



Together
We Count

Virtual Financial Management

Taking away the hassle of keeping the books



Paperwork – Aaaaarghhhh!!

Every business owner hates bookkeeping and paperwork. Unfortunately, it has to be done. And it has to be done in a prescribed format... otherwise the Tax Man will be on your back. If you don't keep proper books and records, you risk fines and penalties from the tax authorities. It's a legal requirement to keep financial records in a prescribed format.

So you have to do it. You have to keep the books and records complete, accurate and up to date.

Unfortunately, it's also difficult. You need to understand debits and credits, the wonderful world of double-entry, and what must be recorded for tax purposes. That's why there are software bookkeeping exams such as the Xero advisor certification. That's why there are professional accountancy bodies such as The Association of Accounting Technicians.



Bookkeeping is one of the worst parts of running a business. You'd much rather be out there making things happen and making money from your business. And because everyone hates bookkeeping, most people end up doing it in the evening or at weekends.

Yet, shouldn't evenings and weekends be spent playing with the kids, spending time with your friends and loved ones, or out on the golf course.

Get your life back!

A far better option is to employ a bookkeeper to get the job done properly. Unfortunately, full-time qualified bookkeepers **typically cost £32,500** (source totaljobs.com), together with all the other associated costs and hassles of employing someone.

That's a big financial commitment for your business. Perhaps employing a bookkeeper is not the best option.

So why not let us take away all that hassle so you can **spend your time with the people you love** and doing the things you love?

"A man should never neglect his family for business."

-- Walt Disney

Virtual Financial Management: It's no longer about bookkeeping...

Bookkeeping really is a hassle. We can take that hassle away. However, it's about more than that.

It's not just about doing what you need to comply with the law and to keep the Tax Man happy (and you definitely need to do that!). It's not just about saving you time. It's about helping you to build a great business. Therefore, we go beyond simply entering data.

You see, when done accurately and timely, your financial data provides critical financial information and key performance indicators. This information is critical to understanding what is going right and what is going wrong in your business. Having the right data will help you make the best decisions and help you build a more profitable and successful business.

We don't call it bookkeeping. It's much more than that. It's a **Virtual Financial Management** service.

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I have over the years recommended 'Together We Count' to friends, family and business associates, and many of them have been served happily as clients for years. I would recommend the services of 'Together We Count' to anyone looking for an accountancy service that is as approachable and friendly as it is knowledgeable and professional.

-- Sam, Entrepreneur



The benefit of our real-time information system

We take things a step further; we don't just do the bookkeeping, we offer training, support and advice. We also help you run your business using a modern cloud accounting service, with access to our real-time information system, being Xero.

A cloud accounting system will **make your life so much easier**. We use an industry-leading cloud accounting system, giving you instant access to information in real time. Information at your fingertips. This means you benefit in the following ways:

- It saves you a very significant amount of time;
- Gives you 24/7 access to up-to-date financial information and reports (you can use Xero from any device with an internet connection);
- You can sleep at night knowing your sensitive financial data is always secure and backed-up automatically;
- No system downtime because all software upgrades are automatically installed. This worry-free maintenance saves you time and hassle;
- Since we can access your data 24/7, you get more value



So, what is your investment?

Much, much less than the £32,500 you would pay for a full-time bookkeeper.

A silly way to price

Most self-employed bookkeepers will quote you an hourly rate. In fact, the Association of Accounting Technicians reportedly recommends £26 per hour.

We think that's unfair.

Firstly, an hourly rate means you have no idea how long the job will take and therefore how much it will cost you until after the work is completed. Secondly, if the person charging an hourly rate makes mistakes or is slow, you pay more. That doesn't seem right to us... it's certainly not fair.

A fairer way to price

What we do is give you a fixed price (based on your particular circumstances and what you want). That way, you can budget and plan. You know with certainty what it is going to cost. And if we are slow and the work takes longer, that's our problem, not yours.

We also know there is no such thing as a one-size-fits-all solution. Every business is different. Your business is unique. What we do is give you a choice of different packages so you can choose the one that best meets your needs. Each of those packages can be further tailored so you get exactly what you want. Giving you complete certainty over the price and choices so you can build the service that best meets your needs. This is a fairer way to price. Do you agree?

Before we can give you a price, we need to explain your different choices.

