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Free guide for business owners

The Advisory Gap

The benefits of joined-up advice for SME business owners

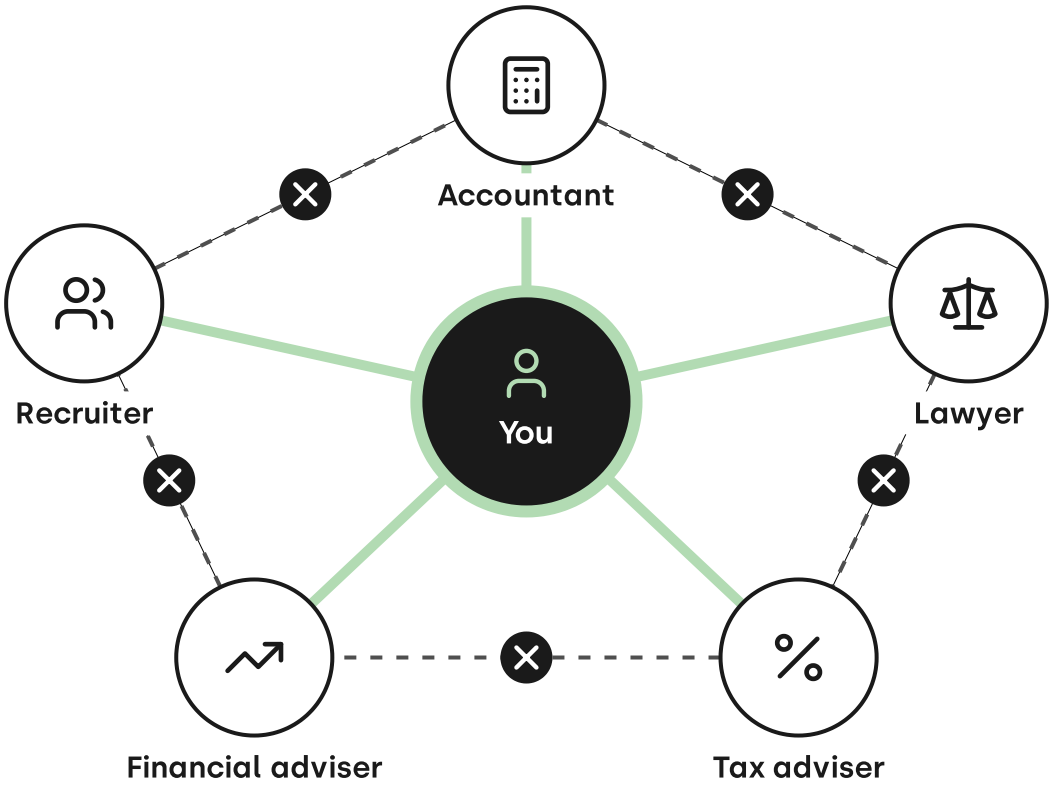


Fusion Consulting Group

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Every adviser holds a piece of the puzzle

Most owners of a growing business end up with five advisers. Each is good at what they do. None of them speak to each other.



No one is looking at the whole picture, and you're the one stuck in the middle, passing on emails and deciding what each adviser needs to know. Something routine to your accountant can be a red flag to your lawyer, and the other way round, but only if someone tells them.

Nobody is doing a bad job. The problem is the gaps between the advisers.

Whether you use two advisers or five, the disconnect is the same: things slip, decisions wait and the fees for joining the dots add up.

WHERE THINGS SLIP

The problems that sit between advisers

When advice is split five ways, the issues that cost the most are usually the ones nobody was asked to look at.

The tax point missed

A decision is made in the business (a property bought, a new company set up, a bonus paid) and the tax adviser only hears about it afterwards.

The clause nobody saw

A contract or shareholder agreement is drafted well in legal terms, but nobody checked how it fits with the structure, the accounts or the tax position.

The cash-flow problem spotted too late

The accounts are filed months after year-end. A squeeze on cash shows up in the numbers only after it has already been felt in the bank.

