



A4G's Business Breakthrough Programmes

Whether you want to achieve growth, plan for exit, recover from a downturn, develop a new business or gain financial control, we will help build a personalised programme for you and your business...

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Who are A4G?

A4G are an accountancy practice based in Kent dedicated to being more than just accountants. We provide owner-managed businesses not only the peace of mind of complying with Companies House and HMRC, but the proactive advice, support and planning they need to make their business grow and succeed.

Whether your business is flourishing or going through a challenging time, our passionate team will be there to provide you with the essential advice you need to ensure your business is in the best possible shape. Over the 25+ years we've been in business, we've developed and honed a number of services which you will hear us refer to as the 8 needs and wants:

- ✓ **Providing peace of mind**
- ✓ **Reducing the burden of taxation**
- ✓ **Creating great quality management information and accounts**
- ✓ **Improving your cash flow and profits**
- ✓ **Guiding and supporting your new business in its' early years**
- ✓ **Making your business less dependent on you**
- ✓ **Advising you on strategic changes**
- ✓ **Protecting and building your wealth**

Our professionals are experienced in advising clients within a wide range of industries, issues and topics.

Why A4G?

We pride ourselves on an outstanding standard of service. Below we outline the minimum levels of service you can expect to receive from us as a client.

Accountants that speak your language

We believe that the true test of any professional adviser is not what they know but how they apply that knowledge for their client's benefit and perhaps most importantly, communicate that knowledge to you. When we recruit our staff, although they will need to have a certain high level of academic ability, the key quality that we are looking for is their ability to communicate with you.

Two-man approach to dealing with your affairs

We operate a two-man approach to dealing with all clients. Your Principal Adviser oversees your affairs - their main aim is to provide you with the best possible advice. They are assisted by a qualified or part-qualified Client Manager who will be your caretaker - supervising the production of accounts, tax returns and all other areas where you need our help.

When you first use our services or when a new Client Manager is appointed, they will meet with you to complete a free Client Care Programme. Our two-man approach means that you should always be able to speak to someone who understands you and your business when you need advice quickly.

Why A4G?

✓ **Fixed fees and advice on keeping your accountancy costs down**

On request we will provide you with a fixed fee quotation for the services that you know you will need from us. Like all good partnerships, we both need to keep to our agreed terms and conditions, like how you keep your records. We'll also give you advice on how to improve and understand the information your accounting system produces so you get the full benefit.

✓ **Planning before the event, not chit chat after**

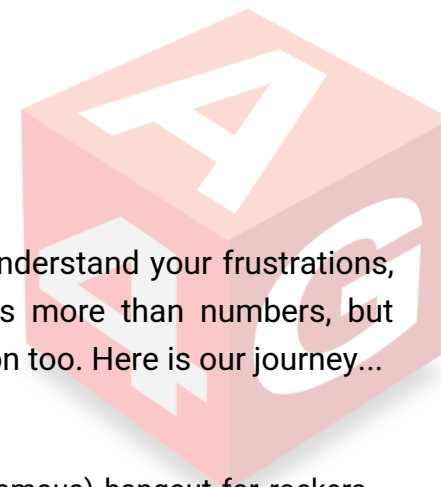
We believe that if you only meet with us once a year that such a meeting should be before your year end rather than after. Most of our clients have a pre-year end strategic review where we discuss tax planning ideas to be implemented, improvements to your management accounts, ways to increase profits and ways to leverage your team to grow your business or make it less dependent on you.

Even if you don't have a pre-year end review incorporated into your package of services with us we'll keep you up to date with any new legislation, free advice and tools on our A4G Knowledge Hub.

We pride ourselves on being passionate, supportive and doing everything we can to help you achieve your needs and wants.

The roots of A4G

Since 1991, A4G has always been an owner managed firm which means we understand your frustrations, motivations and needs. Our mission has always been to provide our clients more than numbers, but proactive advice to help them grow and succeed, because we share this ambition too. Here is our journey...



