

The Audit Findings Report for Surrey Choices Limited

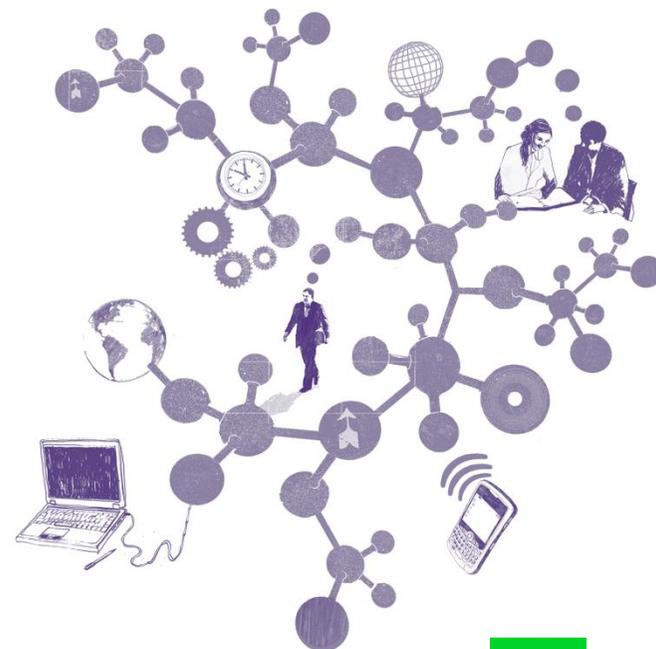
Year ended 31 March 2017

Page 2 September 2017

85

Richard Hagley
Engagement Lead
T 020 7865 2160
E richard.hagley@uk.gt.com

Thomas Slaughter
Audit Manager
T 020 7728 2972
E thomas.m.slaughter@uk.gt.com



Grant Thornton at a glance

52%

FTSE 100 are non-audit clients

No. 1

Independent advisor of AiM

4th

largest auditor, UK's top privately-held companies

42,000

People worldwide

26+

UK offices (+ Cayman and British Virgin Islands)

140+

Member firms of Grant Thornton International Ltd



Americas

- Fee income \$2 billion
- Over 340 offices, 30 countries, presence in all major financial and economic centres
- Over 15,000 people, including partners



Europe, Middle East and Africa

- Fee income \$2 billion
- Over 290 offices, 75 countries, presence in all major financial and economic centres
- Over 15,000 people, including partners



Asia Pacific

- Fee income \$583 million
- Over 80 offices, 19 countries, presence in all major financial and economic centres
- Over 9,000 people, including partners

Grant Thornton International Ltd

- Fee income \$4.6 billion
- Over 130 countries
- Over 700 locations
- Over 42,000 people
- Global methodologies, strategy, global brand, global values – consistent global service

Board of directors
Surrey Choices Limited
Fernleigh Day Centre
Fernleigh Close
Walton-On-Thames
Surrey
KT12 1RD

Grant Thornton UK LLP
Grant Thornton House
Melton Street
Euston Square
London
NW1 2EP

T +44 (0)20 7383 5100
www.grant-thornton.co.uk

12 September 2017

Dear Sirs

Audit Findings for Surrey Choices Limited for the year ended 31 March 2017

This Audit Findings report highlights the significant findings arising from the audit for the benefit of those charged with governance, as required by International Standards on Auditing (UK & Ireland) 260. Its contents have been discussed with management.

As auditors we are responsible for performing the audit, in accordance with International Standards on Auditing (UK & Ireland), which is directed towards forming and expressing an opinion on the financial statements that have been prepared by management with the oversight of those charged with governance. The audit of the financial statements does not relieve management or those charged with governance of their responsibilities for the preparation of the financial statements.

