<u>SMART</u> SOLUTIONS





Trading







Wholesale



Real Estate



Travel Agency



Investment



Jewellery





Commercial Training ${\mathcal S}$ Printing House Education



Cleaning Services



Pharmacies



Communication Industrial & Mobile Establishments















Our Mission

Our company is interested in providing comprehensive automated business solutions for commercial & specialized companies in Kuwait & the Middle East countries.

Being a service oriented IT solutions provider, we built strong partnership with our clients, gain an in-depth understanding of their business \mathcal{E} their competition. We constantly develop new services \mathcal{E} strategic business solutions to address customer needs. Our mission is to ensure that all our products & services provided to our clients will achieve full satisfaction & fulfill their

We use state-of-the-art technologies to push businesses to the limit of excellence \mathcal{E} to realize its full potential. We are very focused in providing the best of after-sales service as its is the main element which the client looks for when choosing a solution.

About Us

Smart Solutions has been in the business of software development since 1992, and has earned a reputation for developing a very comprehensive range of Business Applications, using the best-of-breed technology, all of which are developed in-house

We have catered for requirements of various types of businesses such as Trading & Contracting, Real Estate, Travel Agencies, Investments, Gold Trading, Retail & Consumer Loans, but are not limited to these only, as we are capable of developing a customized solution wherein the solution needs to be developed from scratch.

Our philosophy embraces the desire to create competent, efficient and effective systems for business use addressing as wide an audience of business people as possible and providing a personalized service.

We have a team of professionals who have many years of experience in software development. We understand not only the esoteric world of computers and programming but - More Importantly - the practical needs of the business world. Our systems are designed specifically for your business needs.

The company is committed to help its clients achieve a total satisfaction from the solution through cost-effective means by providing services right from Study of user requirements up to the Live run.

- In Business since 1992
- •20% growth yearly
- One of leading Software Company in Kuwait
- Over 150 Clients in Kuwait & the Gulf
- Qualified Professional Staff
- Catered to diversified **Businesses Sectors**
- Strong partnership with major organisation





Key Benefits:

- Develop in-house
- Local Support
- Bilingual
- After Sales Service
- Tested Solution
- Flexible design
- User Friendly
- Localization
- Training Provided
- Use of standard international tools for developement
- Minimize risk during implementation

Software

Advances in digital technology is changing the way we work and the way we use computers for our day-to-day business activities. Computers are becoming increasingly faster and cheaper. We can no longer ignore the advantages computers offer to a business organization.

Get the Smart Advantage!. We offer a suite of business tools including Accounting, Inventory, Payroll, Point-of-Sale System etc. We also develop specialized systems depending on user requirements.

Our systems are currently installed in over 150 companies spread all over Kuwait and the Gulf.



Services

- ERP Solutions
- Develop Customized Solutions
- Application Integration
- Internet Development
- Implementation & Training
- Software Outsourcing

Planning, developing and deploying strategic business applications have been our forte and core business. Most of our projects for existing customers are turnkey solutions. our in-dept understanding of your organisational goals, business infrastructure and workflow. We are able to customize business application to 'tailor-fit' any customer operations, be it developing an additional module or the entire solution.

Relentless in the pursuit of quality, nothing means more to us than a job well done and a satisfied client. We strive for perfection and therefore incorporate the best of technology, to improve employee productivity and overall general development.

Smart Solutions develops its own software, with highly efficient and experienced professionals who understand the poduct right from grass-root level. Thus providing minimum down-time and strong after-sales support.

We specialize in integrating new technology with existing infrastructure to improve customer service and grow its business.



Products

- 1. Accounts management
- 2. Inventory Management
- 3. Human Resources Management
- 4. Travel Agency Management
- 5. Consumer Loans
- 6. Stock Portfolio Management
- 7. Property management
- 8. Job Costing
- 9. Contracting
- 10. Jewellery
- 11. Point of Sale and much more.



Characteristics of our Solutions

- Our solutions are designed to satisfy client your requirements and objectives. They are not pre-manufactured, rigid but adjustable. We design our products and develop them locally to meet your requirements.
- 2. We gradually implement our solutions in parallel to current operations to ensure ease of implementation.
- 3. Our solutions are tested inside our company and are subjected to utmost examinations before supply to clients.
- 4. We provide local, swift and direct technical support with you via all possible media.
- 5. Our solutions involve flexible databases and form design.
- 6. Our solutions are easy-to-use, simple and have a flexible interface.

