Grant Thornton

Ministry of the Interior and Kingdom Relations

Financial Processes Government of Sint Maarten

The Order to Cash Processes

November 25, 2022

Version: Final Report

The Ministry of the Interior and Kingdom Relations
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Our reference: HEB/RJ/2220496

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Report 'Financial Processes Government of Sint Maarten'.

Dear Mr. Burger,

Grant Thornton Sint Maarten (hereafter 'Grant Thornton' or 'we') is pleased to present to The Ministry of the Interior and Kingdom Relations (hereafter 'Min BZK' or 'you') our report containing the assessment performed of the Financial work Processes of the Government of Sint Maarten, which we executed for your organization, in accordance with our offer made with reference: HEB/RJ/67.004.0/46794.

This report contains the results of the assessment performed and sheds light on the financial processes within the Government of Sint Maarten as part of the thematic projects described in the Country Package. This assessment contributes to a wide range of reform plans and measures that should support Sint Maarten to create economic and societal resilience. More specifically, the purpose of this report is to assess the Order to Cash process in order to initiate proper financial control within the Government of Sint Maarten, which is also the objective of Theme A of the Country Package. We received formal approval from the Ministry of Finance on October 21, 2022, by means of a letter with number 4480. Hence, we hereby provide you with the final report on the assessment of the financial processes.

We would like to thank you again for the opportunity to execute this very important initiative. It was a pleasure to cooperate with you, all members of the Steering Committee, and all other stakeholders in the different Ministries that contributed to our assessment. Without their support and guidance, we would not have been able to deliver this report.

Sincerely,

Herbert Beldman
Partner Advisory & Assurance

Roy Jansen
Partner Advisory

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Introduction

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1 Introduction

Recently, the Government of Sint Maarten started the initiation of a wide range of reform plans and measures to create economic and societal resilience and shape the future of the Government of Sint Maarten. These plans are part of the Country Package, an agreement between the Ministry Interior and Kingdom Relations and the Government of Sint Maarten to support the country of Sint Maarten with several improvement projects. One of these projects, which relates to the improvement of financial management within the government, is to assess the current financial processes that exist within the Government of Sint Maarten. Currently, there is no sufficient overview of the processes regarding financial management within the government, entangling a proper view of the financial position of the country.

As such, there is a need to provide insight into the current financial processes and corresponding IT systems. The objective of this project is to shed light on three critical financial processes (i.e., Payroll, Procure to Pay, and Order to Cash) within the Government of Sint Maarten in order to better grasp their current state and understand how improvements can be realized. This report focuses on six Order to Cash Processes, including the ***(1)*** Issuance and Invoicing of Land Lease process, ***(2)*** Issuance of Building Permits Process, ***(3)*** Front and Back-Office Services by the Civil Registry Process, ***(4)*** Issuance of Work Permits Process, ***(5)*** Issuance and Invoicing of Economic Licenses Process and lastly the ***(6)*** Concession and Bank License Fees Process. Based on an analysis of the current state (IST), this report elaborates on which improvements should be implemented to the Order to Cash Processes and what the desired future state (SOLL) of this process resembles. It outlines the road toward the future state that guides efforts toward realizing a defined blueprint (Target Operating Model). This roadmap exists of short-term improvements or quick wins for the process (IST++), and long-term improvements that lead to a desired future state (SOLL). The foundation of this blueprint and the recommendations lies within the analysis of the process through four lenses: ‘People’, ‘Process’, ‘Technology’, and ‘Organization’. These lenses provide an evaluation of the process from multiple perspectives that serve as a guide for the transformation that lies ahead to reach the desired future state.

The following chapter elaborates more in-depth on the approach that is taken for the analysis of the process and the determination of the SOLL position. The approach supports bridging the gap between the current state (IST position) and the desired future state (SOLL position) of the process. Moreover, as explained in the following chapter, this approach is subsequently translated into a recurring report structure that will guide you, as a reader, through the report contents in a consistent manner. Please note that this report deviates from the other reports for the financial processes in scope, as the focus lies on the financial perspective of the different Order to Cash Processes rather than improving the operational components of the processes. This mainly affects the way in which Chapter 4 is structured, as will be explained later.

Ultimately, the trilogy of reports on the financial processes in scope will support the Government of Sint Maarten in the transformation to an effective, efficient, and above all controlled financial process framework that contributes to a clear view of the financial position of Sint Maarten. Consequently, this project is not limited to a process analysis alone. Rather, it contributes to a path toward an integral vision of the Future of Finance within the Government of Sint Maarten. The Future of Finance is reached through organizational transformation, which will be noticed by all citizens of Sint Maarten and stakeholders of the government.

“If you do what you always did, you will get what you always got.”

Approach and Report Structure

02

Approach and Report Structure

This chapter provides an overview of the approach used to analyze the Order to Cash Processes in scope and outlines the report structure, which serves as a reading guide.

Some specific characteristics of the approach will be highlighted, since these are pivotal to the assessment approach and will also act as prerequisites for the transition towards the desired state.

2.1 Approach

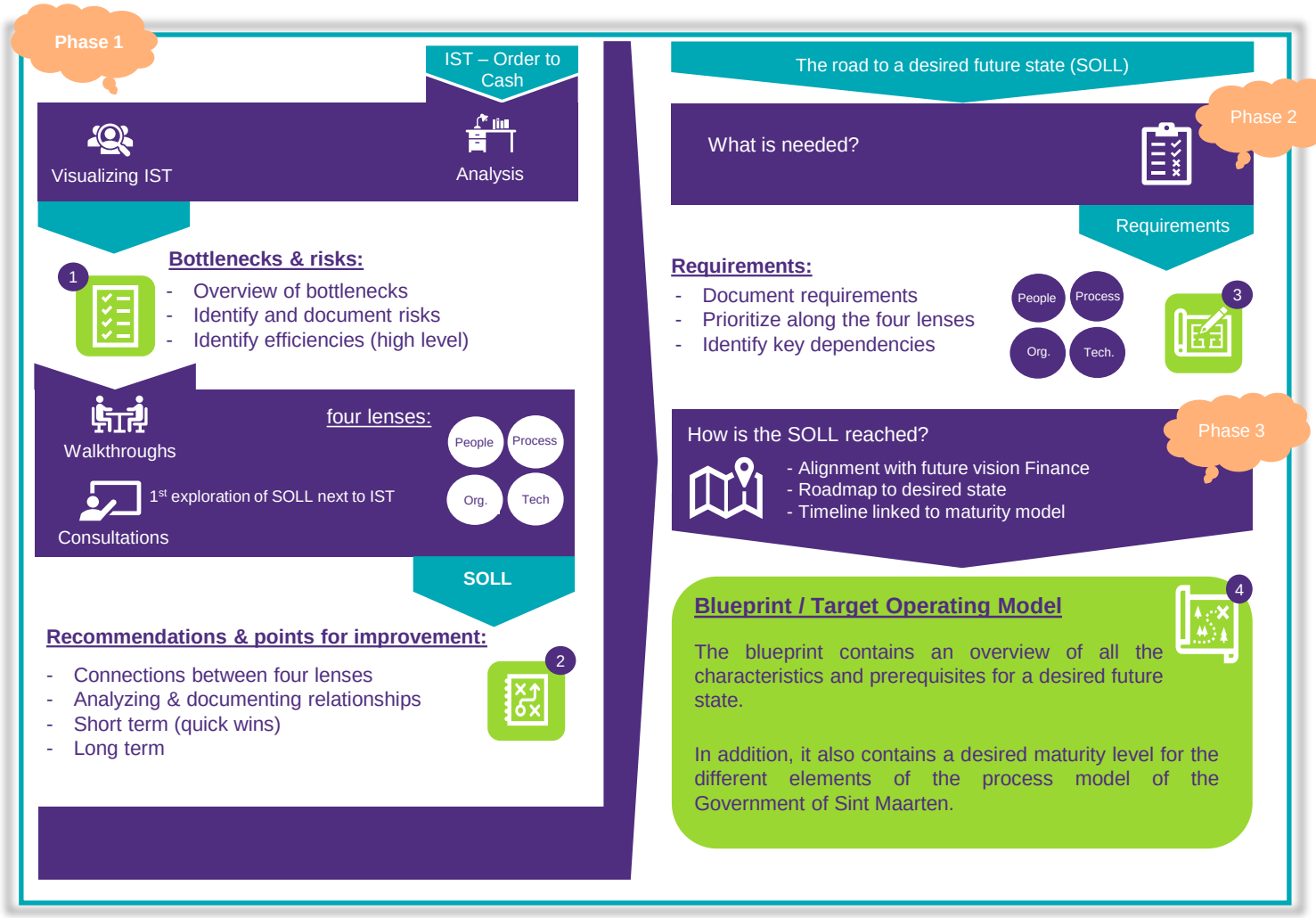
This overview outlines our approach. The engagement phases contain multiple steps that will be taken to come from a current state (IST) to a future state (Blueprint/Target Operating Model).

The two deliverables that have emerged from the activities of phase 1 are essential for creating the way to a SOLL situation. Per process, an overview of the risks and bottlenecks is given along four lenses: 'People', 'Process', 'Organization', and 'Technology' (Deliverable 1). This results in recommendations and points for improvement per lens (Deliverable 2). These recommendations have been embedded into a roadmap that provides insight into short- and long-term remediation actions.

To reach the desired end state (SOLL), 'requirements' have been formulated. Through the four lenses, insight is gained into the requirements in the short- and long-term, including prioritization. It is crucial to have an overview of the requirements per lens since it is imperative to approach the transition toward the desired future state comprehensively (Deliverable 3).

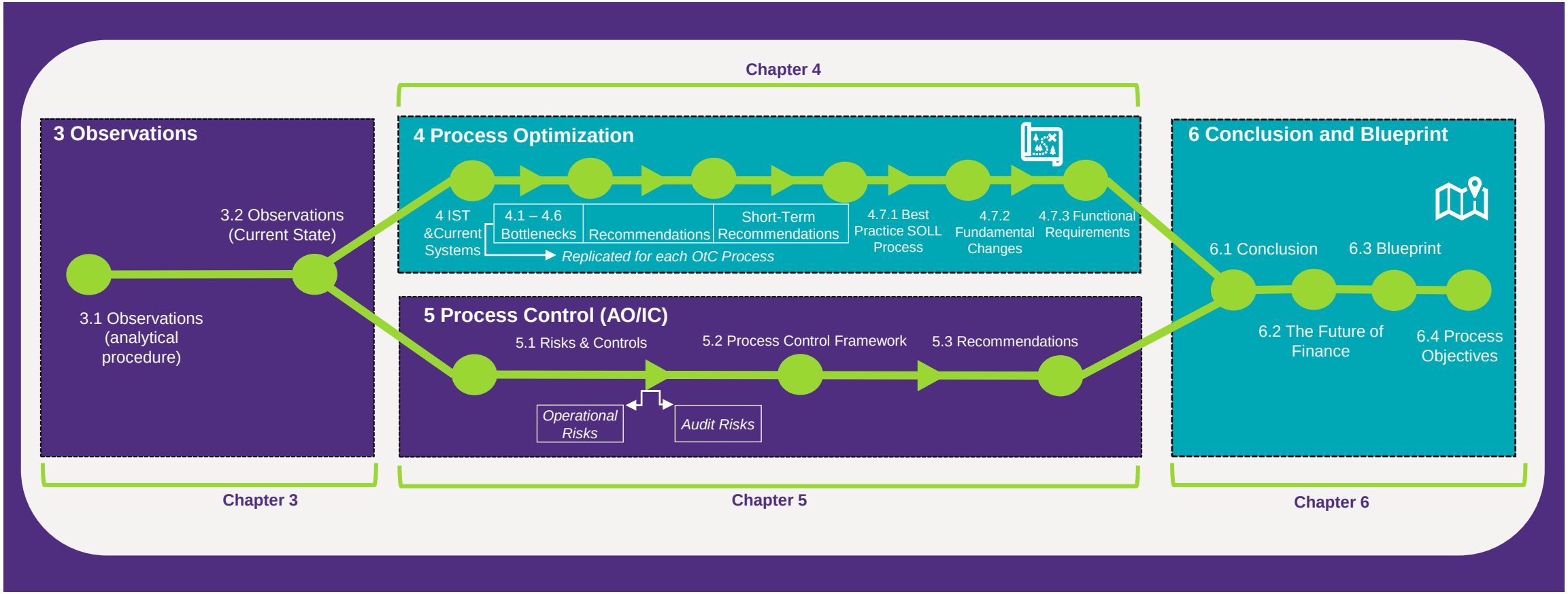
Finally, we have designed the Blueprint of the desired future state that will direct organizational transition towards a common/shared goal. Such a Blueprint is often referred to as a Target Operating Model; a firm's business vision that aligns operating capacities and strategic objectives and provides an overview of the core business capabilities, internal factors, external drivers, strategic and operational levers, organizational and functional structure, technology, and information resources of a company. In our approach, this Blueprint has been designed by means of the four lenses.

Since your request also called for insights to address maturity-driven improvement efforts, we have adopted a maturity model from Gartner for Business Process Improvement. This is an internationally renowned framework that is used to assess the level of business process maturity and guides continuous improvement alongside different maturity levels.



2.2 Report Structure

The figure below presents the structure of the report. This structure reflects the approach that is taken to ultimately come to a blueprint and roadmap for the Order to Cash Process. **Chapter 3** elaborates on the overall observations regarding the IST Order to Cash Processes and the analysis procedure that is conducted. Subsequently, **Chapter 4** provides a more in-depth view on each specific Order to Cash Process, which is addressed in separate subchapters. First, the chapter describes the systems currently used throughout all the processes. Afterward, each subchapter provides an overview of the consolidated bottlenecks and corresponding recommendations for each Order to Cash Processes through the four lenses 'Technology', 'Process', 'Organization', and 'People'. These recommendations outline the road toward a SOLL position and require some fundamental changes. Furthermore, the final slides elaborate on the functional requirements for a system that should facilitate the desired Order to Cash processes. Next, **Chapter 5** on process control provides insight into the risk analysis, which contains an overview of identified risks (categorized under operational risks and audit risks) and potential controls to mitigate those risks. In addition, this chapter presents concrete recommendations regarding the implementation and use of a process control framework. Finally, **Chapter 6** provides the overall conclusion and elaborates on the future state of the Order to Cash Process, including a Blueprint that reflects a consolidated overview of all the characteristics and prerequisites for the desired future state that is based on the four lenses.

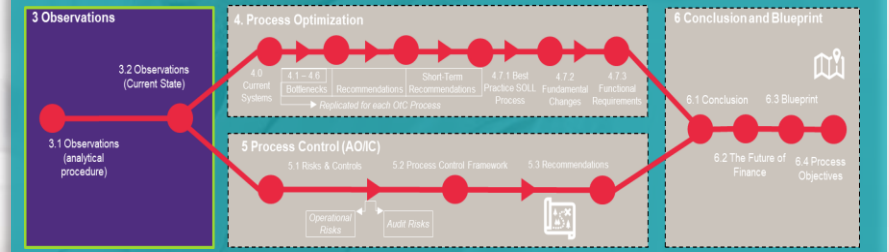


Observations

03

Observations

This chapter elaborates on the observations regarding the current state of the Order to Cash Process that are made during the analysis. It provides insights into the analysis procedure and presents an overall observation on the current state, which is the basis for the subsequent chapters.



3.1 Observations – the Analysis Procedure

The overall observations that will be outlined on the following page are derived from a comprehensive assessment of the Order to Cash Process. This assessment approach is used for the analysis of the three financial processes in scope for this project (i.e., Payroll, Procure to Pay, and Order to Cash). Regarding the Order to Cash Process, the process objectives are used as point of departure for the analysis. These process objectives, as outlined in the IST Order to Cash processes, are presented in the figure below. The systematic approach taken towards the analysis started with the process objectives and consists of the following procedures.

Initially, the current state of the Order to Cash Process is analyzed using the IST process description provided. This IST process description provides an overview of the current Order to Cash Process including the core activities in a subsequent order, division of responsibilities, and implemented tools (i.e., systems and documents). Just as with the analysis of the Payroll and Procure to Pay Process, before proceeding with the in-depth analysis, a thorough review was performed on the Order to Cash process documents. This review is intended to gain an overall view and understanding of the processes, resulting in high-level questions, remarks and observations. Thereafter, a breakdown of the processes is done where all individual process steps are analyzed, and observations and remarks are documented. This is where detailed observations are made, bottlenecks and potential risks are identified.

Besides the analysis of the IST process descriptions, multiple walkthroughs with the most prominent stakeholders of the Order to Cash processes were conducted to gain a more in-depth understanding on the identified risks and bottlenecks in the process. Consequently, the bottlenecks are translated in recommendations. These are subsequently consolidated into an overall recommendation. Hence, the process is portrayed according to the above-described analysis procedure. This procedure is similar as the analysis performed of the Payroll and Procure to Pay processes, which are presented in a separate report.

Objectives Order to Cash Processes (IST)

Land Lease

3A: To ensure that holders of government lease land pay the yearly fees owed to government on a timely basis and to ensure that the correct fees are charged and recorded in the financial administration

3B: To ensure that the applicable legislation and regulations are followed, and a fair review process is held with regards to the issuance of government lease land

Building Permits

To ensure that persons and/or businesses that are building for residential and/or commercial purposes on Sint Maarten have the proper permits to do so and that the laws and regulations applicable to the process are followed

Front- & Back-Office Services

3D: To provide residents with the requested information and or documents in a timely manner and to execute the requests in accordance with applicable legislation. To keep an updated civil registry database

3E: To provide residents with the requested service in a timely manner and to execute the requests in accordance with applicable legislation. To keep an updated civil registry database

Work Permits

To ensure that the applicable legislation and regulations are followed in the issuance of employment permits for non-residence looking for employment on Sint Maarten

Economic Licenses

3G: To ensure that the applicable legislation and regulations are followed in the issuance of economic licenses for businesses and persons contributing to economic activities on Sint Maarten

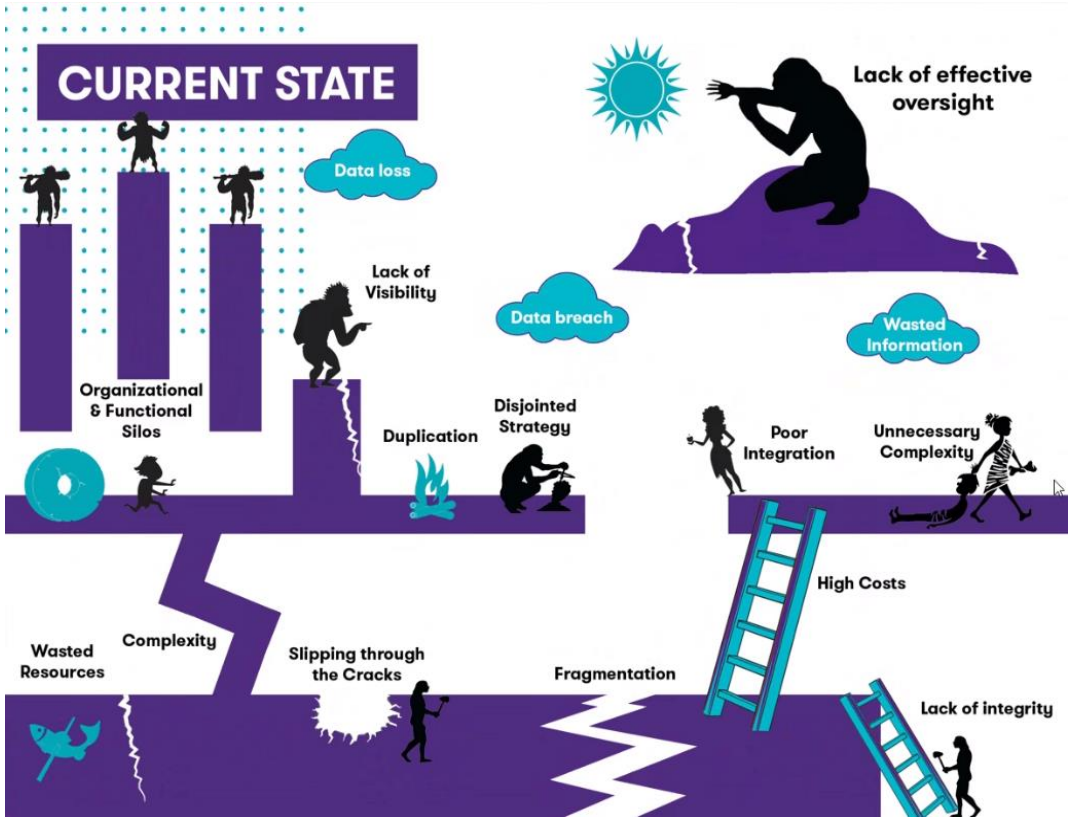
3H: To ensure that license holders are invoiced in a timely matter and that they comply with the yearly payment of the licenses issued

Bank License Fees

- Calculate concession and/or bank license fee
- Registration in the Financial Administration
- Invoicing
- Receipt of Payment
- Registration of payment in the Financial administration

3.2 Observations – the Current State

Current State of the Order to Cash Processes



Our current state analysis results in an overall observation overarching the bottlenecks and risks that are discussed in the following chapters. The overall observation is depicted in the figure on the left side, which reflects the current state of the Order to Cash Process.

Our primary observation when reviewing the IST process of all the Order to Cash Processes in scope was that, in most cases, the process steps were described in detail and adequately plotted to illustrate the current situation. The level of detail was predominantly provided in the activity tables and the flow charts that represented the various stages of the Order to Cash processes. It should be noted that such flow charts were not present for all Order to Cash Processes in Scope. Nevertheless, these IST Process documents provided a solid foundation for this primary observation.

However, when conducting a more thorough analysis of the actual content of the documentation, the overall observation is that the current Order to Cash Processes are not properly designed to carry the main elements of an Order to Cash Process (e.g., order management, invoicing, accounts receivable and payment collection). More specifically, having analyzed the various Order to Cash processes in scope comprehensively, a few commonalities and patterns in bottlenecks can be observed: ***(1)*** there are no adequate policies and procedures in place to guide and support effective process execution, ***(2)*** there is a fragmented IT-landscape without implemented interfaces, ***(3)*** many redundant checks and reviews are present in most processes, ***(4)*** there is no proper reconciliation performed, leading to the utilization of unreliable business information, ***(5)*** the organizational structure is inadequate, in which roles and responsibilities are not properly distributed, and ***(6)*** there is a shortage of skilled and knowledgeable human resources available, both in quality and quantity, to carry out the processes. This calls for extensive process optimization. In addition, there is no insight into potential risks and monitoring mechanisms to mitigate such risks. This requires insight into how process control can be applied to the Procure to Pay process.

The following chapter elaborates on the IST process and the systems currently used. Furthermore, is presents the specific bottlenecks, related to these six overall observations, that result from the deficient current state of each individual Order to Cash Process in scope. Consequently, several recommendations are formulated that would help to overcome these bottlenecks. Subsequently, Chapter 5 focuses on process control, in which the main risks and proposed controls are outlined.

It should be noted that proper process objectives that are measurable and specific are a critical foundation of a process. When evaluating the current objectives of the Order to Cash Processes, our observation is that these are not comprehensive enough to provide a solid foundation for the process. Hence, these should be reformulated to underpin well-functioning desired future state Order to Cash Processes.

As such, the Order to Cash Process demonstrates a low maturity level and is therefore not able to contribute to effective financial management. As depicted in the figure, several issues emerge in the current state such as fragmentation in the process, poor integration, a lack of visibility, the presence of organizational silos, a loss of data, a waste of resources, and unnecessary complexity. Hence, the current state of the Order to Cash Processes complicates proper financial management and a clear view of the financial situation of the government.

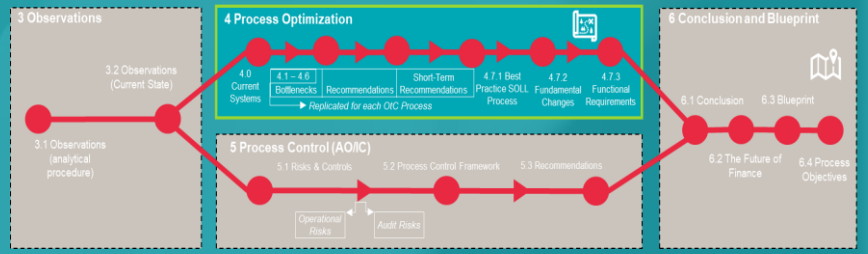
Process Optimization

04

Process Optimization

This chapter aims to provide a more in-depth view of each specific Order to Cash Process, which is addressed in separate subchapters. First, a table with the relevant systems used in the IST is presented. Furthermore, the chapter gives an overview of the bottlenecks and recommendations through the four lenses. The bottlenecks and recommendations are presented for each individual Order to Cash Process in the following subchapters. These are based on the IST situation and corresponding findings as presented in the appendix.

Based on the current state analysis, interviews, and observations, a comprehensive list of bottlenecks was formed. These bottlenecks serve as the foundation for the formulated recommendations. The recommendations will provide all the necessary information to lay down a path to the proposed SOLL process, also presented at the end of this chapter.



4 Process Optimization – IST Process

This chapter elaborates on the approach towards process optimization as it has a critical role in the contents of the report and deviates from the approach that is taken for the Payroll and Procure to Pay reports. Given the scope of the assignment, providing insight into the financial work processes, the individual Order to Cash processes are analyzed from a financial perspective. Consequently, the overarching SOLL process is designed with a focus on the financial aspects of the Order to Cash processes. As the IST situation of the Order to Cash processes has primarily an operational focus, it is inherently complicated or impossible to make a comparison between the established SOLL in Chapter 4.7 and the described IST processes.

Hence, the operational IST processes that are derived from SOAB do not have a prominent position within this report. Nonetheless, the flowchart of the individual IST state sub-processes is provided in the Appendix (Chapter 7.1). The flowcharts provide insight into the operational workflow for each specific sub-process, establishing clarity for the individual steps rather than contributing significantly to the purpose of the report. However, the most important aspects of the operational processes are analyzed in order to initiate improvements. As such, the following subchapters present the consolidated bottlenecks and consolidated recommendations, as well as the short-term recommendations, through the four lenses ‘Technology’, ‘Process’, ‘Organization’, and ‘People’ on a process level. Moreover, the following page presents an overview of all the systems and tools that are used throughout the various Order to Cash processes substantiated with a description of their general function. In this way, the operational aspects of the IST processes are included in this report without pulling away the focus from the financial scope as the core element of the report.

Ultimately, Chapter 4 is concluded with a SOLL for the financial perspective of the processes (4.7.1) with a corresponding process description (4.7.2).

The improvements based on the IST descriptions are combined into a single overarching SOLL focusing on the financial aspects of the individual processes described in the subchapters. Thereafter, the fundamental changes and main differences (4.7.3) are described to provide an overview of the required fundamental changes towards the proposed SOLL position in the Order to Cash process. Last, the functional requirements (4.7.4) in relation to the IST are stated, acting as preconditions for selecting an integrated solution that facilitates the various stages of an Order to Cash Process.

4 Process Optimization – Current Systems

The table below presents an overview of the used systems, categorized according to the specific sub-processes. Hence, the table provides insight into the IT-landscape across the organization.

Systems & Tools	Sub-process within Order to Cash									
	General function	Invoicing of Long Lease	Issuance of Land Lease	Issuance of Building Permits	Front office services	Back-office services	Issuance of Work Permits	Issuance of Economic Licenses	Invoicing of Economic Licenses	Concession and Bank License fees
DECOS	Workflow documentation	✓	✓	✓			✓			
GEFIS	Revenue registration		✓	✓	✓	✓	✓	✓	✓	✓
DECADE	Financial administration	✓	✓	✓	✓	✓	✓	✓	✓	✓
One-Drive	Data transfer	✓	✓		✓	✓		✓	✓	
Shared drive	Data transfer	✓	✓	✓	✓	✓	✓		✓	✓
Excel	Data manipulation	✓	✓	✓				✓	✓	
GIS	Geographic Information		✓							
Qmatic Orchestra	Appointment management				✓	✓				
CAS	ID & Driver's licenses issuance				✓					
NGR	Passport applications				✓					
RAAS	Passport requests to NL				✓					
PIVA	Residence administration				✓	✓				
Burgelijk Stand	Civil Registry				✓	✓				
JOIN	Archiving & workflow					✓				
DIS	Coupling module for birth certificates					✓				
SS37 (CRM)	Doc. gathering & status						✓			
Blis	Doc. gathering & status							✓	✓	
BusLic	License reg. & invoicing							✓	✓	

Process Optimization: Issuance and Invoicing of Land Lease (3A & 3B)

4.1

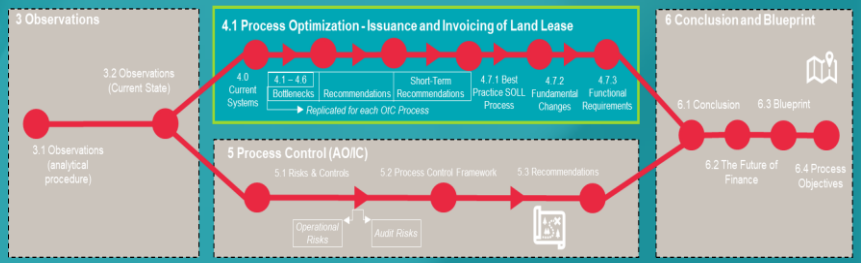
Process Optimization: Issuance and Invoicing of Land Lease

This subchapter provides an overview of the bottlenecks and recommendations of the ‘Issuance and Invoicing of Land Lease’ process (3A & 3B) projected through the four lenses.

The processes is executed by Domain Affairs and is established to ensure that Land Lease application is done according to government established guidelines (3B). Additionally, the processes describe the invoicing and receipt of the yearly ‘Erfpachtcanons’ (3A).

The bottlenecks provided are established based on prior investigation, through which the corresponding recommendations are formulated. This duad forms the core element of the report on financial process analysis.

Hence, this part of our analysis provides insight into effectiveness and efficiency of the design and implementation of this particular Order to Cash process.



4.1.1 Bottlenecks Land Lease - Consolidated

Based on observations, which are part of the current state analysis, information received from stakeholders was analyzed. As previously mentioned, this includes the IST-documentation and according process flows. For this, interviews were held with key stakeholders involved in the process. The analysis of the provided information resulted in a comprehensive overview of bottlenecks. Consequently, all identified bottlenecks were projected against the four lenses 'People, Process, Technology and Organization' in order to establish key recommendations. All bottlenecks and risks identified during the current state analysis are presented in the appendix per process step. These findings are outlined on process step level and include a corresponding recommendation, which is either a short-term recommendation (IST++) or a long-term recommendation (SOLL). Whereas the overall recommendations are presented on the following page, the short-term recommendations are presented separately in paragraph 4.1.3 The table below presents the bottlenecks in the Order to Cash – Issuance and Invoicing of Land Lease Process along the lines of the four lenses.

Process	**No formal policies and procedures |** There are no formal policies and procedures in place to guide the Order to Cash – Land lease process. On the one hand, formal policies that describe what activities need to be executed and by whom, are absent. On the other hand, formal procedures that elucidate how activities should be executed are not adequately described. For instance, regarding the requests and approval of a land lease, the current policies and procedures are a draft version rather than a formalized document. **No logical workflow in line with organizational structure|** The current workflow is built on an inadequate organizational structure. As such, the current process flow includes a variety of issues and complexities, in which workflows are not logically designed and operational inefficiencies are present. Linking this bottleneck to the organizational structure, there is no proper connection between a well-functioning organizational structure and the current process flow. **Insufficient overview and insight into the process |** There is no clear overview and oversight regarding the Order to Cash – Land lease process. Controls are not properly designed and executed, and overall oversight is lacking. For instance, there is no proper control as it relates to changes in the master excel file and there is an absence of controls as it relates to the status of a request. As such, there is no sufficient insight into the risk that may appear, and potential issues are not exposed. **Lack of reliable business information |** There is no reliable business information available for the actors that carry out the process, which makes it difficult to gain insight into the status of a request, invoicing, revenues, land inventory, and prices. For instance, there is no up-to-date overview of available land inventory. Because of this, the process is predominantly managed and executed based on incomplete and outdated information. This is partially due to the absence of proper and integrated systems that should facilitate appropriate information provision. **Complex and redundant invoicing process |** The current invoicing process is tedious and includes several redundant manual operations. As a result, there is a risk that controls are not properly performed, leading to inaccurate and incomplete invoicing to clients. In addition, there is no insight into the status of payments related to the invoices and there is a lack of up-to-date client information required for the invoicing.
Technology	**Various systems and inappropriate source file |** There is no integrated IT-landscape that supports the end-to-end process. Several systems and tools are used by different departments without adequate interfaces and synchronization (e.g., no interface between DECADE and GEFIS). Moreover, Excel is used as the main source for all information related to a land lease. There is no reliable integrated system that is used from the registration of the applications to the invoicing of a land leaseholder. Furthermore, there is no reliable platform for the inventory of available land. As such, data is inaccurate or incomplete, leading to a lack of insight in the status of requests, availability of land, and revenues. This also brings inefficiencies within the process that results in longer lead times.
Organization	**Deficient organizational structure |** The organizational structure on which the process is built lacks an appropriate design. There is no dedicated department within the Ministry of HSEI to handle the current structure of the process, because of which process steps are not executed appropriately. As such, linking this bottleneck to the process flow, the current organizational structure does not allow for an efficient and reliable process flow, in which roles and responsibilities are properly distributed at a Ministry department level including segregation of duties between cabinet and departments. **Lack of communication and collaboration |** There is a lack of proper communication and collaboration between the ministries, departments, and actors in the process. There is no adequate information exchange between the Receiver's office and Domain Affairs. Specifically, Domain Affairs receives no feedback on whether invoices are paid, which should be provided by the Receiver's Office via a shared drive. Hence, departments are not able to perform their activities adequately because there is no proper communication and collaboration present throughout the process, which particularly relates to information provision.
People	**Insufficient human resources |** There are inconsistencies in the way how the organization gives substance to their resource planning. In general, there is a shortage of human resources within the process chain. For instance, there was no department head for Domain Affairs for an extensive period. Furthermore, resource planning is inadequate as inspections are performed by Domain Affairs rather than the inspection department due to unavailability of time.

