

Your Own FD

Find out how a part-time FD
will transform your business

(for a fraction of the cost of a full-time employee)





KFMS

Leave all your business's financial and admin problems to us

Introduction

We believe that most business owners are looking for the same thing: To spend their time doing the things they enjoy doing the most and are best at; the things they envisaged doing when they set up their business.

Without a well-structured and self-contained, stable finance function which takes care of strategy on the one hand and the mundane details on the other, it is almost impossible for the business owner to avoid getting sucked into the finance side of the business.

Our main objective is free up busy Owners/MD's by taking away the problems of your finance department in a systematic and proactive way and building your company infrastructure to support your long term stability to enable you to grow.

Our business planning process helps business owners to move from a culture of firefighting to a more ordered and dependable culture where the whole team has a clear direction and visibility and each of the cogs within the business work together as part of a well-oiled machine.

We will help you to remove the frost from the windscreen and see your business and the future with greater clarity.

You will receive the support of a highly experienced finance director *and* you also get to spend your time doing the work you have always wanted to do but can never quite find the time...



The Process

When we commence a project we will review and analyse the following areas:



Cash flow is the lifeblood of every business.

We work with you to improve best practice cash management, forecasting and to manage cash flow for growth and/or survival.

Many business owners feel guilty about not fully grasping finance and accounting. Of course it helps to have a certain level of financial literacy but the more of a 'finance role' the business owner carves out for him or herself the less time he/she has to focus on growing the business. In other words, it is almost always a disadvantage to try to straddle the roles of business builder and finance director. When business owners spread themselves too thinly across the key roles in their business, their impact across each function is weakened. The strongest businesses are underpinned by strong teams, where specialists rule their particular domain.

Having the right cash flow management processes in place and being able to spot peaks and troughs in trading in order to improve cash flow is one of the most critical components of any finance function. If you are nervous about your company's long term stability and have constant concerns about cash flow we would urge you to look at finding a resolution as a priority, even more so in the current climate.

Worrying about meeting payroll, paying suppliers and having enough cash to spend on marketing causes stress which can be avoided with the right reporting procedures. **Failure to manage cash has a knock on effect across the business.** The business owner often feels guilty and feels they are the cause of the problem. Employees sense that there are problems, which leads to negative rumours and a lack of perceived stability. Suppliers sense something is wrong and suddenly want paying faster, which can lead to difficult conversations. The chosen fix is often to simply sell more and yet there is not enough money left in the pot to boost sales.

In so many cases cash flow problems can be avoided. Good businesses go under every day because the fundamentals are not in place. In fact, installing systems to help manage cash can be done very quickly and at very little expense. There are always risks to a business, but knowing that you have done everything you can to limit those risks will remove a huge burden off the shoulders of the owner/MD and the senior team.



When cash flow problems arise it is very easy to ignore them in an attempt to battle on and hope the problem will go away. Cash flow management is not a short-term fix to a problem but should be part of the fabric of the business; a systematic approach, which should underpin every business wishing to ensure long-term stability.

Actions to resolve cash flow problems

- Build a template that records your regular receipts and payments. Schedule when loan and interest repayments, lease payments, utilities, rent, wages, supplier payments, planned capital outlay, income tax, and other outgoings fall in your business cycle. Then estimate your cash inflows. A good template will make short-term cash flow forecasting easier.
- Review payments owed and devise strategy to accelerate inbound cash flow. If customers pay you outside your credit terms, be prepared to stop supplying them. Bad debts are costly and the lower your gross margin the more expensive they are. Follow up customers quickly when they fall outside these terms.
- Determine immediate cost saving opportunities within the business
- Commence regular dialogue with suppliers informing them of progress.
- Review payments due to suppliers and devise strategy to ensure suppliers are kept happy to ensure continuity of supplies. Limit payments and negotiate new terms where possible.
- Clear out slow-moving or obsolete stock and turn it into cash, even if it means making a loss.
- Consider whether you can hold consignment stock so you pay for inventory when you sell it.
- Bankers don't like surprises so ensure you work with them. Talk to them and get them on side
- Discuss bank facilities with your bank manager such as increased overdraft or other lending possibilities (you may have more options than you are aware of)
- Identify unused or underperforming assets which can be disposed of to generate funds
- Devise a new short term cash flow plan so that all management can see the impact of their spending plans in advance
- Ensure that the bank is reconciled and accounts are up to date



- We will work with you to action all of the above and ensure a plan is devised to keep all parties, internal and external, fully informed.

