RUSTUNG SOURCE (PVT) LTD.

FIRM CAPABILITY BOOKLET

COMPREHENSIVE SOLUTIONS
FOR YOU AND YOUR
ENTERPRISE

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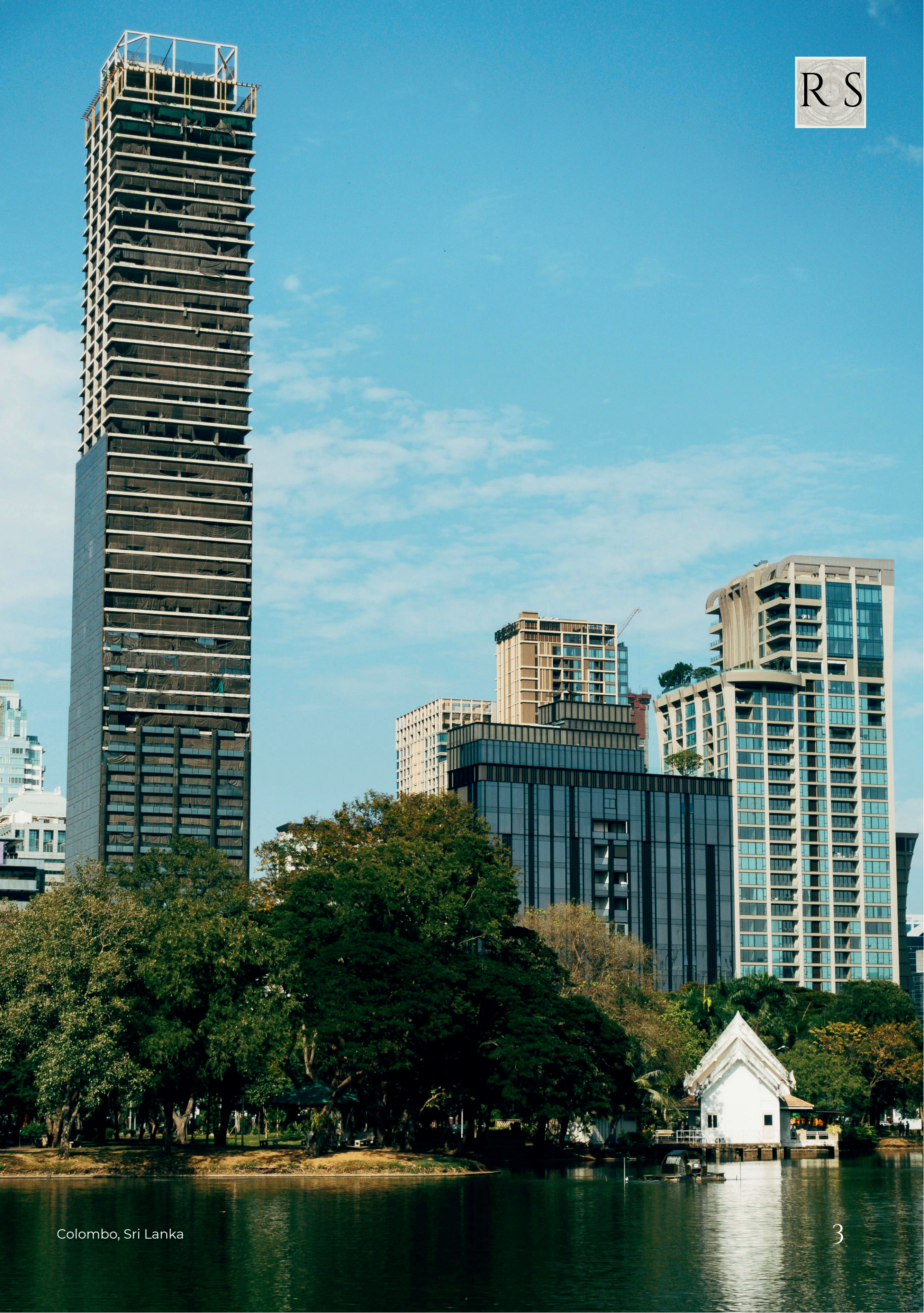
8/1 Rosmead Place, Colombo 7, Sri Lanka