- 7. We provide our clients distinguished after-sales service, training, maintenance and continued upgrading.
- 8. We provide training to the employees on all levels for the optimum utilization of the solutions we provide.
- 9. We use standard development tools to develop and implement our solutions.
- 10. We provide hardware that suits the client's budget and future requirements.
- 11. We provide flexible network solutions with necessary devices and software.



Business catered

- 1. Property Management
- 2. Local Securities Portfolio Management
- 3. Consumer Loans
- 4. Retail and Wholesale Trading
- 5. Contracting
- 6. Travel & Tourism
- 7. Jewellery
- 8. Industrial Establishments
- 9. Pharmacies
- 10. Training Enterprises
- 11. Fruits & Vegetable Traders
- 12. Spare parts dealers
- 13. Commercial Printing houses
- 14. Cleaning Services
- 15. Contracting Companies
- 16. Insurance brokers
- 17. Financial & Cost Accounting
- 18. Point-of-Sale
- 19. Human Resouces
- 20. Communication & Mobile
- 21. Internet & Multimedia
- 22. Other solutions upon request

Key partners

- Microsoft
- Sybase
- Front Range
- International Turnkey Systems (ITS)
- Matrix Infosystems



Phases of designing clients software

- 1- form a working team with the client to identify his present and future management, technical and design requirements.
- 2- Identify the basic structure of advantages and specifications that shall be involved in the software to be designed.
- 3- Present a proposal to the client for discussing that structure and reach an agreement thereon.
- 4- Definition of the time schedule for implementation of the software.
- 5- Carry out on-site tests to the software.
- 6- Monitor the software performance in cooperation with the client.
- 7- Adjust the final requirements of the software.
- 8- Provide training to employees on the software.
- 9- Install the software and commence operating it.
- 10-Compare the software application results with the old system.
- 11-Endorse the software after ensuring the accuracy of its results and dispose of the old system.
- 12-Monitor the performance of the software for sufficient period.
- 13-Maintain on-going communication with the client for carrying out maintenance works and assist users of the software and confirm client satisfaction.



General Products Features

Easy to use	Easy to use, standard window menus $\mathcal E$ help messages.
Multilingual support	The system is capable of operating in multi languages like Arabic $\&$ English, switch language while working within the applications. The system allows different users to operate in different languages simultaneously.
Multi-user support	The system is designed to support multiple users in a networking environment. Data locking on the database is implemented successfully in the system. Great care has been taken to prevent data overwriting and loss of data while more than one users access or change the same data simultaneously.
Security	Different functionality's to support multi-user security is embedded in the system. Grouping users, assigning supervisor rights to users, priority level setting for groups etc. Security setting allows the supervisor to set security for each menu and control in the application both on the group or user level. Reports are available on security to view what security is set for a particular user or group and to view who are restricted from using a particular option. Classification of options is also available to group the related options in the system and to set the security on that class. User level settings are supported to specify the maximum number of rows which can be listed by a user.
Modular	Each product of Smart Solutions has different modules $\mathcal E$ these modules work independently of other modules except for the main components.
Fully Integrated	Each module $\&$ product from Smart Solutions is fully integrated to achieve the optimum data integrity required.
Reporting	High-End reporting options are provided in the System. The user can view on screen and print the predefined standard reports. Options are available for the user to create his own reports, view them and save it to be viewed later with the updated information. Sorting and filtering of data on the reports is also supported. Information in the reports can be exported to a wide range of external formats like text, excel, HTML, delimited data etc. It is possible to zoom in and out the report viewed on the screen and resize the data. The presentation style of the data can be changed to view the graphical representation of the data. The paper settings like paper type, orientation, margins can be changed from the interface.
RDMS support	The system uses industry standard RDMS database like Microsoft SQL
Flexible Architecture	The system is designed to functionally integrate all business aspects related to operations in a seamless manner, using a common database to ensure data integrity \mathcal{E} accuracy. With its open architecture it facilitates the linking with other systems.
Online help	Help is available on all the screens and options in the system. Specific help on each option and control of the screens are also included.
Customizable	The system is designed to be easily customized by setting various levels of parameters in configurations that allow companies to maximize their competitive strength.
Pricing	Flexible pricing mechanism that will handle various customer needs.
External systems	Each product of Smart Solutions can be integrated to any backend system or front-end system.
Web integration	The system is capable of integrating HTML form $\&$ internet front-end tools to the core transactions $\&$ systems.
Open standards	The system supports industry standards such as Microsoft tools $\mathcal E$ technologies. The system is designed to allow deployment on multiple platforms.
XML support	The system supports the utilization of XML technology to communicate with other systems. The system supports the utilization for front-end tools like pocket PC $\&$ mobile services such as SMS.
Auditing capabilities	User activity logging is enabled in the system so that audit can tack changes to database and user access to the system. Tracking to find that who did a particular action is hence possible. User login and logout on the system is also logged.
Proven history	Over twelve years in business, all modules and systems are fully tested to ensure the quality $\mathcal E$ readiness of every product $\mathcal E$ release.