What are the benefits to your company?

Failing to have a detailed and well-constructed cash flow management plan is perhaps the single biggest risk a business owner can take.

We previously referred to cash flow as the ***lifeblood of a business***. If the lifeblood is flowing the business has energy and is able to grow. Knowing that you have a strong plan in place, which allows you to operate within your means, and move away from a 'feast and famine' culture is usually a huge relief and of great satisfaction to everyone within the business. It means that decisions can be made and checked against the cash flow forecast to determine whether they are viable. This increased visibility can be introduced quickly and can have a hugely positive impact on the whole business. It also means that reserves can gradually be generated, giving the business a cushion and relieving the stress of not knowing what lies round the next corner.

Good cash flow management can be compared to an internal insurance policy for your business. Getting to grips with your income and expenditure and understanding where you stand today as well as in the months and years ahead gives the owner/director and his team a great sense of clarity and peace of mind and we would urge every business to implement a professional cash flow management strategy in the early stages of development.

If poor cash flow management is the biggest cause of business failure it stands to reason that it should be the number one priority for every business owner.

You should remember that “Cash is King”



We will review all aspects of your business and put in plans to increase your profitability

It is not unusual to find businesses who are growing but making less profit. Although sales are increasing so are direct costs, utilities, staff etc and profits are falling.

There are many issues that are relevant when trying to uncover opportunities to increase profitability. But basically there are only **FOUR** actions that will increase profits

1. Sell more – find new customers
2. Sell more to current customers, maybe by offering incentives
3. Increase selling prices
4. Reduce costs

The key to increasing profits is the precise implementation of a profit improvement plan, which ensures it happens

In other words, as a business grows and starts to take on a momentum of its own, the business owner often ends up getting swept along and this means that urgent daily tasks take precedence over quality strategic thinking.

You may have had experiences of your own where you end up embarking on a new product launch, which you run for months (or even years) only to realise through subsequent analysis that the product is barely generating profit.

This usually occurs due to a lack of detailed strategic planning. Profitability of any particular product or project should be evaluated in the concept stage, in the launch stage and then periodically thereafter. Waiting too late into the process (i.e. when it is clear things aren't working) is the most common mistake.

Business owners often know instinctively when a product or project isn't working, but often look at increasing sales as the way to fix the problem when a more technical/detailed appraisal of the situation is required.



90% of the time increasing sales is the right thing to be doing, but the point here is that the main issue has to be profitability.

Failing to generate sufficient profit can stifle a company. A great product and an industrious team can create the illusion of a successful, growing business. It can be very frustrating to inject time, energy and resource into production and innovation to discover down the line that the underlying metrics don't work.

Although profit and cashflow should not be confused it often follows that poor profitability leads to poor cashflow. When profits are low and cashflow is poor businesses can quickly descend into a downward spiral. Increasing prices is often part of the solution but owners tend to worry that higher prices can lead to a decrease in sales volume. This can compound the problem.

Lack of resources leads to a tighter marketing budget, little time to source more cost effective suppliers and an inability to incentivise staff through attractive bonus schemes. Bringing in external help to absorb some of the workload and implement systems to avoid a reoccurrence is seldom an option due to lack of cash reserves.

As with many challenges facing growth businesses the solution lies in good planning for profit improvement on the one hand and an ability to stick to the plan, month in, month out, on the other.

So what is the solution?

Profit improvement should be seen as an ongoing project. It takes some time to establish systems, which enable your business to maximise its profitability, and then it takes focus and resource to maintain the monitoring process.

Actions to improve profitability

- Analyse every area of gross profit to understand where the biggest opportunities lie and to determine how to reduce less profitable activities
- Analyse profitability by data by customer, product, revenue, to gain full visibility
- Analyse return on investment on capital and product development expenditure
- Ensure management information is up to date and in a format which is useful and reliable
- Analyse important KPIs or implement if not already existing (Key Performance Indicators) and trends to identify potential hazards before they become a problem.
- Educate the senior team as to the importance of Critical Success Factors (CSFs)



- Review arrangements with key customers to see if there is a more profitable way to supply them
- Review pricing arrangements with existing suppliers
- Identify alternative suppliers across all areas of the business
- Research sources of grant funding
- Develop effective productivity incentive schemes for staff
- Conduct customer surveys to identify what the market really wants (and then sell it to them)
- Analyse competitors to find out what is working well and what isn't
- Review significant overheads and identify opportunities to reduce costs
- Create a realistic and achievable action plan
- Communicate the action plan to all employees
- Increase prices
- Explore more cost effective ways of marketing (strategic alliances, joint ventures etc.)
- Arrange for business mentors to give advice and share experiences
- Review organisational structure and delegation procedures to maximise efficiency
- Develop customer retention strategies to prevent loss of revenue
- Evaluate business location and determine possible alternatives (to save costs on overheads, production, delivery etc.)

