

# Treasury advisory for your clients

For clients facing banking complexity, weak liquidity visibility, payment-control strain or cross-border treasury friction.

## Why law firms engage SMK

- Banking complexity — Entity growth, extra accounts and more currencies often create treasury strain beside the legal work.
- Cash visibility — Visibility becomes fragmented across structures, banks and jurisdictions.
- Control gaps — Authority can become too concentrated in one principal or one trusted person.
- Special situations — Under pressure, management needs a fast cash picture and clearer payment discipline.

Helping law firms add practical treasury capability where legal execution alone is not enough.

Professional

Discreet

Senior-led

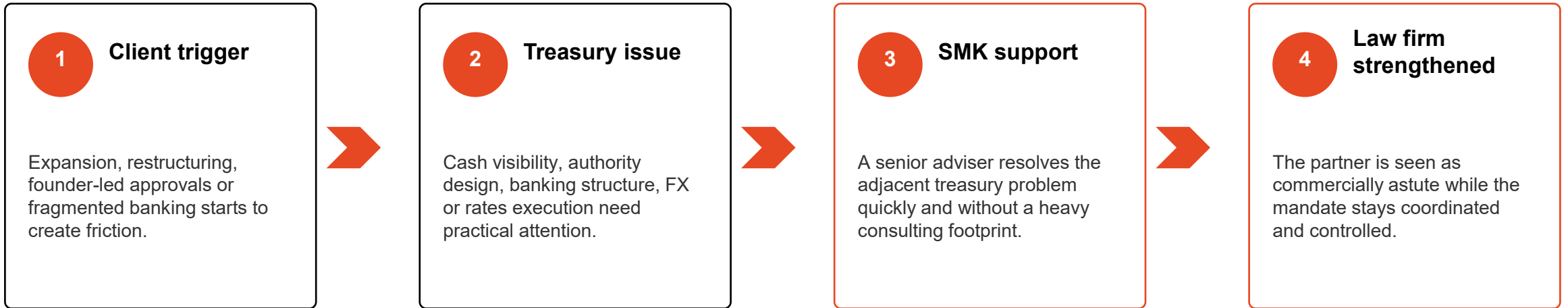
Ideal where clients need stronger banking structure, cash visibility, payment control, or cross-border treasury discipline.

**Nishal**

SMK Treasury Advisory

# Why introduce SMK

A clearer referral journey that helps the partner remain central while the client receives a more complete solution.



**Example referral line**

*“This looks like a treasury-adjacent issue — we can bring in a senior specialist to help tighten the banking, cash and control side while we continue to lead the legal work.”*

# Three situations where SMK becomes immediately useful

Use these practical signals to recognise when treasury support will make the legal mandate feel stronger and more complete.

## Corporate & growth clients

- New entities, bank accounts or currencies have appeared faster than process discipline.
- Management no longer has a clean group-wide cash view.
- Payment approval routes and signatory logic feel operationally fragile.
- FX exposure exists, but execution remains informal.

*Example: A fast-growing group opens a Mauritius SPV, adds UAE and UK banking, then finds approvals and visibility no longer match the new structure.*

## Private client & family office

- Cash is spread across structures with limited consolidated visibility.
- Too much authority sits with one principal or one trusted individual.
- Liquidity, control routines and banking oversight are uneven.
- The client wants a discreet, senior adviser — not a large project team.

*Example: A family office runs multiple accounts and investment structures, but the principal still approves too many payment decisions personally.*

## Restructuring & special situations

- Cash data is delayed, incomplete or hard to reconcile quickly.
- Approvals become reactive exactly when scrutiny rises.
- Working-capital priorities need sharper short-term discipline.
- Management needs support that complements legal execution, not delays it.

*Example: A client under pressure needs a weekly cash picture and tighter payment discipline before stakeholders lose confidence.*

# Corporate and growth clients

When scale arrives faster than treasury discipline, the legal workstream often uncovers a banking-and-controls problem in parallel.

