



Life-N-Loans

People • Relationship • Results

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Cash Flow Management and Bookkeeping Services – Information Summary

Keep Focused on Areas of Strength and Income-Generating Potential

Simplify your business.

With us providing reliable admin skills and regular monitoring of budgets and accountability, you have more time to enjoy life. That's the way it should be.

Increase your efficiency and **REDUCE YOUR WORK LOAD.**

Monitor Your Business

If the terms *Cash Flow Management*, *Profitability* and *Cash Flow Budgets* and *Business Performance Reporting* sound like a foreign language to you, no problem. It all comes down to knowing exactly how your business is faring on a real time basis.

Having us on your team to provide monthly reports in a user-friendly format nips potential problems in the bud and gives you timely choices ... like how soon we need to chase up your debtors. We help you plan ahead to avoid the dangers of poor cash flow management and achieve the success you deserve.

Be In Control of What You Owe

When we prepare and file your GST and PAYE returns on time, assist with your payroll and creditors and set up your online payments ready for your authorisation, you will breathe a whole lot easier.

Very few people are experts in every important aspect of business. Our accounting software, experience, and regular advice fills in the gaps and helps you to work more ON your business than IN your business. This way, you increase your efficiency and profitability, opening up opportunities for growth.

Keep Your Records Current

The technology we use for our bookkeeping and accounting services reduces manual input, saving time and ensuring accuracy. Our low cost cash flow and bookkeeping packages ensure that your business records are up to date at all times.

Imagine the peace of mind at year-end when we have your annual draft accounts up to Trial Balance ready to hand over to your Accountants - in perfect condition. Time to negotiate a reduction in their annual fee, now that they have so little to do to be in a position to file your returns!

Fundamentals that Our Clients Depend On

- **Efficient and timely processing information and data.**
- **Accurate compilation of financial information with due professional care.**
- **Respect for the confidentiality of all information acquired in the course of our work.**



Quick Tips



We offer a **Free Review** of your **Business Management** situation.

This will enable us to provide **No Obligation Recommendations.**

If you do want help with any aspect of administration, we are here for you.

The Cost to You Is Calculated On Your Individual Needs

You only pay for the services that your specific circumstances require. A brief chat will allow us to give you an estimate.

Cash Flow Management and Bookkeeping Services – Information Summary

Examples of Our Bookkeeping and Administration Services

- Bookkeeping - Accounts Processing using Xero Accounting Package
- Bank Reconciliations
- Processing and Reconciliations of Debtor Invoices and Statements
- Processing and Reconciliations of Creditor Invoices and Statements
- Debtor Collection and follow-up on agreed credit period
- Preparation of online payments ready for authorisation
- Preparation and Filing of GST Returns
- Virtual Office Services
- Payroll Processing
- Preparation of Monthly Profit and Loss Reports
- On-line Filing of Monthly Employer Deduction Schedule
- Preparation of Annual Accounts to Trial Balance for your Accountant



Quick Tips

Keep It Simple

- We offer standard weekly packages (including accounting software charges).
- Various options can be tailored to suit most businesses.

Common Questions about our Business Management Services

1. Our cash flow is out of control – what can we do to meet our commitments?

The first rule of cash flow management is to plan ahead - and we help you do that. Unfamiliar financial jargon becomes simple when we help you to prepare a profitability budget and a cash flow forecast – and to understand the important difference between the two.

2. Why should we use your bookkeeping services?

Our qualifications and experience give you the benefit of efficient and timely processing of information and data and accurate compilation of financial information with due professional care, including the essential respect for the confidentiality of all information acquired in the course of our work.

3. I really need help with my business admin, but won't it cost a lot?

The cost to you is calculated on your individual needs. You don't pay for any aspect of our services that your specific circumstances don't require. A brief chat will allow us to give you an estimate

4. Financial year-end is always a nightmare and keeping accounts is confusing – how can you help?

We can keep all your records current. Imagine the peace of mind at year-end when you have your annual draft accounts up to Trial Balance ready to hand over to your Accountants - in perfect condition. Time to negotiate a reduction in their annual fee, now that they have so little to do to be in a position to file your returns!



Cash Flow Management and Bookkeeping Services – Information Summary

Our Most Valuable Service to You is Cash Flow Management

- 82% of failures are due to poor cash flow.
- 69% of businesses are profitable when they fail.
- Cash flow is a very simple concept. Cash comes in from sales but, as any business person will tell you, it goes out again very fast - to pay for taxes, wages, equipment, supplies, unexpected expenses, etc.
- Most businesses will experience cash flow difficulties at some stage. It's important to prepare for that dangerous difficulty.
- The first rule of cash flow management is to plan ahead - and we help you with that.
- We explain clearly why it is important to manage your business cash flow.
- Difficult financial jargon becomes simple when we help you to prepare a profitability budget and a cash flow forecast – and to understand the important difference.
- Using breakeven analysis, we give you tips to improve your cash flow by maximising revenue and controlling costs.
- Our effective reporting monitors outstanding payments.
- Chasing outstanding debts is unpleasant. But the longer you leave it, the less chance you have of recovering your hard-earned cash.



Quick Tips

Benefits of Using Our Business Management Services

- We offer simple, low cost and fixed price packages to manage your bookkeeping.
- With extensive use of technology we simplify your business and ensure that all records are constantly up to date.
- Our accounting package reduces time-consuming errors from manual input of figures.
- We help you pay your invoices on time and also monitor your customer's payments to you.
- Your company's GST and PAYE returns are done on time and your annual draft accounts are ready for final accounts return filing by your Accountant by the due date.
- You know exactly how your business is faring on real time basis, rather than meeting the accountant once a year. It doesn't help to know after the fact that you did not have a good year.
- Current information enables you to iron out issues as soon as they crop up, increasing the chances of your business being successful.
- We are experienced in financial management, risk management and business administrative services – giving you a convenient, one-stop solution for your business.
- Our experience in cash flow management will help you run your business efficiently and profitably.
- As we will do your GST and PAYE returns as well as day to day management, it gives you a chance to re-negotiate the main accountants' annual fees.
- We provide monthly business performance reports to help monitor and fix any issues in the previous month.
- We conduct quarterly web meetings with our clients to help them monitor if they are on target to achieving their goals, as well as planning properly for the following quarter.
- We offer standard weekly packages (including accounting software charges), with various options tailored to suit most businesses.
- We help maintain a healthy business cash flow and work towards provisioning for statutory liabilities and for future business growth.

Chasing outstanding debts is unpleasant – we know!

But the longer you leave it, the less chance you have of recovering your hard-earned cash.

Let Us Do What We Do Well

Our assistance ensures your peace of mind at year-end when your cash flow is under control and you have your annual draft accounts up to Trial Balance ready to hand over to your Accountants - in perfect condition.

We look forward to discussing your needs and reducing your work load.