Setting up your cloud accounting system

If you are not currently on a cloud accounting system, we will need to set you up with that. Setting you up with a cloud accounting system is a separate service with a separate price. Once again, we will give you a fixed price for that and a choice of options.

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Excellent services. Brilliant guys and great professionals! Highly recommended!!!

--Ilias, Plumbing firm

Your options at a glance

The table below summarises what is included within each of our Virtual Financial Management service levels. To help you identify the best option for you, here is a quick overview:

- Premium package -** This is the best option for ambitious business owners who want to build a successful and profitable business. This is for you if you want to go beyond the data entry and get regular support and business advice from us. We help you interpret the numbers and make the right decisions.
- Full package -** This is our most popular option. It's for busy business owners who want us to save time and make life easier. We go beyond the essential data entry requirements. Some of the key things you benefit from include a business review, completion of your VAT returns, and helping you get much more from your cloud accounting system.
- Essential package -** This option is best for those business owners who are simply looking to get the basic entries done to ensure you are compliant with HM Revenue & Customs. This is suitable for the smaller business and those on a tight budget.



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A stress free experience from start to finish. Professional and knowledgeable. Highly recommended. I will be using Together We Count for all of my future financial affairs.

-- Dave, General Builder

Essential things we do for you

Regardless of which of the above packages is right for you, we do each of the following:

- Post all business bank transactions – We will post all receipts and payments for all business bank accounts including any PayPal or similar online accounts.
- Complete the bank reconciliations – Reconciling your bank account on a regular basis is critical. When you get to the year-end, if this doesn't reconcile, your accounts will be wrong. You could end up paying too much tax because you've missed allowable expenses. Or you risk fines and penalties from HM Revenue & Customs because you've missed taxable income. Or you have to pay higher accountancy fees for the accountant to sort it out. So, what we do is reconcile your bank account at regular intervals.
- Posting purchase invoices, expenses and cash transactions – We will post expenses to the correct expense codes, enabling you to obtain relevant financial information and comply with the tax authorities.
- Credit card transactions and reconciliations – We will post all transactions on your business credit card and reconcile the closing balance every month.
- Complete the VAT reconciliation – To make sure your VAT records are compliant.

- Complete the periodic sales and purchase ledger reconciliations – The periodic purchase ledger reconciliations are essential in knowing exactly what you owe (creditors) at any point in time to your suppliers. The periodic sales ledger reconciliations are essential in knowing exactly who owes you and how much they owe you (debtors) at any point in time.
- Complete any payroll journals – If a payroll is processed, we will post the correct journals for each period.
- Our record-keeping education program – It's so important to keep the right records to keep on the right side of HM Revenue & Customs and to support your claims for tax deductions. What we do at TWC is show you exactly what you need to keep, how to keep it, and how to do it in the easiest way.
- Access to our secure online portal – Our firm is completely cloud based. You get access to our secure online portal, making it easy for you to share documents with us, saving you time and giving you peace of mind that everything is secure. This also ensures GDPR compliance.

HM Revenue & Customs can charge you a penalty if your records aren't accurate, complete and readable. You may have to pay interest and penalties if your figures turn out to be wrong and you haven't paid enough tax. HM Revenue & Customs may check your records to make sure you're paying the right amount of tax.

In addition to everything stated...

Your free real-time information system

This is one of the features our clients find most valuable. We will constantly support you with our real-time accounting system. This system will put you in complete control of your numbers. Cloud accounting software companies charge a monthly subscription for using their system (for example, an annual subscription to the premium version of Xero is £360, with no add-ons), But as part of our cloud accounting packages, we pay this on your behalf, which means you get all these benefits of a real-time accounting system for free:

1. 24/7 access to up-to-date financial information and reports from any device with an internet connection (you can access your numbers with your smartphone or tablet).
2. Up to date – Real time accounting means your records are always completely up to date, making it easier for you to make the right decisions.
3. Business support – Since we can access your data 24/7, you get more value from us – we can help you run and grow your business rather than just add up the numbers. We can support you with your key decisions.
4. Easier invoicing – Fast, simple, customised sales invoicing will make your life simpler. With the facility for emailing

invoices and the option to attach a statement at the same time, managing your sales is easier a meaning you will get paid quicker.

