



Using us as your Business Adviser

Viewing your accountant as a business adviser, not just as a professional trained in traditional accountancy and tax compliance services, could boost your company's bottom line.

In addition to performing routine accountancy duties, a large part of an accountant's day is spent advising clients on their budgets, profitability improvement, and operational procedures - and performing other tasks not often associated with accountants.

Determine your needs

To find out how we can help develop your business, ask yourself the following questions:

- How can my accountant help improve my business's growth, efficiency and profitability?
- What procedures may need fine-tuning to help me achieve quality output?
- In what ways can my accountant help me operate on a more cost-effective basis?
- How can my accountant help me minimise my tax liabilities?

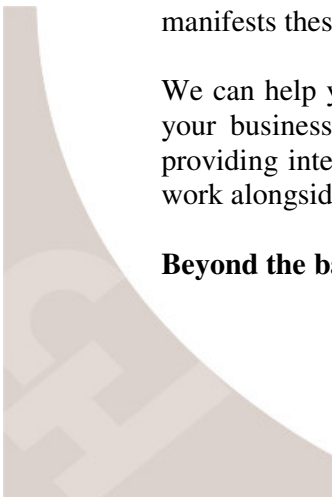
Always keep your long-term goals in mind. Running your business more cost-effectively can be achieved only if you have the vision to project your goals into the future.

Frequent cash shortages, lack of a solid business plan to guide the business, and steady decreases in profitability are all warning signs that a business is heading towards a potential financial crisis. It is crucial to evaluate your business's structure and performance before it manifests these danger signals.

We can help you focus on how to improve your profitability by analysing all the elements of your business. Reporting on profitability is a standard procedure, but helping create it by providing intelligent, entrepreneurial advice is what, as your accountant, we strive for. Let us work alongside you to help you achieve your goals.

Beyond the basics

E-mail: help@clarkhowes.com
www.clarkhowes.com



Services we can provide include:

- Developing a comprehensive business plan
- Compiling the data you need to secure finance for your business
- Preparing budgets and making projections
- Acting as a referral source to help you find a solicitor, banker, insurance agent, etc.
- Determining which of your products and services are viable and which should be modified or terminated
- Devising the best structure for your business, and advising you on when to incorporate
- Tightening internal accounting controls
- Advising you on the acquisition and implementation of a computer system

. . . and often, if there's a service we are unable to provide ourselves, we will be able to refer you to someone who can advise you.

Consulting services

We offer a wide range of business consulting services. As members of our firm become more specialised, so do the services they offer. From technical resources to industry expertise, our firm is set up to accommodate your business needs.

Other areas of our firm are devoted to managing personal short-term and long-term financial concerns. By analysing your current financial position and developing estate and retirement objectives, we can advise on how to create more economic security for you.

What you want from an accountant

Understanding what an accountant can do for you is a start. By treating us as a wealth of entrepreneurial know-how, you can obtain quality consulting on a variety of topics that extend far beyond traditional compliance work:

- Call us. Never hesitate to ask us a simple bottom-line question. If you are debating whether to buy or lease equipment or are concerned about the costs of your insurance coverage, the answer could be just a call away
- Use us for both business and personal financial issues. Sole traders or partners often find their tax paperwork overlaps with business and family finances. Using us to handle both will help you establish an integrated approach

- Meet with us for a midyear planning session. Schedule time to discuss your finances in the summer. If you start planning early, you might find that we have more time to help you improve your bottom line
- Plan for major financial events before they occur. If you contact us when you are anticipating a major event, such as an inheritance, you could reduce your tax liability
- Use our contacts. We are an excellent resource for helping you network with other professionals

Make our business skills work for you and your business. Call us with any questions you may have on strengthening your business or personal finances.

