Services at a glance

Fixed fees in writing, first draft within 5 working days. Business intelligence analysis, including peer benchmarking, is included in every report at no extra charge.

Service	The question it answers	Best for	From
Business cash flow forecast	Can the business pay its way, and how much headroom does it have on its worst day? 36 months, plus a 13-week view.	Overdrafts, term loans, invoice and asset finance	**£649**
Business plan	Where is the business going, and can it fund it? Market, strategy, three statements and risks, with feasibility work where needed.	Start Up Loans, bank finance, investors and grants	**£949**
Business loan review	Can we borrow, and how much? Up to five years of accounts read the way a credit team will, with borrowing capacity and a two-page summary.	Loan and overdraft applications for established companies	**£1,449**
Financial, business and due diligence review	How is the business really doing? Earnings, cash and the balance sheet tested, and the owner's own records checked against the accounts.	Owners before a sale, a raise or a lender review	**£2,199**
Sale readiness review	Are we ready to sell? How a buyer will see the business, an indicative value range (not a formal valuation) and a 12-month plan.	Owners planning an exit	**£2,699**
Acquisition financial check	What is the business I am buying really worth looking at? The target's accounts tested before the buyer commits.	Buyers	**£2,699**
5 in 1	The analysis, quality review, business cash flow forecast, business plan and sale readiness review in one report.	Established companies planning to borrow, grow or sell	**£5,559**

Fees marked from depend on the size of the business, and are agreed in writing before any work starts. The business loan review, financial, business and due diligence review, sale readiness review and acquisition financial check are priced by turnover or number of staff. Charities and CICs pay half price on the reviews. A plan or forecast check, where I read an existing document and mark the weak points, is £349.

How it works

You introduce a client, or they contact me and mention you. A free 10-minute call, or a short brief by email. A fixed quote in writing within 24 hours. First draft in 5 working days, one round of changes, then the final PDF. Nothing is charged up front: invoiced when the final version is ready, payable within 7 days.

What I do not do

Accounts, tax, bookkeeping, payroll, audit, formal valuations, legal work or personal financial advice. Those stay with you, and I never approach a client about them.

Standing

ICAEW Chartered Accountant with a practising certificate and a former senior equity analyst, bound by the ICAEW Code of Ethics, with professional indemnity insurance. Every piece of work is done by me, and nothing is outsourced.