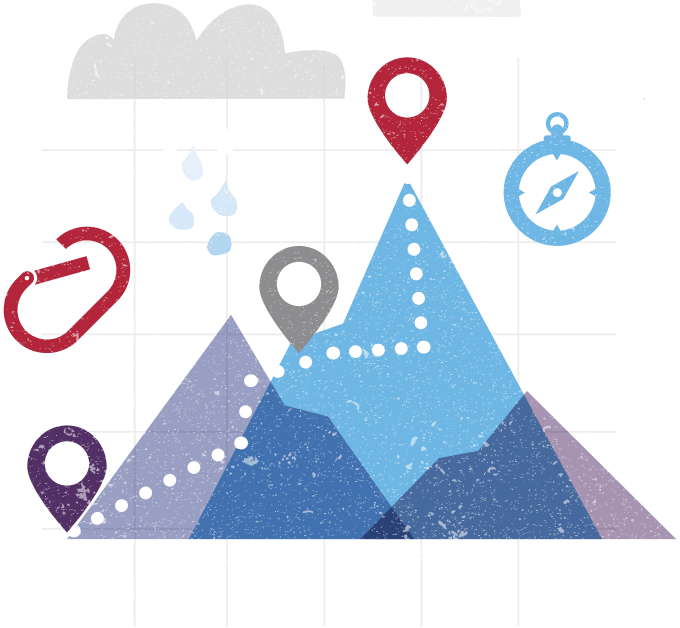
Financial Planning

PKF FRANCIS CLARK

Expert financial advice for business



Chartered Financial Planner

A quality financial planning process

We provide businesses with tailored financial planning services to meet their strategic goals.

Our reviews and advice make sure that our clients' plans are as financially efficient as possible, key risks are mitigated and make sure that their businesses are able to recruit and retain employees through attractive benefits schemes.

Why use our business financial planning services?

Not all businesses have the time, skill sets or are of the scale to work through a thorough planning process independently and it's our role to act as a partner to identify and advise on any gaps across key areas. Plans are owned by and 'live' with our clients, are regularly reviewed and adapt accordingly over time.

Employees

HR & Finance

Auditor

Legal

Payroll

Owners

Accountant and Tax Manager

Key areas of review

Business financial planning

Our service includes:

- *A review of the current financial position and goals*
- *A review of the governance of the business' pension, processes, benefits and communications*
- *Recommendations based on an initial review*
- *A dedicated, qualified financial planner supported by their team to implement plans*
- *Regular ongoing advice meetings centred around the business' needs and financial plans*

Our review and advice covers

BUSINESS PROTECTION

(Key person, loan protection, relevant life and shareholder protection) - mitigating the loss or serious ill health of a key employee which could severely impact the company.

EMPLOYEE BENEFITS

Effective pension management, financial education, health and wellbeing strategies, mental health and budgeting.

SUCCESSION STRATEGIES

Future-proofing the business, who will take over, how and when.

OWNERS

Remuneration, commercial property, personal goals, planning and saving for retirement, arranging estates, diversifying assets, trusts and wealth protection.

COMMUNICATION

Appropriate and effective communication for benefits, projects and planning.

TAX PLANNING*

Strategies designed so the business makes use of allowable tax mitigation opportunities and available tax credits.

Advice on regulated products and services is provided by Francis Clark Financial Planning which is authorised and regulated by the Financial Conduct Authority (FCA) No. 433591.

**Advice on additional accountancy and business services is provided in association with our colleagues at PKF Francis Clark LLP, ensuring a joined up approach for all your business' financial needs.*

Additional services

Your financial planner will be able to provide you with more information on any of the services below.

VAT*

Advice and help with compliance and efficiency reviews plus training and guidance on your individual case.

CYBER SECURITY*

Reviews, advice, accreditation and disaster recovery plans to mitigate cyber risks.

PAYROLL*

Digital accessibility, visibility and flexibility in the way your business manages its finances.

CLOUD ACCOUNTING*

Advice on real time accounting services accessible from your PCs and mobile devices.

BUSINESS RECOVERY*

Advice on debt, cash flow problems, CCJs, bailiffs, statutory demands, winding up issues and potential business insolvency.

PROJECTS AND FUNDING*

Meeting future financial needs through sourcing funding, making use of cash in the business, purchasing and selling commercial property, structuring income to meet projects tax efficiently and managing cash and debt levels.

CORPORATE FINANCE*

Advice and transaction support on buying, selling and merging businesses to help you achieve your goals.

AUDIT AND ASSURANCE*

Providing you with confidence in your business through narrative, financial reporting and corporate governance services.

What can you expect from working with us?

Shared ambition

Knowing your priorities and goals

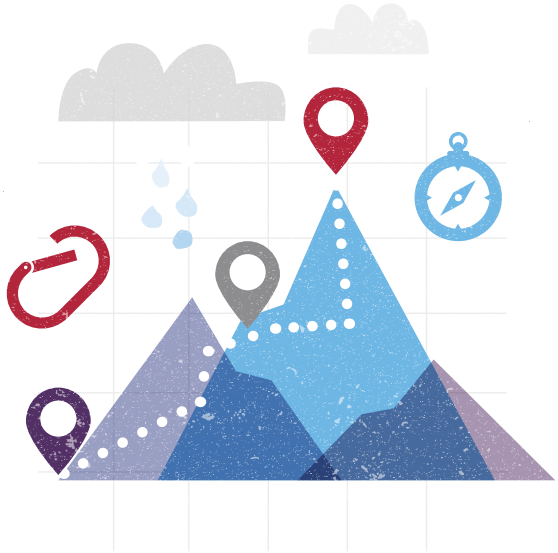
We put the needs of our clients first - we listen, we care and we advise. The first stage of working with you is all about understanding your business, the drivers for the decisions you make and to discuss how we can work together to add value to the finances and processes of your business.

