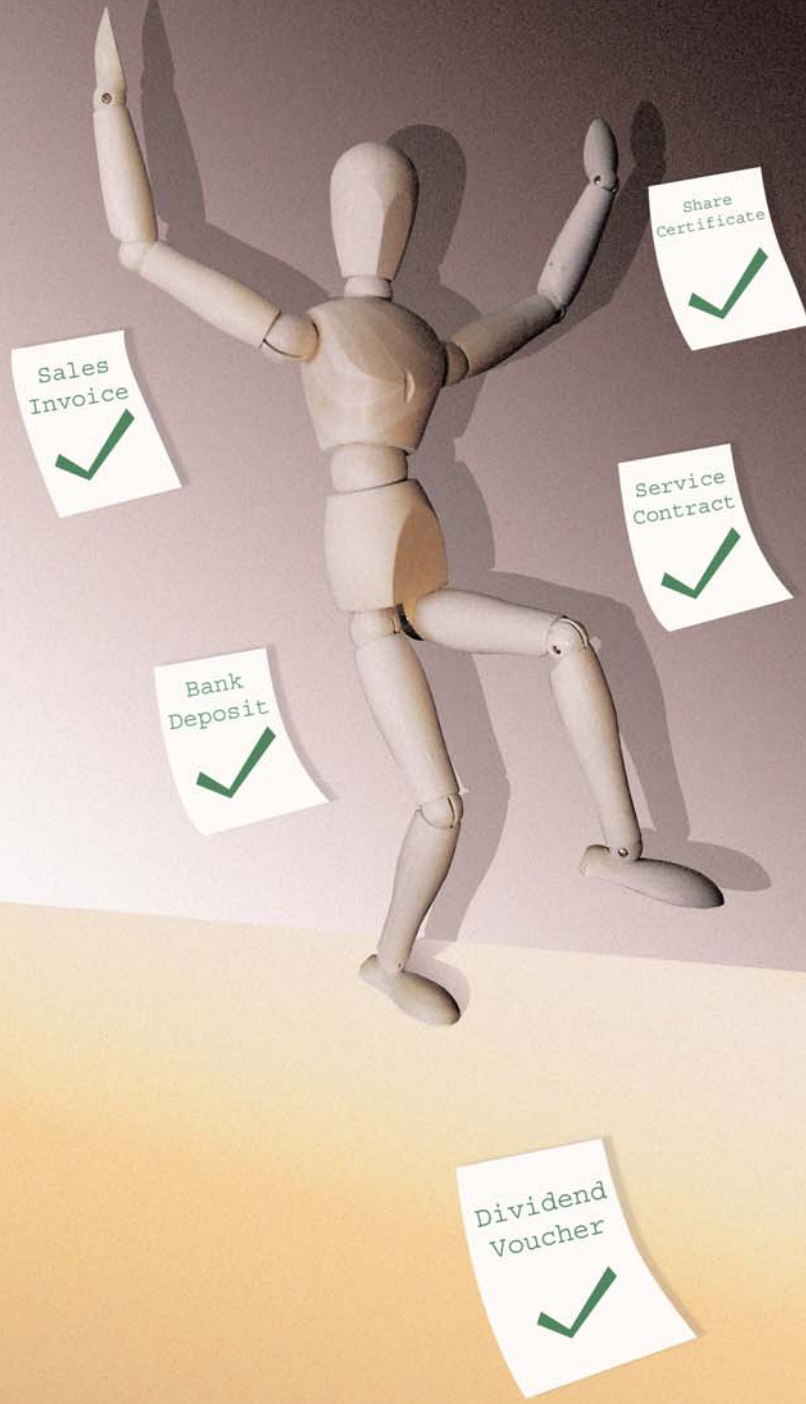




FD
watch

continuum
Take your next step with confidence

**Can't afford a
Finance Director?**



High level advice at an SME price.

When you are a small to medium enterprise, where do you go for affordable, professional and proactive financial advice to give your business the edge in today's competitive climate?

How can you gain access to real, proven Financial Director expertise when you can't support or afford this function in house? Are you sure your business structure is the best one for you? Is your financial strategy sound? How do you go about looking for additional funding?

Specifically designed for SME's, this innovative service begins with a one-to-one free of charge business financial health check and a resulting diagnostic report. Available through a monthly subscription, 'FDwatch' aims to be your ongoing financial sounding board offering:

- Advice re best financial structuring and manoeuvring
- Feedback on all relevant matters of financial concern
- Monthly tracking and interpretation of accounts
- Proactive guidance as to changes in financial strategy
- Comfort on day to day financial decisions

And why can you be so sure that this service will benefit your business?

Because your virtual FD is a Continuum director who has held senior FD positions in industry as well as in practice. They are therefore uniquely positioned to know what genuinely affects and impacts on companies in the commercial world as well as being able to dispense advice on technical and statutory matters.

But how much will this cost?

Continuum realises that most small companies are not awash with cash. Furthermore, most small business owners don't pick up the phone to their accountants or financial advisers every time they should for fear of the charging meter running.

However, for a fixed monthly subscription payable by standing order starting at only £50 plus VAT, 'FDwatch' allows you to have almost limitless access to your virtual FD. You can pick up the phone as often as you want knowing that the price is not going to change as long as you're not requesting anything outside of the 'FDwatch' remit which will be agreed with you at the outset.

The trick in selecting the right accountant **for you** is to pick one that is commercially energetic and proactive, one that will bring expertise and advice that is relevant to your business and which is flexible enough to charge according to your very individual needs.

How many other accountants do you know who could offer all this at this price?