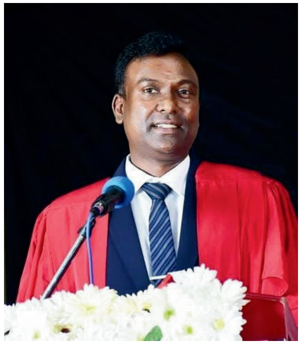
We do not guarantee investment returns, reductions in financial liabilities, or the success of any financial or legal strategy. All financial and legal matters involve inherent risks, including but not limited to market fluctuations, regulatory changes, and contractual risks. Clients remain responsible for their own financial and business decisions. Our services are designed to comply with applicable financial, tax, and corporate laws within the jurisdictions in which we operate, including international markets. We cater to clients who conduct business across national boundaries, adapting our strategies to meet diverse legal and regulatory environments. When a client approaches us regarding any service, we reserve the right to decline the engagement at our sole discretion. We may also conduct our own assessment, including due diligence on the client and their business activities, before agreeing to provide services. Acceptance of an engagement is not automatic and will depend on the outcome of this assessment, as well as compliance with applicable legal, financial, and regulatory requirements. In addition to strategic advisory services, we may also manage specific financial tasks or funds for our clients as part of our broader engagement. This includes but is not limited to the administration and oversight of investments, where we act in accordance with the directives provided by our clients and under the terms of our written agreement. Legal, tax, and financial regulations vary by jurisdiction, and we do not assume liability for non-compliance arising from client actions taken outside of our guidance. While we ensure that financial and legal documentation is structured in accordance with applicable laws, we do not act as fiduciaries unless explicitly stated in a written agreement. Engagement in our legal services does not establish an attorney-client relationship, and clients are encouraged to seek independent legal counsel when required. The services outlined in this document represent our standard offerings but can be customized upon request. Clients may request modifications, exclusions, or adjustments to these services through written or verbal communication. Should a client choose not to engage in certain financial or legal services, we will respect and implement their preferences accordingly, provided such decisions do not conflict with applicable laws or regulatory requirements. We assume no liability for financial losses, legal claims, or regulatory penalties resulting from market risks, investment performance, or tax liabilities; client actions taken outside of our advisory scope; failure to comply with legal, tax, or financial obligations after consultation; third-party misrepresentation; contract disputes; or unforeseen regulatory changes. Clients acknowledge that all financial and legal decisions involve risk, and we strongly advise obtaining independent legal, financial, and tax counsel before making significant decisions. We reserve the right to reject any service request, or to modify, suspend, or discontinue any financial or legal service based on regulatory, operational, or client-specific considerations. In the event that a service is declined, suspended, or discontinued after payment has been made, any unused portion of fees or compensation received will be refunded in accordance with our internal policies and applicable law. Any such changes will be communicated to clients in advance and will not affect previously agreed-upon services unless required by law.



Colombo, Sri Lanka

Our Story: 150 years of combined experience

Rustung Source began as a family office founded by V. Sivakumar, whose career spans more than thirty five years of leading financial strategy, governance, and organisational development across international markets. The firm was created to offer families a trusted partner who could oversee their financial, tax, and legal affairs with clarity and long term discipline. What began as a tightly focused stewardship service quickly grew as clients placed their confidence in our ability to manage their affairs with structure and care.



Chairman - V. Sivakumar

As a family office, our work naturally covers a wide spectrum of personal and business needs, including wealth planning, tax coordination, legal support, estate management, corporate structuring, strategic guidance, and cross border matters. Over time, clients began to rely on us for additional responsibilities within their businesses and personal affairs.

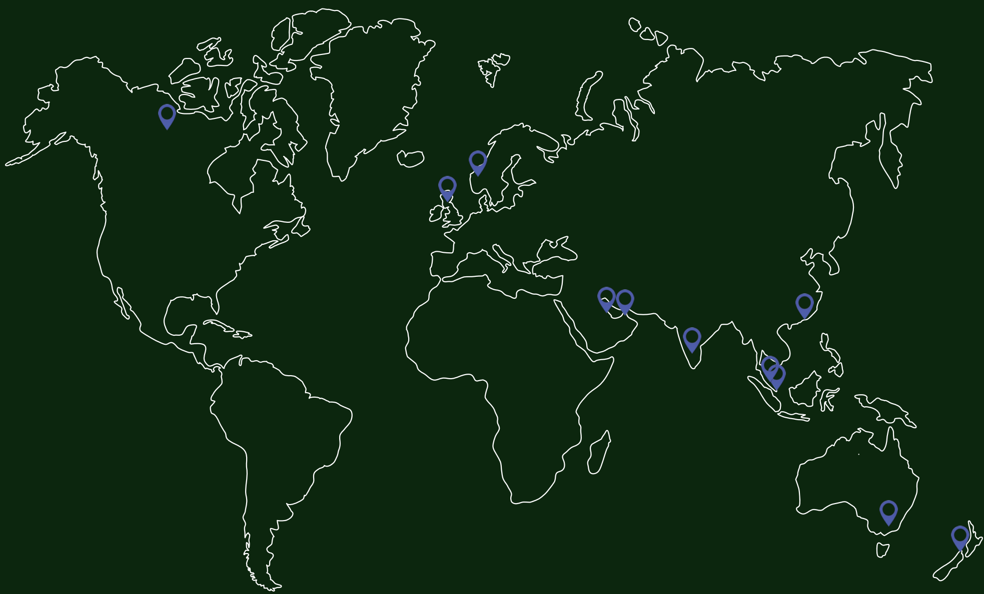
They sought assistance with regulatory compliance, investment planning, operational matters, employment law, residency support, dispute resolution, acquisitions, and business exits. Many trusted us with operational roles such as outsourced CFO services, BPO and KPO functions, and specialised research assignments.

Alongside our core family office services, we have also incorporated a range of complementary specialised solutions that meet the evolving needs of modern clients. These include AI based services, real estate brokerage for select clients, advanced compliance management, research and analytics, and end to end operational support through dedicated teams. This broader capability allows us to serve in many roles, from personal tax consultant to wealth architect, from strategic business advisor to trustee and estate manager, and from residency advisor to outsourced CFO.

