



# A4G BUSINESS, TAX AND FINANCIAL SOLUTIONS

Helps you with....

**A4G Business, Tax and Financial Solutions**  
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## Tough Times - The Business Checklist...

Done

- |     |  |                          |
|-----|--|--------------------------|
| 1)  | Review your budgets and set realistic and achievable targets for 2009  | <input type="checkbox"/> |
| 2)  | Get rid of can't pay/ won't pay customers  | <input type="checkbox"/> |
| 3)  | Review debtors list and chase up overdue invoices - keep a close eye on those that are starting to fall behind and watch habits like debtors being harder to contact or cheques are being deleted                                  | <input type="checkbox"/> |
| 4)  | Offer existing debtors extended payment terms and / or discounts   | <input type="checkbox"/> |
| 5)  | Make sure your terms of business contain explicit payment terms  | <input type="checkbox"/> |
| 6)  | Assign responsibility to one individual for invoicing and collections  | <input type="checkbox"/> |
| 7)  | Agree extended payment terms with all suppliers in advance (if appropriate)  | <input type="checkbox"/> |
| 8)  | If appropriate, review banking facilities and discuss future needs   | <input type="checkbox"/> |
| 9)  | Put extra effort into making sure your relationships with your better customers are solid and that you understand their needs. It will be better to be proactive than be reacting to a competitor's offer                          | <input type="checkbox"/> |
| 10) | Review and flow chart the main processes in your business (e.g. Sales processing, order fulfilment, shipping etc) and challenge the need for each step   | <input type="checkbox"/> |
| 11) | Encourage team members to suggest ways to streamline and simplify processes (e.g. sit down and brainstorm about efficiencies and cost reduction)   | <input type="checkbox"/> |
| 12) | Use 'bottom up' budgeting where everyone in the office gives input on areas over which they have control - target a 10% cost saving  | <input type="checkbox"/> |
| 13) | Review your staffing needs over the next 12 months and make weak or unnecessary individuals redundant now. Be aware of the strict guidelines in place for redundancies as failure to comply can lead to claims of unfair dismissal | <input type="checkbox"/> |
| 14) | Get your members of staff involved in a discussion of likely trading conditions and get their input on reducing costs and maintaining revenues   | <input type="checkbox"/> |
| 15) | Review your list of products and services and <b>eliminate</b> those that are unprofitable or not core product/ services   | <input type="checkbox"/> |
| 16) | Establish your key performance indicators (KPI's) and measure them on a daily basis e.g.: Sales leads generated, Orders supplied/ fulfilled, Cash balance, Stock turnover, Debtor days, Gross Profit, Net Profit                   | <input type="checkbox"/> |
| 17) | Review efficiency of business processes and consider alternatives such as outsourcing certain activities locally or overseas   | <input type="checkbox"/> |
| 18) | Pull everyone together and explain the business strategy and get their buy in  | <input type="checkbox"/> |
| 19) | Consider procedures to safeguard assets or to solve issues with creditors if required  | <input type="checkbox"/> |
| 20) | Make sure your suppliers are financially healthy. If not, identify additional key suppliers to reduce business risk  | <input type="checkbox"/> |

**For more information on managing redundancies and how to reduce the risk of potential claims contact Robin Nye of Barncourt HR at [robin.nye@barncourt.org.uk](mailto:robin.nye@barncourt.org.uk)**

**If you think you may be insolvent (i.e. unable to meet your creditors as and when they fall due) please visit [www.ksabr.com](http://www.ksabr.com) to view practical advice.**

# Would you like a FREE copy of our Help sheets and Newsletters on any of the following topics?

## Help sheets

- 1) Alternative Ways Of Investing
- 2) Keeping The Show On The Road
- 3) Inheritance Tax Planning
- 4) Protecting You and Your Family
- 5) The Most Tax Efficient Investments
- 6) Hedging Your Bets
- 7) Finding The Right Mortgage
- 8) Understanding S.I.P.P.'s
- 9) Ways To Save Tax Within My Business
- 10) The Ultimate Tax-Efficient Business Structure
- 11) Reducing tax on my vehicles
- 12) Purchasing Assets.
- 13) Paying me more and the tax man less
- 14) Making tax-free profits on property
- 15) Understanding Break-Even
- 16) Understanding your balance sheet
- 17) Being in Partnership (shareholder agreements etc)
- 18) Getting the best deal on Business Insurance
- 19) Protecting Your Name & Brand
- 20) Setting the right employee terms & guidelines
- 21) Getting the Best Deal From My Bank

## Newsletters

- 1) The big plan -  
Develop a strategy for your business
- 2) The Silent Salesman
- 3) Are you a prisoner of your own Business?  
Reduce the level of dependence on you.
- 4) Getting the right people -  
Building the best possible team
- 5) Cash is reality - Manage the cash flow for your  
Business and raising Finance
- 6) Turning on the lights - Getting the information  
about the performance of your Business
- 7) What if? - 'Good' Price Increases
- 8) Accounting for growth -  
Maxminising your personal Wealth
- 9) Paying the legal Minimum
- 10) Just starting -  
Getting your new Business up and running
- 11) It's not the how it's the why?
- 12) The £1000 Ornament -  
Making the best use of your Business
- 13) Who'd be an employer?
- 14) Why are we different?

Name:

Company:

Address:

Telephone:  Mobile:

Postcode:

Fax:

Email:

Please tick any of the boxes above and fax to us on **01474 852456** if you would like us to send you any other **FREE Help Sheets** or **Newsletters** to help you with your business.



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