



HARTSFIELD

FINANCIAL SERVICES LIMITED

Inspire successful thinking for business owners



London



Why you?

As the owner-manager of your business, you run the whole show – and that means the financial management too.

It's our guess that you started your business because you enjoy what you do and you're good at it. Having to spend time on the finances is time that you could be spending more productively, and more profitably, elsewhere.

Why us?

This is where we, at Hartsfield, can help. You'll know of independent financial advisers for the private individual. Well, at Hartsfield we're a team of truly independent financial advisers specialising in helping small to medium-sized businesses like yours, at every stage of a business's lifecycle.

We look objectively at your business, then offer impartial advice, practical help and bespoke solutions based on the fullest possible range of available options.

With us as your trusted partner, your first port of call for help and advice is no longer your bank. With us, you can be sure the financial side of your business is in safe hands, so you can concentrate on what you enjoy – running your business.

**The advice
and solutions
you need at
every stage
of your
business**



The \$64million question ...

Why did you go into business? Was it because you had a dream, a vision and a desire to succeed? Or was it because you were excited about the challenges of raising working capital, planning tax strategies and sorting employee benefits?

And while you were wrestling with the thorny issue of finances, did you think "I'll ask the bank" and then question whether it gave you the best deal, or instead steered you towards its own, more limited, range of products?

We think we know the answers, and we're here to help you get back to your dream.

At Hartsfield, our team has a wealth of experience in supporting owner-managers at every stage of the business lifecycle. We can offer a range of innovative solutions which are tailored to your unique circumstances, and which benefit you and your business, rather than a bank or financial institution.

As a truly independent partner you can trust, we take a huge weight off your mind, leaving you free to concentrate on what you do best.



Independent advice
& tailored solutions
from a trusted
financial partner

'A BANK IS A PLACE
THAT WILL LEND YOU
MONEY IF YOU CAN
PROVE THAT YOU
DON'T NEED IT.'
BOB HOPE



Business Funding

If you're starting a business, or expanding one, it's likely you'll need finance. So where do you go for this? Very probably your bank?

But that's not necessarily the best option. We work closely with banks, and some of their funding products are great, but the range is limited.

To use an analogy, think of your bank as a GP who has access to only a small range of medication because of a tie-in to a pharmaceutical company. Then think of us at Hartsfield as the consultant, specialising in an area of health called 'financing' and with access to all the funding options available.

Your bank may suggest a simple overdraft, or a more complicated term loan, invoice finance, venture capital or grants. But they may also want cover for their perceived risk – this could be your business assets, or even your home.

Here's where our expertise as the consultant pays off. We'll have an initial, complimentary 'consultation' with you to discuss your objectives. We'll then provide you with a written recommendation that clearly describes the best route for you to follow.

If you decide to go ahead we'll draw up a letter of engagement detailing the work to be undertaken and the costs involved. We'll then work in partnership with you to provide the on-going support you need to achieve your goals.

Whether you are raising additional funds, or reviewing your existing arrangements, we can guide you through the maze of options available and give you more control over your own destiny.

Helping you arrive
at better funding
solutions

**'IF YOU WOULD LIKE TO
KNOW THE VALUE OF
MONEY, GO AND TRY
TO BORROW SOME.'**
BENJAMIN FRANKLIN

Business Planning

The backbone of any successful venture is good planning – whether it's a school essay, a family celebration or just a holiday.

Your business is no different. You need a business plan, and not just because most investors or lenders will want to see a business plan before they consider funding your business.

A good plan should set the course of a business over its lifespan. It can be used as a tool to identify where you are now and in which direction you wish your business to grow and it will also ensure that you meet key targets and manage business priorities.

Ongoing business planning means that you can monitor whether you are achieving your business objectives. You may want to assess your progress against the plan every three or six months. Whatever you choose, you will find that regular review is also a great way to demonstrate direction and commitment to employees, customers and suppliers alike.

At Hartsfield, we can help you develop your business plan and, as your trusted adviser, help to keep you accountable, so you ensure you follow the plan and monitor your progress.

Defining your
business' goals
keeps you focused,
inspires your
employees and
attracts customers.