Our growth has been shaped entirely by the trust of our clients. Each new responsibility we undertook was driven by their belief in our discretion, our judgment, and our ability to manage sensitive matters with professionalism. That trust remains central to who we are. Whether we are guiding a multinational group through a restructuring, managing a family estate, resolving a dispute, coordinating a business exit, or overseeing specialised operations, we work with the same commitment to clarity, precision, and long term stewardship.

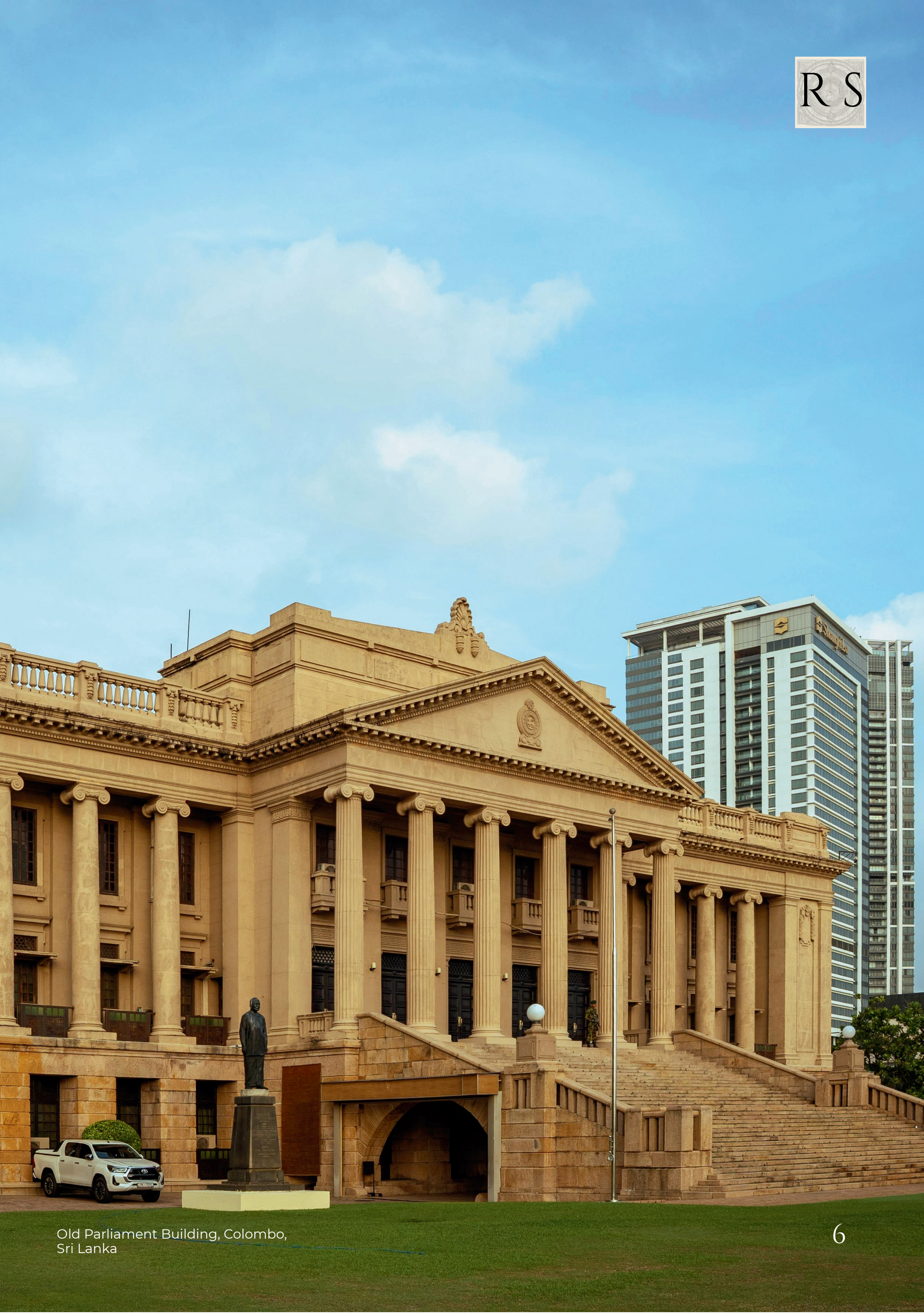
Rustung Source exists because modern clients seek more than fragmented advice. They require a single, reliable partner who understands their full picture and can oversee their personal and business affairs with insight and integrity. Our story is simply the story of meeting those needs, expanding our capabilities where necessary, and consistently delivering with the care that our clients expect from us.

Our International Engagement Map
(Outside Sri Lanka)



How Can One Firm Do It All?

Our strength in serving varied roles comes from trust built over decades. Our directors have worked with highly qualified professionals, each with deep expertise in their field. Many remain with us today, in Sri Lanka and abroad, as trusted staff and valued contractors.



Old Parliament Building, Colombo,
Sri Lanka

Finance Needs

Legal Needs

Business Needs

Business Finance Solutions

Business Legal Solutions

Personal Needs

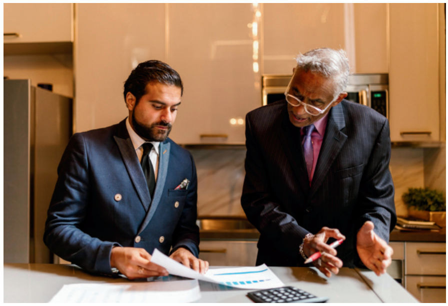
Personal Wealth Optimisation

Personal Wealth Optimisation: Legal

Note: Clicking on any solution will take you to the corresponding page on our website for more details.