4.1.2 Recommendations Land Lease - Consolidated

Based on our analysis, improvements are possible and necessary for multiple aspects and stages of the Order to Cash – Issuance, and Invoicing of Land lease Process. This chapter outlines the consolidated recommendations, which are extracted from all the recommendations in the appendix. We recommend rethinking, redefining and redesigning the financial processes across the organization. Designing a process model for the 'Future of Finance' that contains all relevant financial processes and is executed diligently by all involved actors and for which process chain responsibility is assigned, agreed upon, and acted on. Especially the latter is a fundamental change, for some perhaps a paradigm shift, which transforms the operating model of the Government of Sint Maarten from a functionally oriented way-of-working towards a tilted 'horizontal' modus operandi with a focus on processes instead of functional entities (Ministries and/or departments).

Process

Create comprehensive policies and procedures | Create comprehensive policies and procedures that drive the Order to Cash – Land lease process. By having formal policies that describe what, how, and by whom activities are performed during the entire process, the process will become more reliable and efficient. Such policies will mitigate a variety of issues that are currently present, such as the risk that qualified requests are not approved, the absence of up-to-date price lists, no sufficient payments of invoices, and the lack of a proper checklist to document the review of received applications.

Redesign of workflow connecting end-to-end process with organizational structure | Redesign the current workflow to increase efficiency and reliability throughout the entire process. Such a workflow should be built on comprehensive policies and procedures, including extensive process activity descriptions, and must be aligned with an appropriate organizational structure.

Ensure adequate overview and oversight | Establish adequate overview and oversight mechanisms to ensure overall control as it relates to the process. In this way, the process owners will gain better insight into the potential risks and issues that may arise during the process. Effective controls should be embedded in the process and performed appropriately to ensure a solid overview of the entire process.

Ensure reliable business information | Ensure the availability of complete, valid, reliable and real-time business information. Departments and ministries are more adept to perform their activities and have insight into the status of a request and invoices with the availability of reliable information. Reliable business information should be supported and facilitated by adequate systems and can only be achieved when stakeholders emphasize the need to exchange and utilize reliable information.

Restructure invoicing process | The invoicing process should be automated and restructured based on an accounts receivable policy, which describes the way in which revenue is collected. Such a restructuring allows for multiple payment alternatives for clients and reduces several risks related to payment errors and incorrect invoicing. As such, a restructured and automated invoicing process will increase the reliability regarding the payment of invoices and thereby the government's financial control over its revenues.

Technology

Establish one integrated IT system | Establish an integrated IT-landscape for requesting, granting, approving and processing of revenues as it relates to a land lease. Such an integrated system will facilitate an efficient process in which reliable data and business information can be utilized. This can be either expansion of the use of current systems with interfaces or a completely new system. Furthermore, this integrated system should be utilized as the primary source of information rather than a master excel document. Having all core information transparent and available within one integrated system will be crucial for the reliability and efficiency of the process. In this way, the stakeholders have better insight into the status of requests, availability of land, and revenues.

Organization

Redesign organizational structure | Establish a new organizational structure in which roles and responsibilities are properly distributed. Multiple restructurings are required to facilitate a well-functioning process flow that is driven by comprehensive policies and procedures. These restructurings include the establishment of a dedicated department within the Ministry to handle the process. Furthermore, a shift in responsibilities from cabinet to public servants should be made to establish a natural organizational structure, minimize political involvement, and increase adequate and timely execution of activities and controls.

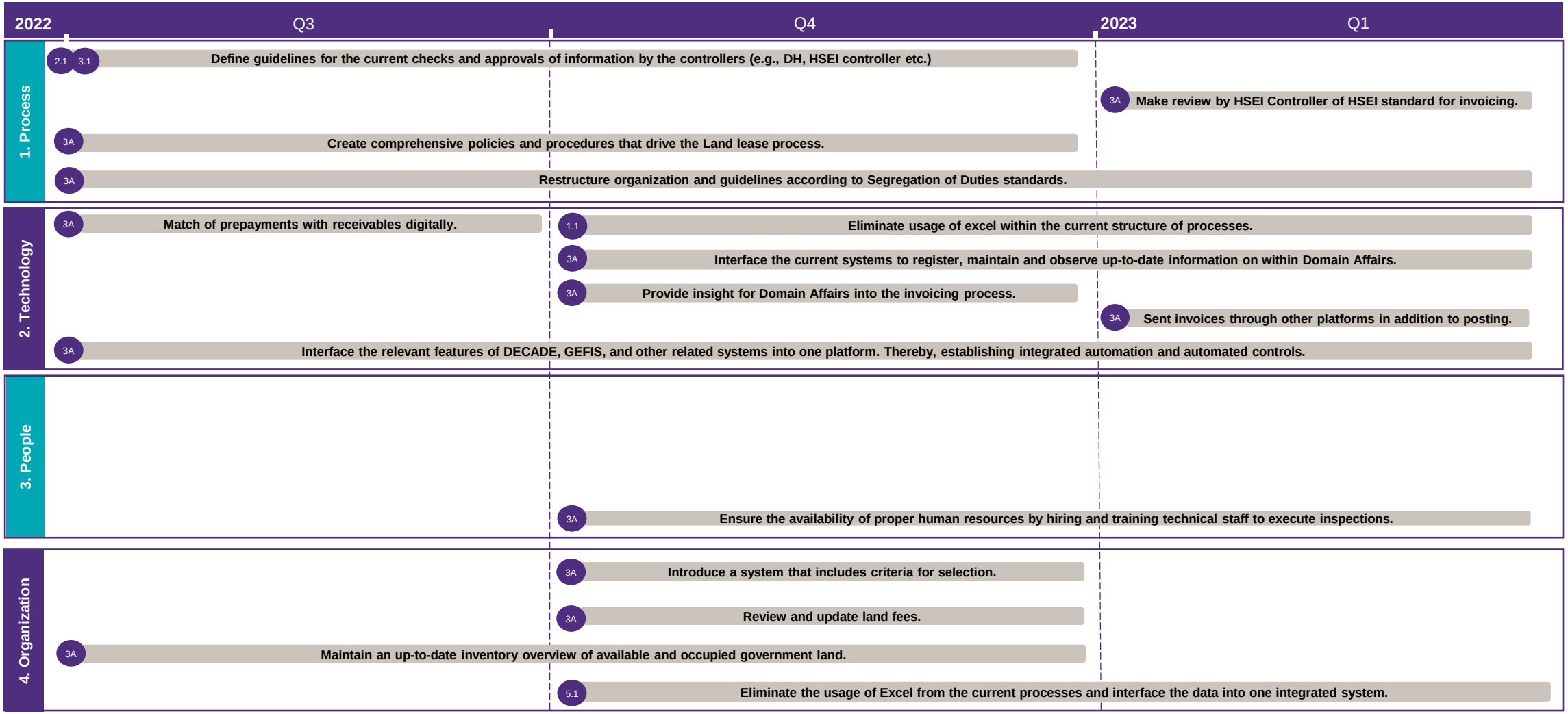
Create fixed communication structures | Establish fixed communication structures between the actors, departments, and ministries that execute the issuance and invoicing of land lease. Fixed communication structures will enable a more reliable and efficient implementation of the process and contributes to a process that is broadly facilitated by all the involved parties. Moreover, these communication structures will enhance collaboration and increase the exchange of reliable information. As such, the stakeholders (e.g., Domain Affairs) will be better able to perform their activities with real-time and correct information.

People

Ensure adequate staffing | Ensure that a proper workforce is present to execute the process, both in quantity and quality. Skilled and knowledgeable people are required for each individual step of the issuance and invoicing of land lease process. Adequate resource planning will contribute to the recruiting, selecting and developing of employees, which is necessary to carry out a well-functioning process. It is thereby crucial that all process activities are performed by the designated function. As such, proper execution is established by clear descriptions of duties within, and responsibilities across, the entire process and a formalization of these within the organization. Hence, a comprehensive workforce must be established to carry all the elements of a well-functioning issuance and invoicing of land lease process.

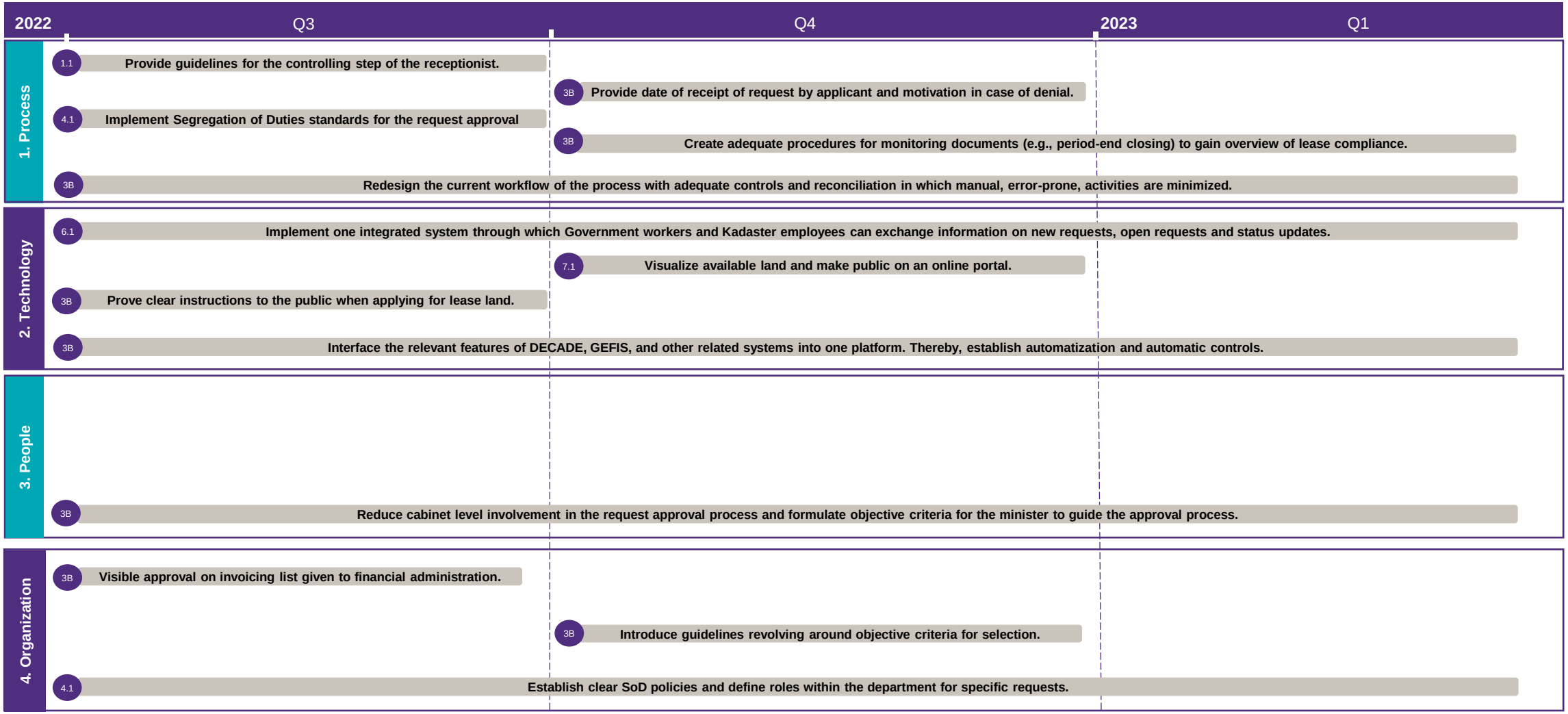
4.1.3 Short-Term Recommendations – Process Step Level – 3A

The figure below presents the short-term recommendations (IST++) that are linked to the findings as presented in the appendix on the ***process step level***. These short-term recommendations are presented on a timeline and structured according to the four lenses. These IST++ recommendations are quick wins that will improve the Payroll process on a process step level in its current state, rather than transforming the process into a desired future state. Therefore, the short-term recommendations are plotted on a timeline instead of drawn into an IST++ process. Conversely, a SOLL Process is drawn, which is presented in paragraph 4.7.



4.1.3 Short-Term Recommendations – Process Step Level – 3B

The figure below presents the short-term recommendations (IST++) that are linked to the findings as presented in the appendix on the ***process step level***. These short-term recommendations are presented on a timeline and structured according to the four lenses. These IST++ recommendations are quick wins that will improve the Payroll process on a process step level in its current state, rather than transforming the process into a desired future state. Therefore, the short-term recommendations are plotted on a timeline instead of drawn into an IST++ process. Conversely, a SOLL Process is drawn, which is presented in paragraph 4.7.



Process Optimization: Issuance of Building Permits (3C)

4.2

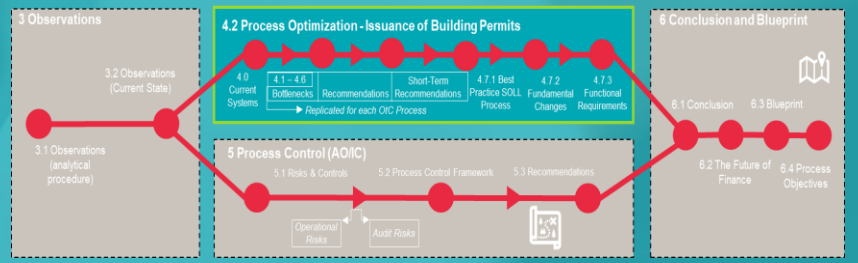
Process Optimization: Issuance of Building Permits

This subchapter provides an overview of the bottlenecks and recommendations of the ‘Issuance of Building Permits’ process (3C) projected through the four lenses.

The process includes the issuance of building permits, hindrance permits, and civil works permits and accordingly the recording in the financial administration by HSEI.

The bottlenecks provided are established based on prior investigation, through which the corresponding recommendations are formulated. This duad forms the core element of the report on financial process analysis.

Hence, this part of our analysis provides insight into effectiveness and efficiency of the design and implementation of this particular Order to Cash process.



4.2.1 Bottlenecks Building Permits - Consolidated

Based on observations, which are part of the current state analysis, information received from stakeholders was analyzed. As previously mentioned, this includes the IST-documentation and the according process flows. For this, interviews were held with key stakeholders involved in the process. The analysis of the provided information resulted in a comprehensive overview of bottlenecks. Consequently, all identified bottlenecks were projected against the four lenses 'People, Process, Technology and Organization' in order to establish key recommendations. All bottlenecks and risks identified during the current state analysis are presented in the appendix per process step. These findings are outlined on the process step level and include a corresponding recommendation, which is either a short-term recommendation (IST++) or a long-term recommendation (SOLL). Whereas the overall recommendations are presented on the following page, the short-term recommendations are presented separately in paragraph 4.2.3. The table below presents the bottlenecks in the Order to Cash – Building Permits Process along the lines of the four lenses.

Process	**No formal policies and procedures |** There are no formal and comprehensive policies and procedures in place that provide guidance through the various stages of the process. This relates to both how tasks should be performed and by whom tasks should be performed. For instance, there are no proper guidelines for the applications for building permits, leading to applications that are incorrect or incomplete. Consequently, applications for building permits can be delayed or even rejected, resulting in unnecessary loss of revenues. **No proper checks and controls |** The checks and controls that are currently present throughout the Order to Cash – Building Permits Process are not properly designed to facilitate a reliable and efficient process. On the one hand, there are multiple redundant checks present during the process. This is related particularly to the reviews by the senior permit officer and the head of the permits department, who perform double checks on the same activities. On the other hand, there are crucial controls missing in prominent process activities. As such, checks and controls are not adequately implemented to enhance the reliability of the process. **Lack of reliable business information |** There is no reliable business information available for the actors that carry out the process, which makes it difficult to gain real-time insight into the status. For instance, there is a backlog in the system on received payments and ambiguity on the documents provided. Furthermore, the actors use outdated requirements and fees for building permit applications, which are not updated for years. As such, the process is currently predominantly managed and executed based on incorrect, incomplete, and outdated information. This is partially due to the absence of proper and integrated systems that should facilitate appropriate information provision. **No logical workflow in line with organizational structure |** The current workflow is built on an inadequate organizational structure. As such, the current process flow includes a variety of issues and complexities, in which workflows are not logically designed and operational inefficiencies are present. Linking this bottleneck to the organizational structure, there is no proper connection between a well-functioning organizational structure and the current process flow. This structure must be designed properly to facilitate an efficient and reliable workflow that includes solid checks and controls. **Inadequate invoicing and payment process |** Several issues appear that relate to the invoicing and payment process. As a result, the invoicing and payment process is laborious and tedious. Reconciliation is barely or not properly performed and there is no structure in the processing of invoices, payments, and administration. Revenues and payments are not accurately registered in DECADE, making it difficult to find a match between the revenues and payment of an invoice.
Technology	**No integrated systems |** There is no integrated IT landscape that supports the end-to-end process. Several systems and tools are used by different departments without adequate interfaces and synchronization (e.g., no interface between DECADE and GEFIS), which makes it difficult to track the status of applications for building permits. Furthermore, through multiple stages, the process relies on paperwork and excel rather than a system, creating a variety of risks and error-prone operations. Hence, there is no reliable integrated system that is used from the registration of the applications to the invoicing as it relates to building permits. Data is inaccurate or incomplete, leading to a lack of insight into the status of requests. This also brings inefficiencies within the process that results in longer lead times.
Organization	**Inadequate organizational structure |** The organizational structure on which the process is built lacks an appropriate design to carry an Order to Cash process. As it relates to the Building Permits Process, roles and responsibilities are not properly distributed. Moreover, the organizational structure incite ambiguity and is not revenue driven. This is particularly evident from the process around hindrance permits, for which information on requests is not fully transparent to the public and there is no dedicated department focusing on these potential revenues. Hence, the current organization structure does not allow for an efficient and reliable process flow that driven by revenue generation, in which roles and responsibilities are properly distributed
People	**Insufficient human resources |** There are insufficient human resources available to carry out a well-functioning Building Permits process. This is due to inconsistencies in the way how the organization gives substance to their resource planning. There is not enough capacity to process the building permit applications in a timely manner. To illustrate, at the time of the analysis there was a vacant position for handling the hindrance permits.

4.2.2 Recommendations Building Permits - Consolidated

Based on our analysis, improvements are possible and necessary for multiple aspects and stages of the Order to Cash – Building Permits Process. This chapter outlines the consolidated recommendations, which are extracted from all the recommendations in the appendix and based on the consolidated recommendations. We recommend rethinking, redefining and redesigning the financial processes across the organization. Designing a process model for the 'Future of Finance' that contains all relevant financial processes and is executed diligently by all involved actors and for which process chain responsibility is assigned, agreed upon, and acted on. Especially the latter is a fundamental change, for some perhaps a paradigm shift, which transforms the operating model of the Government of Sint Maarten from a functionally oriented way-of-working towards a tilted 'horizontal' modus operandi with a focus on processes instead of functional entities (Ministries and/or departments).

Process

Create comprehensive policies and procedures | Create comprehensive policies and procedures that drive the Order to Cash – Building Permits Process. By having formal policies that describe what, how, and by whom activities are performed during the entire process, the process will become more reliable and efficient. Such policies will mitigate a variety of issues that delay the process, which for instance relates to the quality of building permit applications. By creating comprehensive policies and procedures that include clear guidelines on the applications for building permits, the application process will become more streamlined and reduces the probability of failure and thus the loss of revenues. Moreover, such policies and procedures will allow for an improved process flow and a well-functioning organizational structure.

Create an appropriate system of controls | A suitable and appropriate system of controls is required for a reliable and efficient Building Permits Process. The specific needs for controls should be evaluated. Redundant checks should be eliminated and key controls through prominent process stages should be introduced. As such, a balanced system of controls should be established, in which the necessary controls are present to enhance reliability and redundant controls are avoided to increase the efficiency of the Building Permits Process.

Ensure reliable business information | Ensure the availability of complete, valid, reliable, and real-time business information, which should be supported and facilitated by adequate systems and can only be achieved when stakeholders emphasize the need to exchange and utilize reliable information. Reliable business information enables real-time insight into the status of an application and therefore contributes to the ability to provide proper direction to the process. In that regard, structured reconciliation should be implemented to ensure that no backlog of received payments appears in the systems.

Redesign of workflow connecting end-to-end process with organizational structure | Establish a redesigned workflow to increase efficiency and reliability throughout the entire process. Such a workflow should be built on comprehensive policies and procedures, including extensive process activity descriptions, and must be aligned with an appropriate organizational structure. Furthermore, a solid workflow allows for the implementation and execution of proper checks and controls.

Restructure invoicing process | The invoicing process should be automated and restructured to create a fixed workflow with adequate processing and registration of invoices and payments. Such a restructuring helps to ensure a match between these core items of the financial process. As such, a restructured and automated invoicing process will increase the reliability with regard to the payments of invoices by means of a structural reconciliation and a period-end close mechanism, thereby enhancing the government's financial control regarding its revenues.

Technology

Establish one integrated IT system | Establish an integrated IT-landscape for the end-to-end Building Permits Process. Such an integrated system will facilitate an efficient process in which reliable data and business information can be utilized. This can be either expansion of the use of current systems with interfaces or a completely new system. In this way, the process will rely on an integrated IT-landscape rather than on error-prone paperwork and tools such as excel. Having all core information transparent and available within one integrated system will be crucial for the reliability and efficiency of the process. More specifically, it will prompt the ability to track the real-time status of a building permit application and create reconciliation between revenues, payments and invoices.

Organization

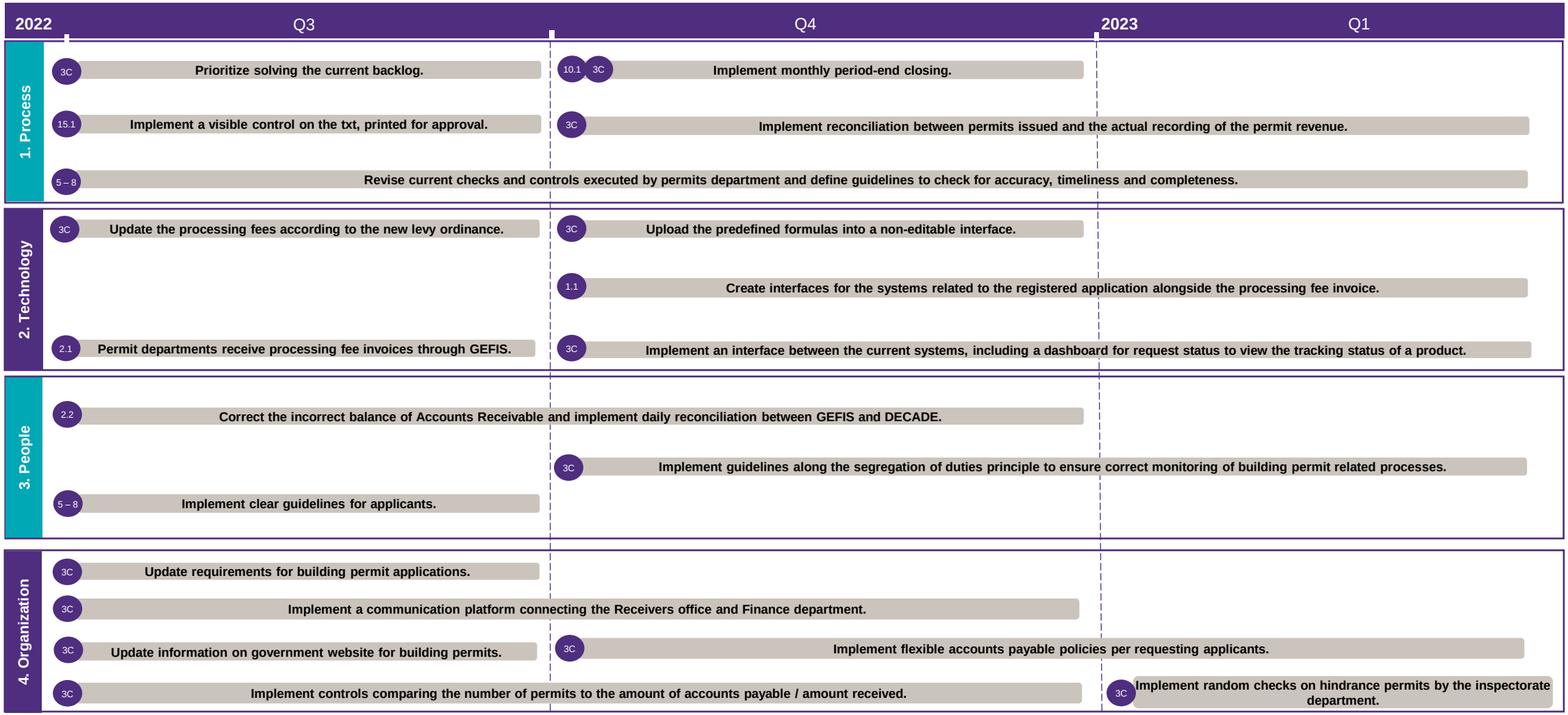
Redesign organizational structure | | Establish a new organizational structure in which roles and responsibilities are properly distributed. Multiple restructurings are required to facilitate a well-functioning process flow that is built on comprehensive policies and procedures. This organizational structure should be driven by generating revenues and eliminate ambiguity throughout the entire chain. All types of building permits, including hindrance permits, should be carried out. As such, a solid organizational structure is vital in order to facilitate a proper execution. Furthermore, it is crucial to emphasize the requirements of a system of appropriate controls when designing a new organizational structure.

People

Ensure adequate staffing | Ensure that an adequate size of the workforce is present to carry the Order to Cash – Building Permits Process. Resource planning should be adequately utilized in order to ensure an appropriate workforce that possesses sufficient knowledge and skills. Proper utilization is established by clear descriptions of new duties within, and responsibilities across, the entire process and a formalization of these within the organization.

4.2.3 Short-Term Recommendations – Process Step Level – 3C

The figure below presents the short-term recommendations (IST++) that are linked to the findings as presented in the appendix on the ***process step level***. These short-term recommendations are presented on a timeline and structured according to the four lenses. These IST++ recommendations are quick wins that will improve the Payroll process on a process step level in its current state, rather than transforming the process into a desired future state. Therefore, the short-term recommendations are plotted on a timeline instead of drawn into an IST++ process. Conversely, a SOLL Process is drawn, which is presented in paragraph 4.7.



Process Optimization: Front and Back-Office Services by the Civil Registry (3D & 3E)

4.3

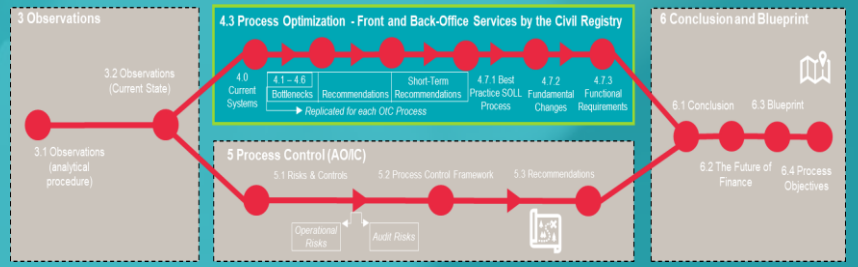
Process Optimization: Front and Back-Office Services by the Civil Registry

This subchapter provides an overview of the bottlenecks and recommendations of the ‘Front (3D) and Back-Office (3E) Services by the Civil Registry’ process projected through the four lenses.

This process includes the issuance of documents and information from the basic administration related to the citizens of Sint Maarten and accordingly the recording in the financial administration.

The bottlenecks provided are established based on prior investigation, through which the corresponding recommendations are formulated. This duad forms the core element of the report on financial process analysis.

Hence, this part of our analysis provides insight into effectiveness and efficiency of the design and implementation of this particular Order to Cash process.



4.3.1 Bottlenecks Front and Back-Office Services - Consolidated

Based on observations, which are part of the current state analysis, information received from stakeholders was analyzed. As previously mentioned, this includes the IST documentation and the according process flows. For this, interviews were held with key stakeholders involved in the process. The analysis of the provided information resulted in a comprehensive overview of bottlenecks. Consequently, all identified bottlenecks were projected against the four lenses 'People, Process, Technology and Organization' in order to establish key recommendations. All bottlenecks and risks identified during the current state analysis are presented in the appendix per process step. These findings are outlined on the process step level and include a corresponding recommendation, which is either a short-term recommendation (IST++) or a long-term recommendation (SOLL). Whereas the overall recommendations are presented on the following page, the short-term recommendations are presented separately in paragraph 4.3.3 The table below presents the bottlenecks in the Order to Cash – Front and Back-Office Services by the Civil Registry Process along the lines of the four lenses.

Process	**No formal policies and procedures |** There are no formal and comprehensive policies and procedures in place that provide guidance through the various stages of the process. This relates to both how tasks should be performed and by whom tasks should be performed. For instance, there is no policy and procedure that describes the complete listing for reviewing documents issued by the Front Office. As such, it may be that certain issued documents did not follow the complete review process prior to issuance. There remains ambiguity on how documents (e.g., VOG's) should be reviewed prior to issuance and by whom, which should be grasped in therefore intended policies and procedures. **No proper checks and controls |** The checks and controls currently present throughout the Front and Back-Office Services by the Civil Registry Process are not properly designed to facilitate a reliable and efficient process. Various steps throughout the process are not subject to appropriate checks and/or controls. For instance, there is no signature required from the applicant for the issued documents and there is no segregation of duties between the receipt of payments and the registration of a request. Not having such controls in place can cause fraud-related risks across multiple stages in the process. **Lack of reliable business information |** There is no reliable business information available for the actors that carry out the process. This is predominantly related to the availability of real-time insight into the status of a request. The current systems do not provide for real-time tracking of a status. Furthermore, there exists a great amount of paperwork and manual operations throughout the process chain, potentially leading to outdated or unreliable information flowing through the systems. As such, there is a risk that the process is currently relying on incorrect, incomplete, or outdated information. This is partially due to the absence of proper and integrated systems that should facilitate appropriate information provision. **No structural reconciliation|** There are no structural and visible reconciliations performed, creating a backlog of a few months. One of the most prominent reasons for unreliable business information is that reconciliation between information extracted from GEFIS and information imported to DECADE is not consistently performed. **Inadequate pricing, invoicing, and payment process |** Several issues appear that relate to the invoicing and payment process. There is no process by which an invoice is generated upon payment. Furthermore, not all prices for documents are embedded in GEFIS, and even if prices are embedded, they are not locked and can thus be changed. As such, fees charged to an applicant may be incorrect. In addition, there is no second person to control payments related to the application. As such, the process regarding the most prominent financial aspects is not properly designed and implemented.
Technology	**No integrated, reliable and user-friendly systems |** There is no integrated IT landscape that supports the end-to-end process. Several systems and tools are used by different departments without adequate interfaces and synchronization (e.g., no interface between DECADE and GEFIS), making it difficult to track the status of a request. Furthermore, the systems are not properly secured (e.g., prices are not locked) and user-friendly by demanding unnecessary and redundant manual operations (e.g., uploading data to a shared drive, paperwork). Hence, there is no reliable, secure, and user-friendly integrated system which is used from the registration of the applications to invoicing. Data is inaccurate or incomplete, leading to a lack of insight into the status of requests.
Organization	**Inappropriate roles and responsibilities |** Roles and responsibilities are not properly distributed across the process chain. There is no proper segregation of duties at both the Front- and Back-Office. Moreover, there is a minimal number of roles that can perform certain tasks, creating delays. As such, the organizational structure lacks an appropriate design and requires a revision of roles and responsibilities. **Lack of communication and collaboration |** There is a lack of proper communication and collaboration between the Receiver's Office and the civil registration department. No fixed and well-defined communication structures exist to enhance collaboration during the process. There is no adequate data exchange between these departments, creating a backlog and assuring utilization of unreliable information.
People	**Insufficient human resources |** There are insufficient human resources available to carry out a well-functioning Front and Back-Office Services Process. On the one hand, there is a shortage of personnel, creating delay in the process. This shortage in personnel also leads to insufficient segregation of duties. On the other hand, the current staff lacks knowledge and skills to execute their tasks properly. As such, both the quality and quantity of the current staff involved should be improved to enhance reliability and efficiency across the process chain.