IN THE 60S & 70S

Kings Lodge (the office we are in today) was actually a famous (most would say infamous) hangout for rockers (mods weren't welcome) called Johnson's Cafe. Bikers' memorabilia and photos dating back to the 60s, hang in our office today.

IN THE 80S

Kings Lodge is used as a nightclub firstly trading as Oscar's and then the notorious King's Disco where many now well-respected local businessmen enjoyed their first (and probably under-age) alcoholic drink and with Pete Tong as DJ. At the end of the 80s, the disco closes and the building falls into disrepair.

1995

Malcolm Palmer is approached to take over a practice in Longfield called Taylor Roalfe which had traded for 26 years. The new business, with Malcolm at the helm, trades as part of a Medway based practice called Stephen Hill Partnership. The real journey begins when the firm employs its first trainee, a fresh-faced Peter Baldwin who today is one of our Board members as Head of IT. For the next few years, the practice takes on one new trainee a year.

1996

Having outgrown our original premises over the top of a hairdressers, the firm moves 50 yards away from the smell of perming lotion, into larger offices.

1999

Further growth and difficulty in finding office space in Longfield leads the practice takes over the derelict Kings Lodge in West Kingsdown. Whilst the renovation work is going on, the practice employs two new trainees for the first time, including the now deputy managing partner, Emma White (nee Finlay). The offices are opened with an event on the theme of Johnson's café and many of the old regulars are invited to the opening.



1999 - 2001

The practice goes through a spectacular period of growth doubling in size in less than three years.

2003

The practice launches the A4G Improve and Grow range of services to meet the eight needs and wants of owner-managers.

2006

The practice purchases the compliance arm of QED Accountancy and partner Caroline Ward joins. One of the new trainees that year is Josh Curties (now Partner). The practice is re-branded as A4G LLP.

2007

Chris Newman joins as a new trainee, who is now a partner.

2008 - 2009

The economic recession hits the world and A4G establish a reputation for excellent advice to business owners.

2012

A4G grows and invites A4G Bookkeeping and A4G Payroll to join the team as sister companies.

2014

A4G continues to grow and sets up A4G Growth and A4G Wealth alongside A4G Bookkeeping and A4G Payroll in order to meet its mission of being the best all round advisers to owner-managed businesses.

2015

A4G celebrates 20 years of uninterrupted consecutive growth - we won't pretend it was always plain sailing, or fun.

2018

A4G sets up wills and probate arm, A4G Legacy.

2020 - 2021

The world goes in and out of lockdowns due to the Coronavirus pandemic and we created our Coronavirus Business Advice Hub, providing advice to business owners every single day (some even said we were ahead of the news!)

Business Breakthrough Programmes

Our Breakthrough programmes are designed to help five types of business owners...



Breakthrough Virtual FD Programme

Those who are looking to gain control

Do you want the benefit of a Finance Director without the cost of employing one full-time?

We can help you get in control of your finances, improve your cashflow and enable you to make better informed decisions with our Breakthrough Virtual FD Programme...

Breakthrough Growth Programme

Those who want to grow

Finding and making time to work on your business (not just in it) is hard, but it's also the single biggest thing that'll move your business forwards...

That's why we created our Breakthrough Growth Programme. We will help you push your business to reach its full potential.

Start working ON your business, overcome factors limiting growth and watch your business flourish...

We can help you achieve your business and personal goals

Business Breakthrough Programmes



Breakthrough Freedom Programme

Those who want freedom

You've spent years growing your business. Life and personal events are often interrupted due to your business commitments.

You've always thought of your business as an investment, but you don't know how you'll ever achieve a better work/life balance, or actually make it your pension fund.

You want freedom. Our Breakthrough Freedom Programme can help you achieve just that...

Breakthrough Recovery Programme

Those who need to recover

Do you get that sickening feeling in your stomach every day? Are you struggling to sleep at night because you're worried your business won't survive?

