

FOR BUSINESS SUCCESS

“*A* moment’s
insight
is sometimes worth
a lifetime’s
experience”

Oliver Wendell Holmes



Who we are and what we do

Founded in 1992, Insight Associates is one of the leading Financial Management, Corporate Renewal and Strategic and Business Development specialists in the South East.

As a Group, we specialize in the diagnosis of corporate financial health and are able to provide our client companies with the proactive, commercial, hands-on financial management that they need to stay in peak condition. We provide creative and commercial financial solutions to help businesses understand their profit streams, stay focused, make better strategic decisions and build a brighter future.

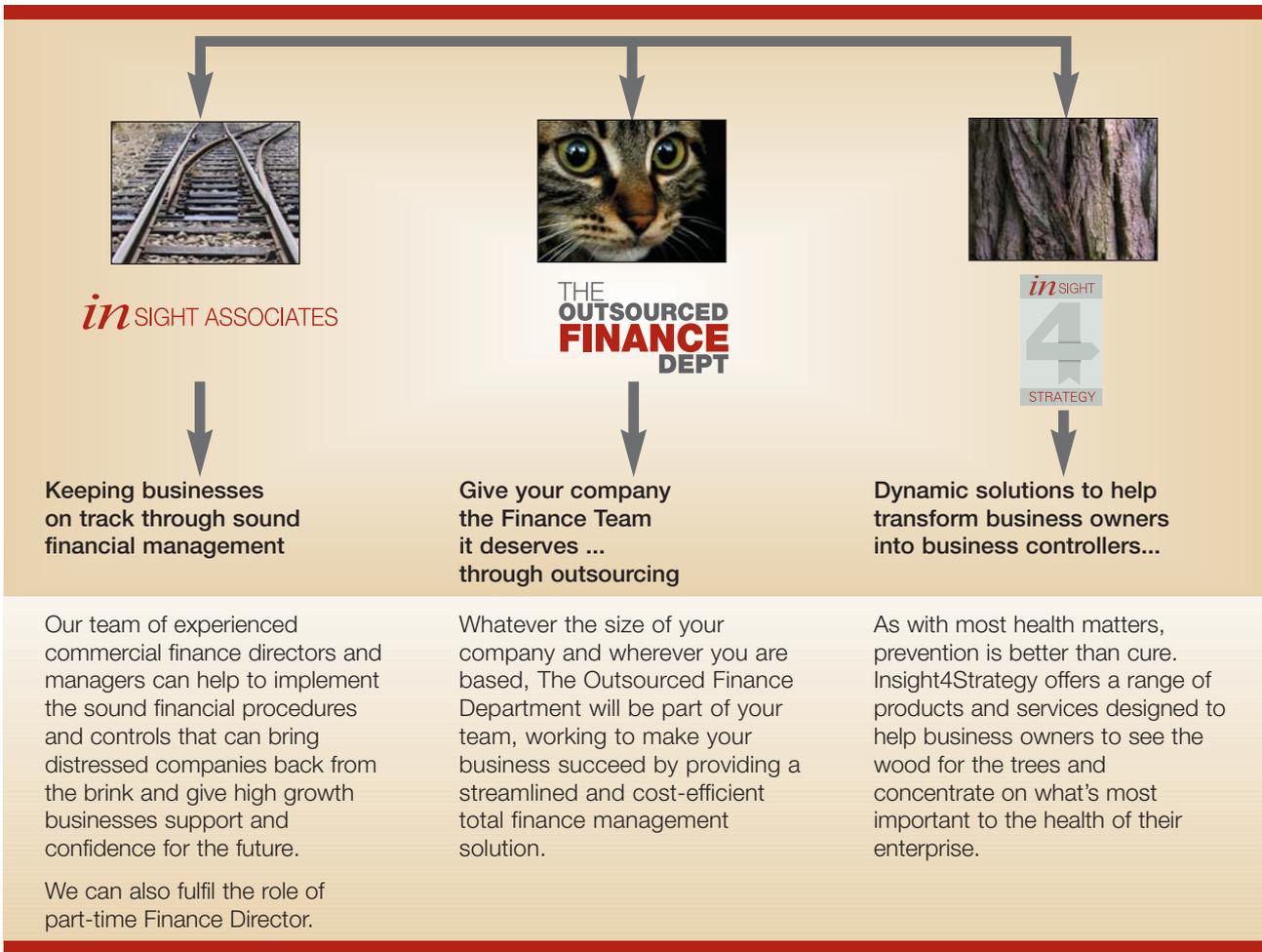
Who we do it for

The core of our client base consists of:

- Owner-managed and independently-owned businesses - or the UK subsidiaries of companies domiciled overseas - for whom we provide turnkey financial management solutions
- Distressed businesses where we can provide turnarounds, troubleshooting or interim solutions, depending on the degree of difficulty faced.