4.3.2 Recommendations Front & Back-Office Services – Cons.

Based on our analysis, improvements are possible and necessary for multiple aspects and stages of the Order to Cash – Front and Back-Office Services by the Civil Registry Process. This chapter outlines the consolidated recommendations, which are extracted from all the recommendations in the appendix and based on the consolidated recommendations. We recommend rethinking, redefining, and redesigning the financial processes across the organization. Designing a process model for the 'Future of Finance' that contains all relevant financial processes and is executed diligently by all involved actors and for which process chain responsibility is assigned, agreed upon, and acted on. Especially the latter is a fundamental change, for some perhaps a paradigm shift, which transforms the operating model of the Government of Sint Maarten from a functionally oriented way-of-working towards a tilted 'horizontal' modus operandi with a focus on processes instead of functional entities (Ministries and/or departments).

Process

Create comprehensive policies and procedures | Create comprehensive policies and procedures that drive the Order to Cash – Land lease process. By having formal policies that describe what, how and by whom activities are performed during the entire process, the process will become more reliable and efficient. Such policies will mitigate a variety of issues that are currently present during the process. For instance, the formulation of proper guidelines for the review of issued documents and policies related to the segregation of duties will ensure more efficiency.

Create an appropriate system of checks and controls | Determine the specific need for checks and controls throughout the entire process chain to find an appropriate balance between efficiency and reliability. The implementation of the segregation of duties will be pivotal to help enhance reliability and eliminate the risk of fraud. In any case, a balanced system of controls should be established, in which the necessary controls are present to enhance reliability and prevent redundant controls to increase efficiency.

Ensure reliable business information | Ensure the availability of complete, valid, reliable, and real-time business information to enable real-time insight into the status of a request. Reliable business information should be supported and facilitated by adequate systems and can only be achieved when stakeholders emphasize the need to exchange and utilize reliable information. These preconditions will help to ensure that reliable business information is available to all stakeholders in the process and thereby contributes to a more efficient flow in the Front and Back-Office Services by the Civil Registry Process.

Ensure visible and structural reconciliation | In order to ensure that business information remains reliable and up-to-date, reconciliation between revenue registration and payments should be performed visibly and systematically. Well-performed reconciliation will prevent the emergence of a backlog of received payments in the systems. Reconciliations should be supported and facilitated by adequate systems.

Redesign pricing, invoicing, and payment process | The process regarding pricing, invoicing, and payments should be restructured. This ensures that fixed prices are embedded in the system and create comprehensive procedures for invoicing and payments. Combining this with a structural reconciliation of revenues and payments will enhance financial control.

Technology

Establish one integrated IT system | Determine the specific need for systems and tools to support the end-to-end process. This can be either expansion of the use of current systems with interfaces or a completely new system. The implementation of a reliable and user-friendly integrated system is crucial for the processing and utilization of reliable data. Having all core information transparent and available within one integrated system will increase the reliability and efficiency of the process. More specifically, it will enable real-time insight into the status of a request and reconciliation between revenues, payments, and invoices.

Organization

Define appropriate roles and responsibilities | Define clear and appropriate roles and responsibilities. These roles and responsibilities should be aligned with the formulated policies and procedures and should include extensive work instructions. This will avoid unclarity with key actions, miscommunications, and long lead times. Appropriate segregation of duties must be considered when defining new roles and responsibilities across the Front and Back-Office Services by the Civil Registry Process.

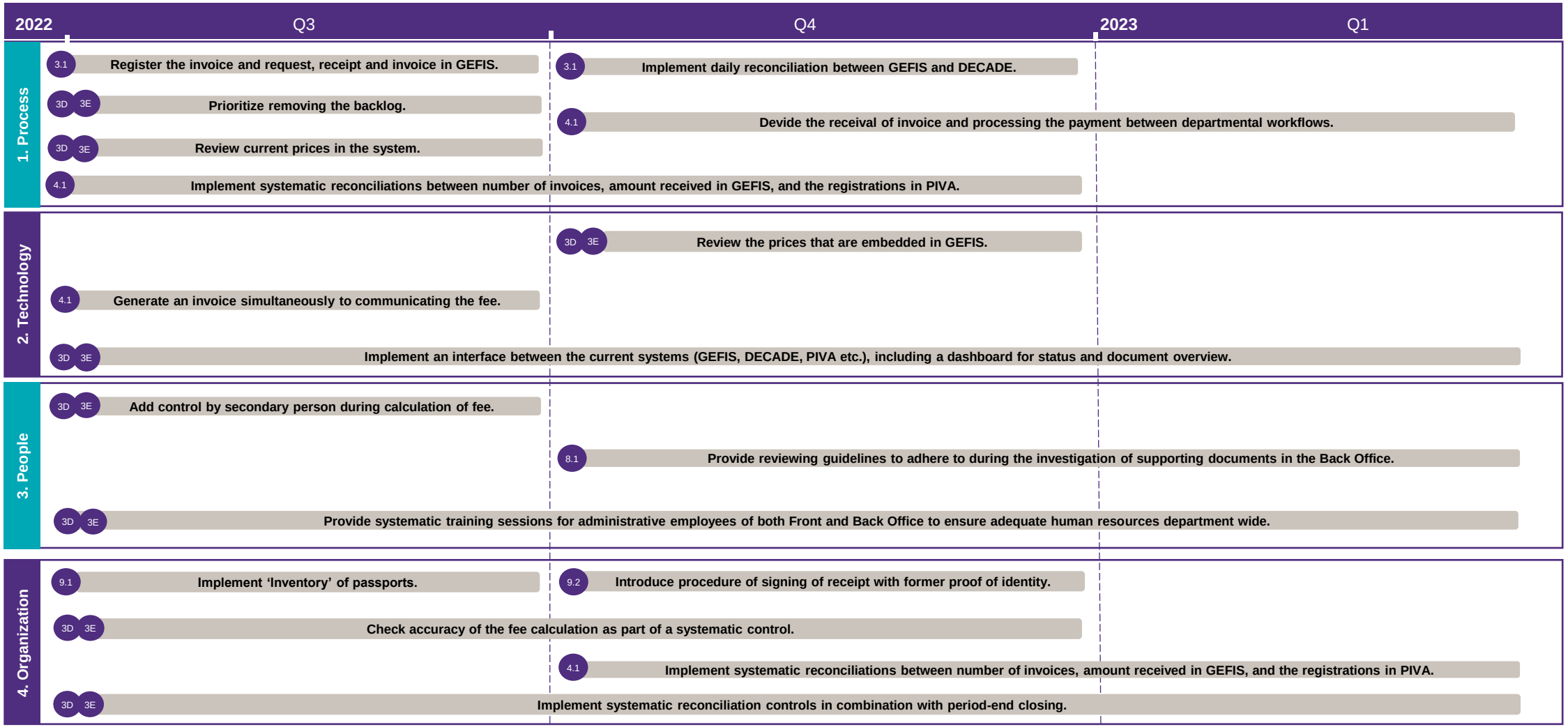
Create fixed communication structures | Establish fixed communication structures between the Civil Registry Department and Receiver's Office. Fixed communication structures will enable a more reliable and efficient implementation of the process and contributes to a process that is broadly facilitated by all the involved parties. Moreover, these communication structures will enhance collaboration and increase the exchange of reliable information. As such, the stakeholders (e.g., Civil Registry Department and Receiver's Office) will be better able to perform their activities with real-time and correct information.

People

Ensure adequate staffing | Ensure that an adequate workforce is present to execute the process, both in quantity and quality. Human resources should be utilized for the newly defined roles and responsibilities across the entire process chain. Proper utilization is established by clear descriptions of new duties within, and responsibilities across, the entire process and a formalization of these within the organization. In addition, resource planning should be utilized in order to ensure an appropriate workforce that possesses sufficient knowledge and skills. Furthermore, the quality of personnel can be improved by providing additional training to all employees on topics relevant to front and back-office services. For instance, employees of the Civil Registry department should have training on how to identify fraudulent documents.

4.3.3 Short-Term Recommendations – Process Step Level 3D&E

The figure below presents the short-term recommendations (IST++) that are linked to the findings as presented in the appendix on the ***process step level***. These short-term recommendations are presented on a timeline and structured according to the four lenses. These IST++ recommendations are quick wins that will improve the Payroll process on a process step level in its current state, rather than transforming the process into a desired future state. Therefore, the short-term recommendations are plotted on a timeline instead of drawn into an IST++ process. Conversely, a SOLL Process is drawn, which is presented in paragraph 4.7.



Process Optimization: Issuance of Work Permits (3F)

4.4

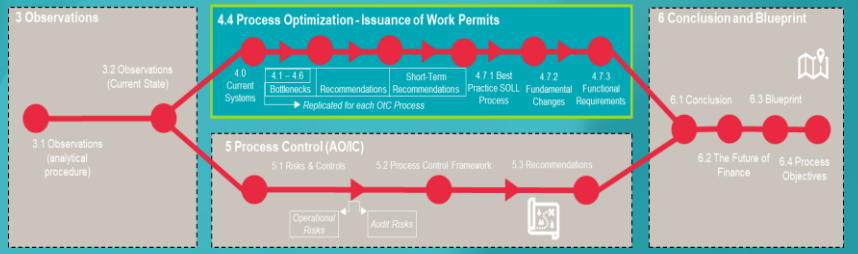
Process Optimization: Issuance of Work Permits.

This subchapter provides an overview of the bottlenecks and recommendations of the ‘Issuance of Work Permits (3F)’ process projected through the four lenses.

This process includes the issuance of employment permits for non-resident workers and accordingly the recording of the related revenues and receivables in the financial administration by HSL.

The bottlenecks provided are established based on prior investigation, through which the corresponding recommendations are formulated. This duad forms the core element of the report on financial process analysis.

Hence, this part of our analysis provides insight into the effectiveness and efficiency of the design and implementation of this particular Order to Cash process.



4.4.1 Bottlenecks Work Permits - Consolidated

Based on observations, which are part of the current state analysis, information received from stakeholders was analyzed. As previously mentioned, this includes the IST documentation and the according process flows. For this, interviews were held with key stakeholders involved in the process. The analysis of the provided information resulted in a comprehensive overview of bottlenecks. Consequently, all identified bottlenecks were projected against the four lenses 'People, Process, Technology, and Organization' in order to establish key recommendations. All bottlenecks and risks that are identified during the current state analysis are presented in the appendix per process step. These findings are outlined on the process step level and include a corresponding recommendation, which is either a short-term recommendation (IST++) or a long-term recommendation (SOLL). Whereas the overall recommendations are presented on the following page, the short-term recommendations are presented separately in paragraph 4.4.3 The table below presents the bottlenecks in the Order to Cash – Issuance of Work Permits Process along the lines of the four lenses.

Process	**No comprehensive policies and procedures |** The current policies and procedures in place, that should provide guidance to the process of work permits, are incomprehensible and unstructured. This relates to the processing of both new and existing permits, making the execution of the work processes difficult. For instance, the current laws and regulations are not synchronized with the latest version of the 'Landsverordening', nor in line with the 'Vreemdelingenbeleid' of the Department of Justice. This makes it difficult to execute the process consistently for the most prominent actors. Consequently, the incomprehensiveness of the policies and procedures has led to a decrease and/or delay as it relates to permit requests. As a result, this ultimately leads to the overall process not being revenue driven. **Lack of reliable business information |** There is no reliable business information available for the actors in the process, and the current utilized systems do not facilitate the availability of reliable information. For instance, the data transferred between GEFIS, and DECADE is processed manually through a shared drive. Additionally, the outstanding permits are not monitored systematically, and administrative workers are not notified upon impending renewal. These bottlenecks create a backlog in the systems and ambiguity in the documents involved. Collectively, this makes it difficult to gain real-time insight into the status in the portal and constraints in the communication between the involved departments. **Redundant checks and controls |** The checks and controls that are currently present throughout the Work Permits Process are not properly designed to facilitate a reliable and efficient process. There are multiple redundant checks present in the process. There are multiple verification steps across different departments which confirm whether the registration form is complete according to guidelines. On the other hand, there are crucial controls missing in prominent process steps. As such, the checks and controls in place are not adequately implemented to enhance the fluidity of the process. **No logical workflow in line with organizational structure |** The current workflow is based on an inefficient organizational structure. As such, the current process flow includes a variety of issues and complexities, in which workflows are not logically designed and where operational inefficiencies are present. For example, approval of requests that should be performed on a department level based on completeness is approved at a cabinet level. As a result, permit requests can take a long time to be processed. This structure must be designed properly to facilitate an efficient and reliable workflow that includes solid checks and controls.
Technology	**No integrated systems |** There is no integrated IT landscape that supports the end-to-end process. Multiple systems and tools are used across different departments without adequate interfacing and synchronization (e.g., no interface between DECADE and GEFIS), making it difficult to track the status of an application for a work permit. In sum, there is no reliable integrated systems from front to back-end. As such, data is inaccurate or incomplete, leading to a lack of insight into the status of requests. This also brings inefficiencies within the process that result in longer lead times.
Organization	**Deficient organizational structure |** The organizational structure on which this process is built lacks an appropriate organizational design because roles and responsibilities are not properly distributed. For instance, process steps that should be followed on a departmental level, are acted upon on a cabinet level. Moreover, the process is riddled with checks and controls throughout multiple organizational levels, regarding completeness and accuracy in a similar fashion. Hence, the current organizational structure does not allow for an efficient and reliable process with appropriate roles and responsibilities. **Lack of communication and collaboration |** There is a lack of proper communication and collaboration between the various departments that are involved in the process. There is no fixed and well-defined communication structure in place to enhance collaboration during the process, partially due to a lack of an integrated system. The process is carried out by various departments and ministries as a result that there is no adequate data exchange between these departments, creating a backlog in the systems and utilization of unreliable information.
People	**Insufficient human resources |** There are insufficient human resources available to carry out a well-functioning process. On the one hand, there is a shortage of personnel, creating delays in the process. And on the other hand, the current staff lacks the knowledge and skills to execute tasks properly. As such, both the quality and quantity of the current staff involved should be improved to enhance reliability and efficiency across the process chain.

4.4.2 Recommendations Work Permits - Consolidated

Based upon our analysis, improvements are possible and necessary for multiple aspects and stages of the Order to Cash – Issuance of Work Permits. This chapter outlines the consolidated recommendations, which are extracted from all the recommendations in the appendix and based on the consolidated recommendations. We recommend rethinking, redefining, and redesigning the financial processes across the organization. Designing a process model for the 'Future of Finance' that contains all relevant financial processes and is executed diligently by all involved actors and for which process chain responsibility is assigned, agreed upon, and acted on. Especially the latter is a fundamental change, for some perhaps a paradigm shift, which transforms the operating model of the Government of Sint Maarten from a functionally oriented way-of-working towards a tilted 'horizontal' modus operandi with a focus on processes instead of functional entities (Ministries and/or departments).

Process

Create comprehensive policies and procedures | Create comprehensive policies and procedures that drive the Order to Cash – Work permits Process in a structured manner. By having formal policies that describe what, how and by whom activities are performed during the entire process, it will become a more reliable and efficient process. Most importantly, the revised policies and procedures should be aligned with the 'Landsverordering' and 'Vreemdelingenbeleid' to create a legally supported framework through which requests can efficiently flow through the departments. Furthermore, new policies with clear terms will decrease the complexity of the workflow of the process executors and make the process more efficient and reliable. Such policies and procedures will allow for an improved process flow and a well-functioning organizational structure.

Ensure reliable business information | Ensure the availability of complete, valid, reliable, and real-time business information, interconnected with a cross-platform dashboard. Reliable business information should be supported and facilitated by adequate systems which emphasize the need to exchange and utilize reliable information. Implementing solutions for the previously reported bottlenecks will increase automatization, allowing for passive tracking of outstanding permits and automatic transfer of data, which will ultimately reduce the ambiguity of information within the system.

Create an appropriate system of controls | A suitable and appropriate system of controls is required for a reliable and efficient Work permit Process. Redundant and double checks should be eliminated. Furthermore, crucial controls through prominent process stages should be introduced to increase the reliability of the current control system. The new controls should be implemented according to a newly structured set of guidelines. Lastly, a reconciliation should be implemented between the information shared between GEFIS and DECADE and occur on a regular basis. As such, a balanced system of controls will increase both the efficiency and reliability of the Building Permits Process.

Redesign of workflow connecting end-to-end process with organizational structure | Redesign the current workflow to increase fluidity through the organizational structure. The workflow should be designed such that the process steps flow organizationally through the system. It should be built on comprehensive policies and procedures and include extensive process activity descriptions. In addition, a solid workflow allows for the implementation and execution of proper checks and controls.

Technology

Establish one integrated IT system | Establish an integrated IT-landscape for the end-to-end Work permits Process. Such an integrated system will facilitate an efficient process in which reliable data and is able to automatically maintain relevant checks and controls. Aside from the revised IT framework, the current Front-end digital landscapes such as the job portal, accessible to the general public, should be made accessible again. Having all core information transparent and available within one integrated system will be crucial for the reliability and efficiency of the process. As such, this will allow for an organized overview of requests, insight into status and outstanding work permits, making the platform inevitably more efficient and user-friendly.

Organization

Redesign organizational structure | Establish a new organizational structure with an organizational workflow, in which roles and responsibilities are properly distributed. Organizational restructuring is required to facilitate a well-functioning process flow that is built on comprehensive policies and procedures. The new organizational structure should emphasize the logical placement of checks and controls on a departmental level in the process. Herein, the role of the cabinet should be limited to final approval. As such, a solid organizational structure is vital in order to facilitate a proper execution as previously described in policies and procedures.

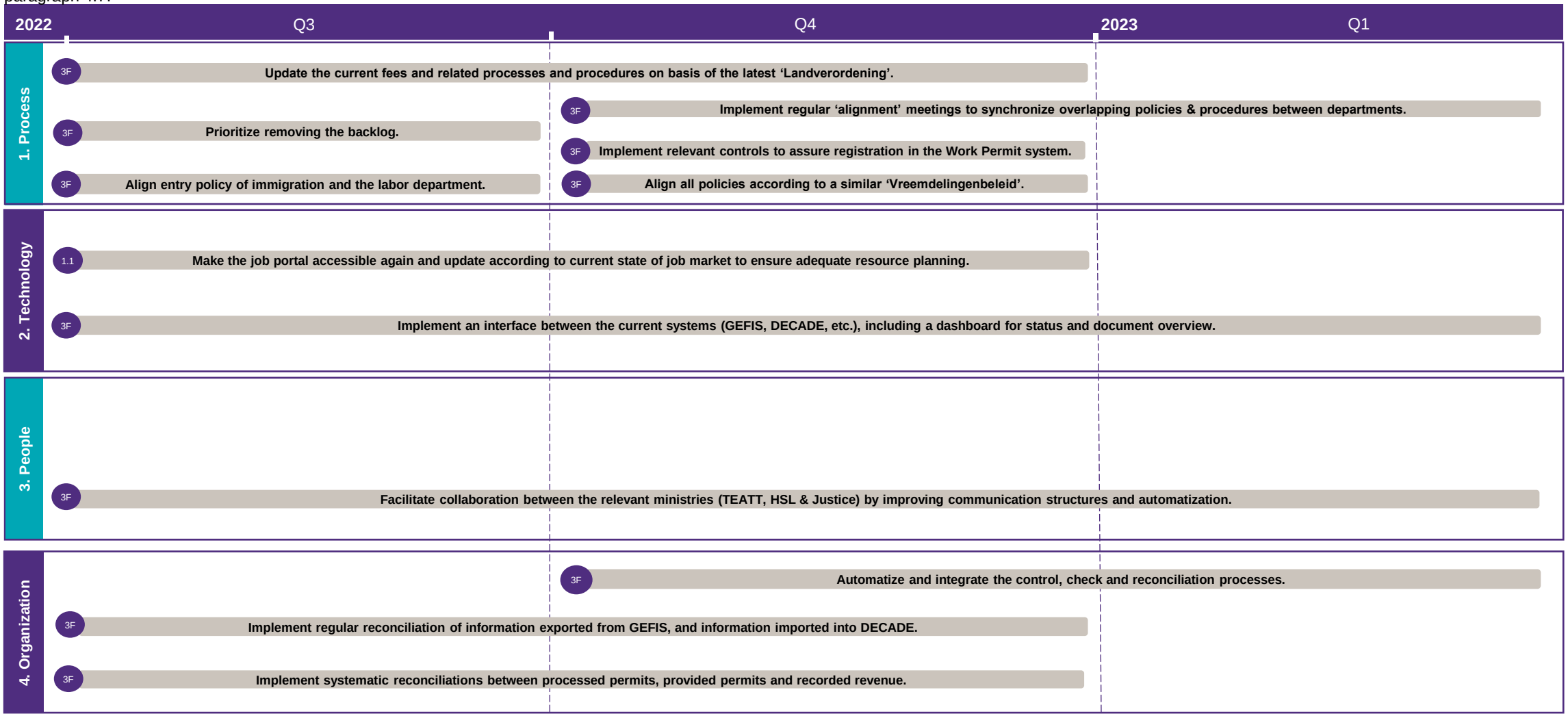
Create fixed communication structures | Establish fixed communication structures. Such fixed communication frameworks will enable a more reliable and fluid flow of the process and contributes to a process that is broadly facilitated by multiple departments and ministries. Moreover, these communication structures will enhance collaboration and increase the exchange of reliable information.

People

Ensure adequate Staffing | Ensure that an adequate workforce is present to execute the process, both in quantity and quality. Revised resource planning should be utilized in order to ensure an appropriate workforce that possesses sufficient knowledge and skills.

4.4.3 Short-Term Recommendations – Process Step Level – 3F

The figure below presents the short-term recommendations (IST++) that are linked to the findings as presented in the appendix on the ***process step level***. These short-term recommendations are presented on a timeline and structured according to the four lenses. These IST++ recommendations are quick wins that will improve the Payroll process on a process step level in its current state, rather than transforming the process into a desired future state. Therefore, the short-term recommendations are plotted on a timeline instead of drawn into an IST++ process. Conversely, a SOLL Process is drawn, which is presented in paragraph 4.7.



Process Optimization: Issuance and Invoicing of Economic Licenses (3G & 3H)

4.5

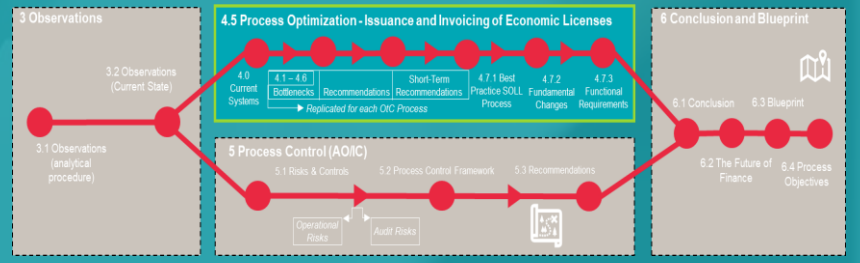
Process Optimization: Issuance and Invoicing of Economic Licenses

This subchapter provides an overview of the bottlenecks and recommendations of the ‘Issuance and Invoicing of Economic Licenses (3G & 3H)’ process projected through the four lenses.

This process includes the issuance of economic licenses and the recording of the related revenues and receivables in the financial administration by TEATT.

The bottlenecks provided are established based on prior investigation, through which the corresponding recommendations are formulated. This duad forms the core element of the report on financial process analysis.

Hence, this part of our analysis provides insight into effectiveness and efficiency of the design and implementation of this particular Order to Cash process.



4.5.1 Bottlenecks Economic Licenses - Consolidated

Based on observations, which are part of the current state analysis, information received from stakeholders was analyzed. As previously mentioned, this includes the IST documentation and the according process flows. For this, interviews were held with key stakeholders involved in the process. The analysis of the provided information resulted in a comprehensive overview of bottlenecks. Consequently, all identified bottlenecks were projected against the four lenses 'People, Process, Technology, and Organization' in order to establish key recommendations. All bottlenecks and risks that are identified during the current state analysis are presented in the appendix per process step. These findings are outlined on the process step level and include a corresponding recommendation, which is either a short-term recommendation (IST++) or a long-term recommendation (SOLL). Whereas the overall recommendations are presented on the following page, the short-term recommendations are presented separately in paragraph 4.5.3 The table below presents the bottlenecks in the Order to Cash – Issuance, and Invoicing of Economic Licenses along the lines of the four lenses.

Process	**Policies and procedures |** The current policies and procedures are not correctly aligned with the workflow. The actors that carry out the process are unable to provide guidance through the various stages of the process due to an incoherent progression across the organizational levels. Additionally, the execution of the policies and procedures is also lacking. For instance, there is a process manual for the follow-up and monitoring of receivables. However, the actual process does not occur according to that process manual. This results in incomplete overviews and inconsistent working patterns. **No logical workflow in line with organizational structure|** The lacking workflow is integrated in an inadequate organizational structure. As such, the process flow includes a variety of issues and complexities, because this is not logically designed. The current process constraints are amplified by the lack of automatization and the usage of hard-copy documents. Another example can also be found in the lack of clarity around the roles and responsibilities within the process flow. **Lack of reliable business information |** There is no reliable business information available for the actors that carry out the process, making it difficult to gain insight into the status of outstanding invoices, receivables, and revenue. Currently, one-time events are not registered in BLIS, data is inaccurately transferred from GEFIS to DECADE and the used systems lack integration. As such, the process is predominantly managed and executed based on incorrect, incomplete, and outdated information, and most importantly, limits appropriate information provision for every department that plays a role in the process. **Lack of reconciliation and relevant controls |** There is a lack of reconciliation and proper controls throughout the issuance and invoicing of economic licenses. Multiple controls are evidently redundant or unguided during the process. Because these controls are not properly integrated into the workflow, the process could contain unnecessary risks that go unnoticed. Even though there are multiple checks present, these are unguided and do not consist of visible, qualitative, controls. Additionally, the lack of reconciliation between BLIS, GEFIS, and DECADE leads to inaccuracy within the process. This results in unnecessary 'aanmaning' expenses and a high balance of 'prepaid suspense accounts', risking that revenues are not completely recorded. Hence, reconciliation, paired with controls, needs to be implemented to assure a reliable and accurate process that is driven by revenue generation.
Technology	**No integrated, reliable, and user-friendly systems |** There is no integrated IT landscape that supports the end-to-end process. The current process is littered with paperwork, making the process manually strained and limited to human capacity. This results in a fragmented collection of systems without interfaces between GEFIS, DECADE, BLIS, and Excel. This limits the accuracy of relevant data and prevents administrative employees to gain insight into the status of requests, licenses, invoices etc. Most of the steps, controls, reconciliation and data transfer intertwined in the process are actions that should be automated.
Organization	**Inappropriate roles and responsibilities |** The roles and responsibilities are inadequately divided across the value chain as a result of incorrect policies and procedures and a deficient organizational structure. This becomes evident from the high and early involvement of the cabinet-level in the decision process, while this role should be confined to a final check. The displacement of responsibilities throughout the organization delay the entire workflow. Hence, a shift in responsibilities from cabinet to administrative employees should be made to establish a logical and suitable organizational structure, minimize political involvement, and increase adequate and timely execution of activities and controls. **Lack of communication and collaboration |** There is a lack of proper communication and collaboration between the Finance department and the Receiver's office. No fixed and well-defined communication structures exist to enhance collaboration in the process. In particular, the information flow by means of the shared drive is a bottleneck, creating a backlog in the system and assuring utilization of unreliable information.
People	**Insufficient human resources |** Insufficient human resources are available to carry out a well-functioning process. There are three Senior Permit Officers in control of reviewing permit requests. Herein, these officers are assigned to specific subjects, which results in a disbalance in workload. This illustrates that the department is severely understaffed relative to the number of permits requested. Resource planning should be adequately utilized in order to ensure an appropriate workforce that possesses sufficient knowledge and skills to carry out the process and process applications for Economic licenses in a timely manner.

4.5.2 Recommendations Economic Licenses - Consolidated

Based upon our analysis, improvements are possible and necessary for multiple aspects and stages of the Order to Cash – Issuance and Invoicing of Economic Licenses. This chapter outlines the consolidated recommendations, which are extracted from all the recommendations in the appendix and based on the consolidated recommendations. We recommend the Government of Sint Maarten to rethink, redefine and redesign the financial processes across the organization. Designing a process model for the 'Future of Finance' that contains all relevant financial processes and is executed diligently by all involved actors and for which process chain responsibility is assigned, agreed upon and acted on. Especially the latter is a fundamental change, for some perhaps a paradigm shift, which transforms the operating model of the Government of Sint Maarten from a functional oriented way-of-working towards a tilted 'horizontal' modus operandi with a focus on processes instead of functional entities (Ministries and/or departments).

Process

Create comprehensive policies and procedures | Create comprehensive policies and procedures that drive the process for generating revenue. The new policies and procedures should be designed in such a way that the civil servants can access permits easily. Implementation of a singular department responsible for the tracking and lead time of an Economic license is therefore desirable. Additionally, even though there is a manual, the processes is not executed according to the process description. While this could be a lack of visible controls, the revised policies should provide guidance to the process workflow. The redefined policies and procedures should translate the needs of BLIS into a proper workflow to assure data reliability. As such, newly implemented policies and procedures will allow for an improved process flow, a well-functioning organizational structure and a more revenue-focused ethos.

Redesign of workflow along revised organizational structure | The current workflow requires a revision, alongside a logical organizational structure to provide efficient flow of process steps. The workflow should be designed that the process steps flow organizational through the system, limiting the early influence of cabinet in the approval process. Accompanying the implementation of an integrated IT-platform, automatization of process steps and controls will allow for a more fluent process, while it also limits the usage of hard-copies. The new workflow should be built on comprehensive policies and procedures. A solid workflow will increase the reliability of the entire process chain, while decreasing the sensitivity of fraud and manual influence.

Ensure reliable business information | Ensure the availability of complete, valid, reliable and real-time business information, to provide insight into the status of outstanding invoices, receivables and revenue. Implement reconciliation to assure data correctness and interface the existing systems to reduce data variability. Increasing data validity will ultimately reduce the ambiguity of the information in the system.

Create an appropriate framework for reconciliation and controls | Crucial controls through prominent process stages should be introduced to increase the reliability and efficiency of the current system. Furthermore, a well-functioning reconciliation should be implemented between the information that is shared across GEFIS and DECADE and occur on a regular basis to assure reliability and accuracy of the process. Well-performed reconciliation will prevent the emergent of a backlog on received payments in the systems. The to be implemented reconciliation should be supported and facilitated by adequate systems.

Technology

Establish one integrated IT system | Establish an integrated IT-landscape for the end-to-end process. The new framework should include all elements (GEFIS, DECADE, BLIS, Excel and shared drives) of the currently fragmentized landscape, providing the right output fitted to specific departments while largely automizing human operations such as controls, verifications or transfers. Interfacing and/or integrating the systems will inherently provide all core information to be available within one system which is crucial to the reliability and efficiency of the process. More specifically, it will prompt the ability to track the real-time status of an economic licenses and create reconciliation between revenues, payments and invoices. Aside from its primary effect on the digital landscape, integrating the current systems establishes more reliable business information, allows for a more efficient workflow and will ultimately lead to correct follow-up of the newly implemented policies and procedures.

Organization

Define appropriate roles and responsibilities | New roles and responsibilities should flow from a revised organizational structure. These roles and responsibilities should be aligned with the formulated policies and procedures and should include extensive work instructions to avoid unclarity about key actions, miscommunications, and long lead times. The major focus of the new roles and responsibilities should be to shift the responsibilities from cabinet to public servants to establish a natural organizational structure and thereby minimize political involvement. Simultaneously, this will create a leaner and more fluent workflow for the administrative employees to function in.