Burying your head in the sand and hoping your business issues will go away, won't work. Your business needs rebuilding and you need to act fast.

With our Breakthrough Recovery Programme we can help steer you out of a downturn...

Breakthrough Startup Programme

Those who are just starting out

You've had a great idea. You've come up with an all-singing-all-dancing product or service that's going to change people's lives. You've turned it into a business.

Now what?

Don't make the same mistakes many have made, don't look back in 5 years' wishing you'd done XYZ...

Get the right building blocks in place for success with our Breakthrough Startup Programme...

BREAKTHROUGH VIRTUAL FD *Programme*

BREAKTHROUGH VIRTUAL FD Programme

Are you suffering growing pains but aren't ready to employ a full-time Finance Director? Looking to scale up and push your business to the next level? Wanting to be comfortable in the knowledge that your business is on track? Keen to make informed decisions and achieve the goals you wish?

Then our Breakthrough Virtual FD programme is perfect for you.

What will you gain?

- ✓ Anticipate cashflow issues and deal with them before they become a big problem
- ✓ Highlight areas which are failing in your business and help implement improvements
- ✓ Make informed decisions
- ✓ Interpret complex financial information
- ✓ Reduce the amount of work needed at year end
- ✓ Identify how profitable each area of your business is, and where needs work
- ✓ Save tax
- ✓ Have the benefit of a Finance Director without the cost and complications of hiring someone

BREAKTHROUGH VIRTUAL FD Programme

Each programme is split into two packages, the full programme and the shorter, fundamentals programme. We've provided a brief summary below of what may be included in this programme, but of course, each programme can be completely personalised to your needs and wants.

	BREAKTHROUGH VIRTUAL FD PROGRAMME	BREAKTHROUGH VIRTUAL FD FUNDAMENTALS PROGRAMME
Initial consultation	✓	✓
Carry out a simple solvency test to ascertain the financial position of the business	✓	
Calculate what level of capital and financial planning will be required to support your desired retirement	✓	
Find out how much your business is worth through our unique business valuation tool	✓	
A 30-day cash flow forecast and how to manage this	✓	
A thorough review and health check of your Accounting Records	✓	✓
Calculation of and interpreting your real break- even point	✓	
An interactive session taking an in-depth evaluation of the existing accounts software suite	✓	✓
Review and implement opportunities for increasing the level of automation for financial tasks	✓	✓

BREAKTHROUGH VIRTUAL FD Programme

	BREAKTHROUGH VIRTUAL FD PROGRAMME	BREAKTHROUGH VIRTUAL FD FUNDAMENTALS PROGRAMME
Set up of your internal finance systems including recruitment and systems	✓	✓
Weekly sales analysis and monitoring of average daily turnover	✓	✓
Creation of a profit model specific and relevant to your business	✓	
A 12 month profit, cash flow and scenario plan to aid decision making in the long term	✓	
Preparation of your monthly or quarterly management accounts	✓	✓
Interpretation of your management accounts	✓	✓
Access to and completion of our 5-minute cash flow tool	✓	
Identify your Key Performance Indicators, including setting up processes to manage and monitor them to aid decision making	✓	
Review and optimisation of the company's working capital cycle	✓	
Continuous mentoring, management accounts review and updating action plan	✓	✓

BREAKTHROUGH GROWTH *Programme*

BREAKTHROUGH GROWTH *Programme*

We've been lucky enough to work with many successful businesses that started out as just one entrepreneur with a big idea and an even bigger heap of ambition. Some of those entrepreneurs have achieved what others haven't – year in, year out consistent or exceptionally fast growth.

With our personalised Breakthrough Growth Programme, we can help you achieve that.

What will you gain?