Personal Wealth Optimisation

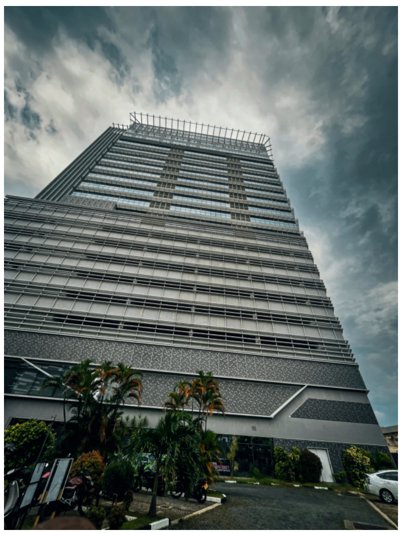
We manage your personal financial ecosystem through centralised income oversight, expenditure optimisation, and long-term planning. Our work covers financial reporting and transaction oversight to ensure accuracy and compliance.



We provide integrated asset management, feasibility analysis, valuations, and strategic wealth planning to support informed decisions.

Through financial system optimisation, disciplined budgeting, and tax-efficient structuring, we enhance transparency, strengthen cash flow, and build resilient frameworks for sustainable wealth growth, helping you protect your finances and preserve your legacy.

Business Financial Solutions



We deliver an integrated business finance ecosystem that supports enterprises across operations and growth. Our work covers strategic reporting, transaction advisory, valuations, feasibility analysis, corporate structuring, and performance diagnostics.

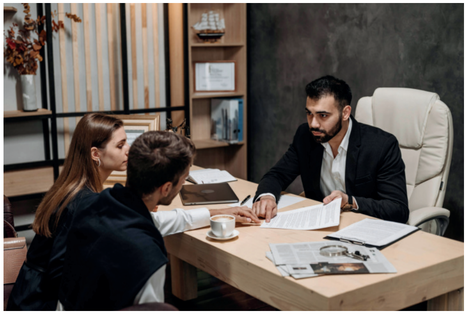
We strengthen systems through ERP integration, internal controls, compliance frameworks, audit readiness, and risk assurance.

With capabilities in FX and treasury, tax structuring, budgeting, MIS, and advanced analytics, combined with AI-driven intelligence and automation, we enhance governance, efficiency, and strategic decision making.

Note: Certain services are available exclusively to individuals and companies based in Sri Lanka.

Personal Wealth Optimisation: Legal

We deliver a cohesive legal framework that protects personal wealth, supports family interests, and enables long term planning.

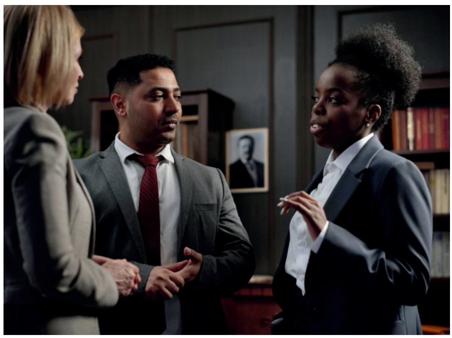


Our work covers estate planning, trust structuring, and probate administration for seamless wealth transfer.

We handle marital agreements, custody, and guardianship matters, and implement advanced asset protection strategies to safeguard high-value holdings. We also guide clients on immigration, residency, philanthropy, and cross-border legal obligations, ensuring clarity and resilience across generations.

Business Legal Solutions

We provide a cohesive legal framework that strengthens governance, ensures compliance, and protects business interests. Our work covers corporate and commercial law, contract drafting, entity setup, and cross-border structuring.



We manage employment matters, dispute resolution, and business dissolution through compliant policies and strategic settlements. We also support intellectual property protection, licensing, and the structuring of financial instruments such as loans, guarantees, and secured transactions.

Through targeted legal guidance and risk mitigation, we help businesses operate securely and sustainably.

Note: Certain services are available exclusively to individuals and companies based in Sri Lanka.

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Note: This document contains interactive links. Section headings are clickable for ease of navigation.

i. Financial Reporting and Transaction Oversight

We manage philanthropic contributions and intra family transactions, including loan tracking and asset transfer documentation, ensuring proper records, legal compliance, and tax efficiency, while excluding support in selecting charities.

We deliver enhanced personal financial statements covering income and expenditure, assets, liabilities, debt and receivables, with cash flow monitoring and debt repayment guidance. Historical transaction reviews identify errors, irregularities, and potential fraud, with corrective controls implemented.

We maintain audit ready records and coordinate with tax and legal advisers for aligned compliance.

ii. Strategic Asset Management

We manage personal investments with a proven track record, achieving average annual returns of 11 % while maintaining liquidity through tailored short-term strategies.

Our approach balances yield, capital preservation, and financial flexibility through risk assessment, hedging, and asset protection. We optimise debt structures, align repayments with cash flow, and negotiate favourable borrowing terms.