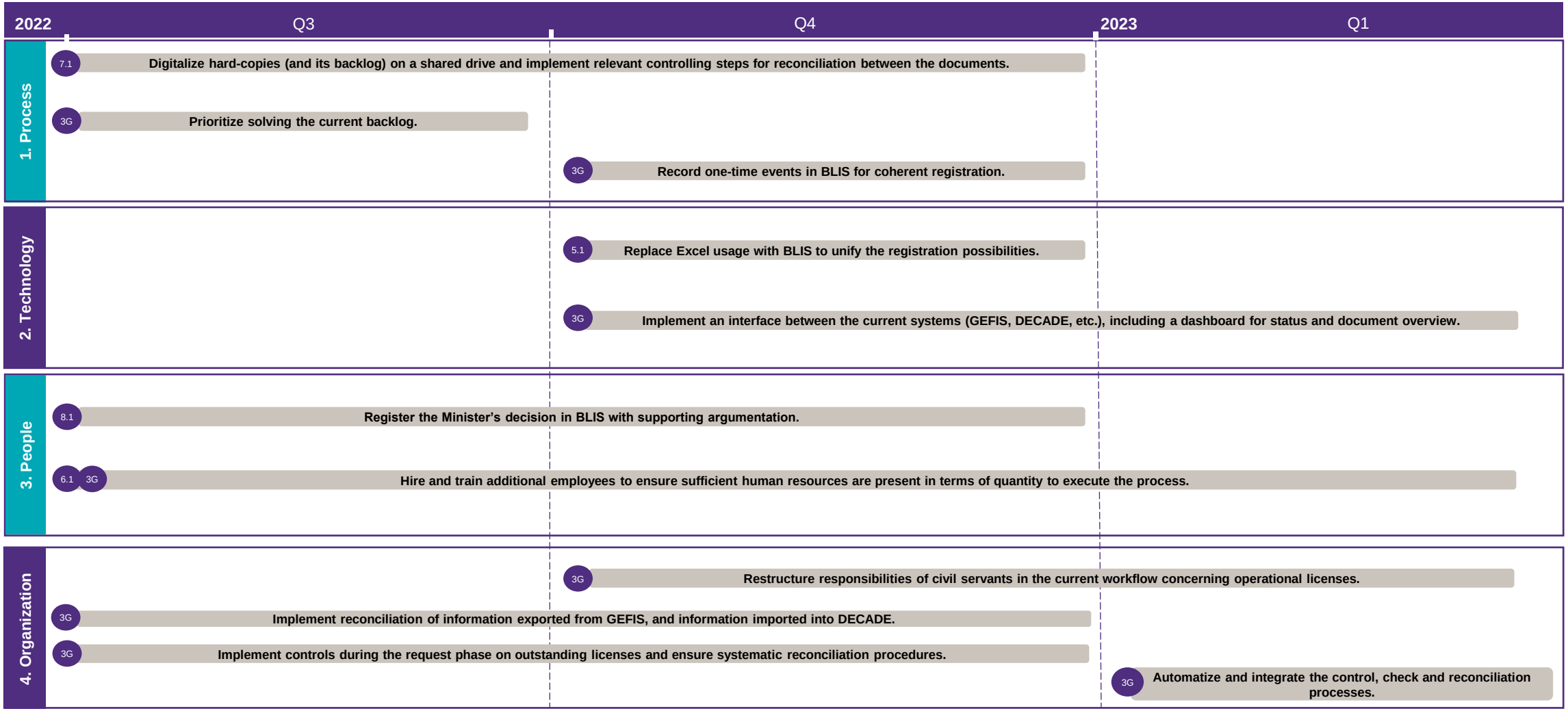
Establish communication structures for increased interdepartmental collaboration | Establish fixed communication structures to facilitate a more reliable and efficient implementation of the process. This will contribute to a process that is broadly facilitated by all the involved parties. Such communication structures will limit unreliable and outdated information, as well as diminish the backlog in the system.

People

Ensure adequate staffing | Ensure that an adequate size of workforce is present to carry the Order to Cash – Issuance and Invoicing of Economic Licenses Process. As an example, there are only three Senior Permit Officers, all of which are assigned to specific workflows and processes. Resource planning should be adequately utilized in order to ensure an appropriate workforce that possesses sufficient knowledge and skills. Proper utilization is established by clear descriptions of new duties within, and responsibilities across, the entire process and a formalization of these within the organization.

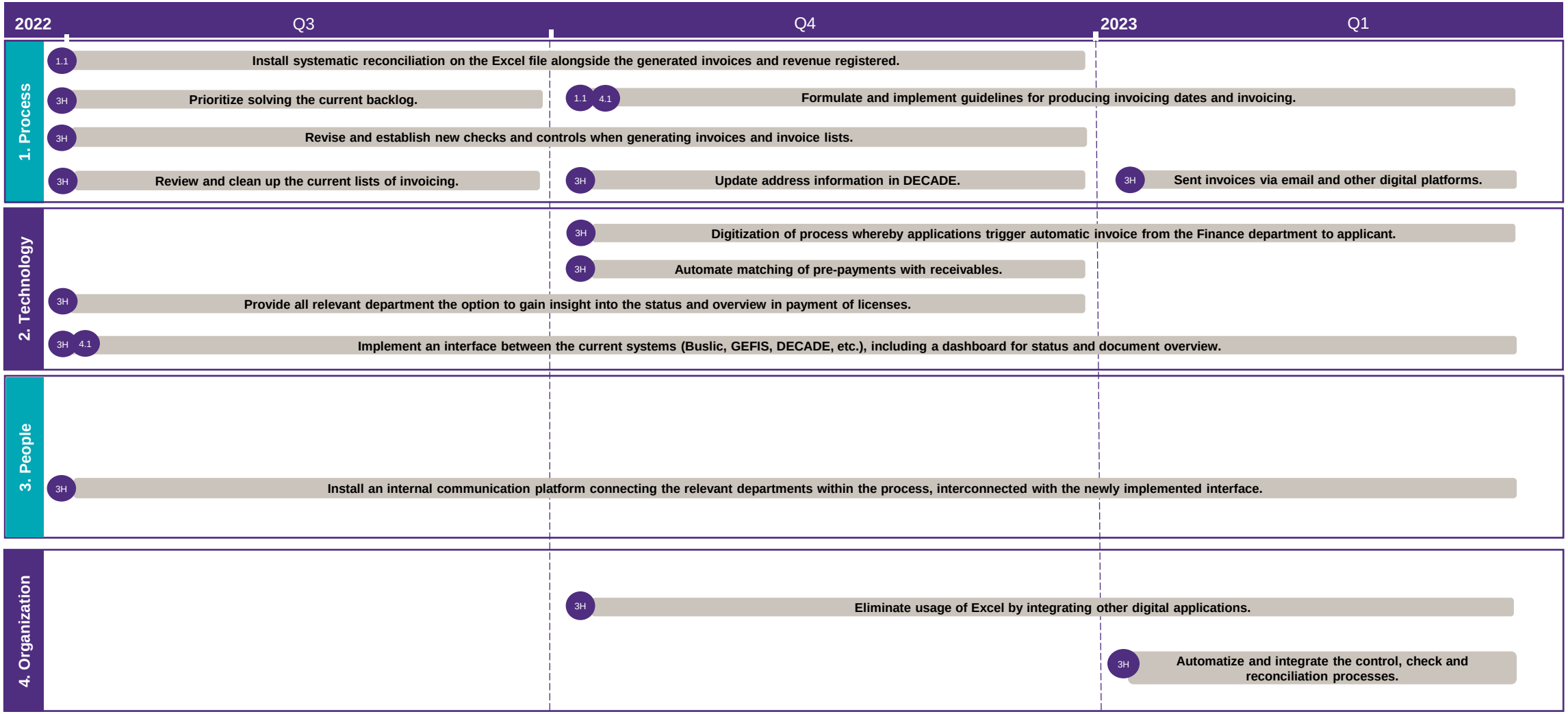
4.5.3 Short-Term Recommendations – Process Step Level – 3G

The figure below presents the short-term recommendations (IST++) that are linked to the findings as presented in the appendix on the ***process step level***. These short-term recommendations are presented on a timeline and structured according to the four lenses. These IST++ recommendations are quick wins that will improve the Payroll process on a process step level in its current state, rather than transforming the process into a desired future state. Therefore, the short-term recommendations are plotted on a timeline instead of drawn into an IST++ process. Conversely, a SOLL Process is drawn, which is presented in paragraph 4.7.



4.5.3 Short-Term Recommendations – Process Step Level – 3H

The figure below presents the short-term recommendations (IST++) that are linked to the findings as presented in the appendix on the ***process step level***. These short-term recommendations are presented on a timeline and structured according to the four lenses. These IST++ recommendations are quick wins that will improve the Payroll process on a process step level in its current state, rather than transforming the process into a desired future state. Therefore, the short-term recommendations are plotted on a timeline instead of drawn into an IST++ process. Conversely, a SOLL Process is drawn, which is presented in paragraph 4.7.



Process Optimization: Concession and Bank License Fees (3I)

4.6

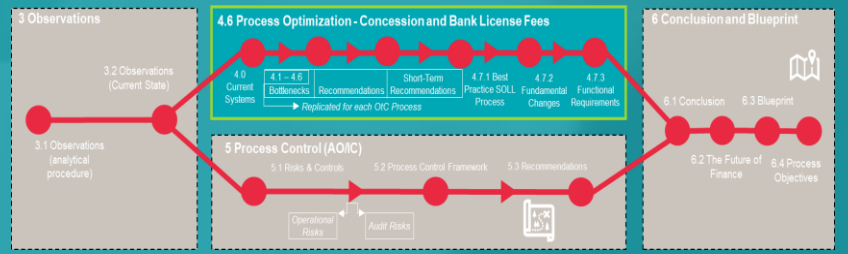
Process Optimization: Concession and Bank License Fees

This sub-chapter provides an overview of the bottlenecks and recommendations of the ‘Concession and Bank License Fees (3I)’ process projected through the four lenses.

This process includes the yearly invoicing of economic license renewals (extension) and the recording of the related revenues and receivables in the financial administration by TEATT.

The bottlenecks provided are established based on prior investigation, through which the corresponding recommendations are formulated. This duad forms the core element of the report on financial process analysis.

Hence, this part of our analysis provides insight into effectiveness and efficiency of the design and implementation of this particular Order to Cash process.



4.6.1 Bottlenecks Concession & Bank Licenses - Consolidated

Based on observations, which are part of the current state analysis, information received from stakeholders was analyzed. As previously mentioned, this includes the IST documentation and the according process flows. For this, interviews were held with key stakeholders involved in the process. The analysis of the provided information resulted in a comprehensive overview of bottlenecks. Consequently, all identified bottlenecks were projected against the four lenses 'People, Process, Technology, and Organization' in order to establish key recommendations. All bottlenecks and risks that are identified during the current state analysis are presented in the appendix per process step. These findings are outlined on the process step level and include a corresponding recommendation, which is either a short-term recommendation (IST++) or a long-term recommendation (SOLL). Whereas the overall recommendations are presented on the following page, the short-term recommendations are presented separately in paragraph 4.6.3 The table below presents the bottlenecks in the Order to Cash – Concession and Bank License Fees along the lines of the four lenses.

Process	**Incoherent policies and procedures on fees and settlements |** The policies, procedures, and agreements in place are incoherent and ambiguous. It is unclear what comprises the underlying agreements between external parties and the government, resulting in an obscure policy. Furthermore, there are currently no concise procedures in place to address deviations of said fees, nor are there checks in place for collecting invariable fees. Another bottleneck is the unregulated policy on settlements. External parties currently offset their concession fees against outstanding balances. Consequently, the policies and procedures surrounding the Bank license fees are intrinsically ambiguous and may lead to dishonesty and inaccuracy in the calculation and invoicing of concession fees. **Lack of reliable business information |** There is no reliable business information available for the actors that carry out the process. This relates predominantly to the lack of overview for enacted concessions and the number of concession fees. It is currently unclear to civil servants responsible for concessions what companies are applicable to concessions. Furthermore, the calculations of bank license fees are currently unreliable, as they are calculated by external parties without internal controls. Consequently, the process is managed and executed based on incorrect or unclear outdated information. This is partially due to the absence of proper and integrated systems that should facilitate appropriate information provision, limiting the workability of administrative employees. **Missing reconciliation and controls |** The Concession and Bank License Fee Process lack important controls, as well as reconciliation procedures. The checks and controls in place are not properly designed to facilitate a reliable and efficient process. First of all, the process lacks a reconciliation between information extracted from GEFIS and imported into DECADE. Furthermore, there is no control in place on the accuracy and completeness of concession fee calculations. Lastly, there are no guidelines on controlling or monitoring the Accounts Receivable. This indicates that no reconciliation is possible within the current framework of the workflow. Therefore, the reconciliation controls are not adequately implemented resulting in an inconsistent and uncontrolled process with controls failing to enhance the reliability of the process. **The process is not revenue driven |** The current workflow is not organized to generate all possible revenue. Concessions are not requested from all the government entities to whom concessions can be requested from. Additionally, the current policy as it relates to settlements results in missed revenue and large outstanding suspense accounts. Hence, revenue is missed due to disorganization and unclarity throughout the process.
Technology	**No integrated, reliable, and user-friendly systems |** The used systems are insufficiently integrated and are unable to efficiently cooperate. Therefore, the current IT framework fails to support the end-to-end process. The systems rely on unnecessary and redundant manual operations. For example, data transfer through shared drives on different servers constrains the synchronization between DECADE and GEFIS. Additionally, as crib-numbers are not consistently recognized, the process requires a manual input in DECADE. This also indicates that the systems are not properly secured. Hence, there is no reliable, secure, and user-friendly integrated system available to facilitate and support a well-functioning Order to Cash process.
Organization	**Inappropriate roles and responsibilities |** Roles and responsibilities are not properly distributed to ensure a controlled process. As evident from the provided information, it remains unclear what the guidelines for controllers are. Additionally, no proper segregation of duties is present within the control framework. Furthermore, prioritization of payment is done on a cabinet-level rather than by public servants. As such, the organizational structure lacks an appropriate design and requires a revision of roles and responsibilities. **Lack of communication and collaboration |** There is a lack of proper communication and collaboration between the inquired departments. For example, the recording in the financial administration is triggered only in the event that the information is sent to the Finance department. However, as this is part of reconciliation, this event should occur on a regular basis. In general, there is no adequate data exchange between these departments, creating a backlog in the systems and the utilization of unreliable information.
People	**Human Resources |** There are insufficient quality human resources available to carry out a well-functioning Order to Cash – Concession and Bank Licenses process. Currently, the cabinet is directly responsible for managing and invoicing of companies to acquire the concerning fees. However, the interaction should be led by trained civil servants on a departmental level. Furthermore, the previously presented shortcomings in policies and organizational structure is a result of untrained public servants. This will consequently shift the workload of the organizational workflow to administrative employees

4.6.2 Recommendations Conc. & Bank L. Fees - Consolidated

Based upon our analysis, improvements are possible and necessary for multiple aspects and stages of the Order to Cash – Concession and Bank License Fees. This chapter outlines the consolidated recommendations, which are extracted from all the recommendations in the appendix and based on the consolidated recommendations. We recommend the Government of Sint Maarten to rethink, redefine and redesign the financial processes across the organization. Designing a process model for the 'Future of Finance' that contains all relevant financial processes and is executed diligently by all involved actors and for which process chain responsibility is assigned, agreed upon, and acted on. Especially the latter is a fundamental change, for some perhaps a paradigm shift, which transforms the operating model of the Government of Sint Maarten from a functionally oriented way-of-working towards a tilted 'horizontal' modus operandi with a focus on processes instead of functional entities (Ministries and/or departments).

Process

Create comprehensive policies and procedures | Create comprehensive policies and procedures that drive clearness and transparency within the Concession and Bank License Fee Process. Clear and unified agreements should be made to assure fair and equal treatment. Furthermore, new policies should be put in place in case of fee deviations to assure invariability. The policies, procedures and resulting fees should be registered in the integrated system and should be readily accessible to civil servants. Another crucial facet that should be revised is the current policy, and following the procedures, on settlements with government debt. As such, newly implemented policies and procedures will allow for an improved process flow, a well-functioning organizational structure, and a legally supported process that is internally and externally transparent.

Ensure reliable business information | Ensure the availability of complete, valid, reliable, and real-time business information, to provide insight into the status of Concession and Bank license fees. Additionally, provide guidelines on what companies should be incurred, when to incur, and how to interact with companies. Lastly, implement more appropriate controls in the process concerning the calculation and receival of fees. This will all result in more reliable business information. Overall, installing properly integrated systems will facilitate correct information provision, while simultaneously limiting the manual influence of employees.

Create an appropriate framework for reconciliation and controls | Crucial controls through prominent process stages (monitoring of Accounts Receivable) should be introduced to increase the reliability and efficiency of the current system. Furthermore, a reconciliation should be implemented between the information shared across GEFIS and DECADE and occur on a regular basis to assure the reliability and accuracy of the process. The full extent of current controls should be vetted to investigate the completeness and integrity of controls, while also implementing reconciliation according to the segregation of duties.

Redesign process to drive revenue | Ensure that the fees, and the possible deviations, are embedded in the systems and create comprehensive procedures for payments. Inevitably, the revenue-driven process will come from restructured policies, reliable business information, and reconciliation, as this improvement will create an overview of the process.

Technology

Establish one integrated IT system | Establish an integrated IT landscape for the end-to-end Concession and Bank License Fee Process. Such an integrated system will facilitate an efficient process in which reliable data and business information can be utilized. This can be either expansion of the use of current systems with interfaces or a completely new system. In this way, the process will rely on an integrated IT landscape rather than manual, error-prone, activities. Having all core information transparent and available within one integrated system will be crucial for the reliability and efficiency of the process. More specifically, it will prompt the ability to track the real-time status of a fee and enact reconciliation.

Organization

Define appropriate roles and responsibilities | New roles and responsibilities should be distributed to facilitate a controlled and transparent process. These roles and responsibilities should be aligned with the formulated policies and procedures and should include extensive work instructions to avoid unclarity with key controls and miscommunications. The major focus of the new roles and responsibilities should be to shift the responsibility of prioritization of payment from the cabinet to civil servants. With the formulated procedures, the employees can reliably and visibly perform similar tasks without political influence. The redefinition of these roles and responsibilities will also flow a more organizational structure which will benefit the efficiency of the workflow.

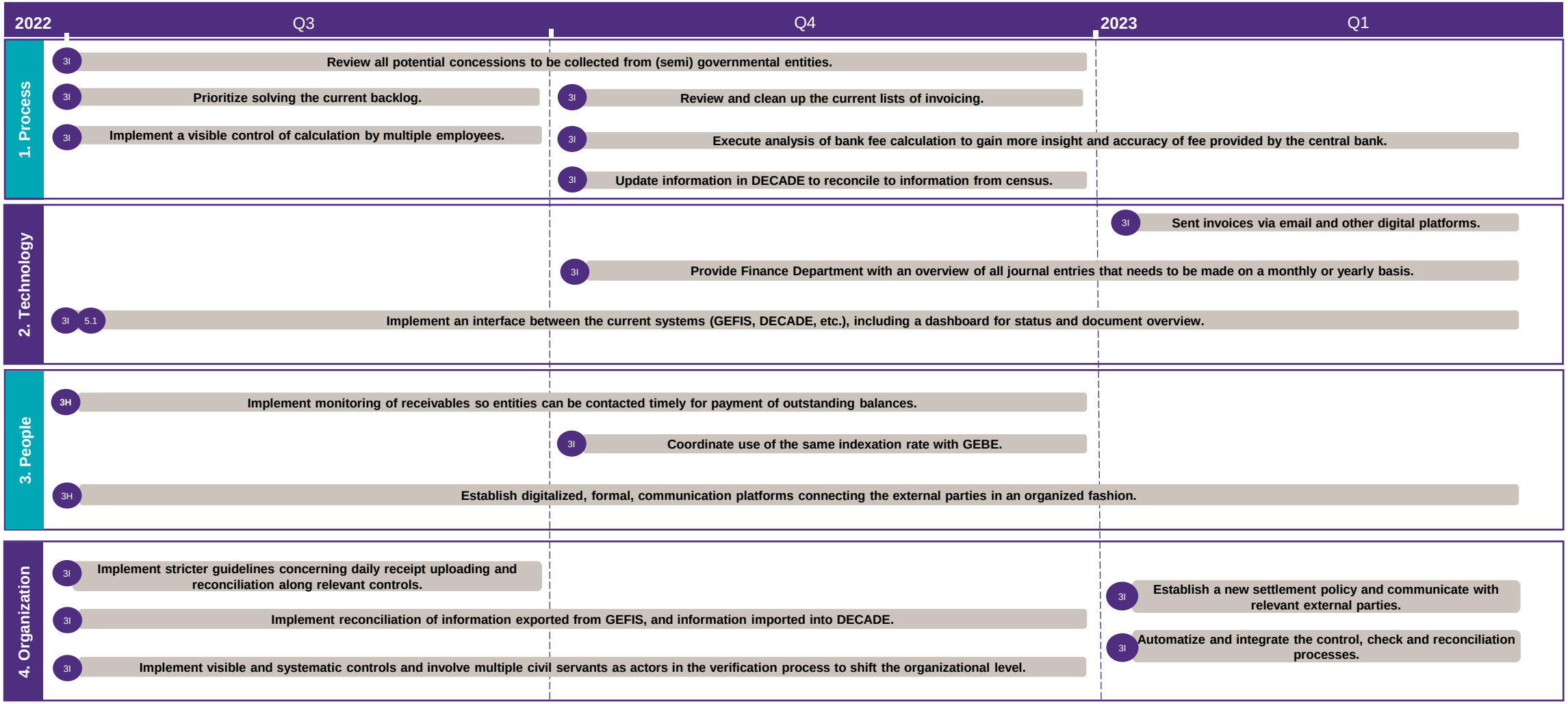
Establish communication structures for increased interdepartmental collaboration | Establish fixed communication structures to facilitate a more reliable and efficient implementation of the process. This will contribute to a process that is broadly facilitated by all the involved parties and create enhanced collaboration as it relates to information exchange.

People

Ensure appropriate human resource planning | Ensure that the right quality of human resources is present to execute the process steps. Currently, the cabinet is responsible for managing interactions with external parties. Human resources should be utilized for the newly defined roles and responsibilities across the entire process chain. Herein, civil servants should be trained to drive the end-to-end process where the cabinet should solely function as an approving organ. Therefore, putting in place and training administrative employees will shift the organizational workload toward a more departmental level, providing a more reliable and legally supported process.

4.6.3 Short-Term Recommendations – Process Step Level – 3I

The figure below presents the short-term recommendations (IST++) that are linked to the findings as presented in the appendix on the ***process step level***. These short-term recommendations are presented on a timeline and structured according to the four lenses. These IST++ recommendations are quick wins that will improve the Payroll process on a process step level in its current state, rather than transforming the process into a desired future state. Therefore, the short-term recommendations are plotted on a timeline instead of drawn into an IST++ process. Conversely, a SOLL Process is drawn, which is presented in paragraph 4.7.



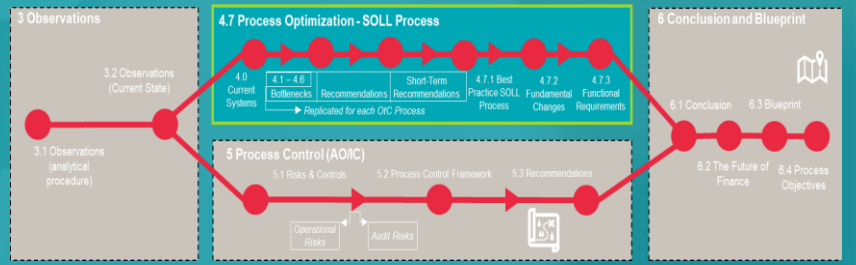
Process Optimization: SOLL Process

4.7

Process Optimization

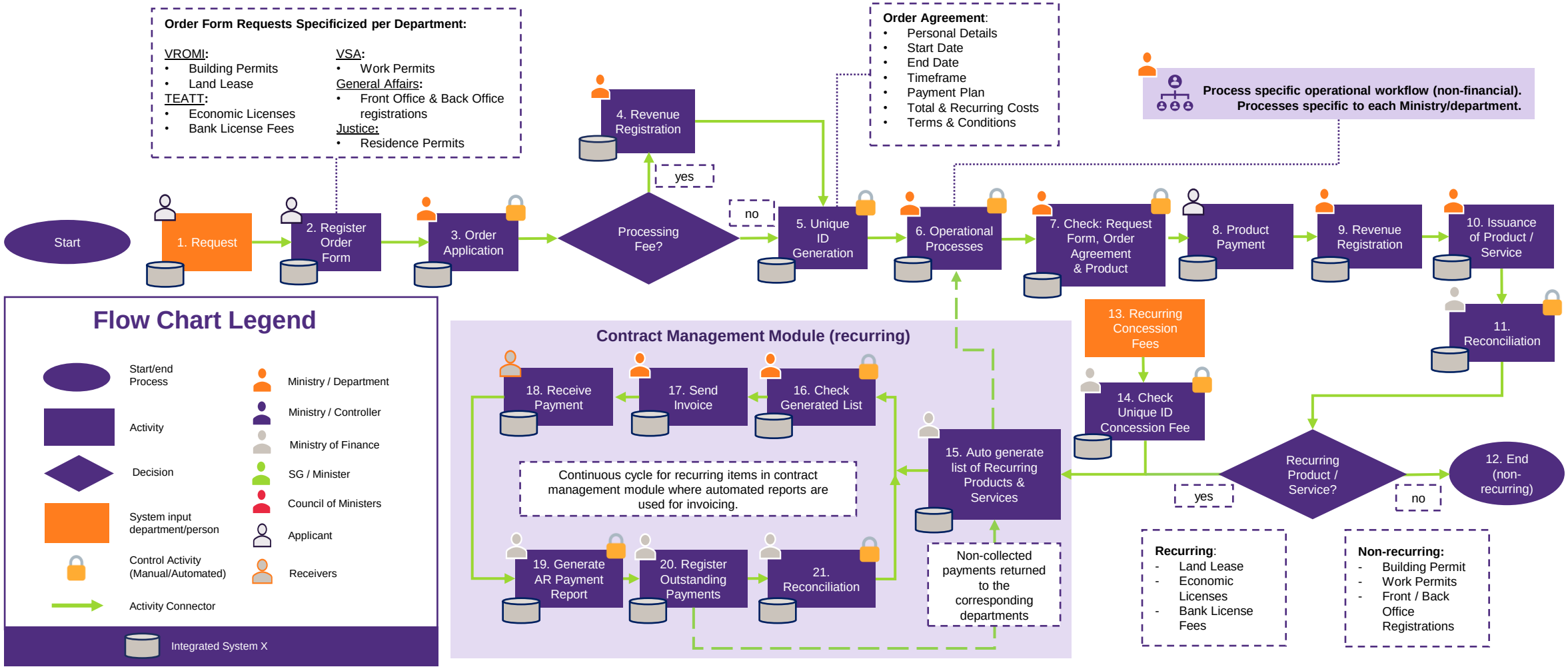
This chapter aims to provide a bridge between the reviewed processes and SOLL situation of the Order to Cash process. It provides an overview of a high-level proposed SOLL process (desired future state). It should be noted that this SOLL process forms a basis for each individual Order to Cash process and is more focused on the financial aspects rather than the operational implementation.

Furthermore, this chapter presents the fundamental changes as a conclusion to the recommendations. Lastly, it presents functional requirements on a timeline basis.

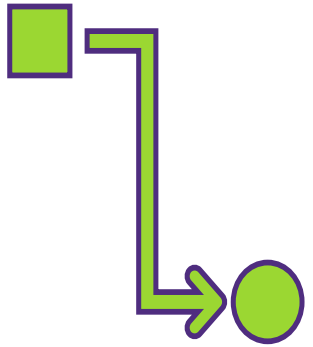


4.7.1 Best Practice SOLL Process

The SOLL design of the Order to Cash process is presented in the figure below. This SOLL process reflects the desired future state, which is the final destination of the road toward the new Order to Cash process. It is important to note that in the SOLL, the internal operational processes are described as one step **(Step 6)** as these operational process-specific steps are outside of the scope of this project. The operational IST sub-processes are outlined in the Appendix. This SOLL process is built on several fundamental changes (page 44) and functional requirements (page 45) required for such a state of the process. An extensive description of the SOLL process is provided on the following page (page 43).



4.7.2 SOLL Process – Process Description



The SOLL process includes multiple individual steps that together form the general financial aspect of the Order to Cash process in a desired future state. In this SOLL position, the process should be carried out as follows:

First, a request for a permit, license, or any other related document or service is filled out by the applicant **(Step 1)**. Every request will have to go through the initial request step to generate an order form, order agreement, and unique ID. This request can be done online, on location, or by mail, as the applications will always result in the registration of an Order form **(Step 2)**. This order form is a department-specific form, tailored to the required information for each request. The order form can be filled in online. Physical and postal requests will be manually registered by an administrative employee and uploaded into the system. After registration, the order form will be provided to the relevant department by way of an order application **(Step 3)**. During the application, the order form is controlled on the completeness and accuracy of provided information manually and automatically.

If the registration of the order includes a processing fee, the revenue is registered in the system **(Step 4).** For every individual order application, with or without a processing fee, a Unique ID is generated and linked to personal details (e.g., crib-number, passport number, etc.) **(Step 5).** Alongside this Unique ID, an Order Agreement is generated and shared with the requestee. This form contains the relevant details according to the request, including registered personal details, the timeframe of payment and product, possible payment plan, costs, and general terms and conditions, etc.

This document is shared through post or email and can also be made accessible through an online portal providing access to the personalized request. The provided agreement form is checked for completeness according to the respective request form. Furthermore, a check is performed between the receipt, and invoice and generated unique ID when the revenue is registered. After the unique ID is generated and the Order Agreement prepared, this is shared with the requestee, and the workflow follows the operational processes that are specific to each Ministry/department. For example, an economic license request will be sent to TEATT for processing **(step 6).**

When the Ministry/department-specific process is completed, a check is performed based on the Request Form, Order Agreement, and the final product **(Step 7).** This check is put in place to verify the delivered product with the request form and is performed by the respective department. After this check, the applicant is incurred to pay the invoice**(Step 8).** Thereafter, the revenue is registered in the system by the respective department **(Step 9).** Afterward, the product or service is issued to the applicant **(step 10).** Following the payment, a receipt is generated. With this receipt, a reconciliation step is performed to match the payment with the corresponding revenue registration **(Step 11).**

Hereafter, for non-recurring products, the flow ends **(Step 12)**. Recurring products e.g., concession fees are added to the flow from a separate route **(Step 13)**. For administrative purposes, an Order Agreement and Unique ID are generated and checked **(Step 14)**. Next to Concession fees, further recurring products are tracked in the integrated system and are included in the monthly generated list of products and services to be invoiced **(Step 15)**. The automated generation process for this list will systematically select and create a list of contracts(products & services) that need to be invoiced based on the details provided in the Order Agreement.

(Step 16). This step is introduced to perform a check before invoices are processed. Thereafter, the invoice is sent out using an online portal or via mail **(Step 17).** The next step is the payment of the invoice. **(Step 18).** Several payment methods should be made possible, e.g., online using the same portal on which the invoice is posted, or also physically on location. Herein, the Unique ID and invoice details should be included in order to process the payments correctly.

The Ministry of Finance generates an Accounts Receivable report stating the verified and outstanding payments linked to the unique ID's **(Step 19)**. This check assures the validity and completeness of the payments received. Thereafter, on basis of the previously generated list, outstanding payments are checked **(Step 20).** Invoices not paid are returned to the corresponding Ministry/ departments, following the workflow automatically linked to the Unique ID. Lastly, for the payments collected reconciliation is performed **(Step 21).**

These 21 steps present the desired future state of the general elements of the Order to Cash process. The most significant differences compared to the current processes and the fundamental changes/decisions that are required for the SOLL process are outlined in the following pages.

4.7.3 SOLL Process - Fundamental Changes & Main Differences

This page provides an overview of the required fundamental changes toward the proposed SOLL position in the Order to Cash process. In addition, the main differences that appear between the current state (IST) and the desired future state (SOLL) of the Order to Cash process are outlined at the bottom of this page.

Fundamental Changes (what is needed)

As previously stated, an improved process requires fundamental changes that involve critical decisions to be made before this process can be adequately implemented. These include the following:

- The Order to Cash process should be **standardized** as much as possible. Standardization of the order application, financial processing, and the management of recurring products and services will ultimately provide consistency to the process and increase efficiency, accuracy, and reliability.
- A **new integrated system** that is used by all actors across departments needs to be implemented. This will increase the process efficiency while making the process less prone to errors due to the transparency and reliable transfer of information. This integrated system (System X) can be used for each process stage, including the request, order application, revenue registration, and payment. Moreover, a new integrated system will enable the automation of multiple activities, such as request receivals, registration of documents, reviewing, and recurring elements.
- **Underlying policies and procedures** should be prepared and utilized to provide guidance to the end-to-end process. For instance, an accounts receivable policy is necessary to give guidance to the organization in the collection of outstanding invoices for recurring products and services. Altogether, the policies and procedures should describe the main activities throughout the process, including the checks and the procedures followed.
- A distinction should be made between **recurring and non-recurring** products and/or services. This specific feature will determine the further course of the process. Whereas the process for non-recurring products ends after the issuance of the product, recurring products will enter an automated module where the billing/invoicing cycle is generated according to predefined rules based on the product or service. A fundamental change in categorization is necessary to establish revised workflows in the back-end process.
- A **fixed procedure on all order applications** should be established to initiate the Order to Cash process. In a SOLL situation, there will no longer be a difference in how an order application is submitted for the different products, making the quality of requests consistent. This requires a fundamental change in how to order applications are submitted and processed.
- The **distribution in roles and responsibilities** should be re-evaluated in order to carry out the desired SOLL process adequately. As such, a fundamental shift in responsibilities should be realized, in which more responsibilities are allocated to a departmental level, to ensure an appropriate mix between efficiency and quality throughout.