The contents of this report relate only to those matters which came to our attention during the conduct of our normal audit procedures which are designed primarily for the purpose of expressing our opinion on the financial statements. Our audit is not designed to test all internal controls or identify all areas of control weakness. However, where, as part of our testing, we identify any control weaknesses, we will report these to you. In consequence, our work cannot be relied upon to disclose defalcations or other irregularities, or to include all possible improvements in internal control that a more extensive special examination might identify. We do not accept any responsibility for any loss occasioned to any third party acting, or refraining from acting on the basis of the content of this report, as this report was not prepared for, nor intended for, any other purpose.

We would like to take this opportunity to record our appreciation for the kind assistance provided by the finance team and other staff during our audit.

Yours faithfully

Richard Hagley

Chartered Accountants

Grant Thornton UK LLP is a limited liability partnership registered in England and Wales: No. OC307742. Registered office: Grant Thornton House, Melton Street, Euston Square, London NW1 2EP. A list of members is available from our registered office. Grant Thornton UK LLP is authorised and regulated by the Financial Conduct Authority.

Grant Thornton UK LLP is a member firm of Grant Thornton International Ltd (GTIL). GTIL and the member firms are not a worldwide partnership. Services are delivered by the member firms. GTIL and its member firms are not agents of, and do not obligate, one another and are not liable for one another's acts or omissions. Please see grant-thornton.co.uk for further details.

Contents

Section	Page
1. Executive summary	5
2. Audit findings	7
3. Fees, non-audit services and independence	16
4. Communications of audit matters	18

Section 1: Executive summary

Page 89

- 01. Executive summary
- 02. Audit findings
- 03. Fees, non audit services and independence
- 04. Communication of audit matters

Purpose of this report

This report highlights the key issues affecting the results of Surrey Choices Limited ('the Company') and the preparation of their financial statements for the year ended 31 March 2017. It is also used to report our audit findings to management and those charged with governance in accordance with the requirements of International Standard on Auditing (UK & Ireland) 260.

Introduction

In the conduct of our audit we have not had to alter or change our audit approach, which we communicated to you in our Audit Plan dated 7th August 2017.

Our audit is substantially complete. At the date of writing this report we are finalising our procedures in the following areas:

- obtaining and review a cash flow forecast covering the period up to 12 months from the planned date for signing of the audit report
- completion of audit work in relation to the deferred tax position of the Company
- obtaining and reviewing the final updated financial statements
- obtaining and reviewing the management letter of representation
- updating our post balance sheet events review, to the date of signing the opinion

We received draft financial statements and accompanying working papers at the commencement of our work, in accordance with the agreed timetable.

Key audit and financial reporting issues

Financial statements opinion

We have identified one adjustment affecting your reported financial position being an adjustment in relation to the deferred tax charge for the period.. We are still in discussion with management around what is the adjustment required. We have recommended a number of adjustments to improve the presentation of the financial statements.

The key messages arising from our audit of the Company's financial statements are as follows:

- the draft accounts and supporting working papers were prepared to a good standard of quality, with significantly fewer issues arising during the audit process compared to previous years;
- there were significant improvements in arrangements for preparing working papers and supporting the audit process compared to the previous year;
- the implementation of the new Xero general ledger system appears to have been successful and has supported a clearer financial reporting process compared to the BluQube system used previously;
- we have raised fewer internal control recommendations compared to the previous year, indicating that good progress has been made by management in resolving control issues noted during previous audits; and
- the audit is due to signoff roughly three months earlier than in the previous year, in sufficient time to meet the timescales set out by the Surrey County Council Shareholder Board.

Controls

Roles and responsibilities

The management of the company is responsible for the identification, assessment, management and monitoring of risk, and for developing, operating and monitoring the system of internal control.

Our audit is not designed to test all internal controls or identify all areas of control weakness. However, where, as part of our testing, we identify any control weaknesses, we report these to the Directors.