Strategic planning and reviews

After the initial meeting, you will receive a strategic report which recommends bespoke solutions for the business. The plan is a living document, owned by you and is assessed regularly.

Access to experts

As a client, you will have a dedicated, highly qualified financial planner who is supported by our client liaison team for any of your queries. Our colleagues at PKF Francis Clark are also available to you, providing holistic advice for your business.



How it works

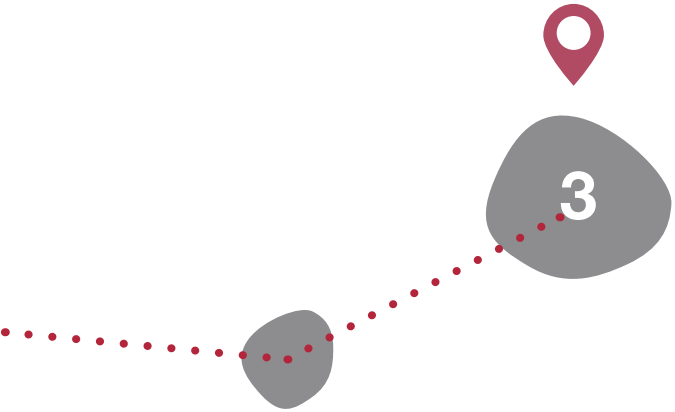
Discovery meeting: getting to know your business

- *What is the business looking to achieve long-term*
- *Any significant changes, such as business purchase/ sale or planned investment*
- *Current experience of advice*
- *Key requirements of the business*
- *Health and wellbeing strategy*
- *Employee benefits in place*
- *Steps to protect the business*

Strategy reports and recommendations are presented face to face and actions agreed with you

Following the discovery meeting we put together a bespoke plan of action looking at:

- *Business plans: a detailed analysis of your various strategies and how we use this to recommend certain actions to take forward*
- *Your legal requirements to provide pension and benefits are on track and governed effectively*
- *Adapting your health and wellbeing strategy to suit the needs of the business and your employees*
- *Making sure employee benefits are communicated effectively to deliver maximum value*
- *Ensuring people key to the business are protected and looked after*
- *Tax efficiencies such as tax wrappers for assets*
- *Ownership structure for business property purchase if applicable*



Regular reviews

- *Reviews at a frequency to suit you*
- *Strategies are owned by your business and key metrics are assessed to make sure plans are on track*
- *Plans adapt with you as necessary*

Are our services right for your business?

When it comes to planning, no two businesses are the same. Our advice and support is based on your business and your goals and we work with all types of companies from micro/start-up companies through to SMEs and larger corporates in many different sectors.

To find out how we can add real value to your business get in touch with one of our financial planners.

Our commitment to you

We are proud of the quality service we provide.

We continually invest in our people, including training for professional qualifications and personal development, to make sure that our advice processes are robust, effective and tailored to your needs.

Francis Clark Financial Planning holds comprehensive professional indemnity insurance and contributes to the Financial Services Compensation Scheme, making sure that our clients are protected if a firm or provider fails in our industry.

About us

Our planners at Francis Clark Financial Planning have over 200 years of experience, between them, of advising clients on financial services. Together with our colleagues at PKF Francis Clark, who have over 55 partners and more than 800 professionals, we operate across eight offices in Bristol, Exeter, Plymouth, Poole, Salisbury, Taunton, Torquay and Truro.

We are large enough to provide genuine in-house specialists with industry sector and technical expertise but also small enough to provide a high level of individual client care. This combination enables us to offer real added value service to our clients.

Our strong links across all our offices enables us to draw on further resources and expertise to meet the needs of our clients, who receive a truly joined up service across all financial areas of their business.

To find out how we can add real value to your business get in touch with one of our financial planners.

Truly independent advice

When you choose Francis Clark Financial Planning, you can rest assured that any advice will be given without strings or incentives. You, and you alone, are paying for our service, so we will always have your interests at heart.

We are Chartered Financial Planners, publicly committed to a customer-first approach and values that align with a professional Code of Ethics. We'll provide solutions relevant to your needs, maintaining our knowledge through qualifications and ongoing professional development.

Contact details

BRISTOL
90 Victoria Street
Bristol
BS1 6DP
0117 403 9800

PLYMOUTH
North Quay House
Sutton Harbour
Plymouth PL4 0RA
01752 301010

SALISBURY
Hitchcock House
Hilltop Park
Devizes Road
Salisbury SP3 4UF
01722 337661

TORQUAY
Sigma House
Oak View Close
Edginswell Park
Torquay TQ2 7FF
01803 320100

EXETER
Centenary House
Peninsula Park
Rydon Lane
Exeter EX2 7XE
01392 667000

POOLE
Towngate House
2-8 Parkstone Road
Poole BH15 2PW
01202 663600

TAUNTON
Blackbrook Gate 1
Blackbrook Business Park
Taunton TA1 2PX
01823 275925

TRURO
Lowin House
Tregolls Road
Truro TR1 2NA
01872 276477

Financial Planning
PKF FRANCIS CLARK

fcfp.co.uk
hello@fcfp.co.uk