- ✓ A more valuable, growing business
- ✓ Improved profitability
- ✓ Greater clarity over your personal goals and drivers
- ✓ Greater confidence in the future of your business
- ✓ Faster decision making
- ✓ Improved employee retention and productivity
- ✓ Spend less time on the day to day running of your business so you can focus on growth
- ✓ Buzz from seeing your business prosper!
- ✓ You can rest easy knowing you have a healthy, growing business

BREAKTHROUGH GROWTH *Programme*

Each programme is split into two packages, the full programme and the shorter, fundamentals programme. We've provided a brief summary below of what may be included in this programme, but of course, each programme can be completely personalised to your needs and wants.

	BREAKTHROUGH GROWTH PROGRAMME	BREAKTHROUGH GROWTH FUNDAMENTALS PROGRAMME
Initial consultation	✓	✓
A thorough review of the logistics of the business	✓	
Explore and focus on the issues that may prevent you from growing your business	✓	✓
Advice on keeping your business and accounting records	✓	✓
Explore and implement ways to making your business less dependent on you	✓	
Explore and document ways to systemise your business from delegation, role identification and outsourcing	✓	
A detailed review of your staffing strategy levels	✓	
An interactive session looking at your current team, how to keep them happy and how to ensure you get the best from them	✓	✓
An interactive session taking an in-depth evaluation of the existing accounts software suite	✓	

BREAKTHROUGH GROWTH Programme

	BREAKTHROUGH GROWTH PROGRAMME	BREAKTHROUGH GROWTH FUNDAMENTALS PROGRAMME
Review and implement opportunities for increasing the level of automation for financial tasks	✓	
Set up of your internal finance systems	✓	
Weekly sales analysis and monitoring of average daily turnover	✓	
Creation of a 12 month profit model, cash flow and scenario plan	✓	✓
Preparation of your monthly or quarterly management accounts	✓	✓
Interpretation of your management accounts	✓	✓
Access to and completion of our 5-minute cash flow tool	✓	
An interactive session focusing on ways for you to increase your income	✓	✓
Review of the best ways for your business to getting new customers	✓	
Develop a detailed marketing strategy	✓	
How to turn leads into sales	✓	
Review and optimisation of the company's working capital cycle	✓	✓
Completion of our Profit Potential Programme	✓	
Review of your customer service processes	✓	
Continuous mentoring, management accounts review & updating action plan	✓	✓

BREAKTHROUGH FREEDOM *Programme*

BREAKTHROUGH FREEDOM Programme

Do you want to make your business less dependent on you? Achieve that elusive work/life balance? And exit your business and make your business your pension fund. We can help you with our personalised Breakthrough Freedom Programme.

What will you gain?

- ✓ A better work/life balance
- ✓ A more valuable business
- ✓ A clear exit plan so you can plan for retirement
- ✓ Clear, structured roles within your business
- ✓ More time to focus on making the business more valuable, or spending time on personal commitments

Achieve a better work/life balance & plan for your future

BREAKTHROUGH FREEDOM Programme

Each programme is split into two packages, the full programme and the shorter, fundamentals programme. We've provided a brief summary below of what may be included in this programme, but of course, each programme can be completely personalised to your needs and wants.

	BREAKTHROUGH FREEDOM PROGRAMME	BREAKTHROUGH FREEDOM FUNDAMENTALS PROGRAMME
Initial consultation	✓	✓
Calculation of what financial planning will be required to support your desired retirement	✓	✓
Use of unique business valuation tools to find out how much your business is worth	✓	✓
A thorough review of the logistics of the business to ensure full efficiency and capability of meeting demand	✓	
A thorough review and health check of your accounting records	✓	
Explore and implement ways to make your business less dependent on you	✓	✓
Explore and document ways to systemise your business from delegation, role identification and outsourcing	✓	
A detailed review of your staffing strategy levels including optimum levels, ability and structure to meet the company's goals	✓	
An interactive session looking at your current team, how to keep them happy and how to ensure you get the best from them	✓	✓