Findings

We have noted the following internal control findings:

- from our payroll testing we noted an error on the monthly pay to one employee in relation to the calculation of employers pensions contributions; and
- we experienced some difficulty in review of the income taxation position of the Company and recommend that management re-consider arrangements for procuring professional advice on the calculation of the tax entries for the accounts.

Further details are provided within section two of this report.

Acknowledgement

We would like to take this opportunity to record our appreciation for the assistance provided by the finance team and other staff during our audit.

Grant Thornton UK LLP
September 2017

Section 2: Audit findings

01. Executive summary

02. Audit findings

03. Fees, non audit services and independence

04. Communication of audit matters

Audit findings against significant risks

"Significant risks often relate to significant non-routine transactions and judgmental matters. Non-routine transactions are transactions that are unusual, either due to size or nature, and that therefore occur infrequently. Judgmental matters may include the development of accounting estimates for which there is significant measurement uncertainty" (ISA (UK&I) 315).

In this section we detail our response to the significant risks of material misstatement which we identified in the Audit Plan. As we noted in our plan, there are two presumed significant risks which are applicable to all audits under auditing standards.

	Risks identified in our audit plan	Work completed	Assurance gained and issues arising
1.	<p>The revenue cycle includes fraudulent transactions</p> <p>Under ISA (UK&I) 240 there is a presumed risk that revenue may be misstated due to the improper recognition of revenue.</p>	<p>We have undertaken the following work in response to this risk:</p> <ul style="list-style-type: none"> • Documented our understanding of management's controls over revenue recognition • Tested receipts in relation to the main block contract with Surrey County Council • Tested a sample of non-contract income • Tested a sample of year end debtor balances and accrued income 	<p>Our audit work has not identified any issues in respect of revenue recognition.</p>
2.	<p>Management over-ride of controls</p> <p>Under ISA (UK&I) 240 it is presumed that the risk of management over-ride of controls is present in all entities.</p>	<p>We have undertaken the following work in response to this risk:</p> <ul style="list-style-type: none"> • Reviewed accounting estimates, judgments and decisions made by management • Tested a risk-based sample of journal entries • Reviewed unusual significant transactions. 	<p>Our audit work has not identified any evidence of management over-ride of controls.</p> <p>We set out later in this section of the report our work and findings on key accounting estimates and judgements.</p>

Page 93

"Significant risks often relate to significant non-routine transactions and judgmental matters. Non-routine transactions are transactions that are unusual, due to either size or nature, and that therefore occur infrequently. Judgmental matters may include the development of accounting estimates for which there is significant measurement uncertainty." (ISA (UK&I) 315) . In making the review of unusual significant transactions "the auditor shall treat identified significant related party transactions outside the entity's normal course of business as giving rise to significant risks." (ISA (UK&I) 550)

Audit findings against other risks

In this section we detail our response to the other risks of material misstatement which we identified in the Audit Plan.

Transaction cycle	Description of risk	Work completed	Assurance gained & issues arising
Revenue	Contract accounting not consistent with terms (Occurrence)	<p>We have undertaken the following work in response to this risk:</p> <ul style="list-style-type: none"> Documented our understanding of management's controls over revenue recognition in respect of the main block contract Tested receipts in relation to the main block contract with Surrey County Council Reviewed the terms and conditions of the main block contract with Surrey County Council to verify whether revenue has been recognised in accordance with the terms of the contract 	Our audit work has not identified any issues in relation to this risk.
Operating expenses	<p>Creditors related to core activities (e.g. supplies) understated or not recorded in correct period (Completeness)</p> <p>Operating expenses understated or not recorded in correct period (e.g., accruals, prepayments) (Completeness)</p>	<p>We have undertaken the following work in response to this risk:</p> <ul style="list-style-type: none"> Documented the controls in place in relation to operating expenses Cut off testing to assess whether transactions occurring close to the year end have been recorded in the correct accounting period Tested samples of expenditure and of year end creditor balances Reviewed the appropriateness of the approach adopted by management for estimating year end expenditure accruals 	Our audit work has not identified any issues in relation to this risk.