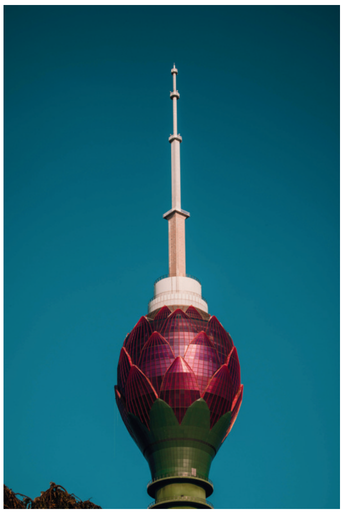
Cash, short-term assets, and receivables are actively managed, including structured credit control and debt recovery, to maintain stability and liquidity.

iii. Financial Systems Review and Optimisation

We begin with a comprehensive financial assessment, reviewing income management, expense tracking, investment documentation, debt structures, and overall financial organisation.

We then restructure and optimise financial processes to eliminate inefficiencies, improve accuracy, and enhance data accessibility for better decision-making.

Through strengthened cash flow management, tax optimisation, and transparent record-keeping, we improve liquidity, governance, and long-term financial control.



Lotus Tower in Colombo

Note: Clicking on the heading of any solution will take you to the corresponding page on our website for more details.

iv. Investment Feasibility & Valuation Advisory

We conduct in-depth feasibility assessments to evaluate capital allocation, projected returns, market conditions, and financial viability, enabling informed investment decisions.

Our valuation reports determine the true value of personal investments and private assets using recognised methods such as discounted cash flow, precedent transactions, and asset-based valuation.

We also deliver strategic investment and financial structuring, incorporating portfolio diversification, quantitative risk management, and tax-efficient succession planning to preserve and grow intergenerational wealth.

v. Comprehensive Tax Advisory & Structuring

We provide end-to-end personal tax advisory covering income, capital, investments, real estate, retirement, and cross-border matters. Our work includes estimated and final tax return preparation, quarterly planning, capital gains optimisation, private investment and alternative asset taxation, and tax-efficient structuring.

We advise on residency, expatriation, relocation, and exit taxes, ensuring treaty compliance and foreign reporting. We also represent clients in audits, disputes, appeals, settlements, amnesty programmes, and structured repayment plans to manage risk and ensure long-term compliance.

Colombo Cityscape with Lotus Tower Panorama

Note: Clicking on the heading of any solution will take you to the corresponding page on our website for more details.

vi. Wealth Structuring & Tax Optimisation

We design multi-generational wealth transfer frameworks that protect family assets and ensure seamless succession with reduced tax exposure. Our work includes trust and estate tax planning, tax-efficient structuring of investments and real estate, and compliant cross-border wealth frameworks.

We also advise on strategic philanthropy through charitable trusts and donor-advised structures, aligning long-term giving with tax efficiency. By integrating tax, investment, and estate planning, we preserve wealth, support legacy objectives, and secure long-term financial continuity.

vii. Personal Budgeting & Financial Planning

We develop personalised annual budgets aligned with income sources, expenditure patterns, and financial objectives. Through variance and trend analysis, we identify gaps, implement corrective measures, and maintain financial discipline.

For clients with multiple income streams or investments, we provide structured MIS and portfolio reporting. Our approach establishes effective budgetary controls while enabling lifestyle flexibility and long-term wealth allocation across diverse assets and risk profiles.

Colombo Skyline at Night with Reflections

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i. Strategic Reporting and Advisory

We provide comprehensive financial reporting and advisory support to strengthen performance and decision-making. Our work includes statutory and management reporting, mergers and acquisitions advisory, valuations, feasibility studies, pricing and profitability optimisation, and corporate structuring.

We support strategic growth, risk assessment, performance benchmarking, and governance frameworks. For businesses facing transition, we advise on turnarounds, restructurings, succession planning, and tax-efficient exits, ensuring resilience, scalability, and long-term value creation.

ii. Financial Systems Assessment & Optimisation

We assess existing accounting systems to identify inefficiencies, data risks, and compliance gaps across record-keeping, reporting, and system integration. Our work includes ERP and cloud-based implementation, automation of financial processes, and audit readiness strengthening.

Through real-time monitoring, continuous compliance reviews, and system optimisation, supported by training and ongoing guidance, we help businesses improve accuracy, scalability, and financial control while remaining aligned with regulatory and growth requirements.

iii. Business Performance Reporting & Insights

We deliver detailed performance reporting that tracks sources and application of funds, budgeting, and cash flow utilisation. Our work includes inventory ageing and asset analysis, segmental profitability reporting, and capital investment appraisal using metrics such as NPV and IRR.

Through scenario analysis and financial forecasting, we assess risks, model outcomes, and provide data-driven insights that support efficient allocation, operational control, and informed strategic decision-making.

iv. FX & Treasury Services

We manage foreign exchange transactions and treasury activities to enhance liquidity, reduce conversion costs, and support efficient cross-border operations. Our work includes currency exposure assessment, tailored hedging strategies, and optimisation of FX-denominated cash flows, debt, and investments.

We ensure compliance with international FX regulations and governance standards, supported by market intelligence and data-driven strategies that improve execution timing, minimise volatility risk, and strengthen long-term financial stability.

