



Financial Policies:

Budgeting: PB Group will prepare an annual budget to forecast its expected revenues and expenses for the upcoming year. The budget will be based on historical data and projected market conditions.

Accounting Practices: PB Group will maintain accurate and complete financial records in compliance with applicable laws and regulations. These records will be subject to periodic review by external auditors to ensure accuracy and compliance.

Payment Methods: PB Group accepts payment via electronic funds transfer and credit card. For credit card transactions, PB Group uses a secure payment gateway to protect customer data.

Accounts Payable: PB Group pays its bills in a timely and efficient manner to maintain good relationships with vendors and suppliers.

Accounts Receivable: PB Group follows up on outstanding invoices and payments to ensure timely receipt of funds.

Investment Policy: PB Group invests its excess cash reserves in a diversified portfolio of low-risk investments, to earn a reasonable return while preserving capital.

Financial Reporting: PB Group prepares and distributes financial reports to stakeholders regularly, including monthly profit and loss statements, balance sheets, and cash flow statements. These reports are used to monitor financial performance and make strategic decisions.

Fraud Prevention: PB Group maintains internal controls to prevent fraud, including segregation of duties, periodic audits, and training for employees on how to detect and report suspicious activity.

PB Group is committed to managing its finances responsibly and ethically, with the goal of maximising value for its stakeholders while maintaining the trust and confidence of its customers, employees, and partners.