"In respect of some risks, the auditor may judge that it is not possible or practicable to obtain sufficient appropriate audit evidence only from substantive procedures. Such risks may relate to the inaccurate or incomplete recording of routine and significant classes of transactions or account balances, the characteristics of which often permit highly automated processing with little or no manual intervention. In such cases, the entity's controls over such risks are relevant to the audit and the auditor shall obtain an understanding of them." (ISA (UK&I) 315)

Audit findings against other risks (continued)

Transaction cycle	Description of risk	Work completed	Assurance gained & issues arising
<p>Employee remuneration</p>	<p>Employee remuneration and benefit obligations and expenses understated (Completeness)</p>	<p>We have undertaken the following work in response to this risk:</p> <ul style="list-style-type: none"> • Documented the controls in place in relation to employee remuneration expenditure • Tested the reconciliation of payroll expenditure recorded in the general ledger to the subsidiary systems and interfaces • Trend analysis to check the completeness of payroll expenditure recorded for the year 	<p>Our testing identified one error whereby paid sick leave was incorrectly deducted from pensionable pay, resulting in an underpayment of the employers pension contribution. We have undertaken further work and verified that this is an isolated error that does not indicate the existence of a material misstatement of payroll expenditure for the period.</p> <p>Our audit work has not identified any other issues in relation to this risk.</p>



Accounting policies, estimates and judgements

In this section we report on our consideration of accounting policies, in particular revenue recognition policies, and key estimates and judgements made and included with the Company's financial statements.

Page 96

Accounting area	Summary of policy	Comments	Assessment
Going concern	The Directors have reviewed the Company's forecasts for the next financial year from the date of formally approving the annual report and financial statements. On this basis the directors consider that it is appropriate to prepare the accounts on a going concern basis	We have reviewed management's assessment of going concern and subject to the provision of the outstanding evidence detailed on page 6 of this report we are satisfied that the going concern basis is appropriate for the financial statements for the year ended 31 March 2017.	● Green
Revenue recognition	Turnover represents amounts chargeable in respect of the provision of social care services, exclusive of VAT and is recognised when the services are rendered.	We have reviewed the Company's revenue recognition policies and have verified that they are reasonable and compliant with the requirements of FRS 102.	● Green
Bad debt provision	During the year a review was performed to identify and write-off irrecoverable debts. A bad debt provision has been raised to provide for 25% of overdue debts aged over 3 months.	<ul style="list-style-type: none"> We have reviewed management's approach to identifying irrecoverable debt and we consider that the approach adopted to estimation of the bad debt provision for 2016/17 is significantly improved from previous years. We note however that the method of estimating the bad debt provision following the write-off of irrecoverable debts is crude and that a more reliable estimate could have been formulated by reviewing historical recovery rates for different classes of debt. Management have provided for 25% out of aged debts over three months overdue of £125,547, however a judgement equally could have been reached to provide for a higher proportion of debt. Given materiality we are satisfied that the overall approach adopted to estimation of the bad debt provision is materially reasonable. 	● Amber

Assessment

● Marginal accounting policy which could potentially attract attention from regulators
 © 2017 Grant Thornton UK LLP | Audit Findings Report | September 2017

● Accounting policy appropriate but scope for improved disclosure

● Accounting policy appropriate and disclosures sufficient

Accounting policies, estimates and judgements (continued)