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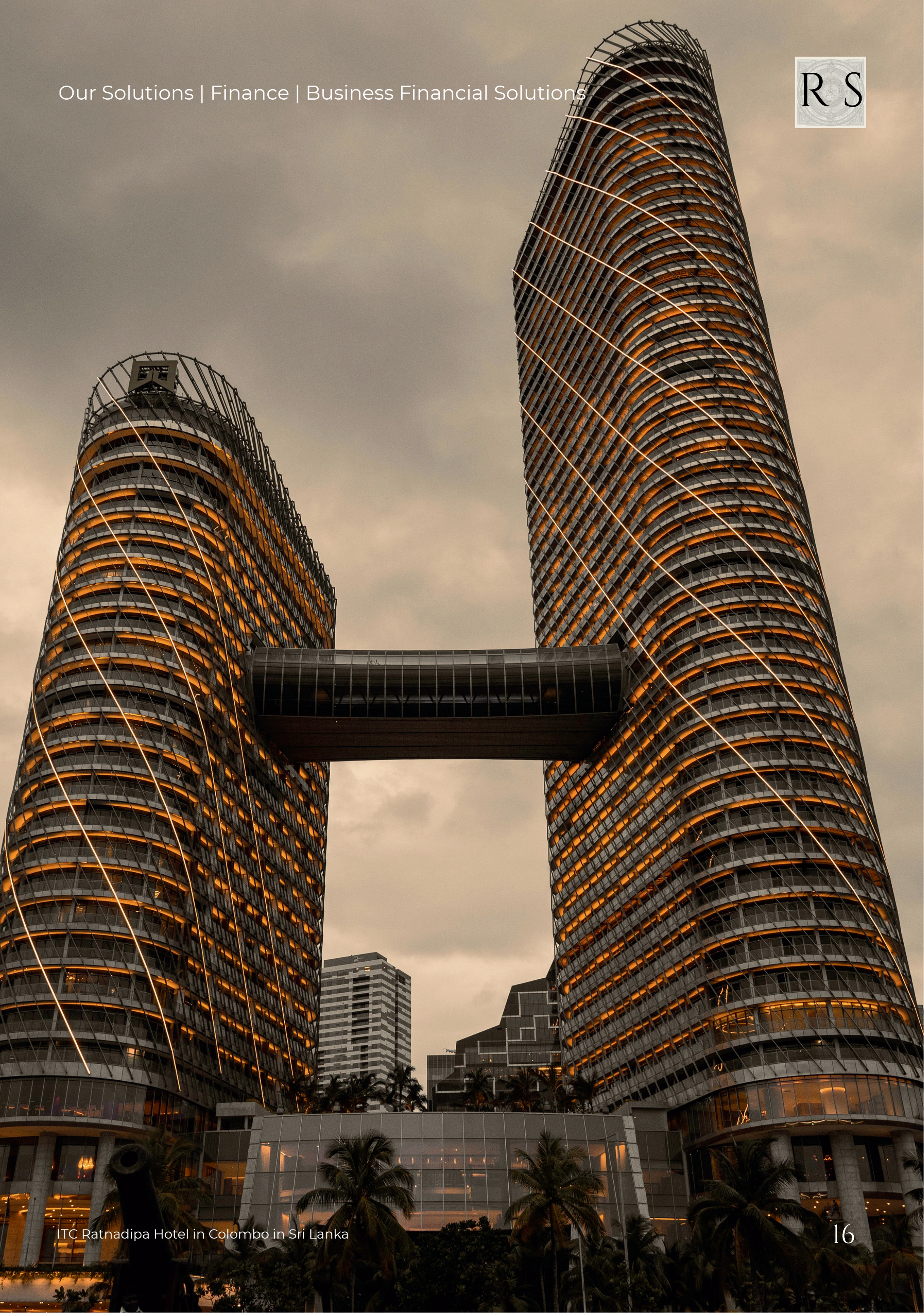

ITC Ratnadipa Hotel in Colombo in Sri Lanka

v. Audit, Reporting and Compliance

We manage end-to-end statutory audit coordination, ensuring financial records are accurate, reconciled, and audit-ready while liaising with auditors and regulators. Our work includes audit preparation, governance reporting, and implementation of audit recommendations to strengthen controls.

We also provide comprehensive corporate secretarial services, covering board and shareholder documentation, statutory register maintenance, regulatory filings, and compliance support for restructurings, mergers, and corporate changes.

vi. Internal Audit & Risk Assurance Services

We deliver risk-based internal audit and assurance services aligned with IFRS, US GAAP, AML, tax, and regulatory frameworks. Our audits cover financial reporting, operations, payroll, IT governance, and tax compliance, supported by forensic reviews and fraud risk assessments.

We strengthen internal controls, governance, and enterprise risk frameworks through scenario analysis, cybersecurity reviews, and business continuity planning. Structured reporting, root-cause analysis, and follow-up mechanisms ensure corrective actions are implemented and risks continuously managed.

vii. Taxation

We provide end-to-end corporate tax compliance and advisory, covering income tax, VAT and GST, withholding taxes, customs and excise, and sector-specific levies. Our services include return preparation, audit support, and regulatory liaison to minimise risk and penalties.