How we do it

Our operations are divided into three main areas:



HOW CAN YOU MAKE YOUR BUSINESS MORE ROBUST?

Strong financial management

Financial Management is fundamental to everything we do in business

At Insight Associates, we believe the key to business success is strict and appropriate financial management control. However good your ideas, people, products or services may be, your business will still be fragile (and more susceptible to unforeseen events) if your financial management is weak.

Insight Associates can work in partnership with you in your business to help you build and maintain robust financial controls and to help you understand the financial issues involved with your business.

We can provide quality support to help you to produce, control and understand:

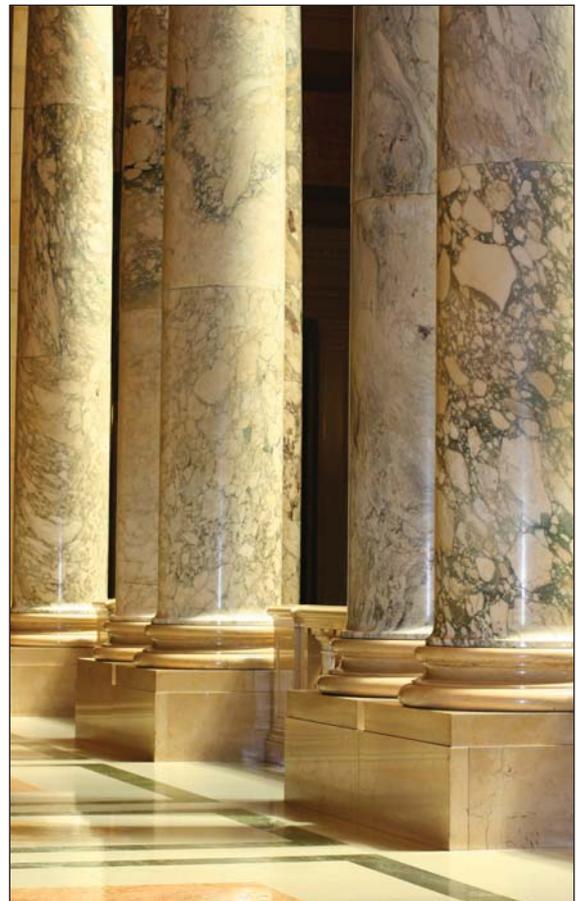
- Accounting and bookkeeping
- Housekeeping and administration
- Management information
- Strategic planning and forecasting
- Cash flow management
- Corporate governance, including appropriate funding arrangements.

In most small companies these functions will be performed either by the owner-manager himself or by another team-member as part of a wider brief. But, as the business grows and the financial management becomes more challenging, the ideal solution is not for the company to commit to permanent extra payroll costs. Instead it needs to be able to buy in the right kind of financial expertise as and when it needs the extra resource.

This is precisely what Insight Associates offers – quality financial support on tap, when needed. The sooner we get involved with your company, the sooner we can lay the foundations for a financially healthy business.

“Many business owners are unaware of the value of improving financial management.”

HM Treasury, Report of the Financial Management Working Group



CALL US ON 0800 180 4265

IS YOUR BUSINESS ON TRACK ...OR HEADING OFF THE RAILS?

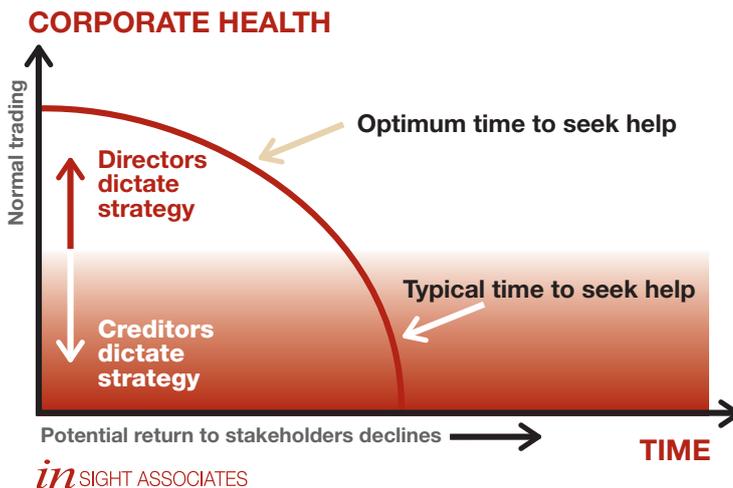
(DO YOU REALLY KNOW?)