Main Differences IST Process

These fundamental changes allow a more efficient and reliable Order to Cash process. This SOLL process, as outlined on the previous pages, contains a few significant differences from the process as it is currently carried out (IST). In summary, the following differences can be observed:

- In the SOLL situation, applications are conducted through *Order forms* to establish uniform applications. This Order form is a department-specific form, tailored to the required information for each request, as the required information for each application is fundamentally different. This Order form is applied in SOLL steps 2 & 3.
- As shown in step 5 ‘Unique ID Generation’, the new SOLL process application along an Order form allows for the generation of *Order agreements* and corresponding *Unique ID’s*. An Order agreement collectively presents the relevant information acquired from the Order form, as well as states the details of the terms & conditions concerning costs, timeframe, recurrence etc. The request and ultimately the Order agreement is given a Unique ID, which is linked to relevant personal details making the request trackable.
- After categorizing the product / Service according to its recurrence, the desired process adopts a *Contract Management Module* for recurring documents, integrating the complete automatization of recurring elements. This module establishes the automated generation of lists with recurring products and services on basis of previously set terms in the order agreement.
- The SOLL processes are driven by the new division of responsibilities throughout departments, which allows a more streamlined workflow. This relates specifically to the division of responsibilities within the Contract Management Module, placing the invoicing process with the relevant department, while the payment receival is executed by the Ministry of Finance.

4.7.4 Functional Requirements

Solely looking at systems and tools is not the solution to resolve the identified bottlenecks, but rather a necessary tool that supports the development of a solution. Looking at the provided recommendations, there are some fundamental factors that need to be in place before drafting comprehensive functional requirements, which implies the need for a solid and implemented administrative organization and internal control cycle (AO-IC). This needs to be supported by not only having all elements of an organizational structure in place, including roles and responsibilities, but also by having implemented and formalized policies, procedures, and work instructions. The implementation of an IT system or platform to support this process is potentially one of the most critical parts of improving financial management in government. It should thereby be noted that such a system is only as good as the data in it, the processes that surround it, and the knowledge and skills of the people that will use it.

For this reason, the choice for a comprehensive IT system should be taken after careful consideration of all other required steps and processes within the financial management environment. However, given the identified bottlenecks and the proposed SOLL process, some functional requirements can already be formulated by looking at the current state of the Order to Cash Processes. This can be distinguished into functional requirements that relate to an Order to Cash Process and workflow/tracking functionality.

The functional requirements mentioned, specifically for an order, act as preconditions for selecting an integrated solution that facilitates the various stages of an Order to Cash Process (i.e., order management, order fulfillment, invoicing, accounts receivable, payment collection, etc.). Typically, these requirements are used for a fit-gap analysis which assesses the areas in which a planned system or a business process for the organization fits or doesn't fit according to the organizational needs. It determines the components that fit into the objectives and gaps that need to be addressed. Before these requirements are used for an actual fit-gap analysis we propose to validate to what extent these requirements are acknowledged by the relevant stakeholders within the Government of Sint Maarten. This counts for the other process domains as well ('Payroll' and 'Procure to Pay'), since it is a common understanding that no dispute should exist on the set of requirements that are used for a fit-gap analysis. Therefore, often the first step of a fit-gap project is the final validation and (feasibility) assessment of the functional requirements before the fits and gaps are assessed.

Order to Cash

- Ability to support an integrated **Document Management System**, in which all departments throughout the Order to Cash and operational processes can access all related documents within the Request and Sales module (Order form, Revenue, Invoice, and A/R check).
- Ability to upload and utilize **basic information,** and access **supporting documents** within the Sales Registry system (Applicant/Buyer information, Order agreement, relevant documentation, etc.)
- The ability to support digital **Order Registration Form**, whereby the request is able created, processed, and maintained in a digital landscape. The system should be able to automatically generate a corresponding unique ID, distribute the request to the relevant department and reconcile.
- The ability to track and maintain customer **draw-down accounts** or **retainer accounts** where customer pre-pays (e.g., deposits, escrows, pre-pays, impact certificates) and as transactions occur/services are provided, the balance is adjusted down.
- The ability to warrant manual and automatic **Reconciliation** – supports file auto-processing, file history database, cleared check indication, and Reconciliation Reports to summarize and show errors.

Workflow/Tracking

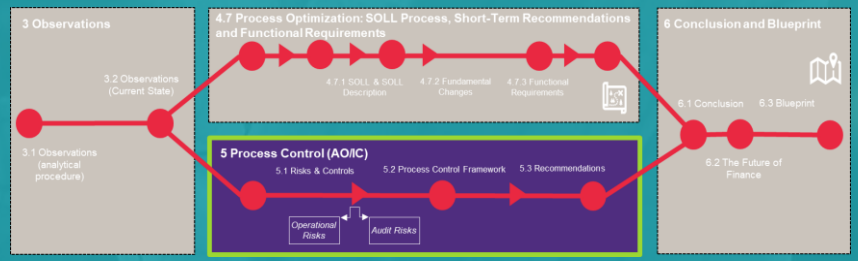
- Design a **hierarchal structure** for the approval of requests/applications and modifications to the government-wide database by approved/delegated users in various departments.
- The system should be able to automatically select expiring products through **batch jobs**, generating lists of renewable documents alongside related invoices.
- The employee platform should have a **user-friendly, read-only data interface.**
- The software must **capture appropriate information** (Request type etc.) and **produce relevant reports** (Monthly detailed and graphic trend charts by department, product type, etc.)
- The digital infrastructure must support pre-closing and post-closing **trial balances** to allow the user to review account balances, including current period transactions, before posting and after posting.
- Ability to keep track of the **real-time status** of requests for products/services.
- **Restrict non-vital users/departments** (during predetermined times throughout the process) from, accessing, and/or editing data. Open and close period for purchase processing.

Process Control

05

Process Control

This part of our analysis has a focus on the internal control environment within the Government of Sint Maarten, highlighting process control (AO/IC). A comprehensive Risk & Control framework and cycle is presented, in which risks are continuously identified and (re)assessed, a risk response is defined, and controls are designed and tested for effectiveness. This process control framework is tailored towards a SOLL process.



5.1 Risks & Controls

This chapter provides insights into an essential aspect of process performance: ‘Process Control’, in Dutch typically referred to as ‘AO/IC’. In this report, we use the term ‘Process Control Framework’. It all starts with the process objectives, vision and goals of the financial function of the Government of Sint Maarten. How is objective setting realized? What could go wrong along the way and what can be done to prevent and/or detect something that goes wrong? How should such an event be responded to? A comprehensive Risk & Control framework mitigates these questions and forms the basis for sustainable continuous improvement of the risk management practices on a process level.

It should be noted that our utilization of a Process Control Framework addresses two risk perspectives: ‘Business Risks’ and ‘Audit Risks’. This serves internal control purposes and ensures that process objectives are met, business/operational risks are managed, the audit risks are identified, and the appropriate controls are designed, implemented, and regularly tested for effectiveness.

Process Control Framework

- The Order to Cash Process does not contain an incorporated Risk & Control cycle to guide process control activities. This is a cycle in which risk identification initiates management of that risk by means of several activities (risk assessment, risk response, control design, control implementation, and control testing);

- We haven’t received relevant overarching policy guidelines that address risk management practices to be used in the Order to Cash Process;

- Typical elements of a Process Control Framework that are viewed as prerequisites are not available for the Order to Cash Processes:
    - Policy/procedural guidance for the way of working as part of Process Control (how to deal with risks and controls);
    - Roles & responsibilities;
    - Reporting.

Achieving organizational objectives, and managing risks to ensure goals are realized, requires such objectives to be set and agreed upon. A common understanding across the Government of Sint Maarten of organizational objectives creates clarity and direction, not in the last place for the risks that are encountered.

Risks

In the process description of the Order to Cash Processes, multiple risks are formulated, including elucidations and recommendations. What is lacking, are the different steps in managing risks to the Order to Cash Processes (i.e., risk categorization, risk ownership, risk assessment, and risk response).

Our analysis shows that the identified risks are not managed as such. This section provides the most relevant risk areas, which consist of four main risks.

First, the risk is that revenues are not accurately and/or not completely recorded. Reconciliation is not adequately performed between the payment and recording of revenues, risking improper recording of financial data and giving an unreliable overview of the financial figures. Second, the risk of the use of incorrect or incomplete information. The lack of proper information flows and supportive systems may lead to the utilization of unreliable business information throughout the process. Third, the risk of fraud and illegal practices. There is no proper segregation of duties and critical key controls are missing, which may lead to fraudulent activities and illegal practices. Fourth, the risk of human errors. A multitude of manual activities exists throughout the processes, making the process error-prone.

Overall, these risk observations are also addressed by other stakeholders and recommendations are provided. However, there are no structures in place to mitigate these risks, check the effectiveness, and take remediation actions where needed.

Controls

Regarding risk control, the following observations are made:

- The Order to Cash Process does not specifically address the defined controls to ensure a controlled process execution. The identified risks are accompanied with recommendations that could be addressed to mitigate the risk;

- Typical characteristics of controls that are currently not part of the Procure to Pay Process are:
    - Control objective
    - Nature control (e.g., preventive, detective, and corrective)
    - Control activity
    - Control activity frequency
    - Control owner;

- There are no overall controls being performed in the organization.

- There is no visible and structural reconciliation performed between the information within DECADE and GEFIS. As such, there is no proper recoding of revenues within the financial administration.

- There is no structured reporting in place that can be used to perform checks or comparisons of data as a control measure. This can be checks based on fixed frequency and key elements within the process.

5.2.1 Process Control Framework – Risk Management Approach

An overall conclusion to Process Control in the Order to Cash Process is that a systematic approach is lacking. This has been addressed previously by other stakeholders as well (e.g., by the General Audit Chamber). With such an omission, it is sheer impossible to succeed in controlled process execution. No insight and oversight into (key) risks and no (stringent) process in place to continuously improve risk management practices are a results of such a deficiency. The figure on this page visualizes how a Process Control Framework is designed to manage risks through a systematic approach in which continuous improvement is a central theme.

Process Control Framework

Our analysis shows that the Order to Cash Process is designed from a functional perspective, supplemented with risks identified and related recommendations. The current set-up of the process and the absence of a process control framework by which risks are managed, are root causes for multiple deficiencies currently present in the process.

A process control framework is also absent for the other financial processes in scope. This indicates that the execution of the financial processes in the Government of Sint Maarten do not incorporate the basics of Process Control (AO/IC).

Risks

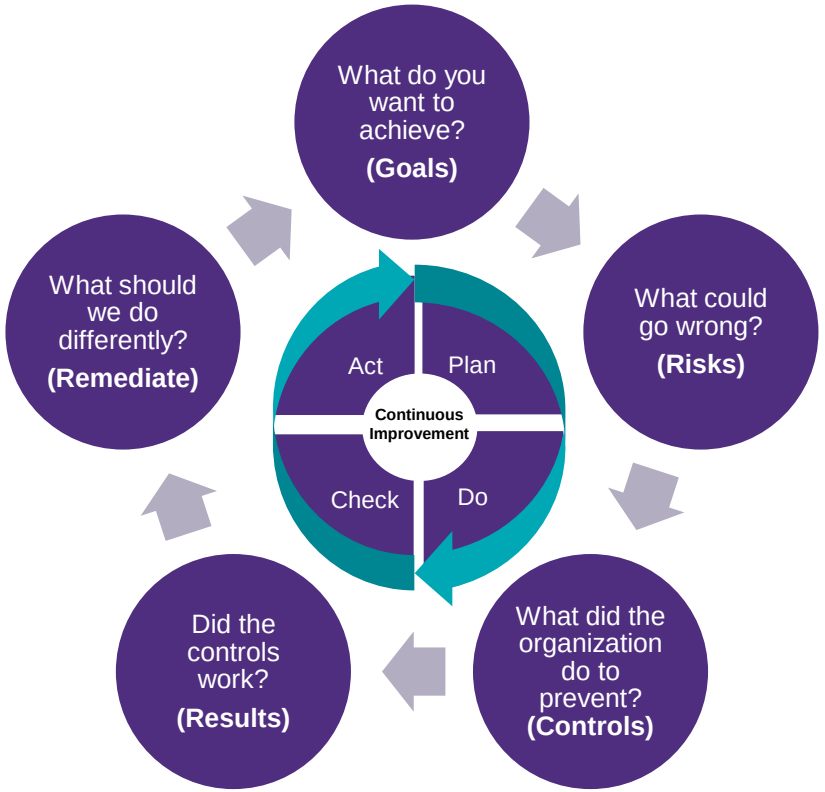
The starting point for a risk management framework is actual risk identification. However, managing risks is not a static once-a-year exercise. The current process design contains risks in a separate chapter, it does not provide for all required components of a risk management approach. Categorizing and assessing risks, defining response strategies, and ownership of risks are important to include.

Distinguishing the different categories supports decision-making regarding risk assessment and response, which is currently not possible. This is also applicable to the difference between business and audit risks, which cannot be distinguished from the current process design. Given the difficulties encountered in the financial statement audits, such insights would be necessary to design effective controls and improve Process Control across the end-to-end process.

Controls

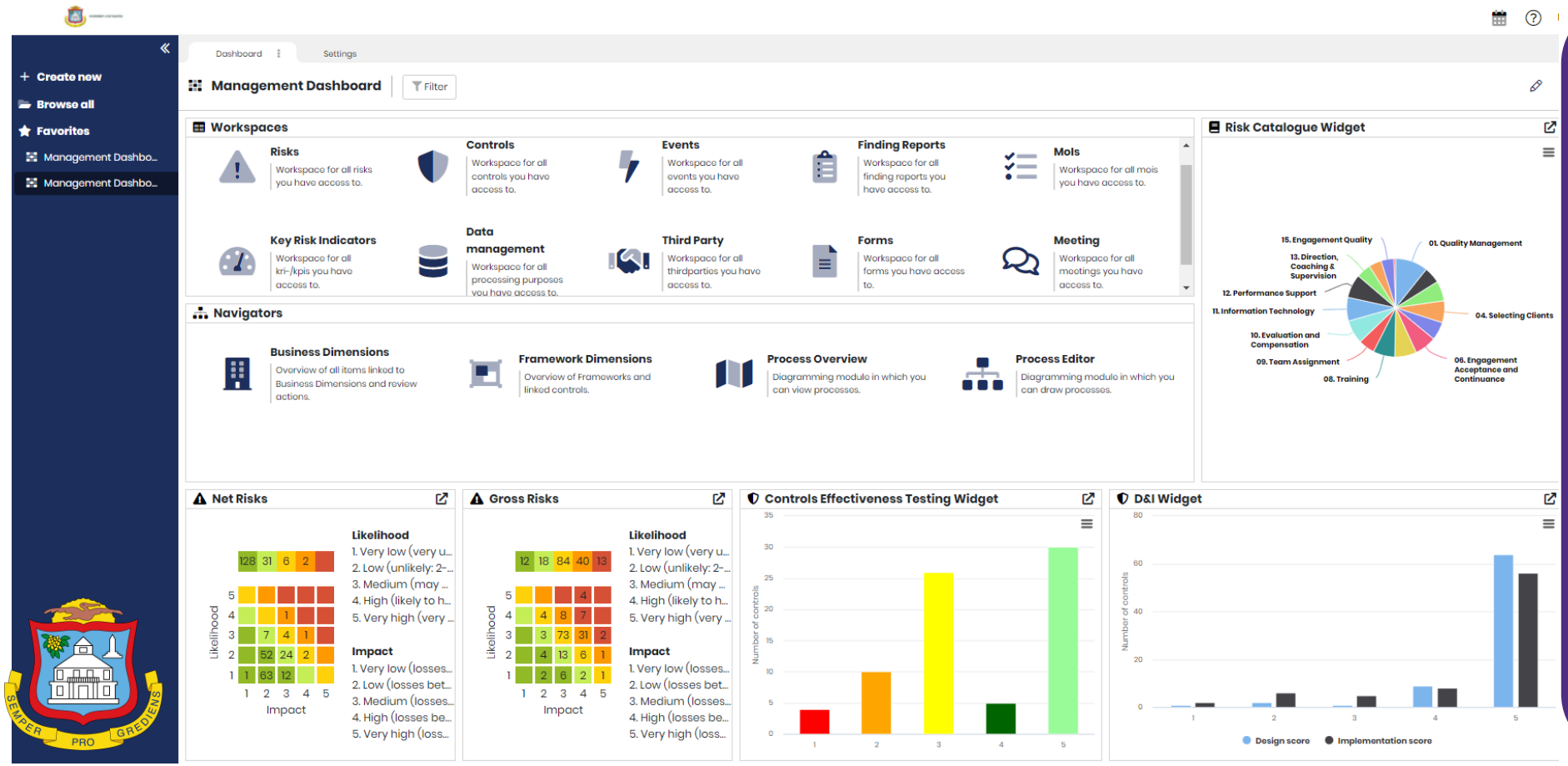
Controls are a “lock on the door” of an effective Process Control Framework. Identifying risks without a disciplined and systematic approach to risk response by designing and implementing controls will not solve the issues at hand for the financial processes. The actual effectiveness of controls is decisive for the functionality of the framework and that the risks under management are/kept mitigated.

Currently, the process does not provide insight into defined (key) controls, how controls are functioning and what this means for the risk levels of the identified risks in the Order to Cash Processes.



5.2.2 Process Control Framework - Tool

An appropriate manner to utilize a process control framework that manages risks through a systematic approach, is by using an adequate process and risk management platform. Such a platform enables to assess operational and audit risks that appear throughout the process, identify relevant controls and capture the results of controls tested. An illustration of such a platform is provided in the figure below.

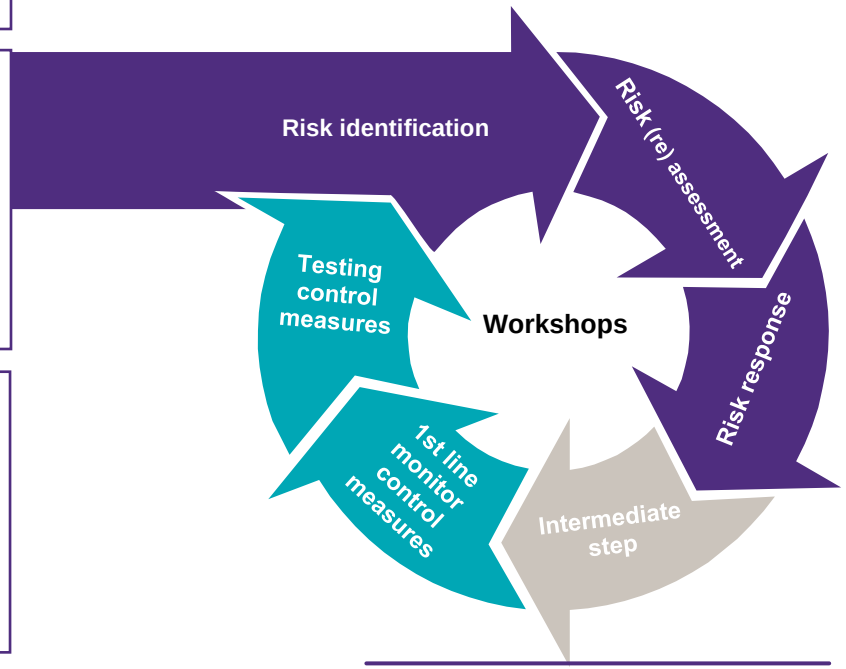


A process and risk management platform enables Ministry of Finance to assess the operational and audit risks related to the Order to Cash Process, identify relevant controls and capture the results of the controls tested and related findings

5.3 Recommendations

An overall recommendation regarding Process Control is that it should be systematically introduced, designed, and implemented. A functioning Process Control Framework (AO/IC) should be ensured by continuous management, monitoring, and improvement. In addition, with the functional improvements, this will result in an optimized and controlled Order to Cash Process. This, together with structured month-end closing procedures, will ultimately lead to an improvement in the timeliness, accuracy, and completeness of recording transactions and liabilities. This results in an overall improvement in the reliability of significant Financial Statement Line Items in the financial statements. The current qualifications on completeness and lawfulness (*'rechtmatigheid'*) of the expenses and liabilities in the annual financial statements will be solved when significant improvements in the process and controls will be implemented and further monitored.

Process Control Framework	• We recommend starting with an overall analysis and (re)design of the risk management policies, procedures, and guidelines. The documentation should be determined according to the vision, purpose & goals, and approved in collaboration with relevant stakeholders before moving on to the implementation and changes to processes. • Design and implement a process control framework focused on the mentioned risk and control cycle. • The processes must be derived from the policies, procedures, guidelines, or manuals, which have been previously designed and implemented. These policies & guidelines should be periodically revised and approved to avoid outdated processes. • Align with existing 'Verbeterplan Financieel Beheer' (which is referred to by the General Audit Chamber in multiple reports).
Risks	• We recommend to execute a new risk analysis including a re-evaluation of the currently identified risks. • Set up a risk and control framework/register including the following basic elements: risk ID, risk name, risk category, and risk description (according to our advised risk description method). • Decide, determine, and include the following elements by performing workshops with relevant stakeholders: risk appetite of the Government of Sint Maarten, appropriate likelihood & impact scale (e.g., 4x4 or 5x5) risk categories, risk response, risk owner (e.g., people/department) per risk. • By means of workshops with relevant stakeholders, determine and include the following: gross risk valuation by means of the gross likelihood x impact value. • Determine the key risks.
Controls	• The next step after the risk (re)assessment is to determine the controls. It is also recommended, for this phase, to determine the following elements in collaboration with relevant stakeholders by means of workshops: determine the net (desired) risk value based on the likelihood & impact value. • Assign controls to the risks, according to the risk response which was determined in the risk assessment phase. • Assign control owners (e.g., people/departments) to the selected controls. • These exercises must be done periodically (at least once a year) to make sure that the determined risks, risk valuation, reaction, and controls are effective. • Perform periodic evaluation and control testing (independent function).



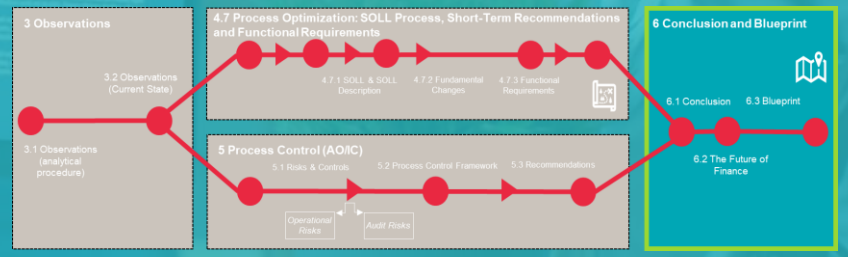
Conclusion & Blueprint (Target Operating Model)

06

Blueprint – Target Operating Model

Target Operating Model (TOM) is a blueprint of a firm's business vision that aligns operating capacities and strategic objectives and provides an overview of the core business capabilities, internal factors, and external drivers, strategic and operational levers, organizational and functional structure, technology, and information resources of a company.

This chapter presents the overall conclusion and provides insight into the desired future state of the Order to Cash Process, including such a blueprint.



6.1 Conclusion

Based on the analysis performed, it can be concluded that the Order to Cash Processes does not work adequately across the financial landscape. Basic ingredients such as underlying policies and procedures are missing, making it difficult to carry out a well-functioning process. The current process is not properly designed to carry the main elements of an Order to Cash process. As such, there are unclarities around roles and responsibilities, there is a lack of reliable business information with the presence of backlogs in the systems, there are no comprehensive policies in place, checks and controls ate not properly implemented and/or performed, there is a shortage of resources, and a lack of an integrated IT infrastructure. Moreover, when evaluating the current Order to Cash Process objectives as the foundation of the end-to-end process, it can also be concluded that these are not comprehensive enough to provide a solid foundation to the process. Hence, these should be reformulated to underpin well-functioning desired future state Order to Cash Processes. The processes require more substantive guidance to resolve and overcome these bottlenecks.

Conclusion in Terms of 'People, Process, Technology, and Organization'

This overall conclusion is related to four lenses 'People, Process, Technology, and Organization'. In terms of ***process***, it can be concluded that the Order to Cash Processes is not functioning as desired. Comprehensive policies and procedures that provide guidance to the individual processes are missing, there is no reliable business information available as it relates to tracking the status of a request, many redundant checks and controls are performed, no proper reconciliation is present, and financial activities are insufficiently aligned. As such, there are frequent deviations in the process and information flows, creating inefficiencies and ad-hoc work. In terms of ***technology***, it can be concluded that the IT landscape is too fragmented to support a structured and efficient way of work and enable reliable information flows to be present. In terms of ***organization***, it can be concluded that the organizational structure is inadequate and does not allow for an efficient and reliable process flow. In addition, it can be concluded that there is a lack of communication and unclarity around the roles and responsibilities between key actors in the process, leading to miscommunications and unreliable information throughout the process. In terms of ***people***, it can be concluded that looking at the complexity and tediousness of the current process, there is a lack of human resources, both in quantity and quality, within the process chain, causing no proper segregation of duties and activities to be underperformed. Hence, we can conclude that government is not in control as it relates to the six Order to Processes in scope.

Current Maturity Level

Looking at the bottlenecks outlined from a maturity level perspective, it can be concluded that, based on the current state analysis, the Order to Cash Process is situated between maturity level "Acknowledge Operational Inefficiencies" and "Process Awareness", as depicted in the figure on the right. Currently, there are very few monitoring processes and controls in place. Furthermore, there is no integrated IT infrastructure that facilitates the process. Although there are processes and workflows in place, there are frequent deviations in the execution due to unclarity around roles and responsibilities. Furthermore, there is a lack of standard lead times, and adequate policies, and procedures are missing.

Towards the Desired Maturity Level

In our approach, we have designed a Blueprint for the desired future state, which will direct organizational transition towards a common/shared goal within a specified timeframe provided on the next page. This desired future state is based on the 'four lenses analysis' and a maturity level framework that reflects best practices. We believe that this framework provides the foundation for the journey towards the future state with the desired maturity level. To achieve this desired state of maturity, the whole organization must sequentially transition through each level of the maturity model. Even though the initial aim is to achieve 'Enterprise Valuation Control', the long-term goal of the organization is to ultimately reach the highest degree of maturity 'Agile Business Structure'.

Lenses	Level 0 Acknowledge Operational Inefficiencies	Level 1 Process Aware	Level 2 Intra-Process Automation and Control	Level 3 Inter-Process Automation and Control	Level 4 Enterprise Valuation Control	Level 5 Agile Business Structure
Organization	No monitoring processes exist	Understanding of requirements in relation to governance processes	Limited monitoring of governance processes through informal connectivity & conversation	Monitoring of governance processes takes place in a more formalized manner. Typically, these processes focus on individual areas.	Governance takes the organization as a whole into account through an integrated governance approach.	The integrated governance approach takes the organization's place in society into account and listens to and provides 360-degree feedback from/to its stakeholders.
People	No or limited clarity on policies & procedures and no or limited documented roles & responsibilities	Some policies and procedures exist; however, these are not formalized and have grown organically. Team is not aware of the roles & responsibilities. Limited skills, change readiness & behavior.	Policies & procedures have been documented but are not understood by team members & relevant stakeholders. Understanding of skills, cooperation & moderately ready for change.	Policies & procedures are documented, and team members have been trained. Limited monitoring processes exist. Team members participate & are included into change initiatives.	Policies and procedures are documented, team members are trained & monitoring processes are in place. Team initiatives are taken & change is a priority. Growth behavior.	Policies & procedures are periodically evaluated. Monitoring of performance against standards is integrated in daily business processes. Continuous process improvement in place
Technology	Limited systems / uncontrolled systems in place	The benefits of a more controlled IT environment are identified, however implementation lags.	Limited level of process automation and automated controls implemented.	Systems and controls work together across organizational processes.	Systems are used to provide meaningful insights in organizational performance.	Systems are used to predict organizational performance.
Process	No standard process implemented or considerable variances in process noted. No or limited evidence of process execution available	Limited standard processes implemented, however formal documentation lacks. Evidence of execution is typically non-existent or difficult to collect.	Standard process in place, however not formally documented. Limited evidence of process execution available	Standard process in place, with formal process description. Fairly consistent process execution, evidence available	Process is formalized, including description of evidencing process execution. Process execution is monitored, and evidence of monitoring is available	Highly formalized process, including balanced set of controls. Deviations are timely identified and communicated. Continuous process improvement in place
	Current State				Desired State	Ultimate State

6.2 The Future of Finance

MINISTRY OF FINANCE
ST. MAARTEN

MISSION

Efficiently oversee the country's finances by adopting new methods and technology to improve, standardize, streamline and automate processes.

Provide accountable advice to the government in its policy areas and execute it by providing the public with accurate, relevant information and exceptional service.

The ministry is focused on lifelong learning for its staff and the general public to empower persons to reach their full potential.

VISION

To execute balanced macroeconomic fiscal policies and initiatives that aids in the expansion and diversification of Sint Maarten's economy, provide fiscal sustainability and to be the catalyst for innovation regarding government operations.

VALUES

Integrity and CARE (I- C.A.R.E)

- Integrity : Always do the right thing
- Collaboration : None of us is as smart as all of us
- Accountability : We take ownership and accountability
- Respect : We value our colleagues and the people we serve
- Excellence : We give our best at all times

Level 0 Acknowledge Operational Inefficiencies	Level 1 Process Aware	Level 2 Intra-Process Automation and Control	Level 3 Inter-Process Automation and Control	Level 4 Enterprise Valuation Control	Level 5 Agile Business Structure
2022		2023	2024	2025	2027

Setting objectives is crucial for an improved Order to Cash Process. A future state in which bottlenecks are minimized and risks are controlled. This should lead to a Order to Cash Process that contributes to proper financial management within the Government of Sint Maarten, which is a key building block for the Future of Finance.

This future state, a strategic vision of the Order to Cash Process, should be a starting point of the transformation that lies ahead. A transformation that will lead to a SOLL Order to Cash Process that is optimized throughout and supported with an integrated risk management framework. This journey will bring the Order to Cash Process to a proposed desired maturity level 4: 'Enterprise Valuation Control', in which governance takes the organization as a whole into account, policies, and procedures are properly documented, team members are skilled, and monitoring is in place. A maturity in which systems are used to provide meaningful insights and processes are formalized.

Such a mature Order to Cash Process as the desired future state will contribute to, and is aligned with, the mission, vision, and values of the Ministry of Finance as shown in the figure on the left of this page. In particular, this future state of the Order to Cash Process enables the Ministry of Finance to oversee the country's finances by adopting new methods and technologies that improve, streamline, and automate the end-to-end Order to Cash Process. Therefore, the process objectives of the desired future state should be aligned with these mission, vision and values.

This trajectory towards the desired maturity should be organized by means of a transformation program. Such a program is more than a collection of similar projects or initiatives under the same umbrella. Comprehensive program management ensures that a solid focus on benefits to be realized is maintained and teams are focused and collaborating across departments together to achieve the shared strategic vision.

Based on the current state analysis and recommendations, a maturity level 4 'Enterprise Valuation Control' is a proposed desired future state that should be reached within a 3-year timeframe. Moreover, the ultimate goal of the organization will be to reach level 5 'Agile Business Structure' as maturity level. The Blueprint that is outlined on the following page will contribute to reaching that maturity level. The figure below presents an abstract timeline of the proposed maturity development, which is based on the maturity model that is outlined in paragraph 6.1. A detailed roadmap that is tailored towards the vision and ambition of the future state, will need to be determined at a later stage.

Given the context of this project, as part of the Country Package and other reform plans, we propose to plan the overall transition program and plan meticulously.

6.3 Blueprint

This chapter provides the blueprint for the desired future state through the perspective of the four lenses ‘Organization, People, Process, Technology’. As the desired future state reflects maturity level 4 ‘Enterprise Valuation Control’, the blueprint contains an overall vision per lens, which is substantiated by specific characteristics and prerequisites of the strategic vision for the desired state of the Order to Cash Processes.

The Future of Finance: a shared strategic view of a desired end state for the Government of Sint Maarten’s public finance function. A common understanding across the Government of Sint Maarten of such an ambition gives direction and provides guidance on the objectives to be realized during the journey.

