

4th Quarter

PUTTING OUR TRUST IN NEW ZEALAND

A New Zealand Trust is one of the most effective tax planning tools available today. It is tax-free if the Beneficiaries are non-resident, and if Trust income is sourced outside New Zealand. Unlike other Trust centres, New Zealand also has no 'forced heirship' provisions. For more information on Healy Consultants' New Zealand Trust services, please follow [this link](#).

FOUNDATIONS OF THE FUTURE

In response to growing demand from our Clients, we have broadened our services to include the establishment of Foundations in Panama and Liechtenstein. In our opinion, a Panama Foundation combines the best features of both a Trust and an offshore corporation, while a Liechtenstein Foundation also combines strong confidentiality and an excellent legal infrastructure. For more information on Healy Consultants' Foundation services, please follow [this link](#).

IMPROVED INVESTMENT CLIMATE BEHIND RISING GULF FDI ...

The United Nations (UN) says an improved investment environment is one of the key factors behind a dramatic increase in foreign direct investment (FDI) in the Gulf region. According to the World Investment Report 2006 by the United Nations Conference on Trade and Development (UNCTAD), FDI flows in West Asia achieved record highs in both inward (US\$34 billion) and outward (US\$16 billion) directions in 2005. For further information on the report, please refer to the [UNCTAD website](#).

... BUT KEY REPORT CRITICISES GULF CORPORATE GOVERNANCE

Gulf countries lag 'significantly' behind international corporate governance best practices among emerging markets, according to a corporate governance report by Dubai-based Institute of Corporate Governance and Institute of International Finance (IIF). The report, titled 'Governance in the GCC — An Investor Perspective' says Oman has the strongest corporate governance framework, complying with about 70% of IIF's guidelines, followed by Kuwait and Saudi Arabia with about 50% compliance and Bahrain and UAE with 40% compliance. To view a related media article, please follow [this link](#).

OFFSHORE MERCHANT ACCOUNT OPENING MADE EASIER

Many of Healy Consultants' Clients choose to support their businesses with an offshore merchant account to enable them to process credit card transactions via their website. We work with a leading merchant account provider in Asia who specialise in high-volume and high-risk merchant accounts. Account opening is swift, and our approval ratio is excellent. For further information, please [contact us](#).

MORE EVIDENCE OF ASIA AS A PRIVATE BANKING HOTSPOT

Asia's strategic importance as a private banking hotspot is growing, with several international banks expanding their operations in the region to cope with demand. According to Michel Tilmant, the chairman of global financial institution ING Group, the value of the Company's business in Asia grew by 50% alone in 2005, and his comments echo Healy Consultants' own views on wealth creation in the region (please see [this webpage](#)). To view a related media article, please follow [this link](#).

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BRIBERY STILL RAMPANT, SAYS TRANSPARENCY INTERNATIONAL

International non-governmental organisation Transparency International (TI) claims that bribery is still rampant in business across the world, despite international anti-bribery laws which criminalise the practice. In its 2006 Bribe Payers Index, released in October, India fared the worst, followed closely by China. Although Switzerland was ranked the best, TI says the high-ranking nations, which also includes Sweden and Australia, could still do more to clamp down. To view the 2006 Bribe Payers Index, please follow [this link](#).

OFFSHORE BROKERAGE ACCOUNTS OFFER SECURE TAX-FREE TRADING

Tax-free, multicurrency trading on Stock Exchanges are just two of the key advantages of an Offshore Brokerage Account. Healy Consultants assists our Clients to open Offshore Brokerage Accounts around the world, enabling them to trade on a secure online platform. For more details of our Brokerage Account services, please [contact us](#).

WHEN IN ROME ...

Doing business far from home is not always plain sailing. One cultural slip and a business deal could be scuppered. Healy Consultants' tailored Asia Business Etiquette courses, available in Singapore, Hong Kong and Dubai, prepare our Clients for the unexpected when doing business in the region. So to avoid those feng shui faux pas, [contact us](#) to see how we can help you.

WEBSITE SERVICES OFFERED IN PLAIN ENGLISH

Healy Consultants offers a range of quality website services for our Clients, from website creation, building and maintenance to website search engine optimisation (SEO) and marketing. The key difference between us and most SEO consultants is that, as professional corporate consultants, we invest time in understanding our Clients' business to build the most effective marketing strategy for them. And because we don't employ tecchie freaks, our Clients can be sure of receiving uncomplicated communications with us in plain English. For more information on our Website services, please follow [this link](#).