Turnaround and Renewal for distressed companies

Not everybody has a head for figures and while some entrepreneurs may be experts in their own field, their businesses can suffer – sometimes to the point of needing intensive care – if they don't admit that the finances are a bit of a blind spot to them. Of course, there are many other reasons why a company may end up in financial distress through no fault of the business owner. A single catastrophic event can be sufficient to sink an otherwise viable company.

What distressed business owners may not realize is that financial problems can often be 'ring fenced' and companies can be saved. The key thing to remember is that the sooner you seek expert financial help, the more likely it is that a solution can be found to get the business back on track.



Profile of a failing company

To an expert eye, a company may show symptoms of failure long before a crisis begins. But not all business managers have the financial acumen or the right information to be able to see these signs and seek help early.

The graph shows the typical sequence of events involved with a decline in corporate health. It shows that if you leave it too late to admit that your business is facing problems, you could get to the point of no return and lose control to someone else. That's where Insight Associates can help. A good proportion of our work is with companies suffering financial distress and corporate cures are our stock-in-trade.

Elements of a Turnaround

- **Stabilization – this is a detailed review process, designed to:**
 - establish the root causes of the problems experienced by the business
 - identify the actions necessary to effect remedy and avoid recurrence of these or any similar problems
 - establish a clear business and action plan to effect change
 - take firm control of the cash position.

“Three quarters of small businesses have experienced significant financial problems over the last 12 months due to lack of basic financial know-how.”

Source: ClearlyBusiness

- **Determining Cash Requirements** – To allow the business to develop and progress, it is sometimes necessary to find suitable new or restructured funding. In addition to securing such funding, it is absolutely necessary to take firm control of the business's cash management and its spending commitments.
- **Management Review** – The fact that a company is in a turnaround situation indicates the need for a change in its management structure. ‘Change’ does not necessarily mean replacement; it can mean that supplementary skills (often financial management skills) are required to bolster the team.

The skills Insight Associates brings to the process

- We have extensive experience in financial management issues and in saving businesses which might otherwise have failed without our intervention
- We have comprehensive knowledge of the rescue procedures and funding arrangements available
- As external allies who are not swept up with the internal politics or history of the company, we have the impartiality necessary to deliver the most workable solution for its rescue
- Using our considerable experience of turnaround situations, we are able to engineer the team effort that is required and get everybody working together
- On an ongoing basis, we can fulfill the role of part-time Finance Director to ensure that there is no future slippage in the financial management of the company
- Our involvement often adds value for all stakeholders

WHILE YOU'RE GROWING YOUR BUSINESS...

WHO'S WATCHING THE KITTY?



You can't be fully in control of your business unless you are confident your finances are fully under control. It's a difficult path to steer. If you get too distant from the finances, you're at risk of overlooking potential threats to the business. But if you get too involved – opening post and chasing debtors – you can't be working to optimum effectiveness on the business's future.

The finance team that your business deserves is one that will not only get all the finance administration right, but will also provide you with the up to date financial information and strategic input that you need to stay in control of your business and on top of your game. For most companies,

it's only possible to access the invaluable advice and expertise of an experienced finance manager when they are much bigger and well-established. But you can get the finance team that your business deserves right now (and probably at no extra cost than your current accounting solution) through outsourcing.

“For outsourcing to work well for your company, you need a partner with solid professional credentials. What's the measure of success?

It's when your supplier performs so well on your behalf, you could not imagine an in-house team doing any better.”

Michael Johnstone

THE
OUTSOURCED
FINANCE
DEPT

The Outsourced Finance Department

Whatever the size of your company and wherever you are based, The Outsourced Finance Department will act as part of your team, working to make your business succeed. We will:

- Take responsibility for what we do – just as you would expect your own in-house finance team to do, meaning that the finances are one less thing for you to worry about
- Be proactive on your behalf – we don't just wait for you to provide us with information, we go and find it. And, if we can see an opportunity to improve your financial position, we will take it
- Bring our commercial experience to the table – there are few financial situations that we haven't encountered before, which means we can provide invaluable advice to help you in good times and bad
- Provide you with access to your accounts at the click of a mouse through our online hosted accounting package
- Put you in full control of your business - as a result of having your finances under control
- Add value through our depth of knowledge and experience giving you invaluable advice on how to maximize profits and minimize losses
- Provide all of the above at an attractive price.