We deliver tax-efficient structuring, transfer pricing, and cross-border advisory, alongside payroll and employment tax compliance. We also manage tax disputes, voluntary disclosures, and amnesty programmes to ensure sustainable compliance.

viii. Budgeting & Management Information Systems (MIS)

We develop and consolidate annual, quarterly, and departmental budgets supported by disciplined expenditure control and cash flow forecasting to maintain liquidity and working capital efficiency. Through variance analysis, performance tracking, and corrective planning, we address cost deviations and revenue gaps.

Our MIS reporting delivers real-time dashboards, trend and order book analysis, and segmental profitability insights. Robust budgetary controls and adaptive cost management frameworks strengthen financial resilience and strategic decision-making.

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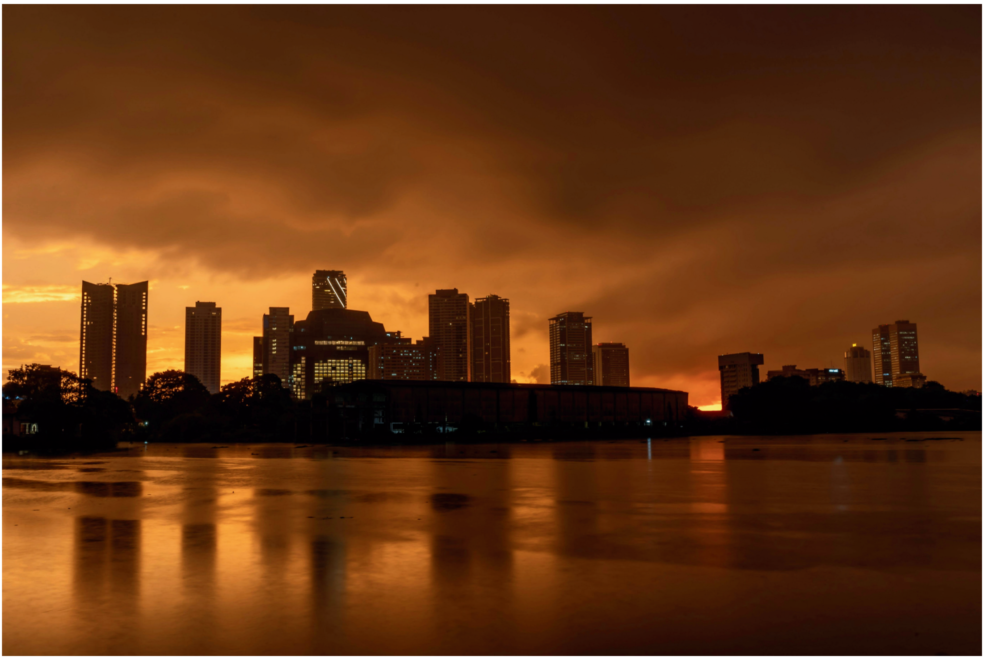
ix. AI Solutions & Business Intelligence

We design and deploy intelligent AI solutions that enhance decision-making, efficiency, and growth. Our work includes AI product engineering, predictive machine learning, business intelligence, and advanced analytics for forecasting, recommendations, and churn mitigation.

We automate workflows through agentic AI, smart helpdesks, and billing optimisation, while integrating AI into sales and CRM systems. Supported by robust data governance, training, and continuous learning, our solutions deliver measurable, scalable impact.



Colombo Skyline at Dusk

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i. Estate Planning & Asset Protection

We provide comprehensive estate planning and trust administration, covering will drafting, custody, periodic updates, and multi-jurisdictional structuring. Our corporate trustee and fiduciary services safeguard assets, manage trust distributions, and ensure full legal, tax, and reporting compliance.

We support executors and beneficiaries through probate, estate administration, and contested matters, including mediation and litigation. Our services also include power of attorney and guardianship structuring to protect dependants and preserve wealth across generations.

ii. Family Law & Personal Legal Matters

Family law advisory covering pre-nuptial and post-nuptial agreements, asset classification, and estate-aligned marital structuring to protect wealth and intended heirs. Support extends to divorce and separation settlements, spousal and child maintenance structuring, and dispute resolution through mediation or litigation. Advisory also includes adoption, custody, guardianship, and surrogacy frameworks, ensuring legally enforceable arrangements that safeguard dependants, parental rights, and long-term financial stability.

iii. Asset Protection & Risk Mitigation

Asset protection strategies designed to shield personal wealth from financial, business, and legal exposure through structured asset-holding entities, including trusts, private investment companies, and family foundations. Multi-layered legal firewalls separate personal, trust, and corporate assets to limit liability and reduce litigation risk. Jurisdictional estate structuring and trust-based succession planning ensure cross-border compliance, protect high-value assets, and preserve generational wealth integrity over the long term.

iv. Immigration & Residency Planning

Advisory on residency and citizenship by investment programmes, including golden visas and investor pathways, structured to support global mobility, tax efficiency, and asset protection. Services include offshore residency planning, multi-jurisdictional compliance, and management of physical presence and disclosure obligations.

Support also extends to expatriation, dual nationality, cross-border real estate structuring, and relocation planning, ensuring lawful transitions, compliant succession, and efficient management of international tax and residency exposure.