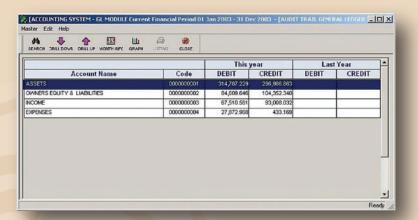


Smart Accounting

The Financial Accounting system is designed to help you automate your accounting activities. The primary function of the system is to record, control, classify & summarize financial transactions. Every business organization must maintain its daily records accurately and focus on its optimum performance by taking the right decisions. Smart Accounting is designed to help you meet this objective - Achieve your business goals by tracking your finances. The system consists of the following modules:



- Accounts Receivable
- Accounts Payable
- Fixed Assets
- Cost Centers
- Budgeting
- Reconciliation



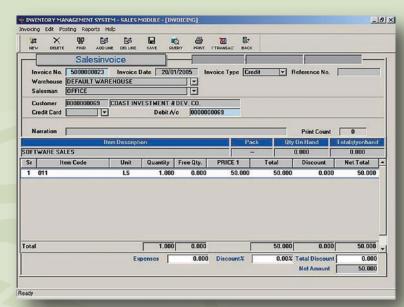
Key Features

- Simultaneously work in two consecutive periods
- Manual / Automatic Account Code Generation
- Print Receipts, Payment, Statement of account on preprinted stationery
- Reports can be directed to screen, printer $\ensuremath{\mathcal{E}}$ various formats like Excel, Dbase, SQL, Text, etc.
- Switch from single-currency to multi-currency
- Powerful security system with flexible definition of each user authorities or group on account level
- Cost-center definitions at Account- level or at transaction level
- Multiple documents with independent serials
- Online clearing of invoices against cheques / payments / receipts
- Ageing analysis with automatic/manual due dates
- Keep history information up to 10 years with clearing facility
- Budgeting integrated with chart of accounts
- · Locking of specified period
- Posting to any period in the current or previous year
- Complete audit trails
- Handles the supplier information & terms of payment
- Fully integration of AP, AR to GL
- Flexible analysis reports
- Flexible budgets, allocation & comparison
- Track all type of assets throughout their useful life from purchasing to write-off
- Support various depreciation, processing periodically
- Fix assets integration with cost centre & GL
- and many more.



Smart Inventory

The store & inventory control handles product category & descriptive products information. The system supports stock & location management with multiple units of measure. Various stock inquiries such as inventory balance on order, available, reserves.....etc. The system also supports the inventory costing methods & physical counts & inventory movements with full statistics & management reports. The system consists of the following modules:



- Stock Control
- Sales
- Stock Taking
- MIS Report
- Order Processing
- Costing
- **Key Features**
- Supports regular store activities from issues, returns, receipts ${\cal E}$ transfer, update of stock balances as well as average cost
- System can have unlimited number of warehouses
- Inventory to control facilities such as audit trail, identification of fast & slow moving stock & ABC analysis
- The system supports stock replenishment $\ensuremath{\mathcal{G}}$ future demand for costing as a separate module

- ullet The system allows reservation of items $\ensuremath{\mathcal{E}}$ stock status information
- Expiry monitoring & batches tracking
- \bullet Stock taking & adjustments in physical counts with full integration of hand held devices
- Extensive security features such as store access, cost $\mathcal E$ prices
- $\bullet\;$ Support tracking or manage work orders $\mathcal E$ follow-up
- Handle job issues & returns
- Tracks stock, damages $\ensuremath{\mathcal{E}}$ shrinkage
- Reports on historical inventory balances $\ensuremath{\mathcal{E}}$ values
- Views all items, transactions $\mathcal E$ on hand balances details on line, on screens $\mathcal E$ reports
- \bullet Handles purchase orders, receive entries & supply returns
- Handles foreign & local purchases & costs & calculates automatic shipment cost
- Links to POS system & off-line inventory system
- · Maintains stock card for each item listing
- Maintains customer-wise price list that will allow different prices for different customers
- ullet System allows to define mark-up percentage for each item or category ${\cal E}$ than system will automatically re-calculate selling price if purchase price changes
- Keeps track of L/C's & other foreign purchases. It also tracks items received & items pending against each L/C order
- Provides discount on each item in the invoice or on the full invoice
- Various formats of pre-printed stationery to automate business processes
- Supports different types of invoicing, quotations, delivery notes $\ensuremath{\mathcal{S}}$ customer returns
- Online $\ensuremath{\mathcal{C}}$ batch posting to Accounts with full integration of all transactions
- and much more.