“The benefits of outsourcing are manifold. In addition to the obvious ones such as cost and efficiency savings, and access to more up-to-date information, outsourcing also delivers competitive advantage and greater control.”

The advantages of outsourcing...

(You'll wonder why you never thought of it before.)

A top class financial team is a huge asset to any company. Having an experienced commercial finance manager on board gives business owners an invaluable source of advice on how to maximize profits and minimize losses.

The irony is that it is frequently small to medium-sized companies that are most in need of such advice – and usually at the time when they feel least able to afford it.

But outsourcing offers a highly cost-effective solution to this problem, enabling smaller businesses to access the financial expertise and attention that they would normally only receive if they were much bigger and more established.

Hand over responsibility for your finances to us and we take ownership, making it our business to keep your business on an even financial keel. At regular board meetings, we can provide you with meaningful management information – reports that will show you which initiatives and income streams are working to your best advantage, enabling us to help you to make quality decisions about future investment.

EVEN BUSINESSES THAT ARE DOING WELL COULD DO BETTER –

IF ONLY THEY COULD SEE THE WOOD FOR THE TREES



Insight Associates specialises in the diagnosis of corporate health and in helping businesses to build a brighter future. We view strategic planning as corporate ‘preventive medicine’ – a means by which businesses can take action to stay healthy and with regular check-ups to spot any problems at an early stage.

As with most health matters, prevention is better than cure. Our specialist division, Insight4Strategy offers a range of products and services designed to help business owners to see the wood for the trees and concentrate on what’s most important to the health of their enterprise.

One example of this is our **JUST ONE DAY** programme. As the name suggests, this comprehensive corporate planning session, facilitated by Insight4Strategy, will only take one day of your time (typically from 9:00am until 6:00pm), but we are so convinced that you will be impressed by the experience, and the impact that it has on your business and morale, that there is no fixed charge for participation.

We are happy for you to decide how much you want to pay for it or to provide you with a **JUST ONE DAY** session as part of a comprehensive business energising package.



“The marvellous thing about not planning is that failure comes as a complete surprise and is not preceded by periods of stress or worry.”

Anon



GET AWAY FROM THE OFFICE FOR **JUST ONE DAY**

JUST ONE DAY is the most structured, time-efficient and effective corporate planning session that you could ever hope to run for your business. And that's why it works so well... because you run it while we at Insight 4 Strategy use our experience to facilitate the process.

For the session to be a success, it is vital that you are both physically and mentally 'away from the office'. For this reason, we will conduct your **JUST ONE DAY** session from our offices or at another venue of your choice. To optimise the value of the **JUST ONE DAY** session, you must involve all of the company's directors.

The Scope of a session

A typical **JUST ONE DAY** session will cover the following principal issues:

- Your objectives – personal, business and strategic
- Your business's existing products and services
- Your business's potential products and services
- Your business's sales and marketing, with emphasis on:
 - Image
 - Research
 - Pricing and targeting
 - Growth and resources
 - Monitoring and action plan
- Management information systems
- Management structure and roles
- Location
- A financial model
- An action plan
- A review process.

Benefits of attending a session

Although it only takes one day of your time, **JUST ONE DAY** can help you to get the perspective you need to run your business efficiently, helping you clearly to identify your best business opportunities and profit streams.

“Most people work in their business. The secret is not to work in it, it's to work on it so that you don't have to work in it.”

Michael Gerber

After **JUST ONE DAY** you will have created:

- A clear and achievable plan for driving your business forward with an emphasis on what's needed to achieve success
- A comprehensive plan of up to 80-pages with action points and review processes to supply the road-map for your business
- Confidence about the future of your business – confidence that will inspire and motivate you and your team.

A BUSINESS WITHOUT THE RIGHT KIND OF SUPPORT...