The hire that came too late

The business needs stronger finance support, but nobody joins up what the numbers are saying with when to recruit, so the hire happens once the pressure is already on.

Recognise any of these? Book a free discovery call →

WHEN IT MATTERS MOST

The answer almost never sits in one area

The decisions that shape a business cut across every discipline at once. Most owners face these decisions all the time, and unlike large companies, they have no in-house team to join the dots.

Scaling

More staff, more cash tied up, more contracts. Tax, accounts and hiring all move at once.

Raising capital

Structure, shareholder terms and the numbers investors see all need to line up.

Forecasting

A forecast is only useful if it reflects the tax bill, the next hire and the contracts coming up.

Acquiring

Due diligence only works if what the accountants find reaches the lawyers, and back.

Exiting

How the business is sold and how you take the proceeds are one decision, not two.

Your own plans

What you want for yourself and your family should align with how the company is run, not sit in a separate conversation.

WHAT OUR CLIENTS SAY

"Fusion have looked after our businesses' financial, tax and legal matters for a number of years now. They've supported us throughout our growth and are always looking out for us, a true extension of our business function without the hassle of bringing it all in-house."

Light Fantastic Production Services, SME client · Google review ★★★★★

WHERE THE GAPS USUALLY SIT

Four places to look in your own business

These are the points where separate advisers most often work in parallel rather than together.

TAX + ACCOUNTANCY

Year-end planned separately

The accounts are prepared and the tax is worked out afterwards, rather than both being planned together before the year closes.

LAW + TAX

Contracts and structure without tax in the room

New companies, shareholdings and major contracts are agreed on legal advice alone, with the tax position looked at later.

FINANCIAL + ACCOUNTANCY

Surplus cash left sitting idle

Excess cash builds up on the balance sheet in a bank account earning very little. Your accountant can see it, but nobody asks whether it could be working harder.

FINANCIAL + TAX + ACCOUNTANCY

The owner's position treated apart from the company's

How you take money out of the business, and your own longer-term plans, are looked at separately from the company's tax and cash position.

TWO-MINUTE SELF-CHECK

Are your advisers joined up?

Answer yes or no to each question. Be honest: nobody is marking it.

1	Do your accountant and tax adviser plan your year-end together, before it happens?	Yes	No
2	When you sign a significant contract, has someone looked at the impact on your forecasts as well as the legal wording?	Yes	No
3	Is your company structure reviewed against your personal goals for the next three to five years?	Yes	No
4	Were you able to plan far enough ahead for your next hire, based on a financial model?	Yes	No
5	Is the way you take money out of the business planned alongside the company's own tax and cash position?	Yes	No
6	Other than you, do you have one person who knows your whole picture and makes sure your advisers are talking?	Yes	No

If you answered no to two or more, there are probably gaps between your advisers worth talking through. That is exactly what a discovery call is for.

Book a call →

HOW 360° ADVISORY WORKS

One team. One point of contact.



Every discipline in-house

Tax, accounting, audit, law, recruitment, business advisory and financial services. Our own employed specialists under one roof, not a virtual team pulled together for the job.

Your Client Services team

Every client has a dedicated Client Services Executive as their main contact. Our Client Services team brings your tax, accounting, legal, financial and recruitment advisers together around your business, so you never have to.

One conversation

Decisions are looked at from every angle before they are made, not after.

No re-explaining your business to five different firms

No advisers blaming each other when something falls through the cracks

No surprise bills for co-ordination

Book a free discovery call →

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YOUR NEXT STEP

Book a free discovery call

> "Providing joined-up advice for business owners is the problem that Fusion Consulting Group was built to solve."
>
> Adam Maurice and Mitch Young, Co-founders, Fusion Consulting Group

Book your discovery call →

Join the other businesses benefitting from 360° advisory

"My company uses multiple branches of Fusion for 360 business support and each department provides an excellent service to our business. A very strategic and personalised experience delivered by great people."

Adsorbed, SME client

"I have had the pleasure of working with the team at Fusion Consulting for a few years now as a full '360 client'. Highly knowledgeable, responsive, and committed to delivering tailored advice."

Triride, SME client

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