We will work with you to action all of the above plus any other issues that are encountered on the journey to improve profitability and ensure an effective plan is devised.

The main objective of Your Own (part-time) FD is to help the owner/directors free up more of their time to focus on growing their business as we take care of the finance function and the systems. In addition to this one of the intangible benefits of taking on a part time FD is the role of sounding board. Having someone to talk to about major strategic issues and decisions can have an enormous positive impact on your business.



What are the benefits to your company?

Most business owners, although by no means all, would refer to profit as the number one reason they are in business. Everything else (passion, purpose, mission) is subordinate and profit is an expression of getting the most out of your business for the least amount of effort. It is a reflection of your efficiency.

Building a large company and being able to cite impressive turnover figures are often the wrong drivers for business owners. Again, this is not to say that increasing sales is the wrong approach, on the contrary, it is merely to point out that selling lots of product without a full understanding of the profitability of the product can be a waste of valuable time and money. A compact, efficient business which operates under tight management procedures AND is profitable is nearly always a happier place to work than a chaotic business which is able to boast big turnover figures without the corresponding profits.

Expanding overseas, taking on more staff and resourcing up may well be the right way for you to take your business. Our role is to help you make these important decisions as it could equally be the case that you may be able to enjoy increased profitability (and an improved lifestyle if this is an important driver) without expanding rapidly, but simply by improving profitability.

Part of the role of a part time FD is to ask some of the bigger questions about why you are in business and what your real objectives are. We will always look at the bigger picture.

The support we offer is not reduced down to just 'financial support' (although clearly this is a major part) but we look at the broader questions of why you got into business in the first place and what it is you are really looking to achieve.

We are not 'just accountants' but entrepreneurial FD's with extensive experience in SME's. The value we bring goes much further than looking after your finance function but includes the husbandry of your company in total.



Internal Controls

aka Good Business Practices



One of our first priorities will be to ensure you have strong and effective internal control systems and that you are capturing information in the right way

Businesses have a strange habit of growing faster than the systems which keep them in check. Pressure to create, develop and innovate, means that old systems can quickly become redundant and need rethinking and rebuilding. This is really one of the biggest headaches a business owner faces.

Creating internal business controls, which are the systems and frameworks that allow all departments of the business to keep up to speed with changes is plain hard work. To some extent this hard work is simply a part of building a growing business.

Our aim is to remove a lot of the burden from the owner (who will often try to manage all the systems and information themselves). You have probably experienced a shift from knowing every last detail about the inner workings of your business – in the early days – to losing a lot of control over the processes which allow the business to operate. In other words you have become removed from the day to day operating procedures. This means you probably can't see what is going on in the way that you would like to. This can manifest in different ways. It may be that customers not paying you, but you are continuing to service them as your systems, or staff have failed to notify you. It may be that certain staff are incredibly unproductive (this is not uncommon and a major issue for some growing businesses) and you just don't know because you haven't the tools or time to do anything about it.

You probably end up becoming frustrated with your staff because you want them to fix the problem (using their own initiative) whereas they are getting frustrated with you for not doing what a 'good boss' would do and offer a clear job description and responsibilities.

If you feel guilty about this, you shouldn't. This is normal even for businesses which are well beyond start-up stage. The key is to recognise it early and devise a set of internal business controls to help you manage your business effectively.

It may be that your cash flow is very poor or you are accumulating surplus stock. It may be that you are always turning up for meetings unprepared because the work it would take to uncover the information you need to run a good meeting would simply take too long to collect.



You probably initiate a lot of the activity in the business (creating policies, signing HMRC documentation, sending off legal forms necessary for compliance) but you may not have the systems set up to manage these various projects going forward. This means that your head is full of concerns which fester in the background and rear their head at the very point at which you have the least time to deal with them and when the problem has escalated.

All of this leads to a feeling of being disorganised and overwhelmed. If you were able to delegate the work out and could feel confident that your business was building a stable framework, you would feel much happier about redoubling your growth efforts (some business owners have been known to hold themselves back because they instinctively know the business lacks the systems and structure to grow in a manageable way).