Organization

What

‘A well-functioning organization that takes care of the Order to Cash Processes. An organization that is built on integrated control systems, supported by people and technology’

How

- Improve organizational structure encompassing the Order to Cash Processes
- Establish a fixed communication structure between the ministries, departments, and actors.
- Workflow connecting end-to-end process within organization
- Clarify roles and responsibilities

Process

What

‘Formalized Order to Cash Processes in which policies and procedures are documented and process execution is monitored’

How

- Develop underlying policies and procedures that facilitate the end-to-end process
- Redesign finance-related processes of the Order to Cash process chain (invoicing, payment etc.)
- Create working instructions that cover (re)designed process
- Create a visible and structural reconciliation approach
- Execute a new risk analysis including a re-evaluation of the currently identified risks
- Set-up a risk & control framework

People

What

‘Order to Cash Processes that are executed by skilled resources, which are constantly trained to carry out an effective and efficient Order to Cash Process’

How

- Ensure sufficient resources that are skilled and knowledgeable to carry out the process
- Define new roles and responsibilities across the redesigned end-to-end process
- Provide a description of new duties within the (re) designed to process
- Design a communication plan between all involved stakeholders
- Facilitate learning and development needs based on new roles and responsibilities

Technology

What

‘Deployment of appropriate IT systems that provide meaningful insights in organizational performance and support the Order to Cash Processes end-to-end’

How

- Determine specific needs for the IT-landscape based on the redesigned new process (SOLL)
- Determine key dependencies based on outcome process (re) design for technology requirements
- Facilitate reliable business information
- Technology enabled workflow covering end-to-end process
- Create reports/dashboard containing key metrics based on policies and procedures to give real-time insight

6.4 Order to Cash Process Objectives

The current process objectives of each individual Order to Cash Process, as formulated in the IST process, do not provide enough substance to drive the desired future state of the Order to Cash Process. As such, new process objectives are formulated to ensure that there is a solid foundation for the SOLL process. These process objectives are tailored to the desired future state of the process and aligned with the mission and vision of the Ministry of Finance. Furthermore, these new process objectives translate the blueprint of the Order to Cash Processes into specific, measurable, attainable, relevant, and time-bound goals and/or outcomes.

The newly formulated process objectives are presented in the figure below. With these process objectives, the most prominent stakeholders and actors of the process should be able to carry out an efficient and reliable Order to Cash Process. Hence, the SOLL position, or desired future state of the Order to Cash Process, is built on one overarching process objective for all the individual Order to Cash Processes in scope. This overarching objective is substantiated by six self-contained process objectives related to the six Order to Cash Processes in scope.

Objectives Order to Cash Processes (SOLL)

"Ensuring that an efficient and reliable Order to Cash Process is carried out by appropriate actors, in which sufficient controls are followed and redundant activities are absent, to promote an accurate, complete, and timely fulfillment of the orders of the government's goods and services"

Land Lease

3A: To ensure that all holders of government lease land pay the yearly fees owed to government on a timely basis and to ensure that the correct fees are charged and recorded accurately, timely, and complete in the financial administration

3B: To safeguard that the applicable legislation and regulations are followed objectively and consistently, that the review process is held with regards to the issuance of government lease land in a timely fashion, and to maintain an updated vacant Land database.

Building Permits

3C: To provide accurate and complete building permits for people and/or businesses that are building for residential and/or commercial purposes on Sint Maarten, and that the provision process and permit follows the applicable laws and regulations.

Front- & Back-Office Services

3D: To provide residents with the requested information and/or documents in a timely, accurate and complete manner in coherence with the applicable legislation, while maintaining an updated civil registry database.

3E: To provide residents with the requested service in a timely, accurate and complete manner in coherence with the applicable legislation, while maintaining an updated civil registry database.

Work Permits

3F: To issue accurate and complete employment permits timely to non-residence workers looking for employment on Sint Maarten and ensuring that the applicable legislation and regulations are followed, while safeguarding that the issued employment permits are kept organized and updated in a digital database.

Economic Licenses

3G: To ensure that the economic licenses issued to business and people contributing with economic activities on Sint Maarten are complete, accurate and delivered on time, while safeguarding that the relevant laws and regulations are followed.

3H: To maintain an organized and complete database of licenses, and to ensure that the license holders are invoiced in a timely and accurate matter.

Bank License Fees

3I: To provide accurate, complete and fair concession and/or bank license fees and that all (semi-)government entities are accrued equally. Additionally, to ensure that entities are invoiced timely and accurate, all while fully conceding to the applicable laws and regulations to the process.

Appendix

07

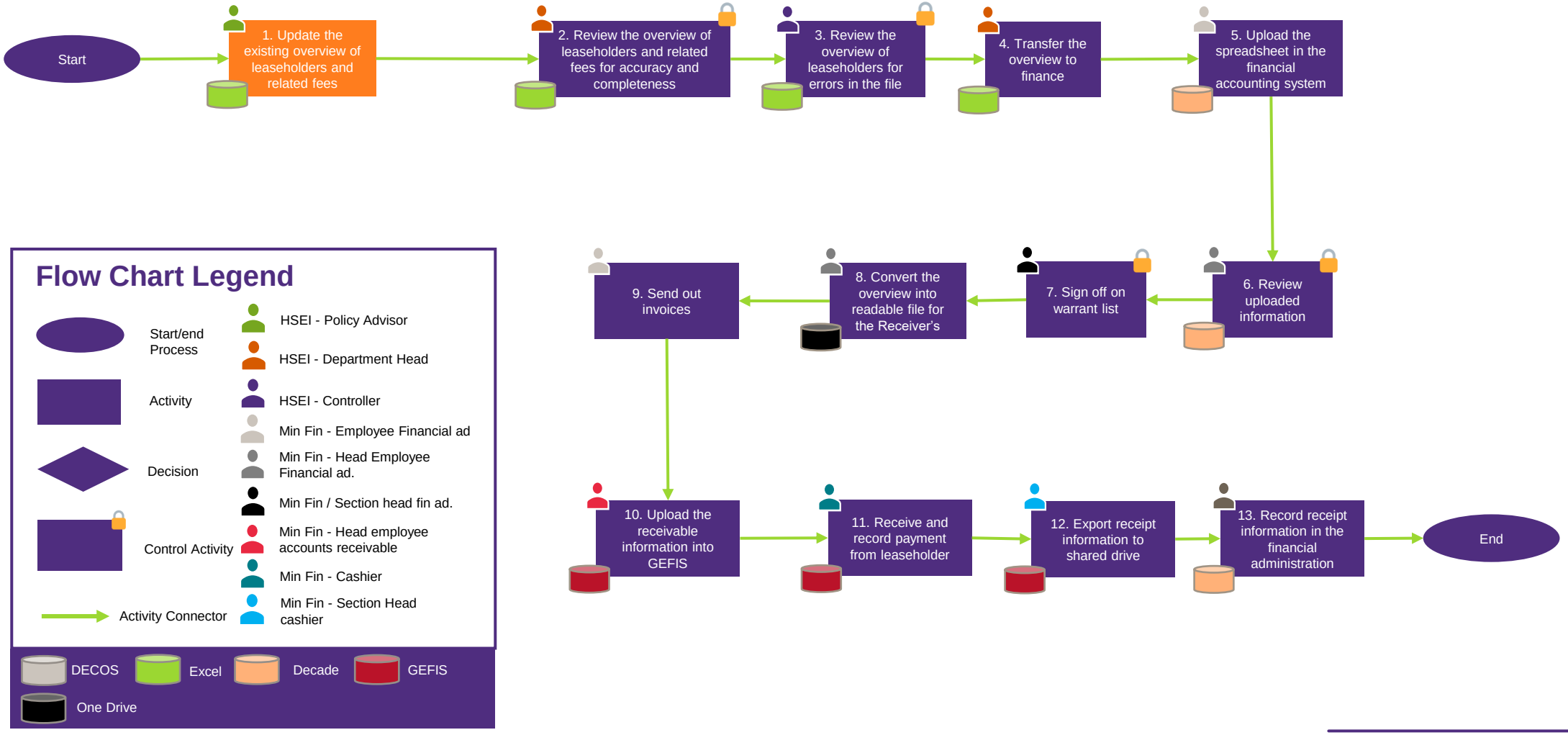

Ministerie van Binnenlandse Zaken en Koninkrijksrelaties
Average user base

Appendix: IST state visuals

7.1

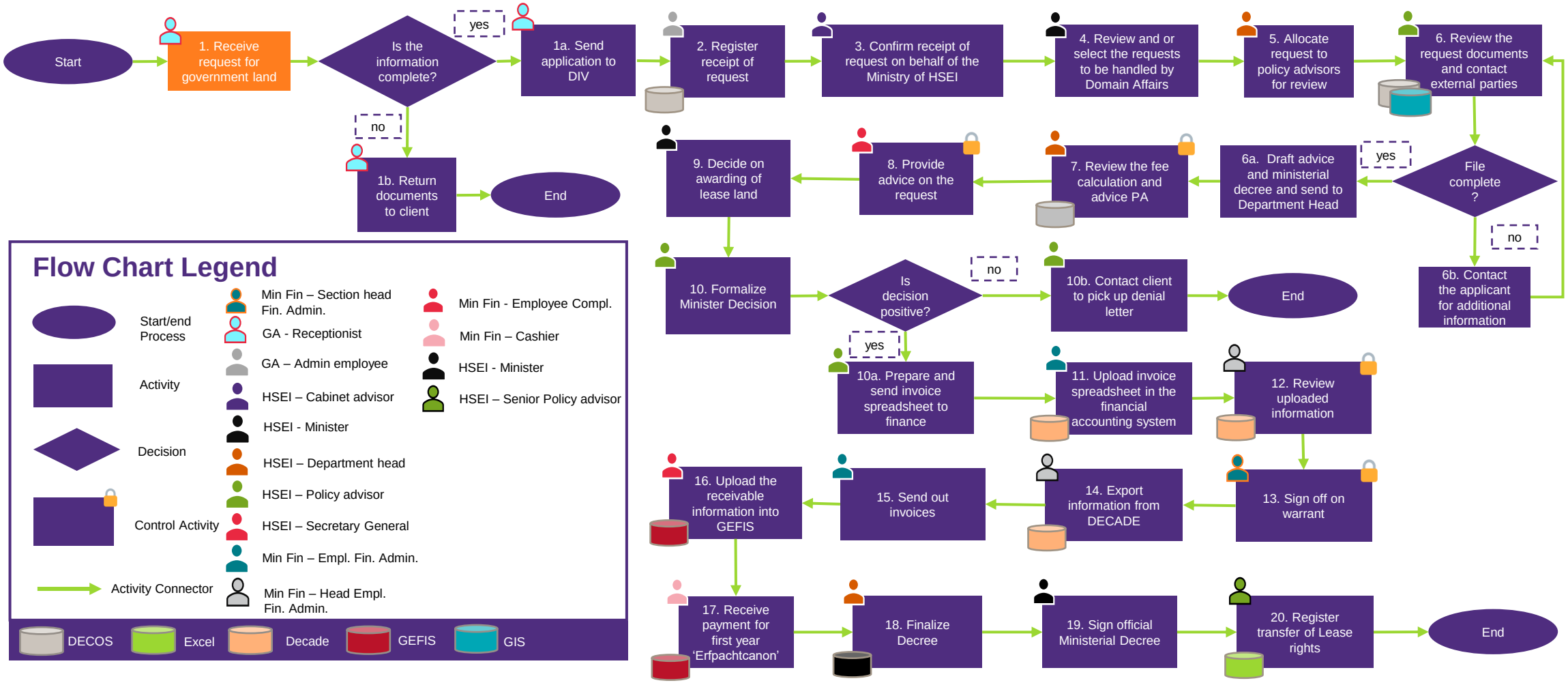
7.1.1 IST Process - Invoicing of Land Lease (3A)

The figure below presents a flow chart of the current state Order to Cash – Invoicing of Land Lease process. Additionally, a legenda for the flow chart is presented on this page, which includes an overview of the person/department that is responsible for a specific process step, as well as the used systems. Please note that the Order to Cash process is divided in eight sub-processes, which is presented in eight distinct flowcharts. These are presented on in Chapter 7.1.1. to 7.1.8.



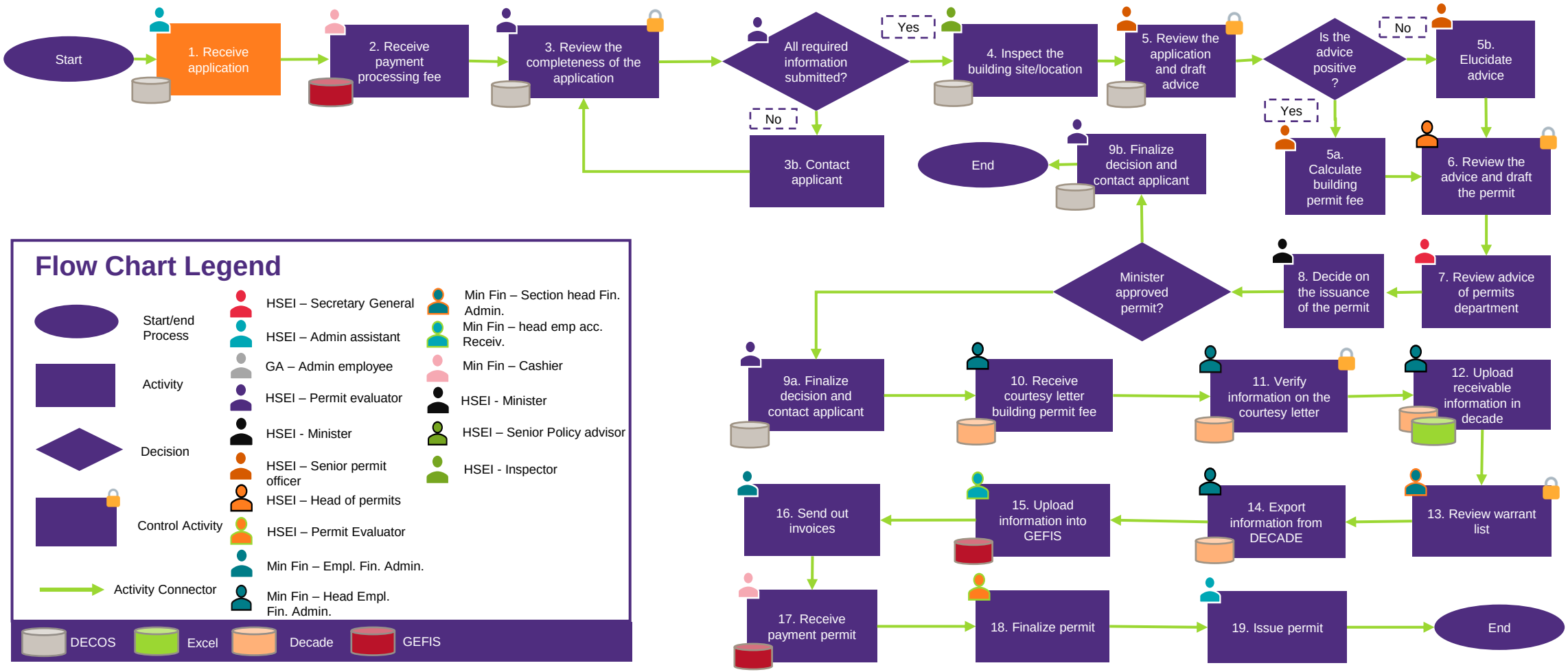
7.1.2 IST Process - Issuance of Land Lease (3B)

The figure below presents a flow chart of the current state Order to Cash – Issuance of Land Lease process. Additionally, a legenda for the flow chart is presented on this page, which includes an overview of the person/department that is responsible for a specific process step, as well as the used systems. Please note that the Order to Cash process is divided in eight sub-processes, which is presented in eight distinct flowcharts. These are presented on in Chapter 7.1.1. to 7.1.8.



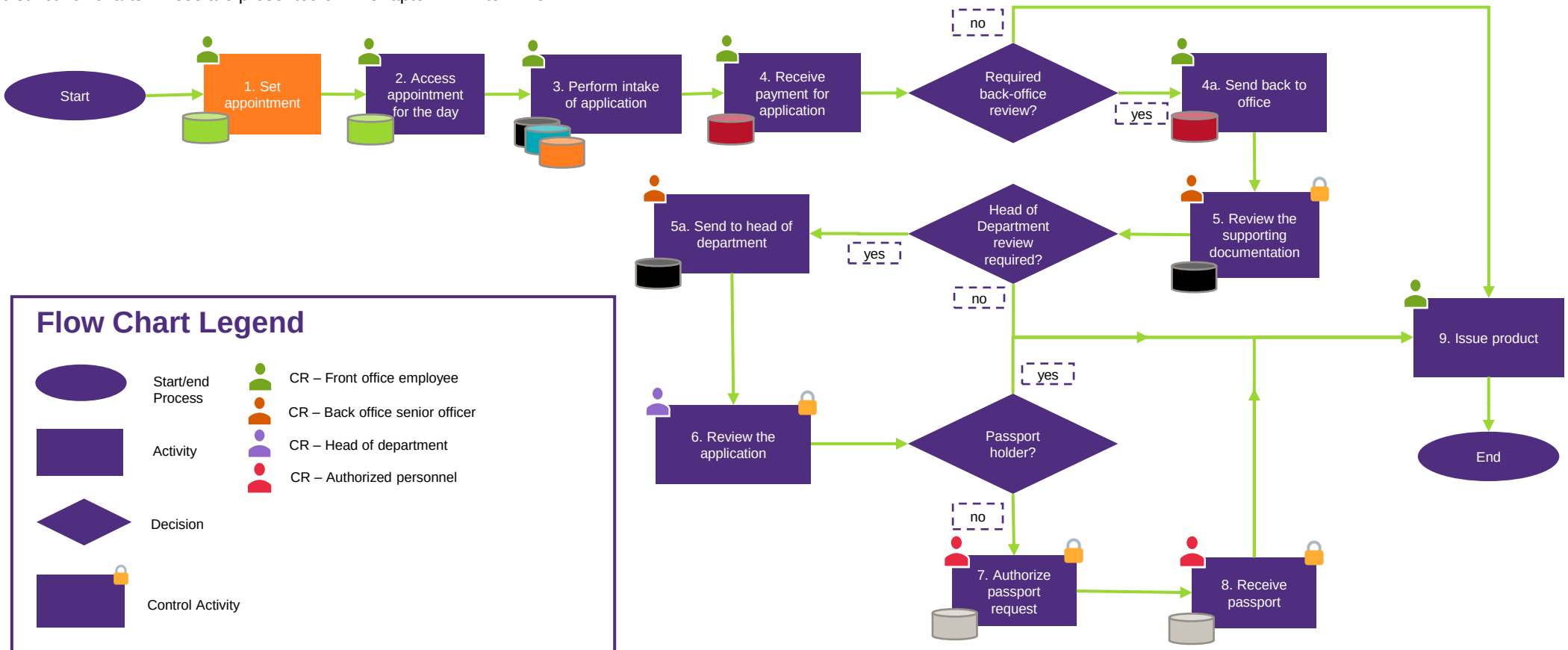
7.1.3 IST Process – Issuance of Building permits (3C)

The figure below presents a flow chart of the current state Order to Cash – Issuance of building, hindrance and civil work permits. Additionally, a legenda for the flow chart is presented on this page, which includes an overview of the person/department that is responsible for a specific process step, as well as the used systems. Please note that the Order to Cash process is divided in eight sub-processes, which is presented in eight distinct flowcharts. These are presented on in Chapter 7.1.1. to 7.1.8.



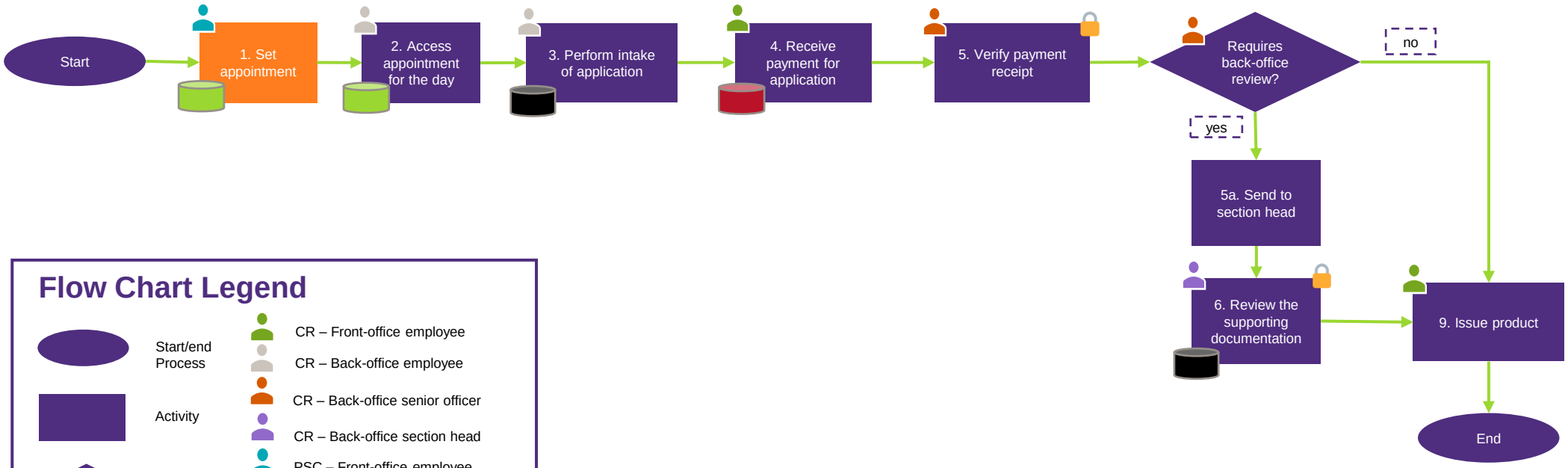
7.1.4 IST Process - Front-Of. Services by the Civil Registry (3D)

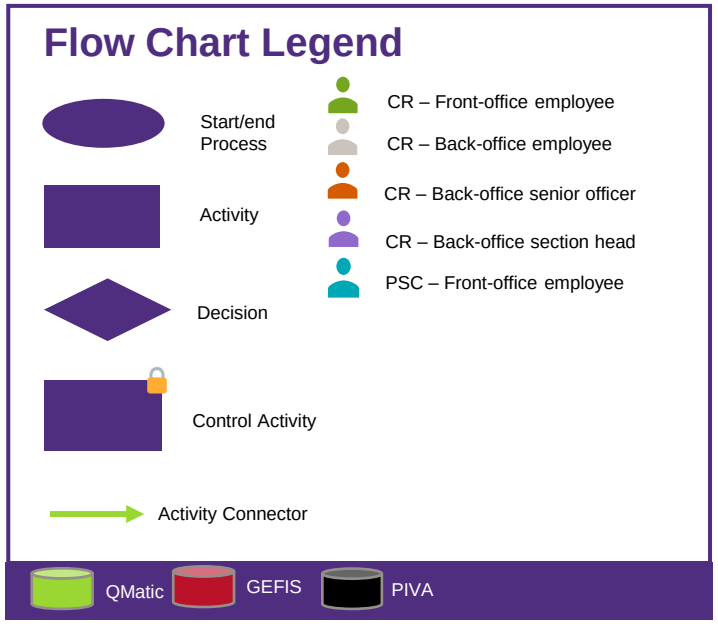
The figure below presents a flow chart of the current state Order to Cash – Front-Office Services by the Civil Registry process. Additionally, a legenda for the flow chart is presented on this page, which includes an overview of the person/department that is responsible for a specific process step, as well as the used systems. Please note that the Order to Cash process is divided in eight sub-processes, which is presented in eight distinct flowcharts. These are presented on in Chapter 7.1.1. to 7.1.8.



7.1.5 IST Process - Back-Of. Services by the Civil Registry (3E)

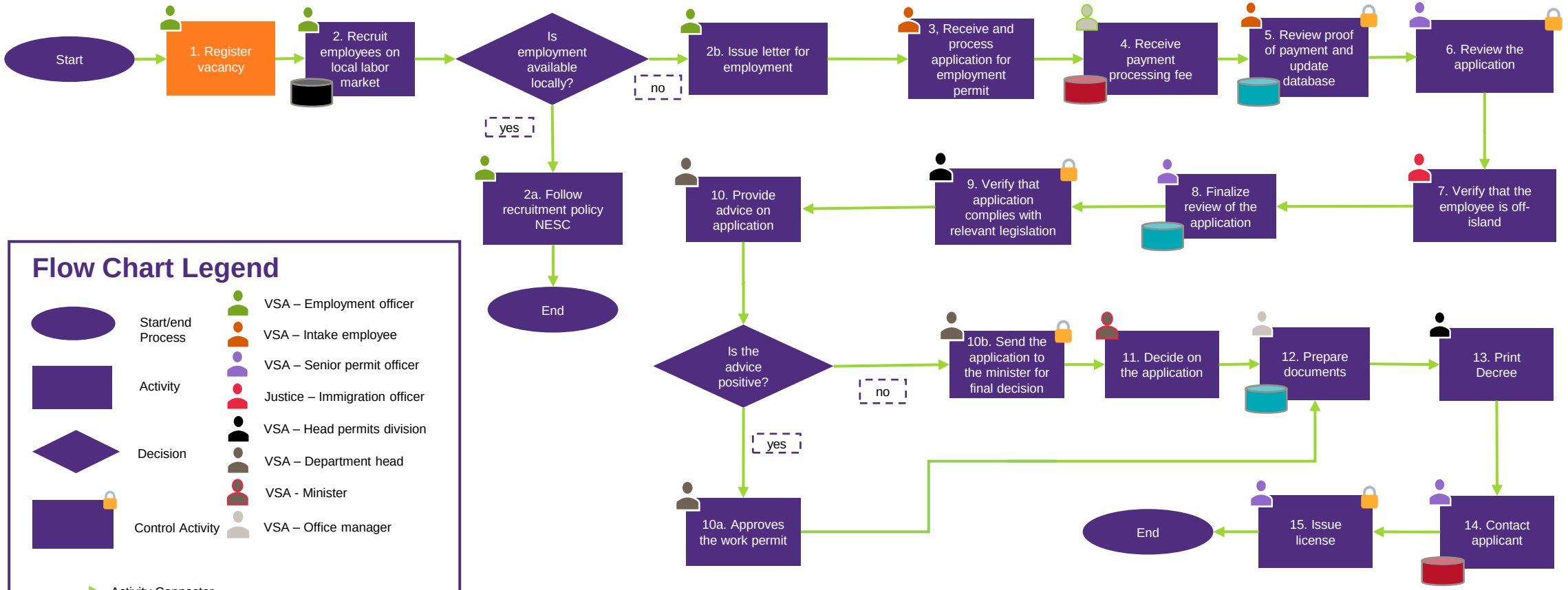
The figure below presents a flow chart of the current state state Order to Cash – Back-Office Services by the Civil Registry process. Additionally, a legenda for the flow chart is presented on this page, which includes an overview of the person/department that is responsible for a specific process step, as well as the used systems. Please note that the Order to Cash process is divided in eight sub-processes, which is presented in eight distinct flowcharts. These are presented on in Chapter 7.1.1. to 7.1.8.





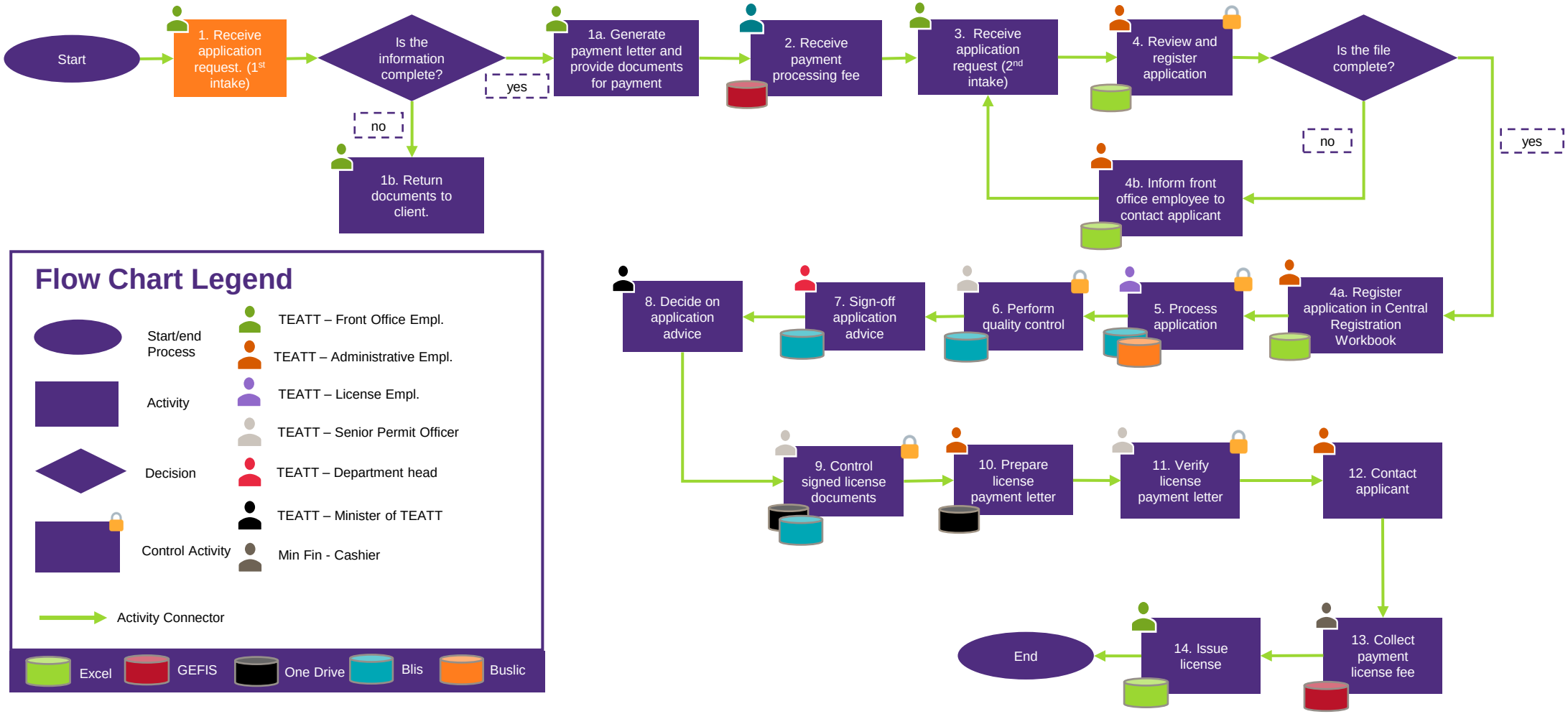
7.1.6 IST Process - Issuance of Work Permits (3F)

The figure below presents a flow chart of the current state Order to Cash – Issuance of Work Permits process. Additionally, a legenda for the flow chart is presented on this page, which includes an overview of the person/department that is responsible for a specific process step, as well as the used systems. Please note that the Order to Cash process is divided in eight sub-processes, which is presented in eight distinct flowcharts. These are presented on in Chapter 7.1.1. to 7.1.8.



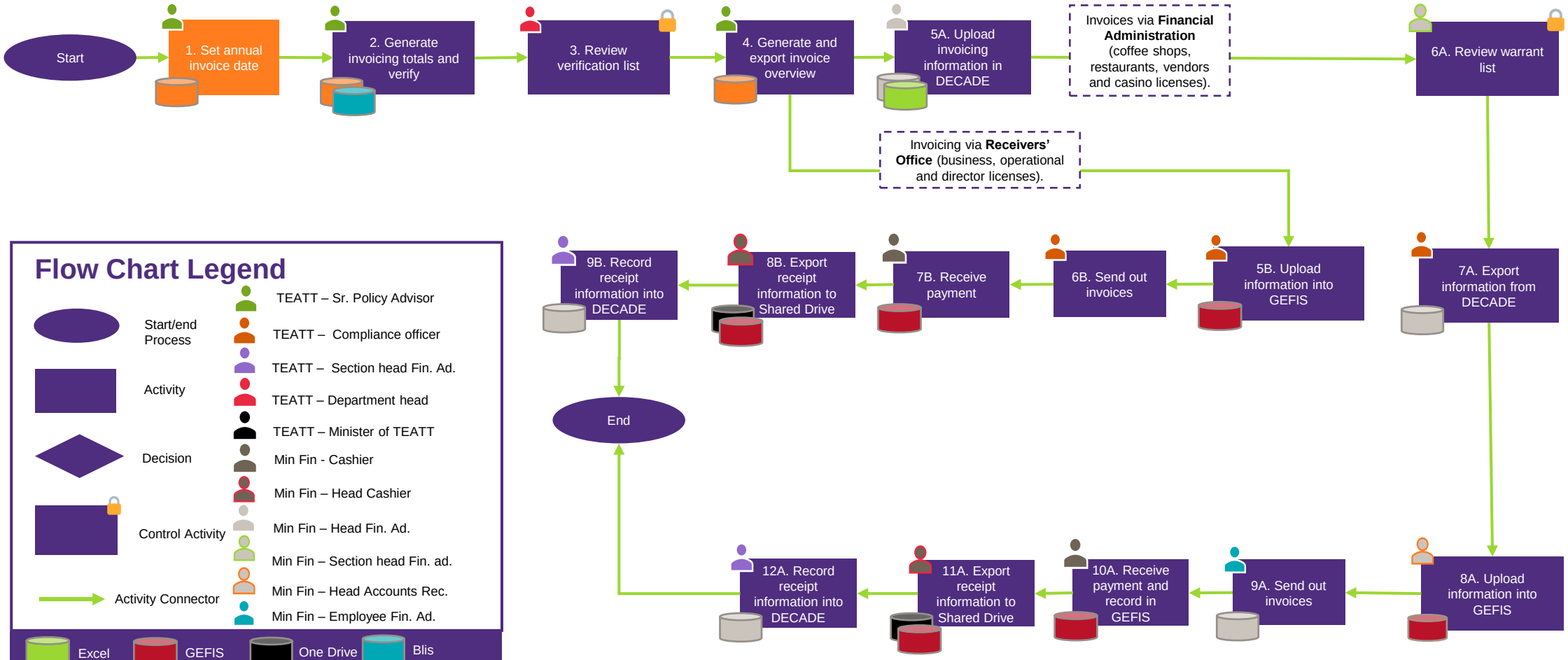
7.1.7 IST Process - Issuance of Economic Licenses (3G)

The figure below presents a flow chart of the current state Order to Cash – Issuance of Economic Licenses process. Additionally, a legenda for the flow chart is presented on this page, which includes an overview of the person/department that is responsible for a specific process step, as well as the used systems. Please note that the Order to Cash process is divided in eight sub-processes, which is presented in eight distinct flowcharts. These are presented on in Chapter 7.1.1. to 7.1.8.



