

+ more than you might expect

A guide to our added-value services
for businesses and individuals

rfm-more.co.uk



+ more is the RfM ethos and we use it to sum up our 'can do' attitude to client care and commitment to add value wherever we can.

We looked really carefully at what our clients need and introduced a suite of added-value services to complement our traditional accounting services.

Our added-value services at a glance

RfM Transform

High-level strategic business support to help your business grow and prosper.	4
Transform business growth	5
Transform digital technology	6
Transform HR	7
Transform innovation	8

RfM Legal Services

Expert assistance with a range of personal and business legal matters.	10
Estate planning - Wills and Trusts	10
Lasting Powers of Attorney	10
Inheritance tax planning	11
Shareholder and partnership agreements	11
Buying and selling businesses	11
Conveyancing	11

RfM Mortgage Services

Independent mortgage advice that's as individual to you as your home.	12
Mortgages	12
Remortgages	12
Lifetime mortgages	13
Buy-to-let mortgages	13
Commercial mortgages	13
Mortgage plus	13

RfM transform

**Business strategy.
Business growth.
Business transformation.**

**We help businesses to transform
to achieve their growth ambitions,
to work smarter,
to bring out the best in their people,
and secure their future commercial success.**

RfM Transform provides smaller businesses with access to high-level expertise in the key areas that will help them transform, grow and prosper.

Visit rfm-transform.co.uk to find out more.

Transform business growth



**You've got ambitions to grow your business.
Now you need a solid plan to make it happen.**

Working with a growth transformation specialist will give you:

- + A clearer picture of your business as a whole
- + A better understanding of what is working well and what is less successful
- + A strategy baseline – to measure the success of your actions against
- + A strategy map/business growth plan – which sets out clear steps and priorities

We have found that many smaller companies – who are often busy and doing well – don't have the time or the in-house expertise to develop a plan for how they will move the business on to the next level.

Bringing in external consultants gives you access to proven business growth expertise, when and how you need it, and a valuable, objective view of the business.

Typically, our business growth services are aimed at you if:

- you are too busy working **IN** your business to work **ON** your business
- you know you need a plan for the future of your business but don't know where to start or what to prioritise
- you are uncertain of the direction your business should be going in
- you have grand ambitions for growth but no idea how to achieve them
- you need a robust business plan to be able to approach lenders for funding
- you want to identify new opportunities for growth.

Arrange a free, no obligation consultation with a growth transformation specialist today - call **07969 900864 or email **tbackhouse@rfm-more.co.uk****

Transform digital technology

Is your business making the most of digital technology?

RfM's digital transformation experts are only interested in one thing: **helping your business to grow and prosper through the best use of digital technology.**

They will do this by giving you the answers to the questions you should be asking:

In which areas will technology make the biggest difference to my business?

Which technology products or services will be most suitable?

Where should I be focusing my technology budget?

The route to digital transformation

We can help you to identify ways your business can use digital technology to:

Get more customers – and the right type of customers

Grow your business – by automating processes and becoming more efficient

Run your business – including managing your sales, finances and people

Integrate your systems – ensuring all your technology connects and works well together

Avoid inefficiencies – by identifying and fixing weak links in your technology and/or getting the best out of your IT Managed Service Provider.

Arrange a free, no obligation consultation with our Lead Digital consultant today - call **07736 772515** or email **mthwaite@rfm-more.co.uk**

Transform HR

Boost your people power with expert HR advice

Compliance, training, reviews, policies, contracts... Even if you only have a small number of staff, managing your HR responsibilities can feel like a full-time job. Whilst most small companies don't need an in-house, permanent HR function, they will certainly benefit from having access to our HR Director-led services when they need it.



The right HR advice, right when you need it

Outsourcing your HR function will not only save you time and money – and a few of those staff-related headaches – it will also ensure your business stays up-to-date with current employment legislation and can attract (and keep) the best people.

Our suite of HR retained services give businesses of every size access to the expertise they need, at a frequency and cost to suit them. These are complemented by our range of bespoke HR consulting and professional coaching services which can be engaged as needed to manage or resolve a specific issue.

Whatever stage of life your business is at – **whether you have an established team or are employing your first members of staff** – we can support you to bring out the very best in your staff and do things right.

Arrange a free, no obligation consultation with our Lead HR consultant today - call **07720 353450** or email **djohnson@rfm-more.co.uk**



Transform innovation

Grants, tax incentives and innovation consultancy to make your ideas happen and transform your business.

Grant funding

Unlike funding from a lender or investor, money awarded in grants does not have to be paid back by the business. You will usually have to provide at least the same amount in funding from other sources, but a grant could be the difference between the project being successful or never getting off the ground.

We make it our business to keep up to date with news from grant-awarding bodies across the region and ensure clients don't miss out on the funding they need to realise their growth ambitions and business goals.

Tell us about your innovation projects

and we'll tell you if they are eligible for grant funding.

R&D tax credits

The path to discovering new or better ways of doing something can be long and costly. But fortune favours the brave (or in this case the innovators) and there are a range of tax incentives to encourage businesses to invest in R&D.