Putting in place a set of **internal business controls**, leads to the creation of a structure with the ultimate objective of creating time and freedom for the principle player(s) in the business.

Creating the necessary control structure

Every business will feel the pain of not being in control at some point in the growth cycle and therefore implementing internal controls in a measured and methodical manner will become essential at some stage.

It can often be difficult and counter-productive to do this in-house if there is only a limited resource available.

We will

- Explain what 'internal controls' are and how they will benefit the business going forward
- Share proposals about the delegation of duties and responsibilities to employees
- Build a plan which creates more time for the owner to devote to his/her strengths
- Work closely with owner to suggest the most appropriate role/responsibilities for him/her to take on
- Create systems across the business for managing various procedures
- Install systems for monthly control account reconciliations
- Establish monthly KPIs (Key Performance Indicators)
- Establish processes for creating monthly management accounts
- Review computer systems and software to ensure that they are robust and will allow for growth in line with the plan
- Establish a system for expenditure and associated authorisation/sign-off



- Design systems for capital expenditure authorisation
- Design systems for new customer approval
- Implement credit control procedures to ensure customers are paying on time
- Design systems for meetings, including board meetings
- Create report for customer and product profitability analysis
- Create system for cash flow forecasting and monitoring , including early warning system for peaks and troughs
- Establish and review budgeting forecast
- Design system for receiving quality advice from third parties regarding e.g. tax, HR, IT and H&S on a regular basis
- Review insurances to ensure best possible cover to limit risk
- Establish HR systems
- Design and implement relevant Shareholders Agreement
- Translate all figures and data in a way which makes sense to the owner
- Ensure brands and IP are protected
- Oversee the installation of new systems



What are the benefits to your company?

The ultimate objective is to restore a sense of control and as a result create more time and freedom for the business owner as well as enable you to manage and control the business rather than allowing the business to control you.

Putting the right systems in place allows the business owner to see the business from a much clearer vantage point. Decisions to grow the business can be made in the knowledge that the underlying model is achievable and robust.

We will help you give your business a 'deep clean'.

We will design a system where everything has its place and is easily accessible. By having a place for everything you will be able to find all your information quickly and because you will soon know where everything is, you will be able to free your head of all the clutter and get on with the things you really want to be doing with your time.

Our aim is to go beyond simply being a 'strategic finance resource' for your business. We will work with you to redesign your company's structure and give you some space to move in.

We'll help you go from working in a job to managing a business



It is critical that you are extracting the right data from your business and presenting it in the right way

Reporting

Most businesses have insufficient processes and systems in place to record their true activity. When a business owner knows the reality of how their business is performing, they at least have a platform to work from and can make decisions based on facts rather than speculation and anecdotal evidence.

A lot of businesses wait too long to implement a proper reporting structure. We will insist on taking action early to pre-empt future problems and this gives you distinct advantages. Waiting for the fires to start before putting them out is not a sensible approach. We prefer to adopt fire prevention policies for your business as this way you will feel like you are working in a safer environment.

Not knowing the facts puts owners and management in a weak position. It is hard to make confident, strong decisions using poor data and reports. Without the right information, collected in the right way, effective analysis and clear planning is impossible.

The importance of business reporting is:

1. To have visibility into the future (i.e. knowing what is likely to happen)
2. To be able to view past performance (i.e. for comparison with current performance)

Our aim is to bring everything into clear focus for you. Doing the hard work of getting a reporting infrastructure set up prevents all sorts of problems in the long run.

Well-designed and relevant business reports are the secret weapon for owners of ambitious growth companies.



If your costs are out of control and you lack the reports, which highlight the problem areas, the problems will continue until you have a reporting function to ensure clear visibility across all business functions. Without detailed business reports it is impossible to really know how well your staff and departments are performing.

- Do you know how effective your team is at controlling costs?
- Do you have a system for highlighting over-expenditure and a protocol for limiting future expenditure?
- Have you set annual and monthly budgets?
- Do you know which of your products and customers is the most profitable?
- Do you know where your break-even point is?
- Do you have someone who reviews your monthly accounts for you/with you and can interpret the numbers so that you can course correct periodically, systematically improving your position month after month?