5. Quicker cash collection – The system allows you to embody payment methods into your invoicing. For example, click and pay to drive quick collection of your debts. It makes it so much easier for you to get paid, reducing bad debts and slow payers and putting more cash in your bank account. You can also chase debtors whilst you're on the go.
6. Automatic processing – Your bank accounts can feed directly into the system, which keeps your accounts up to date and fully reconciled to the bank... this feature will save you a significant amount of time.
7. Instant reports – At the touch of a button, you can get instant reports on your business.
8. Security – Being able to sleep at night knowing your sensitive financial data is always secure and backed up automatically.
9. Maintenance free – No system downtime because all software upgrades are automatically installed. This worry-free maintenance saves you time and hassle.
10. Free software – As well as helping you, this system makes our life much easier and that means we can pass this onto you in the form of cost savings, i.e. we will pay the monthly fee for the system on your behalf.

Your options in detail

	Premium	Full	Essential
The essential things you need to do to be compliant (listed above)	●	●	●
Your paperless expense and receipt processing system	●	●	●
Maximise your tax deductions*	●	●	●
Completion of VAT returns	●	●	●
Summary periodic management reporting	●	●	○
Adjusting for any foreign currency transactions	●	●	○
Maintaining your fixed asset register	●	●	○
Review of balance sheet items for accuracy	●	●	○
Periodic business review	●	●	○
Your holistic cloud financial system	●	●	○
Unlimited email and telephone support	●	●	○
Debtor monitoring	●	●	○
Regular business review meetings and advice	●	○	○
Dedicated account manager	●	○	○
Cost control: Expense monitoring, analysis and advice	●	○	○
Enhanced credit control	●	○	○
Automated credit control	●	○	○
Precision accounting with accruals and prepayments	●	○	○
Personal presentation of key results and findings	●	○	○
Supply of cloud accounting software – Typically retails at £360 per annum	FREE	FREE	FREE
Join the Together We Count network	FREE	FREE	FREE
Invitation to post a guest blog on www.togetherwecount.co.uk	FREE	FREE	FREE

- Included within the bundle
- Not included within the bundle

*For most businesses, we usually identify at least £1,500 of additional allowable business expenses that often lie unclaimed.

Essential Virtual Financial Management – how you benefit

This option is best for those business owners who are simply looking to get the basic entries done to ensure you are compliant with HM Revenue & Customs. This is suitable for the smaller business and those on a tight budget.

For a small fixed monthly investment, you will benefit from all the essential things listed above and:

Paperless expense and receipt processing system

We recommend a system that will remove the administrative burden that bills, invoices and receipts place on small businesses. It makes the gathering, storage and processing of receipts and invoices as easy and cost effective as possible. The system will make your life easier and remove clutter by filing paperwork in the cloud.

Let me explain one of the most popular features of this system...



Every time you get an invoice or cash receipts (for example, a parking or stationery receipt), all you need to do is take a photo with your smartphone and upload it to Hubdoc. You can then throw that piece of paper away! The system will store the image of your invoice and, when you're connected to the internet, it will be sent from the system into Xero for us to post it to the correct place, ensuring the VAT treatment is correct and reviewed.

Best of all, we will supply you with the software **free of charge** and show you how to use it.

Maximise your tax deductions

As part of your Virtual Financial Management service, we will take you through a list of some of the most common tax-deductible expenses. This means you will be able to claim every amount possible against your tax bills and have more money in your pocket. Many of these tax-deductible expenses are often overlooked, which means many business owners end up paying unnecessary amounts of tax (for example, use of home as office and mileage allowances).

EXAMPLE: It's not uncommon to justify home office expenses at 15% of household bills and not uncommon for allowable household bills to add up to £10,000. So, the amount of money at stake when not properly claiming this expense could easily be £1,500.

Completion of VAT returns / MTD returns

If you are VAT registered you will need to complete VAT returns. To make your life easier we will do this for you, which will save you time and give you peace of mind they are being completed correctly.

Note: This service relates to standard registrations and fixed-rate schemes. More complex VAT reporting, such as the VATMOSS scheme for digital sales and reporting EU transactions, are outside the scope of this service and will be subject to a separate price.

Have you heard of Making Tax Digital?

Don't panic we have you covered, we at Together We Count strive to be at the forefront of technology. If you are already in the cloud we can ensure all your MTD submissions are filed on time and it is included in our bookkeeping packages for full and premium packages. If you are a little late to the party with cloud and computers, we have a MTD ready service that will get you set up.