'A GOAL WITHOUT A
PLAN IS JUST A WISH'
ANTOINE DE SAINT-EXUPÉRY



Wealth Management

Once you have the finance solution that gives your business the best chance of success you'll want to look at ways of maximising the rewards – you work incredibly hard for your money so you naturally want your money to work equally hard in return!

At Hartsfield, we appreciate that building your business and creating your personal wealth are separate exercises, yet linked – as your company grows and becomes more profitable it enables you to channel greater sums of money into assets which are directly owned by you and your family.

Our skills and experience cover both your business finance and personal wealth management needs. So we can take a much more holistic and joined up approach to creating solutions that benefit both your company and your family.

Making the most of your money

'MONEY IS LIKE A SIXTH SENSE WITHOUT WHICH YOU CANNOT MAKE A COMPLETE USE OF THE OTHER FIVE.'

W. SOMERSET MAUGHAM



Protection

Opportunity and risk inevitably go together – you can't reach for one without accepting the other. You protect yourself against the more obvious ones, by locking your premises, installing security systems, and taking out insurance to protect your tangible assets such as buildings and equipment. But that leaves a number of other risks that are no less real for being less immediately apparent.

We can help you do that by asking the all-important "what-if" questions.

What if your equity partner dies? Who gets their shares and how well could you work with them?

What if a crucial employee became seriously ill, or passed away - how would you cope?

What if someone attempted to steal your intellectual property?

We'll help you anticipate these situations and put safety measures in place to protect you.



Expecting the
unexpected

'RISK COMES FROM
NOT KNOWING WHAT
YOU'RE DOING.'
WARREN BUFFETT

Tax Mitigation

"In this world nothing can be said to be certain, except death and taxes", so said Benjamin Franklin. Well, we can't help with your mortality but we can help with your tax liability.

When you run your own business you have more control over the type of tax you pay, the amount you pay and when you pay it. But the world of tax mitigation is a maze, which is why we are on hand to help steer you through and maximise your wealth.

We start by showing you ways of combining your business funding needs with an efficient vehicle for minimising your Corporation Tax. As one of our clients you also have access to our free Budget summary guide as well as regular tax updates on our website.

If you want to discuss a more comprehensive tax strategy, we have specialist tax advisers among our Hartsfield associates who will be happy to help.

The Financial Conduct Authority does not regulate taxation and trust advice.



Keeping more
of what you
make

'IN THIS WORLD
NOTHING CAN BE SAID
TO BE CERTAIN, EXCEPT
DEATH AND TAXES.'
BENJAMIN FRANKLIN

Employee Benefits

As an employer it might be tempting to offer only the statutory minimum employee benefits, but is this the best way forward?

If you want to recruit great people, get the very best out of them and retain them, then a well-designed benefits package can be an excellent investment.

We'll look at your cash-flow to see what your company can afford, then help you create a scheme that balances the needs of your business with the maximum added value you can provide for your employees.

For example, you might consider a group pension scheme. This offers a cost-effective and tax efficient means of providing staff with a pension that not only meets your statutory obligations but encourages them to join you and stay loyal.

You might also think about offering group health and life cover, or we can review any existing schemes you have in place. We can even investigate discount packages that will save your employees money on their shopping, travel, health, leisure, food and entertainment.

Attracting and retaining the very best staff

'MOTIVATION IS THE
ART OF GETTING
PEOPLE TO DO WHAT
YOU WANT THEM TO
DO BECAUSE THEY
WANT TO DO IT.'
DWIGHT D. EISENHOWER

Exit Strategies

So you've built up your business and now you're thinking of moving on, whether that's due to retirement, or just because you want a new challenge.

When this time comes – ideally, well before this time comes – you need to have an exit strategy in place, and there are a number of options that we can help you to explore.

You might consider a trade sale, management buy-out or buy-in, family succession, flotation or even liquidation.

Each one comes with its own merits and challenges. The Hartsfield team can help you weigh up the alternatives and plan well ahead, so when it's time to move on you can do so with confidence.



Plan with the
end in mind

**'IF YOU FAIL TO PLAN
YOU PLAN TO FAIL.'**
ANON



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