## What growth looks like

New entities

More bank accounts

More currencies

More approvers

### Resulting strain

Visibility weakens, approvals become harder to govern, and FX decisions remain too dependent on ad hoc judgement.

### How SMK helps

- Design a cleaner banking and account structure.
- Build a sharper short-term cash and liquidity view.
- Formalise signatories, authority paths and payment controls.
- Introduce workable FX process discipline.

### Scenario

A law firm is helping a founder-led group simplify its cross-border structure. The business now has operations in Mauritius, Dubai and the UK, seven bank accounts, three core currencies and too many manual approval points. Legal restructuring is moving ahead, but banking, liquidity visibility and payment governance are lagging behind.

### What the partner can say

*“We can bring in a treasury specialist to make the banking, cash-visibility and control side work properly while the legal programme continues.”*

Why it lands well: practical, senior-led and clearly adjacent to the legal mandate.

# Private client and family office situations

When wealth complexity has outgrown informal treasury habits, the need is usually discreet, practical and trust-sensitive.

## Typical warning signs

- Fragmented banking
- Founder-led approvals
- Uneven liquidity
- Limited visibility

**Hidden treasury risk**

## Too much cash and payment judgement ends up concentrated in informal routines.

### Example

A family office has multiple structures, several banks and investment entities in different jurisdictions. Cash is visible only account by account, short-term liquidity is handled informally and the principal still approves too many payment decisions directly. The legal team is trusted, but the treasury discipline around the structure has not kept pace.

**Referral positioning: easy to frame as a discreet adjunct — not a large team arriving to complicate a trust-based relationship.**

## Why SMK matters

- Creates clearer visibility across structures and banking relationships.
- Reduces over-reliance on one principal for approvals or payment authority.
- Brings discipline to short-term liquidity and treasury oversight.
- Supports governance conversations in commercially practical language.

# Restructuring and special situations

The value of treasury support rises when management needs speed, visibility and payment discipline under pressure.

## From pressure to control

### Pressure points

- Cash visibility is delayed or incomplete.
- Approval decisions become reactive.
- Working-capital priorities are uneven.

### Treasury response

- Build a fast near-term cash picture.
- Clarify priorities and payment routes.
- Tighten authority logic and reporting.

### Management benefit

- Cleaner decisions for management.
- More defensible payment governance.
- Support that complements the legal workstream.

**FAST  
DISCIPLINE**

## Instances

A client in a stressed situation is juggling creditor pressure, uneven collections and urgent payment decisions. Management needs a weekly cash view and tighter approval discipline immediately. SMK can help provide the practical treasury structure around that response.

***“This is not a transformation project; it is fast treasury discipline when discipline matters most.”***

# Why SMK is easy to introduce and easy to work with

The engagement model is deliberately senior, practical and low-friction across jurisdictions.

**01**

## Issue spotted

A partner notices banking, cash or payment-control strain.

**02**

## Quick discussion

One focused conversation clarifies whether a treasury issue exists.

**03**

## Scoped support

SMK starts with a review, diagnosis or one defined workstream.

**04**

## Practical outputs

Management gets actionable structure, visibility and governance support.

**05**

## Partner stays central

The law firm keeps the relationship lead while the solution becomes more complete.

What makes the referral feel safe: senior-led, discreet, cross-border aware, easy to activate, and structured to solve an adjacent treasury problem without turning the legal engagement into a sprawling consulting project.

## SMK Services

# A discreet treasury specialist for moments when your clients need more than legal execution alone.

Best introduced where clients are facing banking complexity, weak cash visibility, informal approval paths, payment-control concerns or cross-border treasury strain.

## Why introduce SMK

- Professionalises the cash, banking and control side without creating a large project.
- Gives management practical treasury structure when the legal mandate exposes adjacent weaknesses.
- Helps the law firm look commercially astute and well connected.
- Easy to start with one discussion, one client issue review, or one tightly scoped piece of treasury support.

Senior-led, discreet treasury support

Designed for cross-border and growth situations

Easy to start with one scoped discussion