Accounting area	Summary of policy	Comments	Assessment
Deferred tax	<p>Deferred tax is recognised in respect of all timing differences at the reporting date, except as otherwise indicated.</p> <p>Deferred tax assets are only recognised to the extent that it is probable that they will be recovered against the reversal of deferred tax liabilities or other future taxable profits.</p>	<ul style="list-style-type: none"> The draft accounts reported a deferred tax asset as at 31 March 2017 of £56,345. We noted a number of errors in the draft tax calculation indicating that this balance is not fairly stated. We have challenged management to demonstrate the availability of sufficient future taxable profits to utilise this asset against. Given recent trading performance of the Company whereby tax losses have arisen it is unclear whether the recoverability of the asset can be demonstrated. In response to our queries, management have accepted our challenge and have written off the deferred tax asset and disclosed a judgement that no deferred tax asset has been recognised due to uncertainty around the future taxable profits of the Company. 	 Red
Other judgements and estimates	<p>Other significant estimates and judgements include:</p> <ul style="list-style-type: none"> Expenditure accruals Deferred income Accrued income Valuation of the net pension liability 	<p>We are satisfied regarding the appropriateness of significant accounting judgements and estimates reflected within the accounts.</p>	 Green
Other accounting policies	<p>We have reviewed the Company's policies against the requirements of the Companies Act and FRS 102.</p>	<p>We have reviewed the Company's policies against the requirements of the Companies Act and FRS 102. The accounting policies adopted are appropriate and consistent with previous years.</p>	 Green

Page 97

Assessment

● Marginal accounting policy which could potentially attract attention from regulators

● Accounting policy appropriate but scope for improved disclosure

● Accounting policy appropriate and disclosures sufficient

Other communication requirements

	Issue	Commentary
1.	Matters in relation to fraud	<ul style="list-style-type: none"> We have discussed the risk of fraud with Directors. We have not been made aware of any incidents in the period and no other issues have been identified during the course of our audit procedures.
2.	Matters in relation to related parties	<ul style="list-style-type: none"> We are not aware of any related party transactions which have not been disclosed.
3.	Matters in relation to laws and regulations	<ul style="list-style-type: none"> We are not aware of any incidences of non-compliance.
4.	Written representations	<ul style="list-style-type: none"> Standard letters of representation have been requested from the Company.
6.	Disclosures	<ul style="list-style-type: none"> We identified no significant omissions in the disclosures in the financial statements. A number of minor omissions have been noted and are set out later in this report.
7.	Transfer of data to the new general ledger system	<ul style="list-style-type: none"> We have reviewed the opening balances imported into the new Xero general ledger system and have verified that the opening balances as at 1 April 2016 were appropriately transferred over from the old general ledger system.

Internal controls

The purpose of an audit is to express an opinion on the financial statements. Our audit included consideration of internal controls relevant to the preparation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of internal control. The matters reported here are limited to those deficiencies that we have identified during the course of our audit and that we have concluded are of sufficient importance to merit being reported to you in accordance with auditing standards. If we had performed more extensive procedures on internal control, we might have identified more deficiencies to be reported.

These and other recommendations, together with management responses, are included in the action plan attached at appendix A.

	Assessment	Issue and risk	Recommendations
1.	 Deficiency	<ul style="list-style-type: none"> Our payroll testing identified one error whereby paid sick leave was incorrectly deducted from pensionable pay, resulting in an underpayment of the employers pension contribution. If pension contributions are miscalculated by the payroll system then there is a risk that they Company could face a future liability to make good on any underpayments. 	<ul style="list-style-type: none"> Correspond with the payroll provider to ensure that action is taken to ensure that no further such errors arise.
2.	 Deficiency	<ul style="list-style-type: none"> We experienced some difficulty in review of the income taxation position of the Company. The draft tax calculation contained some errors and the tax advisor who prepared the tax calculation did not appear to have gained a sufficient understanding of the business. If there are errors in the tax calculation then that can lead to misstatement of the accounts and delays in the audit process while the issues noted are resolved. 	<ul style="list-style-type: none"> Review arrangements for calculating the tax entries for the accounts to reduce errors in the tax calculation in future years.