R&D tax credits allow you to offset all the costs associated with R&D activity against your tax bill – and also receive a lump sum as well. RfM Transform Innovation has helped clients to claim over £1.25 million in R&D tax credits. With an average £11k saving per client, this could provide a generous income boost for your business.

The only downside to the scheme is that many businesses don't even realise that the tasks they are carrying out qualify as Research & Development. R&D activity does not necessarily need to lead to the development of a new product; it might result in the modification – and subsequent improvement – of an existing product, service or process. You do not need to have made a profit to qualify.

The first step of our R&D claims process is to work with you to identify where R&D activity has occurred and then pull together the evidence and a full technical report that are vital to a successful claim.

Innovation consultancy

No industry stands still. It is the businesses that are seeking to grow or improve who push the industry forward. Industry leaders occupy their position through a unique product, established brand or higher levels of efficiency.

Innovation does not have to be a eureka moment that changes the industry. The majority of innovations are done through setting objectives for the short-term and long-term and working hard to achieve them. Businesses must identify what their barrier to innovation is e.g. a lack of time, ideas or skill sets within the business. We can help businesses to identify barriers and set goals for removing them so that they can successfully compete with those innovative industry leaders.

Could you be missing out on a tax-free lump sum?

We'll assess whether your activity counts as R&D and prepare the claim for this valuable tax benefit.

Arrange a free consultation with an innovation consultant today - call [07969 900864](tel:07969900864) or email tbackhouse@rfm-more.co.uk

Inheritance tax planning

HMRC requires any tax due to be paid before your beneficiaries can legally receive their inheritance. With careful early planning, it is possible to lessen the burden of Inheritance Tax.

Shareholder and partnership agreements

Reduce the potential for damaging disagreements between shareholders by setting out the rules for how you will do business together.

Buying and selling businesses

A professionally drafted Sale or Purchase Agreement will ensure that all parties have a clear and consistent understanding of what to expect from the transaction.

Conveyancing

It's true what they say: moving home is one of life's more stressful experiences. We'll make sure your house sale or purchase goes through as swiftly and smoothly as possible.

Book your free Will review today

As part of our estate planning service, we offer a free review of your existing arrangements to ensure they adequately protect your personal affairs and any business interests.

Our Client Relationship Manager, Sharon Rigden will check that your existing Will:

- is structured in the best possible way to protect your loved ones' inheritance
- is still valid (if circumstances have changed or errors were made)
- is still an accurate reflection of your wishes.

This initial review is free of charge and you are not obliged to act on our advice.

Call Sharon Rigden on [01772 431233](tel:01772431233) or email srigden@rfmlegal.co.uk to arrange an appointment





+ more Legal Services

You can also count on us for expert assistance with a range of personal or business legal matters.

In the event that you require assistance in a specialist area of law, we can refer you to an appropriate professional and will provide ongoing support until the matter is resolved.

Estate planning - Wills and Trusts

Put plans in place to ensure your loved ones receive the inheritance you want to give them when you are gone. Arrange a free Will review to check that your existing plans are legally valid and set up in the best way.

Lasting Powers of Attorney (LPA)

Nominate someone you trust to make important decisions on your behalf and look after your affairs in the event that you are no longer able to.

Without an LPA in place, your spouse or loved ones do not automatically have the authority to make decisions about your health and welfare and/or financial and property affairs.



+ more Mortgage Services

Mortgage advice that's as individual to you as your home.

One size of mortgage definitely doesn't fit everyone's needs which is why the mortgage market is so broad – and confusing! Our experienced, independent advisors have access to the entire market so they can find the most suitable product for you, at the very best rate.

Mortgages

We'll aim to find the lender and mortgage product that is appropriate for your needs.

Remortgages

If your current deal is ending or you're looking to borrow on your mortgage, you could save money by moving to a new lender. You may have to pay an early repayment charge to your existing lender if you remortgage.

Lifetime Mortgages

If you have seen the value of your home increase, you could tap into the equity. Lifetime mortgages are complex products. To understand the features and risks, ask for a personalised illustration.

Buy-to-let mortgages

Looking to invest in property? We'll use our extensive knowledge of the market to secure your buy-to-let mortgage.

Commercial mortgages

As independent specialists, we negotiate business mortgages with a range of lenders including banks, building societies, and commercial asset lenders.

Mortgage plus

More speed, less stress – we can fast-track your mortgage application, negotiate the purchase price and deal with estate agents, lenders and solicitors on your behalf.

Arrange a free initial mortgage consultation

We provide a free initial consultation to ensure we fully understand your mortgage and remortgage needs before making any recommendations. Be assured that the mortgage advice we give you will always be professional, clear and honest. Whether this is your first or fifth mortgage, we will guide you through each step of the application process and keep our communications refreshingly free of confusing jargon.

Call Sharon Rigden on **01772 431233** or email **srigden@rfm-more.co.uk** to arrange an appointment



- + more personal
- + more thorough
- + more attentive
- + more responsive
- + more connected
- + more up to date
- + more willing
- + more able
- + so much more than
just accountants

Everything you would expect from
your accountants plus a whole lot more.
Contact our added-value services direct
or ask your advisor for a referral.

rfm-more.co.uk