Smart Human Resources

HUMAN RESOURCES MANAGEMENT SYSTEM - PERSONNEL MODULE - [PERSONNEL]

The Human Resource system allows maintaining information of employees such as payroll, leave \mathcal{E} indemnity \mathcal{E} personal information. The system automates the management of employee payroll, vacations, indemnity \mathcal{E} loans which helps to improve the productivity \mathcal{E} efficiency of any Human resource department. The system also will keep track of all employee documents, benefits, promotions \mathcal{E} assignments. Also the system registers vehicle information \mathcal{E} government designed forms. Simply this system reduces cost \mathcal{E} time for any organization. This system has the following modules:



- 6 ×

- Payroll
- Personnel
- Leave
- Indemnity
- Loans

Key Features

- Compliant with Kuwait labor laws
- Define documents & follow-up regarding renewal related issues
- Keep track of multiple employee & department transfers
- Allow temporary assignments
- Keep track of employees promotion $\ensuremath{\mathcal{E}}$ progress within an organization
- Maintain employee contracts & renewal of contracts
- System allows to define unlimited number of allowances &
- Generates monthly payrolls, allows to enter overtime $\ensuremath{\mathcal{C}}$ other allowances $\ensuremath{\mathcal{C}}$ deductions
- Allows to refer to previous payroll periods paid, print previous payroll periods, generate payroll selectively for a department, project or employee
- Enable user to define employee loans, deduct automatically with payroll or pay cash
- Transfer payroll electronically to banks & maintain track of these files
- Allow to manage various types of leaves & end of service calculations
- Handles provisions of leave & indemnity
- Extensive & various analysis reports, customized to every business needs
- Allows registering of employee memos, C.V's & issues
- and much more.

Businesses Catered

1. Property Management

The property management system is meant for the real-estate business owner, it allows you to define multiple properties and various units within the properties. Each unit will than be assigned to a tenant by making a contract which will have different rental terms. The rental period is a multiple of months.

Rent collection receipts will be automatically generated at the end of every month and the payments will be collected against receipts. Any expenses incurred on the property can be monitored and also any other sources of revenue can be captured thus allowing you to monitor the profitability of each property and the unit.

The property can also be grouped into portfolios, this feature allows people in the real-estate management business to know the profitability of each portfolio and allows them to keep track of the commission chargeable.

The legal module allows the follow-up on the status of the defaulters that are transferred to the legal department.

A lot of management reports are available to effectively manage the properties.

2. Local Securities Portfolio Management

The local securities portfolio system facilitates the financial procedures of businesses investing in the stock market, it allows you to maintain the purchases \mathcal{E} sales of different securities, register bonuses and dividends earned. Upon updating the daily stock prices the system automatically calculates the realized \mathcal{E} unrealized profit per portfolio. Powerful reports exist that help you effectively manage the local securities performances.

3. Consumer Loans

The Consumer Loans system helps companies in the business of giving out cash loans to borrowers. It will validate that the borrower and guarantor is not a black listed person by comparing with its database. The schedule of installments is automatically created based on the loan period and accordingly the principle and interest amount is allocated against each installment based on a pre-defined formula. It also allows for re-scheduling of loans.

A lot of powerful features like automatic warning letters generation, calculation of late payment charges, transfer of borrower to legal affairs.. etc., help in the timely collection of installments.

4. Retail & Wholesale Traders

The Retail \mathcal{E} Wholesale trading system provides and end-to-end solution for traders that wish to mange their stock right from Purchasing, costing, stocking, distribution and sales.

The sales are classified into Wholesale and Retail.

In a Wholesale environment the invoice is generated from the back-office whereas in the retail environment there exist support for point-of-sale machines which allows to process very high volume of transactions in a speedy manner by the implementation of Barcode technology.



A major part of an inventory is to have the right stock of the item at the right time to be able to optimize both the sales and stocks and this is achieved by a very intelligent Suggested Order Quantity module which automatically calculates the re-order quantity based on the historical data and previous trends.