Page 99

Assessment
 Significant deficiency – risk of significant misstatement
 Deficiency – risk of inconsequential misstatement

"The purpose of an audit is for the auditor to express an opinion on the financial statements. Our audit included consideration of internal control relevant to the preparation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of internal control. The matters being reported are limited to those deficiencies that the auditor has identified during the audit and that the auditor has concluded are of sufficient importance to merit being reported to those charged with governance." (ISA (UK&I) 265)

Adjusted misstatements

A number of adjustments to the draft accounts have been identified during the audit process. We are required to report all non trivial misstatements to those charged with governance, whether or not the accounts have been adjusted by management. The table below summarises the adjustments arising from the audit which management has agreed to correct in the final version of the financial statements.

Impact of adjusted misstatements

All adjusted misstatements are set out in detail below along with the impact on the key statements and the reported profit for the year.

Page 100

Detail	Statement of Comprehensive Income £'000	Statement of Financial Position £'000	Impact on profit for the year £000
1 Adjustment to deferred tax: - DR tax on loss - £66,345 - CR movement on deferred tax relating to pension liability (Other Comprehensive Income) - £10,000 - CR deferred tax asset - £56,345	£(56,345)	£(56,345)	£(66,345)
Overall impact	£(56,345)	£(56,345)	£(66,345)

Disclosure changes

The table below provides details of disclosure changes identified during the audit which have been made in the final set of financial statements.

Adjustment type	Account balance	Impact on the financial statements
1 Disclosure	Pension obligations	No disclosure was provided of the judgement that the Teachers Pension Scheme is a multi-employer defined benefit pension scheme that should be accounted for as a defined contribution scheme.
2 Disclosure	Pension obligations	The disclosure of key assumptions made in estimation of the Local Government Pension Scheme liability needed to be updated to be consistent with the actuary report.
3 Disclosure	Defined contribution pension cost	Within “Note 4 – Operating Loss” disclosure was provided that the costs for employer pension contributions in respect of defined contribution schemes for the year were £675,885, however this is the total of employer contributions made for all pension schemes, including the LGPS defined benefit pension scheme. This figure should be £415,802.
4 Disclosure	Leasing commitments	The prior year comparative minimum lease payments as at 31 March 2016 disclosed in “Note 15 - Leasing commitments” did not agree to the prior year signed accounts.
5 Disclosure	Taxation	A number of changes to the tax reconciliation reported in “Note 9 – Taxation” were required.
6 Disclosure	Various	A number of minor disclosure changes to the accounts and to the content of the Directors Report and the Strategic Report have been agreed

Section 3: Fees, non audit services and independence

01. Executive summary

02. Audit findings

03. Fees, non audit services and independence

04. Communication of audit matters

We confirm below our final fees charged for the audit and provision of non-audit services.

Fees

	Proposed fee £	Final fee £
Audit	17,000	17,000
Total	17,000	17,000

Fees for other services

Service	Fees £
Certification of teachers pensions return *	£3,500
iXBRL tagging	£1,000

Our fee assumptions include:

- Our fees are exclusive of VAT and out of pocket expenses
- Supporting schedules to all figures in the accounts are supplied by the agreed dates and in accordance with the agreed upon information request list
- You will make available management and accounting staff to help us locate information and to provide explanations

Independence and ethics

We confirm that there are no significant facts or matters that impact on our independence as auditors that we are required or wish to draw to your attention. We have complied with the Auditing Practices Board's Ethical Standards and therefore we confirm that we are independent and are able to express an objective opinion on the financial statements.

We confirm that we have implemented policies and procedures to meet the requirements of the Auditing Practices Board's Ethical Standards.

* We have not yet issued an engagement letter to Surrey Choices Ltd in relation to certification of the teachers pensions return for 2016/17. There is currently a disagreement between the Institute of Chartered Accountants for England & Wales and the Teachers Pensions Agency regarding elements of the proposed teachers pensions certification requirements for the year ended 31 March 2017. We are unable to undertake this work until this dispute is resolved. The deadline for certification of the return is 30 September 2017 and the TPA has confirmed that they will not be extending the deadline. There is therefore some risk that this deadline may not be achieved given that the ICAEW has not yet authorised Grant Thornton UK LLP to undertake this work.