Ask one of our team for any questions.



Full Virtual Financial Management – how you benefit

This is our most popular option. It's for busy business owners who want to save time and make life easier for them. We go beyond the essentials and make your life easier. Some of the key things you benefit from include an annual business review, completion of your VAT returns, and helping you get much more from your cloud accounting system.

For a small fixed monthly investment, you will benefit from everything in the Essential package listed above and:

Summary periodic management reporting

The real power of a cloud accounting system is having important management information to hand. Information such as who owes you money, what are your sales for said period, and are you making a profit? As part of our Virtual Financial Management service, we will help you set up the key reports you need so that the most important information is always a click away. Having your finger on the pulse of your business is critical for making the right business decisions. You need to know the key numbers. For a period of your choosing, we will supply you with:

- A view of your reconciled account summary that will include a year to date total for each category of income and expense, and most importantly, your profit for the year to date.
- An aged debtors report showing you exactly how much money your customers owe you and how long those debts have been outstanding. This report will help you to keep on top of your debtors and put more cash into your bank account.
- An aged creditors report showing you how much money you owe to your suppliers.
- Your profit for the period, together with comparisons against previous periods, which means you see at a glance if your business is heading in the right direction.
- A detailed breakdown of each category of sales and expenses, together with the corresponding figures for the previous period, so you can see at a glance the key trends in your sales and your costs.

Adjusting for any foreign currency transactions

If you make purchases or sales in other currencies, you will need to make sure they are correctly shown in your financial records. We do this for you so you don't need to worry about it.

Maintaining your fixed asset register

A fixed asset register is an accounting method used for major assets (e.g. vans, office equipment, machinery, computers and property). Maintaining a register means you can keep track

of their value, and this makes the production of end of year financial statements much easier.

Review of balance sheet items for accuracy

Your profit and loss account records your sales, income, expenses and costs, and reports the correct profit for a period. The balance sheet is just as important. The balance sheet contains the assets and liabilities of your business. It's just as important that this too is accurate. What we do at TWC is review every asset and liability to ensure it is correctly shown in your financial accounting system.

Periodic business review

As well as keeping in regular contact, we also offer a periodic virtual or face to face review meeting with you. In this business review meeting, we will discuss your accounting records, interpret the numbers, show you how you can use the numbers to keep your business going in the right direction, and answer your pressing questions.

Your holistic cloud financial system

Many cloud accounting systems integrate with other solutions. There are systems that allow you to photograph receipts with your smartphone, such as Hubdoc, mentioned above, and enter them into your bookkeeping system; never worry about losing that parking receipt again! You can integrate in online payments. You can integrate with payroll systems. Stock control systems. Debtor management. Mileage trackers. The list goes on... but we'll simplify it for you.

You will be amazed at what you can do to run your business more easily, to help you get your cash faster and save you time. As part of our cloud accounting service, we will provide advice and recommend the most popular integrations and the best apps to suit your business.

Unlimited email and telephone support

Your fixed price is fully inclusive of unlimited email and telephone support for advice on ad-hoc matters.

This means that you can call on us at any time, knowing that you will never be charged for our time or advice. So, I hope you will feel free to speak to us whenever you need to, without ever having to worry about the cost.

Of course, if the issues raised at any of these unlimited free consultations (or anywhere else) require research or analysis beyond the consultation, we will give you a fixed price quotation for that extra work before any additional work is started. This means you will NEVER get an unexpected bill.

*“A business has to be involving,
it has to be fun, and it has to
exercise your creative
instincts.”*

-- Richard Branson

Debtor monitoring

Cash is so important. And a key part of cash management is keeping control of debtors (i.e. the amounts of money you are owed by your customers). One of the most important financial ratios is called debtor days. It's a number you should measure and monitor. We will monitor this for you and if we see a substantial change in the wrong direction, we will give you a call to make sure you are aware and offer suggestions for getting this key ratio back under control.

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Aaron and his team are brilliant. Not only do they provide a first class accounting service they also break it down and go through every single aspect to help you and your business grow. I look forward to working with them for many more years to come.

-- Joseph, Security and Fire
Engineering Firm

Premium Virtual Financial Management – how you benefit

This is the best option for ambitious business owners who want to build a successful and profitable business. This is for you if you want to go beyond the data entry and get regular support and business advice from us. We help you interpret the numbers and make the right decisions.

