding



CASH MANAGEMENT SOLUTION (CMS)

We help you to achieve tax advantage and short-term return from your corporate monthly cash flow surplus.

Comparison of MBB Fixed Deposit VS Cash Management Solution

Cash Deposit Option	Fixed Deposit	Money Market
Interest rate return p.a.	2.95%	Averagely 3.83% (net of fees)
Corporate tax effect	24%	Exempted
Effective interest rate	2.24%	3.83%
Amount invested (RM)	1,000,000	1,000,000
Interest return (RM)	22,400	38,300
Difference (RM)	15,900	

Source: Morningstar, bloomberg
www.maybank.com.my

Advantages of CMS:

1. Return of interest is **TAX EXEMPTED**.
2. **HIGHER RETURN** than FD.
3. **NO LOCK IN, NO ENTRY** or **EXIT FEES**



CORPORATE PRIVATE RETIREMENT SCHEME (PRS)

We help you to maximize your company's tax saving and accumulation of retirement fund for your directors / employees at the same time.

Illustration of Corporate PRS Tax Saving

No.	Staff category	Annual Remuneration (RM)	Contribution		Company Tax Rate	Tax Saving per Annum (RM)
			Propose Percentage of Salary	Propose Amount (RM)		
1	Shareholder 1	200,000	7%	14,000	24%	3,360
2	Shareholder 2	200,000	7%	14,000	24%	3,360
3	Shareholder 3	200,000	7%	14,000	24%	3,360
		Total Contribution:		42,000	Total tax saving	10,080

Assuming current EPF contribution is 12%

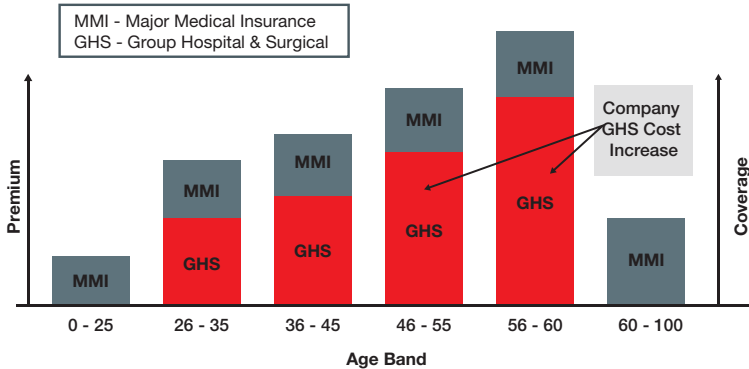
Advantages

- TAX SAVING** for corporate.
- RETIREMENT FUND** for shareholders / directors.

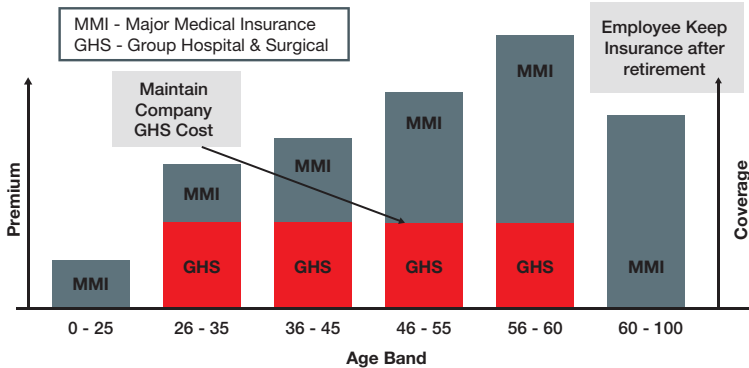
GROUP MEDICAL COMBO PLAN

We help your company to maintain and manage rising group medical premium cost with our own CC Advisory innovative group medical COMBO plan.

Traditional Group Medical Cost Increasing



CCA Medical Insurance Cost Management



Advantages of CCA group medical COMBO plan:

1. **LOWER GROUP PREMIUM**
2. **HIGH COVERAGE (COMBO)** & sustainable due to portfolio risk
3. **PORTABLE FEATURE** (Gift to Employee)

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