

“Pragmatic and positive. Content addressed key issues and attitudes pertinent to pushing forward through a troubled period.”  
*Andrew Tucker*

“Great! It was positive, lively and captured in one place many ideas and pointers for improvement - many of them simple to implement.”  
*Phil Stocker*

“Great. I am re-motivated and have a clearer picture and ideas of exactly what I need to do to improve my business.”  
*Marie Hewitt*

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Programme

Registration	9:00 to 9:30
Introductions and outline of the day	9:30 to 9:45
Sessions 1 & 2 and morning break	9:45 to 1:00
Lunch	1:00 to 1:45
Sessions 3 & 4 and afternoon break	1:45 to 4:00
Summary, conclusions and Q & A sessions	4:00 to 4:30

Date

Wednesday 18 March 2009

Venue

Exeter Race Course, Kennford, Exeter, EX6 7XS  
 visit [www.exeter-racecourse.co.uk](http://www.exeter-racecourse.co.uk) for directions

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Registration essential as numbers are limited

# SMART MONEY



- How to 'make more'
- Ways to 'manage cash flow better'
- Key rules to 'borrow wisely'

There is an old saying "Cash is King" that is probably more true now than it has ever been.

Sadly, many businesses will fail in the next few years, and all of them because they run out of money. Some poor businesses will survive because they are ruthless with cash flow and manage it really well, and other good businesses will fail because they don't.

*This seminar looks at the crucial areas of being **smarter** with money...*

- **Make more of it**
- **Get it faster and hold on to it for longer**
- **Borrow it properly**
- **Understand what it really costs you and manage risks**

The day will break into these 4 sections and cover the key issues that you as business owners and managers need to know.

Let us be very clear though. This is not a day built on **theory** but on the **realities and practicalities** of running a business in these tough times. It will cover a lot of ground in an energetic and enthusiastic way and waste no time on telling you what you already know...we're in a recession! You will however leave energised and with a wealth of ideas on how you can drive your business forward. If in doubt read the testimonials of those that attended our last event.

## Session 1. Make more money

We know that many businesses are seeing a reduction in total revenues. That means it is even more important to get your share of it. It is also important to drive a business for profitability not just volume. We will look at...

- **Winning new business. Sales and marketing both direct and electronically**
- **Cultivating customers. Locking them in and getting more from them**
- **Pricing. Avoid the temptation to 'discount' and understand the financial dynamics**
- **Manage suppliers better**
- **Get value for money from overheads**

## Session 2. Cash flow management

There are several key issues to cash flow management that we will address during this session. The key principals are a strong credit control and debt collection system and then a greater understanding of the implications of paying, or not paying those to whom you owe money. It will cover...

- **Credit control starts before the sale. What should you do to minimise bad debts?**
- **Debt collection. Know the process and what you can and cannot do to chase debts**
- **Of the people you owe money, who has the real power?**
- **Good techniques to pay slower and keep suppliers on your side**

## Session 3. Borrowing wisely

Let's be honest, debt is a fact of life. Whether we have been allowed or even encouraged to borrow too much, we are where we are and we must look at the problem. This section will focus on the different types of borrowing, from straight forward overdrafts and loans, to government guaranteed schemes such as the Enterprise Finance Guarantee Scheme. It will not only tell you what the options are, but also what you need to do to maximise the chance that the bank will lend you anything at all. It will include...

- **Key types of borrowing, pro's and con's**
- **What does the bank need to see? Management accounts, cash flows?**
- **Getting everything in place to make lending easy. Financials, valuations, business plans?**
- **Banking update, who's really open for business and who is just holding on.**

## Session 4. Understanding the costs and risks

Being in business itself is a risk. But for many, failure could mean they lose their home and all their personal wealth. In this section we will explain some of the detail of guarantees and security arrangements, you may have in place or may be asked for in the future, so that you know exactly what they mean. We will also look at the relative costs of some "fringe" lending. More importantly we will spend time looking at business structures and ways of organising your business affairs to get the best protection for you personally.

- **Understand the true costs of your debt and how to reduce it**
- **Understanding personal guarantees and other security issues**
- **Business types and the benefits and risks of each from sole traders to company groups**
- **How to reorganise your business to put assets legitimately out of reach from creditors**

There is of course a lot more to cover that these few bullet points can convey. But don't worry about being overloaded with jargon and theory. These sometimes complex issues are covered in simple down to earth language and with energy and fun (well as much as we can muster in these dark times!).

## Speakers

The key speaker is Peter Hill who is an Accountant and Business Advisor with over 25 years of experience who runs many seminars and events on a wide range of business issues.

During the 4 sessions Peter will be joined by experts from HSBC bank, Bright LLP solicitors and Fuel who specialise in Marketing and PR. These experts will also be available during the breaks and at the end of the day to answer any specific questions you may have about how all of these ideas and issues apply directly to your business.

*Still not sure it is worth a day of your time?*