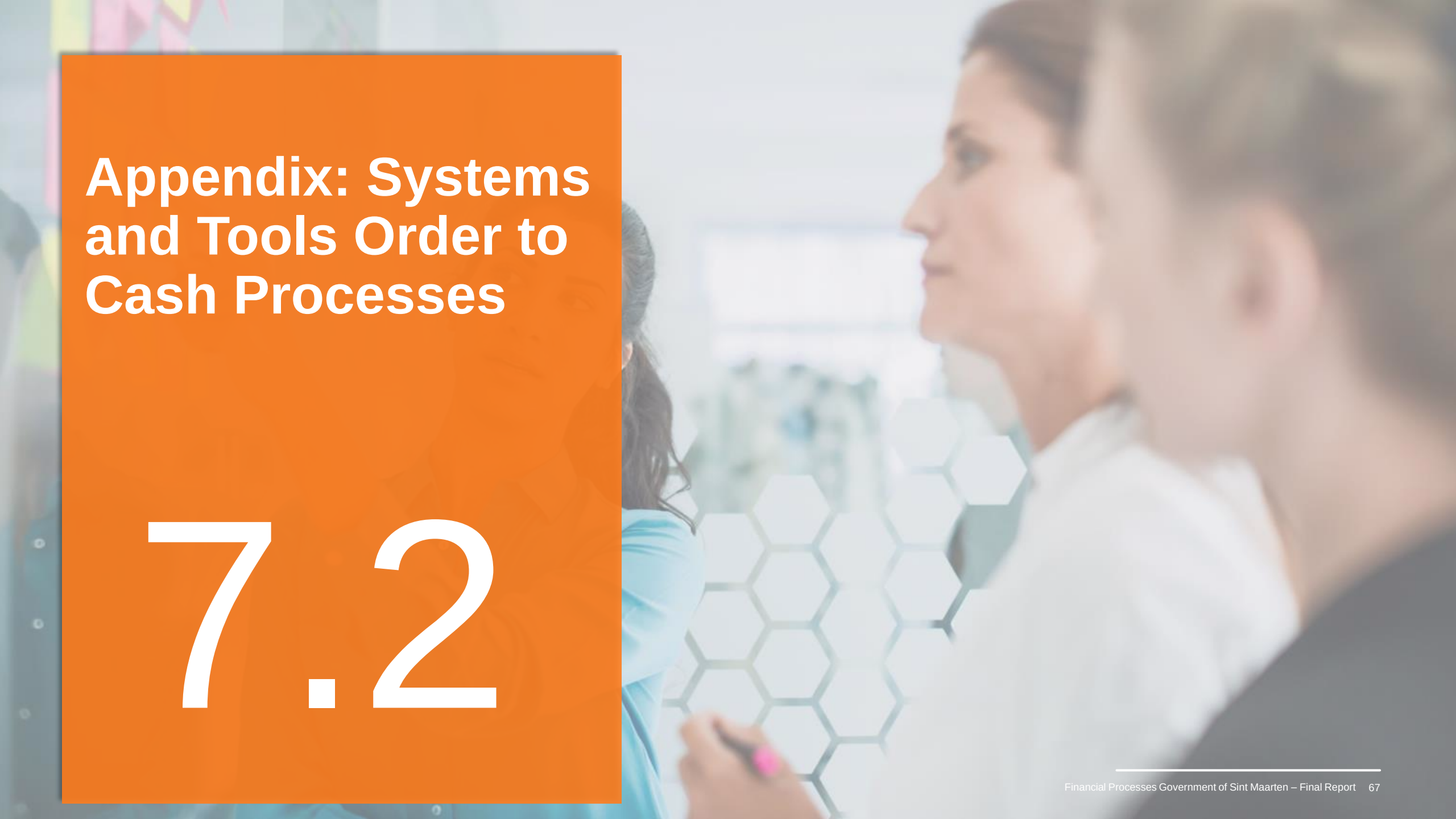
7.1.8 IST Process - Invoicing of Economic Licenses (3H)

The figure below presents a flow chart of the current state Order to Cash – Invoicing of Economic Licenses process. Additionally, a legenda for the flow chart is presented on this page, which includes an overview of the person/department that is responsible for a specific process step, as well as the used systems. Please note that the Order to Cash process is divided in eight sub-processes, which is presented in eight distinct flowcharts. These are presented on in Chapter 7.1.1. to 7.1.8.



Appendix: Systems and Tools Order to Cash Processes

7.2



7.2.1 Sub-process systems – Invoicing of Long Lease

The table below presents an overview of the systems used within the Order to Cash – Invoicing of Land Lease process. Within the table, the general function of the system is described, as well as the specific function of the system within the sub process step. Additionally, the steps in which the systems are used, which is outlined in the last column, correspond with their respective IST in chapter 7.1.

Sub-process within Order to Cash - Invoicing of Long Lease			
System	**General Function**	**Process Specific Function**	**Process Step (in IST)**
GEFIS	Revenue registration	Used by the Receiver's office for recording of the yearly long lease payments received from long lease holders.	10, 11, 12
DECADE	Financial administration	Used by the Ministry of Finance for recording in the financial administration.	5, 6, 13
One-Drive	Data-transfer	Used for the transfer of receivable and payment information between the accounting department and the Receiver's office.	8
Excel	Data manipulation	Used for the maintenance of Long Lease holder overviews.	1, 2, 3, 4

7.2.2 Sub-process systems – Issuance of Long Lease

The table below presents an overview of the systems used within the Order to Cash – Issuance of Land Lease process. Within the table, the general function of the system is described, as well as the specific function of the system within the sub process step. Additionally, the steps in which the systems are used, which is outlined in the last column, correspond with their respective IST in chapter 7.1.

Sub-process within Order to Cash - Issuance of Long Lease			
System	**General Function**	**Process Specific Function**	**Process Step (in IST)**
DECOS	Workflow documentation	Used by the department of Domain Affairs for the documenting of the workflow. Also used by DIV to track the status of documents transferred within the Ministry of HSEI	2, 6, 7
GIS	Geographic information	To store, retrieve, manage, display, and analyze all types of geographic and spatial data	6
DECADE	Financial administration	Used by the Ministry of Finance for recording in the financial administration.	11, 12, 14
GEFIS	Revenue registration	Used by the Receiver's office to record the receipt of the first year's 'Erfpachtcanon'.	16, 17
Excel	Data manipulation	Used for the maintenance of Long Lease holder overviews.	20

7.2.3 Sub-process systems – Issuance of Building Permits

The table below presents an overview of the systems used within the Order to Cash – Issuance of Building Permits process. Within the table, the general function of the system is described, as well as the specific function of the system within the sub process step. Additionally, the steps in which the systems are used correspond with their respective IST in chapter 7.1.

Sub-process within Order to Cash - Issuance of building permits			
System	**General Function**	**Process Specific Function**	**Process Step (in IST)**
DECOS	Workflow documentation	Used by the permits department of HSEI for documenting the workflow	1, 3, 4, 5, 9
GEFIS	Revenue registration	Used by the Receiver's office to record the receipt of the processing fee and the building permit fee.	2, 15, 17
DECADE	Financial administration	Used by the Ministry of Finance for recording in the financial administration.	10, 11, 12, 14
Excel	Data manipulation	Excel sheet as data entrance method for Decade.	12

7.2.4 Sub-process systems – Front-Office Services

The table below presents an overview of the systems used within the Order to Cash – Front-Office Services by the Civil Registry process. Within the table, the general function of the system is described, as well as the specific function of the system within the sub process step. Additionally, the steps in which the systems are used, which is outlined in the last column, correspond with their respective IST in chapter 7.1.

Sub-process within Order to Cash - Front-Office Services by the Civil Registry			
System	**General Function**	**Process Specific Function**	**Process Step (in IST)**
GEFIS	Revenue registration	Used by the Receiver's office to record the receipt of the payment for the requested documents.	4, Financial administration
DECADE	Financial administration	Used by the financial administration to record the related bookings in the financial administration.	Financial administration
Qmatic	Document tracking	Used by the public service center for the management of appointments.	1, 2
CAS	Data manipulation	Used by the civil registry for the issuance of ID's and driver's licenses.	3
NGR	Passport requests (SXM)	Used by the civil registry for application of passports.	3
RAAS	Passport requests (NL)	Used by the civil registry to request and receive passports from the Netherlands.	7, 8
PIVA	Administration	Used Basic administration of information of all residence of Sint Maarten.	3, 5
Burgerlijk Stand	Civil Registry	Used by the civil registry for the issuance of 'aktes', there is an interface with PIVA.	Not stated in SOAB document*

7.2.5 Sub-process systems – Back-Office Services

The table below presents an overview of the systems used whitin the Order to Cash – Front-Office Services by the Civil Registry process. Within the table, the general function of the system is described, as well as the specific function of the system within the sub process step. Additionally, the steps in which the systems are used, which is outlined in the last column, correspond with their respective IST in chapter 7.1.

Sub-process within Order to Cash - Back-Office Services by the Civil Registry			
System	**General Function**	**Process Specific Function**	**Process Step (in IST)**
Qmatic	Document tracking	Used by the public service center for the management of appointments.	1, 2
PIVA	Administration	Basic administration of information of all residence of Sint Maarten.	3, 6
GEFIS	Revenue registration	Used by the Receiver's office to record the receipt of the processing fee for the employment permit application.	4

7.2.6 Sub-process systems – Issuance of Work Permits

The table below presents an overview of the systems used within the Order to Cash – Issuance of Work Permits process. Within the table, the general function of the system is described, as well as the specific function of the system within the sub process step. Additionally, the steps in which the systems are used, which is outlined in the last column, correspond with their respective IST in chapter 7.1.

Sub-process within Order to Cash - Issuance of Work Permits			
System	**General Function**	**Process Specific Function**	**Process Step (in IST)**
GEFIS	Revenue registration	Used by the Receiver's office to record the receipt of the processing fee for the employment permit application.	4, 14
DECADE	Financial administration	Used by the financial administration to record the processing fees and permit fees invoiced.	Financial administration
DECOS	Document tracking	Used to track documents with a unique number associated.	Not stated in SOAB document*
SS37 (CRM)	Administrative registry	Used by the department of Labor Affairs to input the application and underlying documents, document the review and track the status of the application.	5, 8, 12
Job Portal	Posting Job posting	Publishing available jobs on the job portal as an open application.	2

7.2.7 Sub-process systems – Issuance of Economic Licenses

The table below presents an overview of the systems used within the Order to Cash – Issuance of Economic Licenses process. Within the table, the general function of the system is described, as well as the specific function of the system within the sub process step. Additionally, the steps in which the systems are used, which is outlined in the last column, correspond with their respective IST in chapter 7.1.

Sub-process within Order to Cash - Issuance of Economic Licenses			
System	**General Function**	**Process Specific Function**	**Process Step (in IST)**
GEFIS	Revenue registration	Used by the Receiver's office to record the receipt of the processing fee for the economic licenses and the yearly renewal fees.	2, 13
DECADE	Financial administration	Used by the financial administration to record the processing fees and permit fees invoiced.	Financial Adminstration
One-Drive	Data-transfer	Used by the department of economic licenses to document the Minister's decision on the economic license requests.	9, 10
Excel	Data manipulation	Used for the maintenance of Economic License holder overviews.	4, 14
BusLic	Registration of business licenses	Used by the department of economic licenses to register the issued economic licenses and to keep the overview used for the yearly invoicing of the licenses.	5
Blis	Application input and tracking	Used by the department of economic licenses to input the application and underlying documents, document the review and track the status of the application.	5, 6, 7, 9

7.2.8 Sub-process systems – Invoicing of Economic Licenses

The table below presents an overview of the systems used within the Order to Cash – Invoicing of Economic Licenses process. Within the table, the general function of the system is described, as well as the specific function of the system within the sub process step. Additionally, the steps in which the systems are used, which is outlined in the last column, correspond with their respective IST in chapter 7.1.

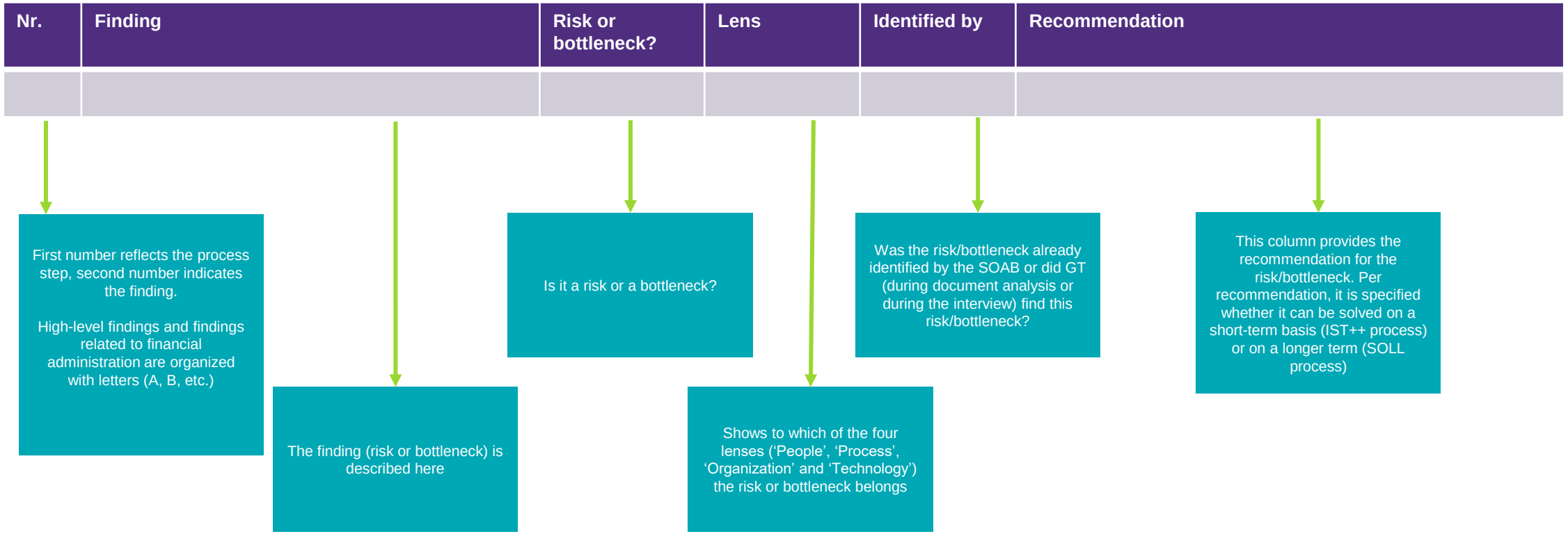
Sub-process within Order to Cash - Invoicing of Economic Licenses			
System	**General Function**	**Process Specific Function**	**Process Step (in IST)**
GEFIS	Revenue registration	Used by the Receiver's office to record the invoices and payments received.	5B, 7B, 8A, 8B, 10A, 11A
DECADE	Financial administration	Used by the financial administration to generate invoices and record the related journal entries in the financial administration.	5, 7A, 9A, 12A, 12B
One-Drive	Data-transfer	Used by the department to export receipt information and share cross-departmental invoicing information.	8B, 11A
Excel	Data manipulation	Used for the maintenance of Economic License holder overviews and uploading of invoice information.	5A
BusLic	Registration of business licenses	Used by the economic license department to generate the overview of license holders.	1, 2, 4
Blis	Application input and tracking	Used by the department of economic licenses to input the application and underlying documents, document the review and track the status of the application.	2

Appendix: Findings - Issuance and Invoicing of Land Lease (3A & 3B)

7.3

7.3 Findings - Reading Guide

Several findings are extracted from the IST process as outlined in chapters 4.1 up to 4.6. These findings are presented in the following chapters (Chapters 7.3 to 7.8) per sub-process, including a recommendation. These findings and corresponding recommendations enable quick wins to improve the current Order to Cash Processes and provide guidance to the SOLL situation, which is presented in chapter 4.7. The table below serves as a reading guide for the presentation of the findings and recommendations on the following pages. Please note that the numbering of the findings is based on the process steps in the detailed IST processes of each process stage. This is replicated for each individual Order to Cash process in scope.



7.3.1 Findings – Issuance and Invoicing of Land Lease (3A - 1/3)

		Process activities (Findings per step)				
Process Activity	**Nr.**	**Finding**	**Risk / Bottleneck**	**Lens**	**Identified by**	**Recommendation**
Domain Affairs - Invoicing of long lease	1.1	Currently, an Excel sheet is used for retaining information and mutations on lease holders. There appears to be no specified control over the Master Excel file (Retention of previous version, multiple people of input and continuous updating). It is not clear whether information is accurate and complete, as it is not transparent how checks are executed by the Policy Advisor (e.g., accuracy of rates, names, dates etc.) - Risk of fraud, loss of information and inaccurate/incomplete invoicing of Long Lease holders.	Risk	Technology	GT	**IST++ & SOLL -** Eliminate usage of excel within the current structure of processes. Information should be registered and retained in a single, fully accessible, data integrated system used by the Finance and Receivers departments. **SOLL –** Invoicing process should be executed according a newly developed Account Receivable policy
	2.1	The Department Head (DH) checks, approves and sends the Leaseholder Invoicing Overview. Herein, the control is not standardized nor are the conditions defined. Afterwards, the approval is not a concrete step, as there is no visible proof of approval because approval is executed by sending the overview to HSEI. The controlling step of the DH is not performed effectively, dictating an error prone process. - Risk for undetected errors resulting in inaccurate and incomplete invoicing.	Risk	Process & Technology	GT	**IST++ -** Define and standardize clear guidelines on basis of which the DH checks the and approves the information in an existing program (e.g., DECADE **IST++ & SOLL -** Eliminate usage of excel within the current structure of processes. Information should be registered and retained in a single, fully accessible, data integrated system used by the Finance and Receivers departments.
	3.1	The HSEI controller performs an additional check, within the same scope as the DH. This step is not part of the standard invoicing process. Meanwhile the controller does not have all relevant information needed to execute a rigorous control check. The check is lead by undefined conditions, while there is high similarity with the previous step. - Risk for control not performed effectively.	Risk	Process	GT	**IST++ -** Define and standardize clear guidelines on basis of which the HSEI controller checks the and approves the appropriate document. **SOLL –** Automate processing of Land Lease Invoicing in which crucial controls are performed and redundant controls are avoided, such that an appropriate balance between efficiency and reliability exists within the process.
	5.1	Information processing is sensitive to errors as information is transferred into another system and invoices are generated by Finance. - Risk of inaccurate/incomplete invoicing of Long Lease holders.	Risk	Organization	GT	**IST++ & SOLL -** Eliminate usage of excel within the current structure of processes. Information should be registered and retained in a single, fully accessible, data integrated system used by the Finance and Receivers departments. **SOLL –** Automate processing of Land Lease Invoicing in which crucial controls are performed and redundant controls are avoided, such that an appropriate balance between efficiency and reliability exists within the process.
	3A	Employees of Domain Affairs execute their inspections. Thus, there is a lack of Technical Staff, trained for executing the required inspection.	Bottleneck	People	GT	**IST++ & SOLL –** Ensure the availability of proper human resources by hiring and training technical staff to execute inspections.

7.3.2 Findings – Issuance and Invoicing of Land Lease (3A - 2/3)

		Process activities (Findings per step)				
Process Activity	**Nr.**	**Finding**	**Risk / Bottleneck**	**Lens**	**Identified by**	**Recommendation**
Domain Affairs - Invoicing of long lease	3A	The current hierarchical structure of processes and systems is inefficient, exhibiting high involvement of multiple organizational levels, including cabinet level, in processes that are relevant for Administrative Workers. – Risk of fraud and refusing/accepting requests by circumventing procedural steps.	Risk	Processes	GT	**IST++ -** Organization of processes should be logically following the organizational structure and involve appropriate Segregation of Duties (SoD). **SOLL –** Redesign organizational structure in which each process step is executed on an appropriate organization level including a shift in duties from cabinet to public servants.
	3A	There is no standard system used to create insight into Domain Affairs requests and invoice status.	Bottleneck	Technology	GT	**SOLL –** Implement one integrated system to register, maintain and observe up-to-date information on Domain Affairs.
	3A	There are no guidelines on basis of which requests are approved or denied, due to the absence of a general policy dictating department decisions. – Risk of inconsistent decision making and fraud.	Risk	Process	GT	**IST++ & SOLL -** Create comprehensive policies and procedures that drive the Land lease process. By having formal policies that describe what, how and by whom activities are performed during the entire process, the process will become more reliable and efficient.
	3A	There is no systematic review of the Excel overview of Land leaseholders and no procedure in place to do reconciliations in the file. The current Excel overview of land leases issued has also not been updated for the older land leases issued. Therefore, current information on Land Lease addresses in the Excel is not always correct or up-to-date. The overview of leaseholders can contain errors and outdated information which can lead to inaccurate or incomplete information being booked in the financial administration. Because of this, payments cannot always be enforced.	Risk	Process / Technology	GT	**IST++ -** Make review by the Controller of HSEI a standard part of the invoicing process. Regular and visible review of the Excel file including comparison analytics of monthly long lease fees. **IST++ & SOLL -** Eliminate usage of excel within the current structure of processes. Information should be registered and retained in a single, fully accessible, data integrated system used by the Finance and Receivers departments.
	3A	There is a lack of consistent information flows between Domain Affairs, Finance, and the Receiver's Department, while Domain Affairs is responsible for Accounts Receivable (e.g., incorrect information transferred to Finance, no feedback from receivers on whether invoices are paid etc.).	Bottleneck	Process / Technology	GT	**SOLL –** Implement one integrated system to register, maintain and observe up-to-date information on Domain Affairs.
	3A	There is no inventory of vacant government land, and the inventory of occupied government land is not up to date. – Risk of missing revenues.	Risk	Process	GT	**IST++ & SOLL –** Maintain an up-to-date inventory overview of available and occupied government land. Implement one integrated system to register, maintain and observe up-to-date information on Domain Affairs.
	3A	There is no log system to keep track of hardcopy files within the department. – Risk of loss of information	Risk	Technology	GT	**SOLL –** Implement one integrated system to register, maintain and observe up to date information on Domain Affairs.

7.3.3 Findings – Issuance and Invoicing of Land Lease (3A - 3/3)

		Process activities (Findings per step)				
Process Activity	**Nr.**	**Finding**	**Risk / Bottleneck**	**Lens**	**Identified by**	**Recommendation**
Domain Affairs - Invoicing of long lease	11	If an applicant pays for their yearly long lease before the actual invoice is received from finance and uploaded in GEFIS, the payment will be booked as a pre-payment. The Receiver's office must book negative prepayments against the actual invoice once the invoice is uploaded in GEFIS. This, however, does not happen structurally leading to large "suspense accounts" which are not netted with the receivables. These accounts are unjustly sent unnecessary ' Aanmaning' expenses. – Risk of high amount of pre-paid suspense accounts and unnecessary 'Aanmaning' expenses.	Bottleneck	Process / Technology	SOAB	**IST++** - Timely matching of prepayments with receivables. Collection officers should verify with the permit after proof of payment is received. **SOLL** – Automate process whereby applications triggers automatic invoice from finance department to applicant.
	3A	The fees per square meter used by the department of Domain Affairs to calculate the yearly 'Erfpachtcanon' are outdated. – Risk of missed revenues.	Risk	Process	SOAB	**IST++ & SOLL** - Review and update fees per square meter.
	3A	The yearly receivables are monitored by the Receiver's office once the invoices are sent out by the Finance department and imported in the Receiver's system. After sending the invoice list to the Finance Department, Domain Affairs is no longer involved in the process. Based on legislation, Domain Affairs have a formal task to act when lease holder does not comply with the outstanding invoice. However, without insight into the outstanding they cannot execute their task properly. - Domain Affairs does not have insight into the actual outstanding balances per lease holder.	Bottleneck	Organization	SOAB	**IST++ -** Provide insight for Domain affairs into the invoicing process. **SOLL** - Implement one integrated system to register, maintain and keep track on up-to-date information on Domain Affairs.
	3A	The physical invoice is sent to the address kept on file at the inspectorate. However, the couriers can not always find the address. This leads to invoices not being delivered. – Risk of Invoices not received by long lease holders and potential missed revenue.	Risk	Technology	SOAB	**IST++ & SOLL** - Sent invoices via email, or other platforms in addition to solely posting invoices. Update address information in DECADE to reconcile to information from census.
	3A	Tedious process when transferring information between GEFIS and DECADE due to the usage of different servers and the manual transferring from paper. Currently, there is no interface between GEFIS and DECADE. - Incomplete or inaccurate transfer of information between GEFIS and DECADE	Bottleneck	Technology	SOAB	**IST++** – Establish an interface between GEFIS and DECADE. **SOLL** - Implement one integrated system to register, maintain and keep track on up-to-date information on Domain Affairs.

7.3.4 Findings – Issuance and Invoicing of Land Lease (3B – 1/3)

		Process activities (Findings per step)				
Process Activity	**Nr.**	**Finding**	**Risk / Bottleneck**	**Lens**	**Identified by**	**Recommendation**
Domain Affairs - Issuance of land-lease	1.1	The controlling step by the receptionist is undefined. The reception employee is not adequately knowledgeable to judge the quality of the provided form, accompanied by the relevant documents. Additionally, request form are not checked (e.g., quarterly, annually), as there is no archive for hard-copies. - Incomplete requests lead to operational inefficiencies.	Bottleneck	Process	GT	**IST++ -** Provide comprehensive guidelines for the controlling step of the receptionist. Additionally, in-depth confirmation should be performed by a controller (e.g., quarterly, annually). **SOLL –** Online appointment registration should include the basic personal information (e.g., email, CRIB etc.). Registration forms should be digitalized instantly to confirm the completeness of the information provided on the form.
	4.1	Involvement of cabinet level appears in the request approval process. Additionally, no objective criteria are formulated to guide the approval of request by the minister. – Risk of inappropriate decision-making	Risk	People	GT	**IST++ & SOLL –** The request approval process should be executed by departmental staff of Domain Affairs along the SoD standards.
	4.2	The applicant is not informed of the decision (approval or denial) of the minister.	Bottleneck	Process	GT	**IST++ & SOLL** – After execution of the step by Domain Affairs, the integrated system should automatically inform the individual requesting of the decision made.
	5.1	Currently, all the employees in the department handle/review an application even though this should be handled by Policy advisors. As such, non-mandated employees can process requests that not applicable to their function. – Risk for Errors in handling and breach in SoD.	Risk	Organization	GT	**IST++ & SOLL –** Establish clear SoD policies and define roles within the department for specific requests. **SOLL** – Redesign organizational structure and execute internal operational audits on a regular basis (e.g., Quarterly, Biannual).
	6.1	The process of measuring the parcel is too complex. The measurement itself is performed by Cadaster, an independent organ, and takes place out of the Ministry. Based on that, the yearly 'Erfpachtcanon' is determined. This long lease fee is calculated based on square meters, location and destination plan. Hereafter, the applicant is responsible to request and pay for the measurement of the parcel, also at Cadaster.	Bottleneck	Process / Organization	GT	**IST++** - Implement integrated system through which Government workers and Kadaster employees can exchange information on new requests, open requests and status updates. **SOLL** – Redesign organizational structure. Furthermore, implement one integrated system merging the relevant functionalities of Kadaster's system, DECOS and GEFIS.

7.3.5 Findings – Issuance and Invoicing of Land Lease (3B – 2/3)

		Process activities (Findings per step)				
Process Activity	**Nr.**	**Finding**	**Risk / Bottleneck**	**Lens**	**Identified by**	**Recommendation**
Domain Affairs - Issuance of land-lease	7.1	The application process, finishing with denial or approval, is unorganized. There are no adequate systems for document flow related to the application and status review, or reasons for denial. Neither is there a central database maintained. Ultimately, because there are no supporting infrastructure, no consistent check-lists are available for the processing and review of the application. This results in multiple outcomes, including denials are not visibly documented and the applicant is not notified, but also that the public is not aware which land is up for lease. – Risk of unapproved land usage and missed revenue.	Risk	Technology	GT	**IST++ & SOLL** – Implement one integrated system to register available land which should be made visible to the public. Implement a database for recordkeeping of all requests and their current status. Additionally, the approval & denial process, including the communication with the applicant's should be automated.
	10.1	There is no visible approval of invoicing information sent to the financial administrator. There is a lack of overall records of invoices (e.g., number of requests, approved requests, denied requests including reason etc.) within the current system, even though should be archived. Additionally, there is no reconciliation between requests including additional information nor are they sent to Financial Administration department. – Risk for unorganized and fraudulent activity.	Risk	Process	GT	**IST++ & SOLL** – Establish one integrated system for incoming requests and invoices, integrating the current functionalities of GEFIS and DECOS into one platform. Install relevant check-lists in the process, and checks on requests on a regular basis, along with their respective invoices and reason for (concept or definitive) approval or denial. Implement regular (monthly) reconciliation between invoices and requests.
	3B	The issuance and invoicing of Land Lease involves a lot of activities without any acting controls. In particular, concepts and final deeds are not controlled according to 3-way principle, Kadaster updates are not checked for validity, and the dictating Excel file is not regularly saved, checked or controlled. There is no access control regarding the Excel file, including how it is updated timely and accurately as well as checked for completeness. Additionally, there is a lack of information on 'overall controls' on the total process (e.g., information on status of request, information on reasons for approval or denial, information on archiving of relevant documents). In general, the process involves too much manual processes and control which are inherently prone to errors. Herein, visible controls such as lead times, accuracy and completeness are also missing.	Risk	Process	GT	**IST++ & SOLL –** Redesign process in which adequate controls are performed and manual error-prone activities are minimized. Furthermore, establish comprehensive policies and procedures that drive the process, including SoD standards.
	3B	There are no clear instructions on information to be included in the letter to the Minister when applying for lease land. The information required is not provided to the general public. – Risk for incoherent and inconsistent data provision in the application.	Risk	Process	SOAB	**IST++ & SOLL** - Provide the information that should be included in the letter to the Minister on government's website and update the application form.

7.3.6 Findings – Issuance and Invoicing of Land Lease (3B - 3/3)

		Process activities (Findings per step)				
Process Activity	**Nr.**	**Finding**	**Risk / Bottleneck**	**Lens**	**Identified by**	**Recommendation**
Domain Affairs - Issuance of land-lease	3B	Most applications are currently only processed on request of the Minister of HSEI. There is currently no system in place to make sure that process is unbiased. - Risk of biased prioritization when issuing long lease land.	Risk	Organization	SOAB	**IST++ & SOLL** - Introduce a system that includes criteria for selection. For all requests, provide date of receipt of request by applicant and motivation in case of denial.
	3B	There is no comprehensive procedure for monitoring compliance with ordinance after issuance of land lease. Specifically abiding to the six months term to complete transfer of long lease rights. - Risk of non-compliance with the “National Ordinance on the Issuance of leasehold”	Risk	Process	SOAB	**IST++ & SOLL** – Create adequate procedures for monitoring documents to keep track of leases that still needs to be transferred and to ensure compliance with the relevant ordinances.
	3B	No visible approval of invoicing information is sent to the financial administrator. - Risk of incorrect fee being imported into the financial administration.	Risk	Process	SOAB	**IST++ & SOLL -** Visible approval on invoicing list given to financial administration.