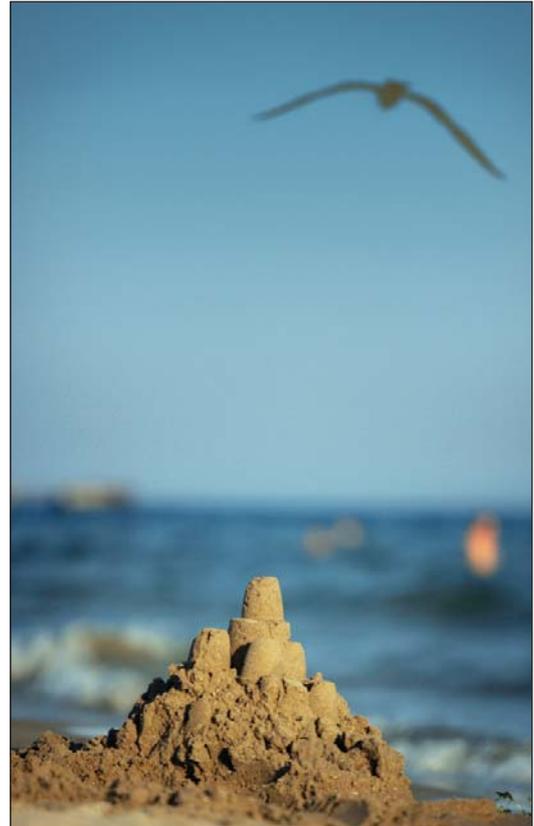
IS LIKE A CASTLE IN THE SAND

Company Secretarial Services

The Companies Acts require the officers of a company to maintain various statutory records and to fulfill various compliance and reporting duties. Failure to comply with these obligations can result in fines – both for the company and for the officers concerned. Persistent failure could ultimately lead to an individual being banned from being a company director.

Insight Associates offers client companies a company secretarial service to ensure that all day-to-day compliance and reporting obligations are dealt with. Depending on the level of service subscribed to, we can offer the following:

- The provision of a Registered Office facility
- Insight Nominees Limited to act as your Company Secretary
- Holding and maintaining the statutory books
- Dealing with the Annual Return
- Providing alerts for key compliance dates
- Performing routine changes of officers and members
- Preparing and filing 'Elective Resolutions' if required
- Other more complex structural changes
- Incorporation of new companies
- Our NameGuard service to protect your company name
- Annual Report of the details held on the company's registers.



“Every great business in the world is process dependent, whereas every small business in the world is people dependent.”

Michael Gerber

Thomas International Services

The cost of recruiting and training new staff is disproportionately high for smaller companies and with average staff turnover in the UK at a staggeringly high 18%, it is very important to get recruitment and retention right. The Thomas International system of personality and behavioural analysis can help. It enables managers to understand and develop their teams, and increase their motivation and team co-operation.

As Certified Practitioners of the Thomas technique, Insight Associates can use the system to help businesses to recruit, retain and optimize the effectiveness of their staff through benchmarking, training, career planning, appraisal and team building. Alternatively, if the volume of personnel justifies it, we would encourage our clients to train with Thomas to deliver the system to their businesses themselves.

USER TESTIMONIALS

“Thomas tools mean that we don’t have to rely on ‘gut feel’ which is often inaccurate.”

“Using the Thomas system, you will discover more in-depth information about an individual within 15 minutes than they could or would wish to tell you in a 2 or 3 hour interview or meeting.”

Focusing on Staff

Many businesses that are suffering financial distress or other difficulties (including rapid growth!) will rely very heavily on their people to get them through this phase. However, the cause of the business’s predicament can sometimes be its people. They may be dysfunctional as teams and not working well together for the common goal!

The Thomas system can significantly aid the process of highlighting such problem areas, giving a greater understanding of the stresses and issues that are present and ultimately enabling us to work with our clients to find ways to resolve them.

Central to the Thomas system is the Personal Profile Analysis (“PPA”), which provides an insight into how people behave at work. The PPA system enables people to become aware of their work styles, and thereby also improve the effectiveness of people management through greater understanding of why people behave the way they do.

The power of the PPA increases still further when matched to other Thomas tools such as Job Profiling, which is a profile of the behavioral requirements of a job. With this it can be seen if the individual “fits” the role. Other tools assist in team building and profiling and benchmarking.

*“A moment’s
insight
is sometimes worth
a lifetime’s
experience
Oliver Wendell Holmes
”*



in SIGHT ASSOCIATES

Keeping businesses
on track through sound
financial management

THE
**OUTSOURCED
FINANCE
DEPT**

Give your company the
Finance Team it deserves ...
through outsourcing



Dynamic solutions to help
transform business owners
into business controllers...

For more information, please contact

Insight Associates

Insight House
Riverside Business Park
Stoney Common Road
Stansted Mountfitchet
Essex
CM24 8PL

T: **01279 647447**
F: **01279 814512**
E: **info@insightassociates.co.uk**
W: **www.insightassociates.co.uk**