For a small fixed monthly investment, you will benefit from everything in the Essential and Full packages listed above, and:

Regular business review meetings and advice

At a frequency of your choosing, we will have virtual meetings to review your numbers. In this business review meeting, we will discuss your latest management information and how you can use the numbers to keep your business going in the right direction.

Dedicated account manager

Whilst you get access to our entire team, your investment in the Premium package gives you access to a dedicated Client Manager. This means you have a single point of contact.

Cost control: Expense monitoring, analysis and advice

Managing costs for any business is so important. We will work with you to identify the most critical costs in your business (for many business owners, these include people costs, travel expenses and marketing spend).

Once we have agreed which are your most critical costs to keep under control, we will monitor them on your behalf. Whenever we notice a sudden change, we will contact you so you are immediately aware. As part of this service, we will also advise you on how to keep costs under control.



Enhanced credit control

Cash is so important. And one of the big benefits of a cloud accounting system is the ability to keep on top of your cash and bank balances, on top of your debtors (i.e. who owes you money), and get paid easier. There are now so many easy ways to manage debtors and get paid automatically (e.g. online payments and direct debits) and so many ways to integrate this into your system.

Our Enhanced credit control service will identify all the options available to your business to help you get paid quicker and have more money in your bank account.

We will also review outstanding invoices with you, advise on your terms and conditions of business, advise on your options for recovering outstanding debts, consider the need for write-offs and bad debt provisions, and advise on alternative payment options.

This service will help put more money into your bank account.

Automated credit control

Adding to the point above where cash is king, it is vital that all invoices are constantly monitored and kept on top of. With regular bank reconciliations, any overdue invoices will quickly be identified. An automatic email will then go out to customers reminding them of the overdue balance.

Monthly statements will also be emailed out to customers to constantly ensure that your customers know what is outstanding and overdue. The reminder emails messages can be tailored to your choosing, as well as the frequency.

Precision accounting with accruals and prepayments

Accruals are adjustments for revenues that have been earned but are not yet recorded in your accounting records and expenses that have been incurred but are not yet recorded in the accounts. Prepayments are when you have paid for something that relates to a later period.



Accruals and prepayments need to be added via adjusting journal entries so that the financial statements report these amounts.

Why is this important?

If you do not adjust for accruals and prepayments, your income, expenses and profit for any given period will be distorted and inaccurate. Here is an example...

If your rent is paid quarterly then every third month, you have a big expense in your accounts but then no charge in the second and third month. We need to spread this cost across each of the 3 months it relates to get a true and accurate picture.

Personal presentation of key results and findings

After the bookkeeping has been prepared for a period, a personalised online presentation recording will be prepared for you, where we will:

- Summarise your trading activity in plain, easy-to-understand English
- Highlight the key figures and trends
- Provide business advice wherever possible

The above will result in you knowing exactly how your business is performing, meaning that you are better informed to drive your business forward.

Freebies

Everyone likes stuff for free. Here are some of the free added benefits you will receive when you sign up to TWC:

Join the Together We Count network

The entire Together We Count ethos is to simply help businesses grow by working together. Therefore, if you have a service, product or calling, we will happily recommend you to others in our network and visa-versa. If we feel you will benefit from a current client of TWC, we will make the connection.

Invitation to post a guest blog on www.togetherwecount.co.uk

Please send us a well written description of your business and we will publish this on our website and social media to get your business's name out there. We want your business to thrive.

*“The first one gets the oyster
the second gets the shell.”*

-- Andrew Carnegie

Popular add-ons

Here are some of the related services that are most popular:

Monitor your key performance indicators (KPIs) with our Financial Dashboard

We will set up your Financial Dashboard on Xero; a fully customisable screen showing you the key financial information you need to run your business. You'll come to rely on this Financial Dashboard just as much as you rely on the dashboard in your car when driving.

Real-time management reporting and financial modelling

Management reports, forecasting and budgeting help you plan and will give you an early-warning signal if you are likely to face cash shortages. Our management reporting service is broken down into three packages so you can choose the one that works best for you. This service will give you a continually up-to-date, complete picture of what your business might look like in the future. In fact, this is such a powerful business planning tool that banks very often insist on as part of raising finance.