Appendix: Findings - Issuance of Building Permits (3C)

7.4

7.4.1 Findings – Issuance of Building Permits (3C – 1/3)

		Process activities (Findings per step)				
Process Activity	**Nr.**	**Finding**	**Risk / Bottleneck**	**Lens**	**Identified by**	**Recommendation**
HSEI - Issuance of Permits	1.1	The tasks executed by the Front Office are largely manual and comprise an error prone process. Herein, the Front Office should maintain their controlling role, and check for completeness of the provided documents. Additionally, the incurred processing fee invoice is not linked to DECADE.	Risk	Process/ Technology	GT	**IST++ -** Create interfaces for the systems related to the registered application alongside the processing fee invoice. Implement controlling step by the Front Office on the accuracy and completeness of the provided documents. **SOLL –** Implement one integrated system in which the processing, registration and archiving is automated.
	2.1	The client is requested to email the proof of payment to the permits department for them to start with the processing of the application.	Bottleneck	Process	GT	**IST++ -** The respective permits department should access GEFIS to receive the processing fee invoice. **SOLL –** Automate invoice fee processing in one integrated system.
	2.2	There is an incorrect balance of receivables. The permit applicant receives a payment letter from the building permits department before the formal invoice is sent out by the Finance Department. When the applicant uses the payment letter to pay at the Receiver's before the invoice has been sent out, the payment will be booked under prepayment. Because of this time lag, GEFIS shows an outstanding balance for the permit holder while the permit has already been paid.	Bottleneck	Technology	GT	**SOLL -** Implement one integrated system in which the processing, registration and archiving is done to circumvent time lag.
	5 - 8	Multiple repetitive reviewing steps are present on which the premise are undefined.	Bottleneck	Process	GT	**IST++ & SOLL –** Checks and controls should be executed by the permits department, on basis of predefined guidelines to check for accuracy, timeliness and completeness. Herein, the controlling steps are executed according to the SoD guidelines. Afterwards, the SG and Minister are charged with a smaller controlling role.
	10.1	There is a high balance of "prepaid suspense accounts". If an applicant pays a building permit before the actual invoice is received from the Finance department and uploaded in GEFIS, the payment will be booked as a prepayment. Consequently, there are discrepancies in the booking of financial information in DECADE (e.g., generating invoices) and the payment by the applicant. – Risk for financial mismatches in suspense accounts.	Risk	Process / Technology	GT	**IST++ -** Implement monthly period-end closing. **SOLL –** Implement both period-end closing as well as the use of one integrated system for administration and financial processing including systematic reconciliation procedures.
	15.1	The verification of the uploaded txt file by comparing it against the PDF version is not a visible check. – Risk for fraud.	Risk	Process	GT	**IST++ & SOLL –** Implement a visible control in the interfaced system along predefined guidelines.
	3C	The quality of applied permit requests is low due to the lack of provision of concrete guidelines. Moreover, the quality differs depending on the architect or person that made the drawing.	Bottleneck	Process / People	GT	**IST++ & SOLL –** Ensure high-quality applications by providing clear guidelines on the application, which should be publicized on the government website.

7.4.2 Findings – Issuance of Building Permits (3C – 2/3)

		Process activities (Findings per step)				
Process Activity	**Nr.**	**Finding**	**Risk / Bottleneck**	**Lens**	**Identified by**	**Recommendation**
HSEI - Issuance of Permits	3C	The current process involves a lot of paperwork. Additionally, DECOS, DECADE, and GEFIS are not interfaced. DECOS does not work on every computer, resulting in people working outside the system. Because of the lack of interfacing, It is unclear to administrative workers what the status of a request is.	Bottleneck	Technology	GT	**IST++** - Implement an interface between the current systems including a dashboard for request status. **SOLL** - Implement one integrated system for the processing, registration and archiving of information related to a request.
	3C	There is no controlling check in place comparing the number of requests against the number of approved requests and their respective invoices. – Risk for errors and missed revenue.	Risk	Process	GT	**IST++ -** Implement monthly period-end closing. **SOLL –** Implement both period-end closing as well as the use of one integrated system for administration and financial processing including systematic reconciliation procedures.
	3C	There are no controls in place comparing the number of permits to the amount received.	Risk	Process	GT	**IST++** - Implement controls comparing the number of permits to the amount of accounts payable / amount received.
	3C	There is no interface between the Receivers office (daily received amount) and Finance department (accounts receivable). Due to this gap in interfacing, there is also a lack of visible control. – Risk of suspense accounts.	Risk	Process	GT	**SOLL** - Implement one integrated system between the Receivers office and Finance department, as well as monthly period-end closing including systematic reconciliation procedures.
	3C	Invoices are not consistently not received by applicants. The invoices are delivered via the postal office. If the person has changed address, the invoice will not be received by the client. - Risk for financial impact.	Risk	Process	GT & SOAB	**SOLL –** Implement a digital platform through which applicants can login in with the personal generated unique ID to make the invoices digitally accessible.
	3C	Currently, there is a backlog in the importing of the received payments from GEFIS to DECADE in the financial administration system. – Risk for unjustified ‘aanmaningen’ and according expenses.	Risk	Organization	SOAB	**IST++** - Prioritize solving the current backlog. **SOLL** - Implement one integrated system including systematic reconciliation procedures.
	3C	Currently there is no reconciliation of the permits issued by the permits department and the actual recording of the permit revenue in the financial administration. – Rick of incomplete recording of revenue.	Risk	Process	GT & SOAB	**IST++ & SOLL** - Implement one integrated system including systematic reconciliation procedures.
	3C	The current number of applications received for hindrance permits are low. The information is not fully available or known to the public on when to request a hindrance permit. Currently, the only way to ensure that all businesses required to have a permit have one, is for the inspectorate department to go out and inspect if hindrance permits are applicable and issued. – Risk for missed revenues from hindrance permits.	Risk	Process	SOAB	**IST++** - Implement random spot checks on hindrance permits by the inspectorate department.

7.4.3 Findings –Issuance of Building Permits (3C – 3/3)

		Process activities (Findings per step)				
Process Activity	**Nr.**	**Finding**	**Risk / Bottleneck**	**Lens**	**Identified by**	**Recommendation**
HSEI - Issuance of Permits	3C	Currently, an Excel with predefined formulas are used to calculate the fees. This Excel is prone to manual errors or adjustments. - Risk for incorrect calculation of building permit fees	Risk	Technology	SOAB	**IST++** - Update the predefined formulas into a non-editable file. **SOLL** – Register the predefined formulas into one integrated system, automatically calculating the required fees.
	3C	There are outstanding completed building permits. After the building permit has been completed the applicant is informed of the balance to be paid for obtaining their building permit. Some persons are not able to pay the communicated balance within the given timeframe of “30 days”.	Bottleneck	Process	SOAB	**IST++** - Implement flexible accounts payable policies per requesting applicants.
	3C	The levy ordinance in which the processing fees are determined is outdated. The fees stipulated in the ordinance (articles 20, 22 and 39) has not been updated in years. – Risk of using outdated fees.	Risk	Organization	SOAB	**IST++ -** Update the processing fees according to the new levy ordinance.
	3C	The requirements for building permit applications are outdated.	Bottleneck	Organization	SOAB	**IST++ -** Update requirements for building permit applications.
	3C	Actual adherence to building permit is not monitored sufficiently.	Bottleneck	Process	SOAB	**IST++ -** Implement new checks and controls along the 4-eyes principle to ensure correct monitoring of building permit related processes.

Appendix: Findings - Front and Back-Office Services by the Civil Registry (3D & 3E)

7.5

7.5.1 Findings – Front and Back-Office Services by the Civil Registry (3D- 1/2)

		Process activities (Findings per step)				
Process Activity	**Nr.**	**Finding**	**Risk / Bottleneck**	**Lens**	**Identified by**	**Recommendation**
Front office services provided by the Civil Registry.	3.1	For registration forms, the only proof of payment is the information that is recorded in GEFIS. – Risk for fraudulent activity.	Risk	Process	GT	**IST++ & SOLL** - Collectively save the invoice and request, receipt and invoice in GEFIS. Implement daily reconciliation between GEFIS and DECADE executed by multiple administrative employees.
	4.1	Currently, there is no SoD between receipt of cash, registration in GEFIS and registration in PIVA. Additionally, there is no visible reconciliation between the receipt of cash, invoice and the registration in GEFIS. Therefore, it is possible to issue documents without payment, cash received can be unregistered, or general fraud can be committed. – Risk for fraudulent activity	Risk	Process	GT	**IST++ -** Implement systematic reconciliations between number of invoices, amount received in GEFIS, and the registrations in PIVA. Furthermore, adhere to SoD by e.g., dividing the receival of invoice and processing the payment. This is especially critical to documents that can be issued without interference of Back Office. **SOLL** - Implement one integrated system in which the processing, registration and reconciliation can be done without manual alterations including systematic reconciliation procedures.
	4.1	In step 4.3 no invoice is generated, as the fee is communicated is not documented. – Risk of incorrect revenue accrued.	Risk	Process	GT	**IST++** - Generate an invoice simultaneously to communicating the fee.
	5.1	There are no guidelines provided for supporting the documentation in hardcopy. Herein, it is unclear what the content and purpose of the review is. – Risk for inconsistent reviewing.	Risk	Process	GT	**IST++ & SOLL** - Provide reviewing guidelines to adhere to during the investigation of supporting documents in the Back Office.
	8.1	Checks are missing over the total number of passports, as evident from the lack of controls between applications received by office, issued to requestor and in vault. – Risk of fraudulent activity.	Risk	Process	GT	**IST++ -** Implement systematic controls when comparing total applications received by office, issued to requestor and in vault, involving multiple actors.
	9	It is unclear what happens to personal documents that are not picked up. As there is no signing for reception, these documents can possibly be taken, unknowingly. – Risk of fraudulent activity.	Risk	Organization	GT	**IST++ & SOLL** - Introduce procedure of signing of receipt (together with copy of second ID) plus regular 'inventory' of passports.
	3D	There is no consistent reconciliation between PIVA transactions and GEFIS registrations. Even though there is a daily cash report, this can be circumvented by not generating a receipt for the system. – Risk for fraudulent activity and missed revenue.	Risk	Process	GT	**IST++** - Implement systematic (daily / weekly / monthly) reconciliation controls as well as period-end closing. **SOLL** – Create an interface between PIVA and GEFIS.

7.5.2 Findings – Front and Back-Office Services by the Civil Registry (3D – 2/2)

		Process activities (Findings per step)				
Process Activity	**Nr.**	**Finding**	**Risk / Bottleneck**	**Lens**	**Identified by**	**Recommendation**
Front office services provided by the Civil Registry.	3D	Information from GEFIS to DECADE should be transferred daily. However, there is a backlog, and no daily check nor reconciliation is present. Consequently, there is an incomplete revenue registered in DECADE. – Risk for incomplete revenue registration in DECADE.	Risk	Process	GT	**IST++** - Prioritize removing the backlog. Investigate the cause of the backlog. Implement period-end closing. **SOLL** - Implement one integrated system in which the processing, registration and reconciliation can be done without manual alterations including systematic reconciliation procedures.
	3D	The IT security concerning all related systems (GEFIS, DECADE, PIVA etc.) is lacking. For instance, there is no automatic update in prices, there is no archiving of documents, and there is no deletion of online documents. Processes are executed solely physically.	Bottleneck	Organization / Technology	GT	**SOLL** - Complete a revision of IT landscape and establish an appropriate cyber security mechanism.
	3D	Additional training is deemed necessary for Civil Registry employees to be able to execute their task properly (e.g., training to identify fraudulent documents etc.) – Risk for untrained employees executing tasks beyond their skillset.	Risk	People	GT	**SOLL** - Provide systematic training sessions for administrative employees of both Front and Back Office.
	3D	The fees are put in the system manually by the head of the Receiver's office. The fees are embedded in GEFIS, but prices are not locked. - Risk that incorrect fees will be charged to the applicant.	Risk	Organization / Technology	SOAB	**IST++ & SOLL** - Review current prices in the system and ensure that prices are fixed embedded in GEFIS, such that correct fees ae charged to the applicant.
	3D	No interface between GEFIS and DECADE and no control of accuracy of information uploaded in DECADE compared to information exported from GEFIS. This results in incomplete or inaccurate transfer of information between GEFIS and DECADE.	Bottleneck	Technology	GT & SOAB	**IST++** – Create an interface GEFIS and DECADE and implement visible controls. **SOLL** - Implement one integrated system in which the processing, registration and reconciliation can be done without manual alterations including systematic reconciliation procedures.
	3D	Currently, there is not enough personnel to do a proper segregation of duties at both locations of the public service center. Consequently, the Front Office at the government building is understaffed, which causes longer waiting times for appointments. - Risk of delay in the processing of applications and the setting of appointments for the intake to take place.	Bottleneck	People	SOAB	**SOLL** – Ensure the availability of adequate human resources across the end-to-end process. Human resources should be utilized for new defined roles and responsibilities across the entire process chain.

7.5.3 Findings – Front and Back-Office Services by the Civil Registry (3E)

It should be noted that the findings and risks that are reported in the tables of process 3D are also applicable to 3E. As such, these findings will therefore not be reinstated. The findings in the table below can be considered as additional findings specifically related to process 3E.

		Process activities (Findings per step)				
Process Activity	**Nr.**	**Finding**	**Risk / Bottleneck**	**Lens**	**Identified by**	**Recommendation**
Back-office services provided by the Civil Registry	3.1	There is a lack of control on the calculation of various fees. Herein, there are some intrinsic errors within the calculations. Additionally, the fees themselves can be change by administrative workers even though they are embedded in GEFIS. Furthermore, there is no (visible) control over calculation by a second person. - Risk of incorrect revenue and risk that inaccurate fees are charged to the applicant.	Risk	Technology / Process	GT	**IST++ & SOLL** - Review current prices in the system and ensure that prices are fixed embedded in GEFIS, such that correct fees ae charged to the applicant. Add control by secondary person during calculation of fee. Check accuracy of the calculation as part of a systematic (daily / weekly / monthly) control. Herein, documents issued per PIVA should match receivables per GEFIS and registered in DECADE.
	3E	No interface between GEFIS and DECADE and no control of accuracy of information uploaded in DECADE compared to information exported from GEFIS. Additionally, data should be transferred between the two systems on a daily basis, but there is a backlog present. - Incomplete or inaccurate transfer of information between GEFIS and DECADE	Bottleneck	Technology	GT & SOAB	**IST++** – Create an interface GEFIS and DECADE with embedded controls. **SOLL** - Implement one integrated system in which the processing, registration and reconciliation can be done without manual alterations including systematic reconciliation procedures.
	3E	Not all fees are embedded in the system. Marriage licenses have various fees depending on the location and date. Acknowledgment has different fees depending on if the parents are registered. This fee is calculated by the back-office clerk based on different conditions and is thus prone to human error. Herein, there is no secondary person to confirm the stated price. - Risk that incorrect fees will be charged to the applicant.	Risk	Process	SOAB	**IST++ & SOLL** - Review current prices in the system and ensure that prices are fixed embedded in GEFIS, such that correct fees ae charged to the applicant. Create comprehensive policies for the determination of variable fees and implement automatic calculation by system based on input.
	3E	Currently, there is not enough personnel to do a proper segregation of duties at both locations of the public service center. Because of this, usually the Back Office at the government building is understaffed. This causes for longer waiting times and delay in the processing of applications.	Bottleneck	People	SOAB	**SOLL** – Ensure the availability of adequate human resources across the end-to-end process. Human resources should be utilized for new defined roles and responsibilities across the entire process chain.

Appendix: Findings - Issuance of Work Permits (3F)

7.6

7.6.1 Findings – Issuance of Work Permits (3F – 1/2)

		Process activities (Findings per step)				
Process Activity	**Nr.**	**Finding**	**Risk / Bottleneck**	**Lens**	**Identified by**	**Recommendation**
HSL - Issuance work permits	1.1	Before being able to start the employment permit process the organization and its current employees should be registered at the department of Labor Affairs. However, the respective job portal 'www.jobopportunities.sx' has been offline since June 2021 as it is being revamped.	Bottleneck	Technology / People	GT	**IST++** - Make the job portal accessible as soon as possible to ensure adequate resource planning.
	3-9	The entire Front- to Back-office process for issuance of work permits is limited thoroughly by the amount of reviewing steps. Multiple redundant controls exists throughout the entire process and crucial controls are not performed adequately. As such, there is no proper balance between reliability and efficiency as it relates to the embedded controls.	Bottleneck	Organization	GT	**SOLL** - Redesigned the process to ensure an appropriate balance between reliability and efficiency as it relates to the embedded controls. More specifically, reassess and, where possible, eliminate redundant controls and implement crucial controls across the process chain.
	3F	The 'Landsverordening' needs to be revisited to update the current work permit fees and its processing. Especially the fees related to article 6.1, 6.2, 6.3 require an update. – Risk of accruing incorrect fees to the applicants.	Risk	Process	GT	**IST++ -** Update the current fees and related processes on basis of the latest 'Landverordening'.
	3F	No reconciliation is executed by the permits department on processed permits and revenue recorded. - Risk of incomplete revenues recorded.	Risk	Process	SOAB	**IST++** - Implement reconciliation steps along the SoD guidelines.
	3F	Application to a work permit requires external actions from companies (e.g., registration at labor office, payment of yearly registration fees). However, other companies not applying for a work permit are not triggered to register or pay the necessary fees. In some instances, as stated in other processes, invoices are not sent or received by applicant. – Risk of missed revenue from companies not applying for work permits	Risk	Process	SOAB	**SOLL** - Implement other triggers to require payment of yearly fees by companies. Implement relevant controls to assure registration in the Work Permit system.

7.6.2 Findings – Issuance of Work Permits (3F – 2/2)

		Process activities (Findings per step)				
Process Activity	**Nr.**	**Finding**	**Risk / Bottleneck**	**Lens**	**Identified by**	**Recommendation**
HSL - Issuance work permits	3F	The entry policy of the immigration policy and the labor department are not aligned. - Risk that department of labor is not in line with the 'vreemdelingenbeleid' followed by the Ministry of Justice.	Risk	Organization	SOAB	**IST++** - Create alignment of policies and improve collaboration between the two ministries. **SOLL** – Integrate application process steps into one system, connecting the two ministries.
	3F	There is no interface between GEFIS and DECADE. Information is transferred manually from GEFIS to DECADE and there is a backlog of the transfer. - Incomplete and inaccurate transfer of information between GEFIS and DECADE	Bottleneck	Technology	SOAB	**IST++** - Create an interface between GEFIS and DECADE. Reconciliation of information exported from GEFIS, and information imported into DECADE. **SOLL** - Implement one integrated system in which the processing, registration and reconciliation can be done without manual alterations.
	3F	Permits issued are not always aligned with actual work contracts. Herein, the individual may not be working anymore, but still have a valid permit. In this instance the individual is not insured anymore. Furthermore, in the event the employer ends the contract prematurely labor department is not always informed. - Risk that individuals are unknowingly not insured.	Risk	Process	GT & SOAB	**SOLL** - Ensure the availability of up-to-date information as it relates to permits and the actual work contracts. Implement a system to digitally inform employers, the Labor Office and the Ministry of Justice to notify if an employee has been terminated.
	3F	The Receiver's office is supposed to export the information from GEFIS into the shared drive folder daily. This document is then downloaded by the financial administration employee and uploaded in DECADE. However, currently there is a backlog in the importing of the received payments from GEFIS to DECADE.	Bottleneck	Process	SOAB	**IST++** - Resolve backlog and create an interface between GEFIS and DECADE. **SOLL** - Implement one integrated system in which the processing, registration and reconciliation can be done without manual alterations to ensure the availability of up-to-date, complete and accurate information across the entire process chain.

Appendix: Findings - Issuance and Invoicing of Economic Licenses (3G & 3H)

7.7

7.7.1 Findings – Issuance of Economic Licenses (3G – 1/2)

		Process activities (Findings per step)				
Process Activity	**Nr.**	**Finding**	**Risk / Bottleneck**	**Lens**	**Identified by**	**Recommendation**
TEATT - Issuance economic licenses	4.1	The department works with a central Excel document. The general accessibility of the document is a security breach. Furthermore, no consistent back-ups are made on the master document, nor are daily checks or reconciliations performed – Risk of security breach.	Risk	Technology	GT	**SOLL –** Implement one integrated system in which prior data input cannot be edited, only accessed. Eliminate usage of excel within the current structure of processes. Information should be registered and retained in a single, fully accessible, data integrated system used by all the actors within the process chain.
	5.1	Operational licenses are published in the newspaper for public review. BLIS generates a unique license number and a barcode for each license request. One-time events and temporary vending licenses/permits are not processed in BLIS. These are processed manually and sent to the Minister of TEATT for signing. Hence, two systems (Excel & Blis) are used for the registration when necessary.	Bottleneck	Technology	GT	**IST++ -** Replace Excel usage with BLIS to unify the registration possibilities. Integrate one-time events in BLIS for coherent registration. **SOLL -** Implement one integrated system, interconnecting relevant digital infrastructures. Eliminate usage of excel within the current structure of processes. Information should be registered and retained in a single, fully accessible, data integrated system used by all the actors within the process chain.
	6.1	There are three Senior Permit Officers. Operational Licenses are reviewed by only one Senior Permit Officer who is designated to process special permits.	Bottleneck	People	GT	**IST++ -** Ensure that a sufficient human resources are present in terms of quantity to execute the process. Restructure responsibilities concerning operational licenses.
	7.1	The distribution lists with the number of permits is based off hard-copies. Additionally, it is currently unknown how many distribution lists exists and there is no strict supporting infrastructure for registration. – Risk for misreporting of number of permits on distribution lists.	Risk	Process / Technology	GT	**IST++ -** Digitalize hard-copies on a shared drive and implement controlling steps. **SOLL –** Implement one integrated system to automate the provision of distribution lists.
	8.1	The Minister's decision is not systematically registered in BLIS. – Risk of misreported decisions.	Risk	Process	GT	**IST++ -** Ensure that the Minister's decision is registered in BLIS. **SOLL –** Digitalize the decision process in one integrated system.
	3G	There is no daily synchronization, required for reconciliation, of information between GEFIS to DECADE. Furthermore, the CRIB number must be added manually. Additionally, there is a backlog. – Risk of unrecorded revenue and fraud.	Risk	Process	GT	**IST++** - Resolve backlog and create an interface between GEFIS and DECADE. **SOLL** - Implement one integrated system in which the processing, registration and reconciliation can be done without manual alterations to ensure the availability of up-to-date, complete and accurate information across the entire process chain.
	3G	There is no formal check on whether clients have outstanding payments when requesting a new license under a new business. - Risk of issuing licenses to an applicant that still has an outstanding balance with the government.	Risk	Process	SOAB	**IST++ -** Implement controls during the request phase on outstanding licenses and ensure systematic reconciliation procedures. **SOLL** – Automate the outstanding license control in one integrated system according to adequate accounts receivable management including systematic reconciliations.

7.7.2 Findings – Issuance of Economic Licenses (3G – 2/2)

		Process activities (Findings per step)				
Process Activity	**Nr.**	**Finding**	**Risk / Bottleneck**	**Lens**	**Identified by**	**Recommendation**
TEATT - Issuance economic licenses	3G	The department maintains multiple systems to keep track of the issued licenses. The steps throughout the different systems in the reviewing process which can easily cause for the department to not have a full overview. - Risk of incomplete overview	Risk	Technology	SOAB	**SOLL -** Implement the usage of a single, centralized, database.
	3G	No interface between GEFIS and DECADE and no control of accuracy of information uploaded in DECADE compared to information exported from GEFIS. - Incomplete or inaccurate transfer of information between GEFIS and DECADE	Bottleneck	Technology	SOAB	**IST++** - Create an interface between GEFIS and DECADE to ensure reconciliation of information exported from GEFIS, and information imported into DECADE. **SOLL** - Implement one integrated system in which the processing, registration and reconciliation can be done without manual alterations including embedded controls.

7.7.3 Findings – Invoicing of Economic Licenses (3H – 1/2)

		Process activities (Findings per step)				
Process Activity	**Nr.**	**Finding**	**Risk / Bottleneck**	**Lens**	**Identified by**	**Recommendation**
TEATT - Invoicing of economic licenses	1.1	There are no controls in place related to checking the viability of the annual invoicing dates. Furthermore, there are no general controls and checks regarding the master Excel file on accuracy, timeliness and completeness. – Risk for missed revenue and substandard invoices.	Risk	Process	GT	**IST++ -** Implement guidelines for producing invoicing dates. Integrate new control steps on invoicing and the master Excel file. Install daily reconciliation alongside the Excel file. **SOLL** - Eliminate usage of excel within the current structure of processes. Information should be registered and retained in a single, fully accessible, data integrated system used by all the actors within the process chain.
	4.1	The system BusLic is used, aside from GEFIS and DECADE making the administrative unnecessarily complex. Additionally, the process involve no control steps. – Risk for error-prone invoicing process.	Risk	Process	GT	**IST++ -** Implement checks and controls when generating invoice lists and invoices. Automate the synchronization between Buslic, DECADE and GEFIS by interfacing the multiple systems. **SOLL** - Implement one integrated system in which the processing, registration and reconciliation can be done without manual alterations.
	3H	There is a lack of communication between the Receiver's Office and the Finance Department, due to the absence of a supporting digital infrastructure. Receiver's Office should upload Accounts Receivable information on GEFIS, while a financial administrative employee uploads this in DECADE. However, there is a backlog. Consequently, the information transfer process has no reconciliation integrated in its processes, and there is currently no control on information uploaded.	Bottleneck	Process / Organization	GT	**IST++** - Resolve backlog and create an interface between GEFIS and DECADE. **SOLL** - Implement one integrated system in which the processing, registration and reconciliation can be done to enhance communication and collaboration availabilities between the departments.
	3H	The yearly receivables are monitored by the Receiver's Office once the invoices are imported in the system, even though it should be the formal task of the department of economic licenses to keep an overview of outstanding payments per license holders	Bottleneck	Organization	GT	**SOLL** – Redefine roles and responsibilities across the end-to-end process and create comprehensive polices and procedures in which tasks are properly described. Ensure that an up-to-date overview of outstanding payments is available at any time.
	3H	There is a process manual available for the follow-up and monitoring of the receivables. However, the actual process does not occur according to the process manual. – Risk of payments not received from license holders	Risk	Process	SOAB	**SOLL –** Create comprehensive policies and procedures that facilitate the execution of a well-functioning process. Furthermore, enact more strict guidelines and controls to check whether the process occurs according to the policies and procedures.

7.7.4 Findings – Invoicing of Economic Licenses (3H – 2/2)

		Process activities (Findings per step)				
Process Activity	**Nr.**	**Finding**	**Risk / Bottleneck**	**Lens**	**Identified by**	**Recommendation**
TEATT - Invoicing of economic licenses	3H	Licenses are solely cancelled based on request. Currently, there is no consequence for not paying your license timely. – Risk of missed revenue.	Risk	People	GT	**IST++** - Provide the according department insight in the status of payment of licenses. **SOLL** – Implement, communicate and uphold a comprehensive Accounts Receivable policy that describes the payment collection procedure.
	3H	The invoices are delivered via the postal office. If the person has changed address the invoice will not be received by the client.	Bottleneck	Organization	SOAB	**IST++ -** Sent invoices via email, or other platforms in addition to solely posting invoices. Update address information in DECADE to reconcile to information from census. Review and clean up the current lists of invoicing. **SOLL** – Implement an online login portal for requestees, linked to their crib and other personal information and post invoices online.
	3H	If an applicant pays the yearly license fee before the actual invoice is received from finance and uploaded in GEFIS, the payment will be booked as a prepayment. It is the Receiver's task to book negative prepayments against the actual invoice once the invoice is uploaded in GEFIS. This, however, does not happen structurally leading to large "suspense accounts" which are not netted with the receivables. – Risk of high balance in "prepaid suspense accounts"	Risk	Process	SOAB	**IST++** - Timely matching of prepayments with receivables. Digitization of process whereby applications triggers automatic invoice from the Finance department to applicant. Create interfaces between the available systems.
	3H	No interface between GEFIS and DECADE - Incomplete or inaccurate transfer of information between GEFIS and DECADE	Bottleneck	Technology	SOAB	**IST++ -** Interface the two existing systems while automizing the embedded control steps.

Appendix: Findings - Concession and Bank License Fees (3I)

7.8

7.8.1 Findings – Concession and Bank License Fees (3I – 1/2)

		Process activities (Findings per step)				
Process Activity	**Nr.**	**Finding**	**Risk / Bottleneck**	**Lens**	**Identified by**	**Recommendation**
Concession and Bank License Fees	2.1	There is no centralized information receival point (e.g., Treasurer, TEATT etc.) This leads to the assumption that there is no central database for registration of bank license fees.	Bottleneck	Organization	GT	**SOLL** - Implement one integrated system for registration and processing of information as it relates to bank license fees.
	5.1	The shared folder can be accessed by both finance Department and the Receiver's Office. It is used to transfer information from DECADE to GEFIS. The download from DECADE is on a specific server which differs from the server from the shared drive folder. In order to transfer the downloaded DECADE txt file to the other server the head employee of the financial administration must email the document to herself and open it from another computer. Additionally, there are no visible controls on information transfer.	Bottleneck	Technology	GT	**IST++** - Create an interface between GEFIS and DECADE to ensure reconciliation of information exported from GEFIS, and information imported into DECADE. **SOLL -** Implement one integrated system in which the processing, registration and reconciliation can be done including embedded controls.
	6.1	There is no visible control when verifying the downloaded txt file to the PDF version received. – Risk of error-prone activities.	Risk	Technology	GT	**IST++ & SOLL** - Implement visible and systematic controls and involve multiple actors in the verification process.
	7.1	The invoices are delivered via the postal office. If the person has changed address the invoice will not be received by the client.	Bottleneck	Organization	SOAB	**IST++ -** Sent invoices via email, or other platforms in addition to solely posting invoices. Update address information in DECADE to reconcile to information from census. Review and clean up the current lists of invoicing. **SOLL** – Implement an online login portal for requestees, linked to their crib and other personal information and post invoices online.
	9.1	The receipt information is not exported daily to the shared drive, so no consistent controls and reconciliation can take place between the information in DECADE and GEFIS. Consequently, there is backlog within the systems. – Risk of missing information across the systems.	Risk	Process	GT	**IST++** - Resolve backlog and create an interface between GEFIS and DECADE. Additionally, implement stricter guidelines concerning daily receipt uploading and according controls. Prioritize **SOLL** - Implement one integrated system in which the processing, registration and reconciliation can be done to enhance communication and collaboration availabilities.
	10.1	The crib number is not always recognized and must be inputted manually in DECADE. No reconciliation is done between information extracted from GEFIS and imported in DECADE. – Risk for error-prone activities.	Risk	Process / Technology	GT	**SOLL –** Eliminate manual activities from the process. Implement one integrated system that allow for adequate information processing.

7.8.2 Findings – Concession and Bank License Fees (3I – 2/2)

		Process activities (Findings per step)				
Process Activity	**Nr.**	**Finding**	**Risk / Bottleneck**	**Lens**	**Identified by**	**Recommendation**
Concession and Bank License Fees	3I	Currently, there is no review of accuracy of the fee calculated which potentially causes errors. In addition, GEBE uses another indexation rate which may cause calculation differences - Risk of incorrect calculation of concession fee.	Risk	Process	SOAB & GT	**IST++** - Implement visible review of calculation even though calculation is straightforward. Coordinate use of the same indexation rate with GEBE. **SOLL –** Create policies and procedures that describe the calculation of fees procedures including embedded controls. Establish agreements with the relevant parties on the determination of fees.
	3I	Currently, the fee provided by Central bank is deemed as accurate. However, as there are no visible controls there is a risk that the amount can be incorrect - Risk of incorrect calculation of bank license fee.	Risk	Process	SOAB & GT	**IST++** - Execute review or analysis to gain more comfort on accuracy of fee as provided by the central bank. **SOLL –** Create policies and procedures that describe the calculation of fees procedures including embedded controls. Establish agreements with the relevant parties on the determination of fees.
	3I	The recording in the financial administration is triggered only if the information is sent to the Finance Department. However, these are routine transactions that should be recorded on a monthly basis. Additionally, these should be presented in and period-end closing. - Risk that concession revenue is not recorded or not timely recorded in the financial administration	Risk	Process / Technology	SOAB & GT	**IST++** - The Finance Department should have an overview of all memo journal entries that needs to be made on a monthly or yearly basis. If no information is received from the Ministry, they can trigger them to provide the information. **SOLL -** Implement one integrated system in which the processing, registration and reconciliation can be done to ensure the availability of up-to-date, complete and accurate information for all the involved actors across the entire process chain.
	3I	There is no responsible person for the monitoring of the receivables from Central Bank or Harbor - Risk of large outstanding balance.	Risk	Organization / People	SOAB & GT	**IST++** - Have someone monitor these receivables so the entity can be contacted timely for payment of outstanding balances. **SOLL –** Implement controls and define clear roles and responsibilities to ensure timely payment of outstanding balances according to a new Accounts Receivable Policy.
	3I	Concessions are not requested from all government entities. It is unknown who is responsible for providing information concerning concessions. - Risk of missing of revenue.	Risk	Organization	SOAB	**IST++** - Review all potential concessions to be collected from governmental entities. **SOLL –** Establish agreements with all government activities that should pay concession fees and systematically collect fees from all the respective entities to ensure that concessions are paid correctly, and no revenues are missed.

The desired transition of the Government of Sint Maarten comes with dedication and perseverance.

Objectives set can only be reached through a vehicle of a plan, in which fervently must be believed in, and upon which vigorously must be acted on. There is no other route to success.

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