



RESILIENCE- BUSINESS HELP PACKAGE

DAVID'S BACKGROUND

David is a director of **Ray Business Tax Advisor Pte Ltd**. He graduated with a degree in the Bachelor of Accountancy from NTU in the year 2002. Life was a struggle back then as job prospects remained bleak especially so when the world economy was reeling from the after-shocks of the 9/11 attacks on the Twin towers in New York. David started his career as an audit assistant after 6 – 8 months of unemployment. In the course of the next 10 years, David rotated amongst mid-tier CPA firms as well as one of the Big 4 accounting firms gathering experience and exposure in the field of audit as well as corporate tax.

Reaching almost a decade in the accounting industry, David stepped out of the comforts of a being a salaried man to realize his dream to become his own boss when he first co-partnered to form Ray Business Advisors and in the year 2016 he became a director of his company Ray Business Tax Advisor Pte Ltd serving the financial needs of his clients.

As a businessman himself, David is able to understand the situation and feel the shaky ground of businesses badly hit for the current Covid-19 pandemic. We understand your cash-strapped situation and we offer our expertise in linking to banks to tap on government-backed loans, applying to Spring Singapore for government grants. We also specialize in business analytics to study consumer patterns to help your business increase revenue.

Feel free to contact us on how we can assist you to get your business back in shape and to strive for zeal progress and success!

DAVID'S CREDENTIALS

FELLOW CHARTERED ACCOUNTANT OF SINGAPORE – FCA (SINGAPORE)

Institution: Institute of Singapore Chartered Accountants
Year of admission: 2010

FELLOW CERTIFIED CHARTED ACCOUNTANT – FCCA

Institution: Association of Chartered Certified Accountants (UK)
Year of admission: 2011

ACCREDITED TAX PRACTITIONER (INCOME TAX) – ATP

Institution: SINGAPORE INSTITUTE OF ACCREDITED TAX PROFESSIONALS
Year of admission: 2011

CHARTERED TAX PRACTITIONER – ACTIM

Institution: CHARTERED TAX INSTITUTE OF MALAYSIA
Year of admission: 2020

BACHELOR OF ACCOUNTANCY – B.ACC

Institution: NANYANG TECHNOLOGICAL UNIVERSITY
Year of graduation: 2001

SERVICES WE OFFER

Govt backed Bank loan Application Eg: \$100,000 loan payable over 5 years at very low interest rates	Auditing services Accounting services Tax services Secretarial services Compilation services
Spring Singapore Grants Application	Company incorporation Business Consulting

"WE ABSORB THE FEES TO PREPARE AND SUBMIT YOUR YA 2020 TAX COMPUTATION.

As part of Ray Business Advisor's part to appreciate and assist health care workers involved in taking care of patients affected by Covid - 19, we will absorb the fees of assisting you to prepare and submit your personal tax to the Inland Revenue Authority of Singapore. Health care workers are medical staff, doctors and front line hospital staff. Do give us a call at 97686577."

website: www.raybiz.com.sg

Contact

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