Monthly or quarterly cash flow forecasting and budgeting

Forecasting and budgeting help you plan and will give you an early-warning signal if you are likely to face cash shortages.

Our forecasting service looks at each of your forecast profits, cash and net assets, giving you a complete picture of what your business might look like in the future. Just like the real-time management reporting add-on, this is such a powerful business planning tool that banks very often insist on it as part of raising finance.

Payroll and pension

If you are a limited company or have employees, you will need to have a PAYE and pension scheme set up and operate payroll. Many of our clients choose to let us then run the monthly payroll. Let us know if you'd like us to take away that hassle for you.

Full company secretarial work

If you trade as a limited company, the Companies Act 1985 and 2006 include legislation on company secretarial requirements. It's a hassle and the government keeps changing the rules. Your statutory books can be inspected at any time. We can take all this hassle away from you and deal with all of the company secretarial work for just £29 plus VAT per month.

Stock control

Stock control and inventory management will help you keep track of stock levels to ensure you never hold too much stock (which ties up cash) or run out (and miss out on sales). We can set up inventory management that simplifies purchase orders, transfers and stock-takes. It uses automated reordering based on specified stock levels to make sure you never have too much or too little stock on your shelves. This is operated via Xero and may require an additional app to facilitate your needs.

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Brilliant accountants providing an extremely knowledgeable, professional and friendly service. I would highly recommend working with Together We Count for anyone seeking a proper, professional service.

-- Tom, Gardening Services

"A successful man is one who can lay a firm foundation with the bricks that other throw at him."

-- David Brinkley

Construction Industry Scheme (CIS) submissions

If you hire sub-contractors there are strict rules and HMRC submissions which must be adhered to. If submissions are incorrect or late, HMRC will issue fines and penalties. Relax knowing that the following will all be taken care of:

- Verify any new subcontractor
- Check over their invoice
- Enter the invoice onto your accounting software
- Match the invoice to the payment
- Submit the monthly CIS return directly to HMRC
- Issue the subcontractor a CIS voucher clearly detailing the amount of CIS tax deducted
- State how much CIS tax you must pay to HMRC, the due date and instruct how

If you act as a contractor then TWC will:

- Check over your sales invoices and ensure that CIS tax has been correctly accounted for
- Match your invoices to the receipt and CIS voucher received from the contractor
- Make periodic submissions to HMRC detailing the amount of CIS tax which has been suffered
- Offset your CIS tax suffered annually against other tax liabilities



How we go beyond compliance

Your financial welfare can be split into the following categories:

Business

Individual

Compliance

- Tax returns
- VAT returns
- CIS returns
- Company secretarial
- Year-end accounts

Running your business

- Management accounts
- Payroll
- Auto-enrolment
- Bookkeeping
- Budgets
- Hr & Employment Law
- Training
- Credit control
- Board meetings
- Finance director
- Company formations

Grow

- Business plans
- Cash flow forecasts
- Company valuation
- Profitability analysis
- Securing finance
- Acquisitions
- Sales training
- Business advisory
- Business coaching
- Price consulting

Save

- Tax planning
- Banking
- Business cost reduction



What if's

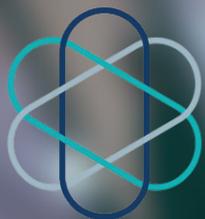
- Business insurances
- Revenue investigations
- Other business
- Investigations e.g. Fraud

Personal

- Pensions
- Savings/investments
- Wills/inheritance
- Protection
- Mortgages
- Income planning
- Personal tax planning
- Separation/divorce
- Annual reviews
- Family agreements
- Wealth management
- Wealth preservation
- Personal insurances
- Power of attorney
- Executor/trustee
- Capital gains tax
- Legal services
- Client account banking

Other

- Exit strategy
- Shareholders agreements
- References
- Business systems
- Liquidations
- Company reorganisations
- Mediator



Together
We Count

You Count, I Count,
We Count

aat

ProActivTax



fsb^{co}
MEMBER

Offices in
Brighton and
Sheffield.

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Together We Count aim to ensure you:

- Achieve more profits
- Pay less tax
- Have reduced costs
- Have more cash
- Have less stress
- Are prone to less risk
- Save more time
- Increase your wealth
- Have a better lifestyle
- Have greater security