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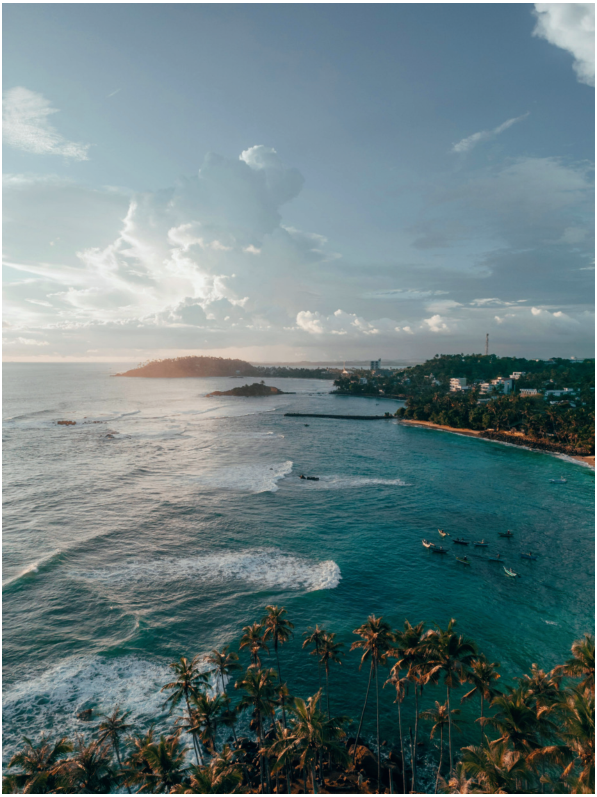
v. Philanthropy & Charitable Giving

Philanthropic structures established through charitable trusts, donor-advised funds, and private foundations to support long-term giving and legacy objectives.

Advisory covers compliant structuring of donations through trusts and wills, alignment with regulatory requirements, and the creation of endowment frameworks and recognised partnerships to maximise sustainable social impact while preserving long-term philanthropic continuity.



Aerial View of Sri Lankan Coastline at Sunset

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i. Corporate & Commercial Law

Business legal advisory covering contract drafting, review, negotiation, and enforcement across commercial, financing, leasing, and cross-border transactions. Support includes risk mitigation, dispute prevention, regulatory compliance, and structured termination protections.

Services extend to company formation, governance frameworks, shareholder agreements, and corporate structuring for local and foreign investors. Trust-based succession and corporate trustee arrangements ensure continuity, enforceability, and protection of business ownership, assets, and long-term stakeholder interests.

ii. Employment Law & Business Dissolution

Legal advisory covering contractual and commercial dispute resolution, financial recovery actions, and alternative dispute resolution to achieve enforceable outcomes while minimising litigation risk.

Support extends to employment and labour law compliance, including contract drafting, workplace policies, termination disputes, and regulatory alignment. We also advise on business dissolution and exit strategies, managing restructuring, asset liquidation, creditor settlements, and final legal documentation to ensure orderly transitions and protection against post-exit liabilities.

iii. IP & Brand Protection

Legal support for patent, trademark, and copyright registration, supported by intellectual property due diligence and risk prevention strategies. The scope includes patentability assessments, trademark clearance searches, and protection of creative and digital assets. Licensing and monetisation agreements are structured to secure exclusivity and revenue generation, alongside cross-border IP strategy, international compliance, anti-counterfeiting measures, and enforcement protocols to preserve long-term commercial advantage.

iv. Bonds & Legal Instrumentation

Legal structuring of secured and unsecured financial instruments, including loan agreements, guarantees, promissory notes, indemnities, and convertible bonds, with enforceable repayment terms and creditor protections. Support includes security agreements, default and priority lien provisions, and equity conversion structures.

Advisory also covers compliance with corporate, banking, and securities regulations, alongside strategic debt structuring, tax-efficient financing, and management of documentation and regulatory filings for secured transactions and bond issuances.

Altair building in Colombo

At Rustung Source, confidentiality sits at the core of everything we do. We recognise that the trust placed in us carries a responsibility to protect personal, financial, and legal information with the highest level of care and discretion.

Robust data protection measures are maintained across our operations, including secure storage systems and controlled access protocols, to ensure client information remains confidential and protected from unauthorised use.

All team members and associated professionals are bound by strict confidentiality obligations as part of our professional and ethical standards.

Our security frameworks are reviewed regularly to remain aligned with evolving risks and best practices. This ongoing vigilance allows us to safeguard client information consistently and responsibly.

We remain fully committed to preserving the privacy of our clients, enabling them to engage with our services with confidence, assurance, and peace of mind.

At Rustung Source, we recognise that each client's objectives and circumstances are unique. Our service approach and pricing are intentionally flexible, allowing us to deliver bespoke legal and financial solutions aligned with individual needs. In addition to the services outlined in this booklet, we provide specialised support for complex and evolving requirements.

This document presents a structured overview of our core capabilities. Any overlap is deliberate and reflects our ability to adapt solutions across different contexts rather than rely on rigid frameworks.

For a personalised quotation or tailored engagement discussion, you may contact our Chairman directly using the details below or visit the **Contact Us** page on our website to reach out with any enquiries. Our team remains available to assist and to structure solutions aligned with your objectives.

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