



e-FM's FINANCIAL DIAGNOSTIC CLINIC

e- FINANCIAL COMPREHENSIVE BUSINESS DIAGNOSTIC

**DO You Know
Everything You Should
Know?**

**This comprehensive
investigation provides
a fully detailed report
on all major aspects
of the company
providing potential
investors, funders and
non-execs with
information that will
enable the validation
of claims made by
management of the
businesses, as well as
reveal potential
pitfalls or missed
opportunities of
proposed plans.**

**The report will include
a list of key findings
and valid
recommendations, as
well as a reasoned
conclusion with a
financial analysis
explaining the
feasibility of our
recommendations,
and its impact on the
company.**

THIS SERVICE WILL FOCUS ON:

REVIEW OF FINANCIAL DETAILS: Including Analysis of Fixed Assets, Stock & W-I-P, Trade Debtors, Bank & Cash Balances, Prepayments, Other Debtors, HP/Leases, Loans, Other Creditors, Accruals & Deferred Income, Accounting Policies, Social Security & VAT, Corporation Tax, Intellectual Property, Goodwill, Research & Development.

REVIEW OF CORPORATE STRUCTURE: Including Share Capital, Capital reserves, Revenue Reserves, Long Term Loans, Directors Loans, Dividend Policy, Investments, Group Trading.

EMPLOYEES: Including Key Personnel, Staff Turnover, Salaries, Employee Incentives, Benefits and Welfare Policies, Holiday and Sick Leave Policies, Contracts, Major Disputes. Cost/revenue Per Employee, Training and Development

DEBTOR & CREDITOR DETAILS: Including Total Sales And Purchase Ledger Value, Debtor Concentration, Bargaining Power of Suppliers And Customers, Supplier and Client Switching Costs, Ageing Debts and Recoverability Issues

FINANCING DETAILS: Including Current Bank Overdraft, Approved Facilities, Bank Loan/Mortgage, HP Accounts, Lease Accounts, Monies on Deposit, Other Loans

OPERATIONAL TAX MATTERS: Including Up-to-date PAYE, VAT, Corporation Tax, Share Option Reporting, Details Of Recent Or Pending Inspections

CASH ISSUES: Calculation Of Working Capital Requirements, Treasury Management, Foreign Exchange Matters, Managing Interest Exposure, Covenant Reporting, Online Payments And Merchant Account Services

FORECASTS: Historic Trends Vs Forecast To Support Trading, Consistency Of Forecasts, Accuracy of Forecasts, Sensitivity And Suitability of Assumptions.

CONTRACTS: Leases, Property, Key Customers, Key Suppliers, Insurance

OPERATIONS: Business Profitability, Overhead Review, Optimal Finance Department Structure, Control Of Business Expenses, Growth Plans, Exit Plans.

STRATEGY: Corporate Strategy And Mission, Business Strategy, Functional Strategy

OTHER CONSIDERATIONS: Default Retirement Age, Auto Enrolment, Minimum Wage, NIC On Salary Costs, VAT Recovery, Credit Rating, Cross Border Issues, Outsourcing Issues,