Most entrepreneurs have a natural bent towards optimism – this has many advantages but also some distinct disadvantages. Producing over-optimistic forecasts (which most business owners tend to do!) can be very dangerous. Although it is important to achieve optimum performance from staff by setting ambitious goals it is unwise to make plans based on your forecasts as this often leads to cash flow problems.

If you can look at your business from an objective and slightly elevated vantage point and see the detail of how each of your processes interacts with the bigger system and record the data produced from each of the processes, you will experience an almost immediate sense of clarity.

Being able to access all the information you need whenever you need it, can make a profound difference to the way you manage your business. Having all your business data at your fingertips means that you can spot gaps and weaknesses at a glance, have clear visibility over the future and correct daily to ensure you are still on the right path to your destination.

So what is the solution?

'Reporting' is simply a matter of recording all important data in your business and presenting that data in a range of different ways to allow for effective analysis which can be easily interpreted to enable effective decisions to be made.

We will conduct a detailed business review at the outset of the project. This helps us to identify any areas of weakness so that we can implement changes across your finance function.



We will:

- Determine your Key Performance Indicators (KPIs) allowing you to see at a glance the important business drivers
- Have daily visibility of KPIs allowing a much faster response time for the owner/management, giving an ability to take immediate action when required
- Produce monthly management accounts/reports, including variance and exceptional analysis, within 10 working days of month end so the data is fresh and relevant
- Establish reporting processes for sales and marketing so that there is clear visibility over what's working and what's not
- Establish reporting processes for business 'operations' so that activity can be monitored and improvements can be made periodically
- Implement processes for keeping costs to a minimum and visibility over expenditure so that managers can understand their own department figures and be held accountable for cost control
- Introduce budgets and targets by department and allocate responsibilities to managers to free up the owner's time to focus on growing the business
- Educate managers about gross margin and profitability to help focus resource throughout the business to spend time on the things which lead to business growth
- Understand fixed and variable costs and how to control them
- Analyse trends within the business and within the market and move to more predictable and considered forecasting to avoid panic and firefighting.

What are the benefits to your company?

Implementing an effective reporting throughout a business allows the owner to view their business from a somewhat detached stance. With the mist and fog lifted your business everything around you will become clear.

Not being being caught up in the day to day work, good reports reveal the efficiency (or otherwise) of the constituent parts of the business and enable the owner to assume the role of a coach/manager leading his team into the Champions League!

The compound effect of making regular, quick and high quality decisions based on a strong set of data and reports cannot be overestimated.



Your Own *part time* Finance Director will work with you to establish the reporting structures your business requires and will put in place a schedule for evaluating the data periodically and using the analysis as a basis for effective and efficient decision making.



We will ascertain your business targets and agree a project plan with you which will be the basis to manage your team.

Project Plan

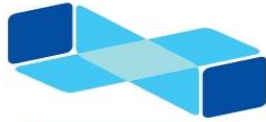
When was the last time you looked at your business plan? Is every decision maker in your business aware of your goals? Do you have a business plan?

To prepare and implement an effective business plan is a demanding and onerous task. We have often heard it referred to as a chore. Working through your targets and the many scenarios that may occur is hard work but necessary if you are to achieve future growth. The challenging environment we are now experiencing effectively means that growth is needed just to survive. Most owners/MD's in SME's do not have the time to spare to ensure that an effective plan is prepared and shared with their team. **That is where we come in.** We will ensure your vision is documented, its feasibility tested and shared with all your team.

Managing the agreed business plan can be more demanding than the preparation. There can many changes as business proceeds. Significant strategic course corrections are commonplace in fast growing businesses. These should be adopted and incorporated into the plan immediately. There is an art and a science to effective business planning and getting it right brings a real sense of purpose and direction to a business – **this is where we come in.**

Being an owner/ MD without a senior 'finance person' as a sounding board can be difficult. FDs often possess a different (but albeit complementary) set of skills to owners/MDs. It is natural for business owners to bring people into the business who see the world in the same way as they do. It is often more valuable to have key members of your team who possess very different skills to your own. Constantly doing the same things in the same way with the same people will usually lead to achieving the same results. With the right business plan in place the business owner is able to run the business without getting drawn too far into the day to day details. Proper business planning is very liberating for the business owner. Whatever the ultimate objective of the business, a well-constructed and regularly reviewed business plan will instil real confidence that the objectives are indeed possible!

The existence of an active business plan is critical for your company's long term growth and stability. Businesses without a plan are left firefighting without any alternatives in the event of changing market conditions. Success results from having a hardy business plan in place which has been communicated to and has the support of all your team



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So how will the plan be prepared and implemented?