Section 4: Communication of audit matters

01. Executive summary

02. Audit findings

03. Fees, non audit services and independence

04. Communication of audit matters

Communication of audit matters with those charged with governance

Our communication plan	Audit Plan	Audit Findings
Respective responsibilities of auditor and management/those charged with governance	✓	
Overview of the planned scope and timing of the audit. Form, timing and expected general content of communications	✓	
Views about the qualitative aspects of the Company accounting and financial reporting practices, significant matters and issue arising during the audit and written representations that have been sought		✓
Confirmation of independence and objectivity	✓	✓
A statement that we have complied with relevant ethical requirements regarding independence. Relationships and other matters which might be thought to bear on independence. Details of non-audit work performed by Grant Thornton UK LLP and network firms, together with fees charged. Details of safeguards applied to threats to independence		✓
Material weaknesses in internal control identified during the audit		✓
Identification or suspicion of fraud involving management and/or which results in material misstatement of the financial statements		✓
Non compliance with laws and regulations		✓
Expected modifications to the auditor's report, or emphasis of matter		✓
Uncorrected misstatements		✓
Significant matters arising in connection with related parties		✓
Significant matters in relation to Going Concern		✓

Page 105

International Standards on Auditing (ISA) 260, as well as other ISAs, prescribe matters which we are required to communicate with those charged with governance, and which we set out in the table here.

This document, The Audit Findings, outlines those key issues and other matters arising from the audit, which we consider should be communicated in writing rather than orally, together with an explanation as to how these have been resolved.

Distribution of this Audit Findings report

Whilst we seek to ensure our audit findings are distributed to those individuals charged with governance, as a minimum a requirement exists for our findings to be distributed to all the company directors and those members of senior management with significant operational and strategic responsibilities. We are grateful for your specific consideration and onward distribution of our report, to those charged with governance

Respective responsibilities

As auditor we are responsible for performing the audit in accordance with ISA's (UK and Ireland), which is directed towards forming and expressing an opinion on the financial statements that have been prepared by management with the oversight of those charged with governance.

The audit of the financial statements does not relieve management or those charged with governance of their responsibilities.

Appendices



A. Action Plan

A. Action plan

Priority

Rec no.	Recommendation	Management response	Implementation date and responsibility
1.	Correspond with the payroll provider to ensure that action is taken to ensure that no further such errors arise.	<p>We acknowledge your findings and accept your recommendation to correspond with the payroll provider to ensure that no further such errors arise.</p> <p>We can now confirm that the error identified was an isolated case and we had reassurance from the payroll provider that it will not arise again.</p> <p>We work very closely with our payroll provider to ensure that any such error is minimised through our human resource and financial error checking control process.</p>	Kevin Kilburn (Director) – 8 th September 2017
2.	Review arrangements for calculating the tax entries for the accounts to reduce errors in the tax calculation in future years.	We acknowledge your findings and accept your recommendation to review arrangements for calculating the tax entries for the accounts to reduce errors in the tax calculation in future years. This review will take place before the commencement of the 2017/18 external audit process.	Kevin Kilburn (Director) – 8 th September 2017

© 2017 Grant Thornton UK LLP. All rights served.

'Grant Thornton' refers to the brand under which the Grant Thornton member firms provide assurance, tax and advisory services to their clients and/or refers to one or more member firms, as the context requires.

Grant Thornton UK LLP is a member firm of Grant Thornton International LTD (GTIL). GTIL and the member firms are not a worldwide partnership. GTIL and each member firm is a separate legal entity. Services are delivered by the member firms. GTIL does not provide services to clients. GTIL, and its member firms are not agents of, and do not obligate, one another and are not liable for one another's acts or omissions.

grant-thornton.co.uk