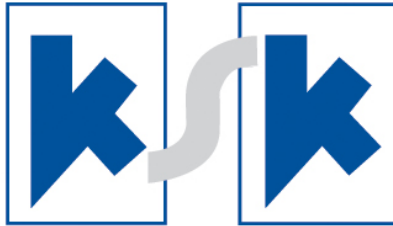


**KEENS SHAY KEENS**  
LIMITED  
CHARTERED ACCOUNTANTS  
AND BUSINESS ADVISERS



**KEY GUIDE**

# Making the most of fringe benefits



**KEENS SHAY KEENS**  
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