Our initial discussions would have revealed areas where you believe action is required. We will therefore work very closely with you to prepare and implement the business plan. This will involve:

- Obtain detailed knowledge of your business and its operating procedures.
- If a business plan already exists we will work through this with the business owner and make changes where necessary constructing a plan which refines how the company's objectives can be realistically achieved.
- Agree milestones and prepare project the plan into annual and quarterly targets
- Conduct a SWOT (Strengths, Opportunities, Weaknesses, Threats) analysis and incorporate into the plan where necessary
- Prepare a detailed competitor analysis to evaluate what is currently happening in the market
- Identify key players in the business
- Identify skill gaps in the business
- Investigate any financial incentive structures needed to retain and motivate key members of the team
- Develop a clear, coherent message (vision/mission/purpose) to staff and to customers
- Work with the senior team to ensure individual department goals are aligned with the overall strategy for the business
- Implement an appraisal system to review objectives set for all department heads
- Implement accountability protocol for every member of staff
- Design and implement authorisation levels of authority for all department heads, to spread responsibility across the business and to free up the owner/MD's time
- Develop communication sessions to enable updates of progress of the strategic goals to be shared regularly with staff



- Develop a set of relevant KPIs (Key Performance Indicators) and a system which allows for regular (daily/weekly/monthly/annual) monitoring and reporting

What are the benefits to your company?

Implementing an up to date and well developed business plan in your business will allow you to experience a sense of control.

The business plan (and the methodology for updating the business plan) will improve the clarity of your operating procedures to all employees. There will always be challenges contained within new projects, which arise, but now you will have a proper framework against which all decision-making can take place.

The plan provides the blueprint for delegating responsibility out to your team and allows you to create some space in your own environment to work on developing your business, with your part-time FD as a constant guide and sounding-board.

You will move into a more serene working environment where each of the cogs, which make up the bigger system, is able to move in harmony.

Potential hazards will have been identified in advance and dealt with before they become a problem. The benefits will be felt by each member of your team and your employees and most probably by your customers too.



We ensure that we are in control of all compliance issues, so you don't have to.

COMPLIANCE

Compliance is now an all embracing role. The function now includes a responsibility to reduce costs throughout the business and to add value. The role has become much harder.

This is where we can help

The functions included are:

- Statutory HMRC and Companies House regulations
- VAT regulations
- Insurance cover
- Health and Safety
- HR
- Contractual and legal issues

Ever-changing regulations create uncertainty making it difficult to predict their scope and impact on business in general and yours in particular. Red-tape, paperwork and complex legislation can hinder your company's plans and it can be very difficult to move forward without taking care of compliance issues.

We can handle both legal and compliance issues to ensure your business risk is managed and the bottom line improved.



Keep the lines of communication open with your bankers; they can be a useful asset

Although banks have not been at the top of everyone's Christmas card list in recent years, especially SME's, they are a necessary evil you and you should make every effort to get them on side.

It is essential to know how the banks work and who the key players are. By doing this and fostering a good relationship with your bank you become higher up the list of their priorities. This communication, keeping them up to date with your business will generate a feeling of a true partnership rather than a customer/ supplier relationship. **This is where we can help.**

We will

- Create a trusting working relationship with your bank
- Provide the bank with regular updates of trading conditions and performance
- Update them on current cash flow situation including accurate cash flow forecasts
- Review the existing bank facilities and potential for alternative funding

What are the benefits?

- With us managing the relationship for you it gives the owner more time to actually develop the business.
- We have the knowledge and the contacts to access alternative funding. This may be used in conjunction with your current banking facilities or as a replacement
- Having an experienced FD on board increases the company's credibility with banks



- Ensure all legal documentation i.e. those that dictate the terms of business for sales, purchasing, terms and conditions, not only protect the company but also reflect current legislation.
- Ensure that the business and the owner are as tax efficient as possible.
- If necessary, for more complex tax and legal matters, we will source help from a range of specialist advisors to ensure you have the best possible tax planning in place.

All of these measures will give you peace of mind that you are claiming all possible tax relief and paying the correct amount of tax on time. Allowing us to handle these matters for you will give you the time to manage and grow your business more effectively.

We have first rate financial and management knowledge and significant hands-on experience to deliver the service you deserve.

Call us on 01580 388218 or email peter@kent-fms.co.uk

www.kent-fms.co.uk