5. Contracting

The Contracting system is geared towards contractors wherein you can manage projects that will have multiple bills of quantities and than either choose to execute the project by yourself or assign it partly to sub-contractors. The system will help track the completion of jobs within a project and than automatically generate the billing to the client and payment certificates to the sub-contractors.

It will also take into account the retention amounts that will be held by the client and also the retention that you will hold from the sub-contractor, any insurance charges if exists are also accounted for.

6. Travel & Tourism

The Travel & Tours management handles all of the financial operations in a travel agency and it also has an interface to the reservation system thereby eliminating the tedious task of re-entering the ticket information. The system generates tour service vouchers which allows you to sell for instance a stay in hotel or apartment, meals, transportation, sight seeing etc..

Comprehensive reports allow you to monitor the sales of tickets by carrier, destination etc.. giving you a very powerful negotiating tool while doing negotiations with your carrier or your tour operators.

7. Jewelry

The Jewelry system is targeted towards jewelers in the Wholesale, Retail \mathcal{E} Manufacturing business. It caters for both the gold items which are normally sold in weight and precious stones sold both in weight as well as pieces.

The manufacturing process allows you to track the flow of work right from manufacturing, setting, rhodium \mathcal{E} polishing stages and it lets you know the waste percentage at each stage by each job \mathcal{E} labor allowing you monitor the efficiency of each labor.

8. Industrial Establishments

Industrial establishments can benefit form the system as it allows to handle various types of jobs and keep track of expense such as materials issued from the inventory, other expense incurred on the job, number of labor hours spent thereby giving you an exact cost of each job.



9. Pharmacies

The system facilitates the complete operation cycle of a pharmacy right from Purchasing, costing, stocking & sales. It uses the barcode technology to enable speedy sales through a point-of-sale machine avoiding queuing of customers during peak hours. The important aspect of knowing your items that are about to expire is very well handled keeping you informed on the expiry status.

10. Training Institutions

The system is designed to handle all of the back-office operation of an institution. The process starts when the invoice is raised to a corporate or a student and since the nature of billing involves that a course can run across months and sometimes years for long term courses, the important functionality of amortization of the invoice amount and the receivable amount is catered for to be able to report the accurate profit/loss status.

11. Fruit Traders

The system covers the complete operation cycle of a fruits business right from purchasing, costing, stocking \mathcal{E} sales. Since the items are perishable it is very critical to maintain the stock on a First-in-First-out basis (FIFO). It allows the flexibility to choose quantities from certain shipment overriding the shipments chosen by the computer on FIFO basis.

The shipment can be classified as a commission shipment or a normal stock shipment, as in the case of the commission the income is a percentage of the total sales of the shipment whereas if it is normal shipment the profit is derived form the sum of totals sales minus the total expenses.

12. Spare Parts Traders

The system covers the complete operational cycle of a spare parts trading company right from purchasing, costing, stocking, distribution \mathcal{E} sales.

It handles supersede and alternate items enabling the salesman to sell the right item and also to give the customer the choice of alternates as pricing may defer.

A major part of an inventory is to have the right stock of the item at the right time to be able to optimize both the sales and stocks and this is achieved by a very intelligent Suggested Order Quantity module which automatically calculates the re-order quantity based on the historical data and previous trends.

13. Commercial Printing Houses

The system caters to the production controls as well as the costing aspect of the various jobs.

The production control allows the scheduling of the jobs and helps in monitoring the status of the job in each department, enabling the timely delivery of the job.

The production costing enables to keep track of all the materials issued to a job and direct expenses if any there by giving the right profitability of each and every job.



14. Cleaning Services

In a cleaning service business as the number of employees is normally huge it is important to have a proper control on the time of each labor and the project he is working on to enable the management to know the exact cost of the project in terms of labor which mostly is the major cost factor. The system also allows the capture of materials that are used in the project thereby give you a more comprehensive costing which includes both manpower and material.

15. Insurance Brokers

The Insurance brokerage system handles Health, Motor & General Insurance. It allows you to print the policy from the system and calculate the brokerage commission on policies. Reminders in the system lets you know of all the policies that are due for renewal allowing you to enhance your sales and also letting the customer feel that you are give a personalized service.

16. Customized Applications Upon Request

Having been the business of software development for many years, we have the expertise in developing be-spoke applications upon customer requirements and they can be integrated with our existing suite of application giving you a totally integrated solution









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