**Let us be your
Finance Director!**



FDwatch - Some Frequently Asked Questions

How can I be sure that I'll get value for money?

Until you get to know us better, you will have to rely on our track record and what others say about us. We are more than happy, in fact actively encourage, you to seek references from other organisations we work with.

Why can't I simply use my existing accountant for this?

FDwatch is not necessarily a substitute for your existing accountant but rather a service to augment him or her. Your Continuum virtual Finance Director is an individual guaranteed to have had at least ten years senior financial experience in industry. Our very strong belief is that unless someone has had this extensive front line experience on the ground, it is not possible to genuinely appreciate the real day to day issues and concerns that businesses face.

What do I really get for my money?

In an ideal world, you would march in to your Finance Director's office next door and ask him. At this stage of your organisation's life, that is unfortunately not possible. What we give you is the next best thing....the same ability to ask that question in the knowledge that you will get a professional and reasoned response. The only difference is that your virtual Finance Director will be at the end of a phone or PC.

Are there any other benefits?

In addition to acting as your 'sounding board', your virtual Finance Director will also be proactive. By being "on the inside", he will be able to spot commercial or tax saving opportunities as they arise. By having an extensive network of business acquaintances gained over years in senior management, he will be able to effect introductions that will have positive benefits to your organisation. By working with a myriad of organisations and entrepreneurs, he will be able to introduce practices that work successfully elsewhere. And, don't forget, by subscribing to 'FDwatch', you will be entitled to a discount on other services offered by Continuum.

What don't I get then?

'FDwatch' does not cover traditional services such as the preparation of annual accounts, tax returns, etc. Neither does it cover one off projects such as preparing a business plan or procuring funding. These services are chargeable separately in the normal way although, as a subscriber to 'FDwatch', you will be entitled to a discount.

What are all these other services?

We provide a full range of traditional services you would expect from a firm of accountants. However, in addition, and due primarily to our backgrounds in industry as well as practice, we specialise in other areas such as business strategy, business planning, and funding procurement.

Would you be able to give me some guidance about funding?

If you are an entrepreneur and have an interesting idea or business plan, please send us your synopsis today at info@continuum-ltd.co.uk. Equally, if you do not yet have a well structured and clear business plan, please let us know. We are here to help you devise one quickly and efficiently!

How can I be sure you can find the sort of funding I need?

With our extensive contacts in the funding community ranging from our database of private investors through to venture capitalists, banks and corporate venturers, we are well placed to source funding solutions to meet your requirements. We have raised literally £millions for various clients from a variety of sources.

Why do I need to produce a business plan?

Well for a start a recent study of small companies found that those with an internal business plan have an average of 50% more revenue and profit growth than those without one! And producing a business plan is certainly not an option if you are seeking funding. We have produced hundreds of business plans over the years and have a good handle on what works and what doesn't. Contact us today to see how we can help you implement your own business plan.

I could buy an industry standard accounts package and I'll get all the information I need, wouldn't I? Every organisation is different and has its own business drivers. The key to good management information is to identify these unique drivers and ensure that they can be regularly monitored by implementing measurable Key Performance Indicators (KPI's). The next trick is to then interpret the financial information and trends, and to shape your future plans accordingly. You cannot get this from a standard accounts package.



“ Knowing that this side of our business is in safe hands allows the rest of us to concentrate on building our core business which continues to go from strength to strength. ”

Rowland Dexter - Managing Director QGate Software Limited



“ Dear to the heart of a small business such as ours is the knowledge that because we have agreed to work with them on a fixed monthly retainer basis, I can contact Brian as often as I like knowing that it won't cost any more! I would genuinely recommend that every company should make this investment. ”

Alison Quill - Managing Director Brightminds Limited



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Take your next step with confidence



Subscribers to 'FDwatch' also gain a discount on a comprehensive range of other services offered by Continuum including:-

Management Reporting

Whatever your business, timely, accurate and meaningful financial information is crucial. What you can measure, you can manage! Your business is unique and should not be forced to fit in with the layout of industry standard accounting packages. We will improve your reporting by:

- Identifying the key drivers and KPI's in your company
- Building a reporting package to suit the requirements of your company
- Compiling budgets and forecasts
- Exposing all business metrics

Payroll

We can take care of all your payroll calculations so you can pay all your staff the right amount and on time, whether you have one or a hundred and one employees. We will also take care of all those wonderful government forms, allowing you to concentrate on running your business.

Our service includes:

- Weekly or monthly employee pay calculations
- Production of payslips etc
- "Year end" statutory returns
- Assistance on all aspects of PAYE and National Insurance
- Advice and help on all other related matters

VAT Returns

VAT may be a small acronym but it has very large implications if not taken seriously! This truly is a tax that's worth planning for in advance. We are able to guide you through the VAT minefield and help you to comply with all the regulations whilst minimising its impact on you.

Annual Accounts

Annual accounts are the summary of your financial year. Prepared correctly, they will provide a valuable insight into the performance of your business. More than merely compliance, they should help you by:

- Getting your message across to funders, both current and prospective
- Obtaining potential tax advantages
- Countering any perceived weaknesses
- Facilitating preparation for future developments

Funding

We have countless years of experience of helping young and growing businesses to raise money. With our extensive network of both debt and equity providers, we can

- Help you make your business 'investment ready'
- Work with you to produce the right business plan for external funders
- Advise on the best form of funding for you to seek
- Introduce you to whichever business angel, bank or other financing source we think will fit your needs.



**Enquire about Continuum's other services including the new 'Beaccounters' offering
Continuum - the new face of accountancy**