BREAKTHROUGH FREEDOM Programme

	BREAKTHROUGH FREEDOM PROGRAMME	BREAKTHROUGH FREEDOM FUNDAMENTALS PROGRAMME
An interactive session taking an in-depth evaluation of the existing accounts software suite	✓	
Review and implementation of opportunities for increasing the level of automation for financial tasks	✓	✓
Set up internal finance systems including recruitment and systems	✓	
Weekly sales analysis and monitoring of average daily turnover	✓	
Preparation of your monthly or quarterly management accounts	✓	
Interpretation of your management accounts and how to respond more quickly to the ever changing needs of your business	✓	
Access to and completion of our 5-minute cash flow tool	✓	
Review of your customer service processes from first impressions right through to training staff and obtaining feedback, testimonials and referrals	✓	
Continuous mentoring, management accounts review and updating action plan	✓	✓

BREAKTHROUGH RECOVERY *Programme*

BREAKTHROUGH RECOVERY Programme

Are you struggling to sleep at night because you're worried your business won't survive this challenging time it's going through? Burying your head in the sand and hoping your business issues will go away won't work.

This programme will help you overcome issues and ensure your business is in the best shape possible.

What will you gain?

- ✓ A more valuable, healthy business
- ✓ Improved profitability
- ✓ Greater clarity over your personal goals and drivers
- ✓ Greater confidence in the future of your business
- ✓ Faster decision making
- ✓ Spend less time on the day to day running of your business so you can focus on growth
- ✓ Buzz from seeing your business prosper and survive this downturn

Recover from recent difficulties in an efficient way?

BREAKTHROUGH RECOVERY Programme

Each programme is split into two packages, the full programme and the shorter, fundamentals programme. We've provided a brief summary below of what may be included in this programme, but of course, each programme can be completely personalised to your needs and wants.

	BREAKTHROUGH RECOVERY PROGRAMME	BREAKTHROUGH RECOVERY FUNDAMENTALS PROGRAMME
Initial consultation	✓	✓
Simple solvency test to ascertain the financial position of the business	✓	✓
Review of the logistics of the business to ensure the full efficiency	✓	
A 30-day cash flow forecast and how to manage this	✓	
Calculation of and interpreting your real break-even point	✓	✓
A thorough review and health check of your Accounting Records	✓	
An interactive one hour troubleshooter session	✓	✓
Detailed review of your staffing strategy levels	✓	
In-depth evaluation of the existing accounts software suite	✓	
Opportunities for increasing the level of automation for financial tasks	✓	
Set up of your internal finance systems including recruitment and systems	✓	
Weekly sales analysis and monitoring of average daily turnover	✓	

BREAKTHROUGH RECOVERY Programme

	BREAKTHROUGH RECOVERY PROGRAMME	BREAKTHROUGH RECOVERY FUNDAMENTALS PROGRAMME
Create and set up of a profit model for your business	✓	
Creation of a 12 month profit, cash flow and scenario plan	✓	✓
Preparation of your monthly or quarterly management accounts	✓	✓
Interpretation of your management accounts	✓	✓
Access to and completion of our 5-minute cash flow tool	✓	
An interactive session focused on ways for you to increase your income	✓	✓
Review of the best ways for your business to get new customers	✓	
Develop a detailed marketing strategy	✓	
How to turn leads into sales	✓	
Review and optimisation of the company's working capital cycle	✓	
An interactive session on improving profitability	✓	
Review of your pricing strategy and making this a success from the start	✓	
A thorough review and analysis on your overheads	✓	
Continuous mentoring, management accounts review & updating action plan	✓	✓

BREAKTHROUGH STARTUP *Programme*

BREAKTHROUGH STARTUP *Programme*

A personalised programme designed to guide and support your new business in its early years by providing the building blocks necessary to turn your one-person operation into a successful business with employees.

Running a new and growing business is hard work and full of sleepless nights. You've got a product you know people need and want, or an all-singing-all-dancing service that is going to change people's lives. We can help you ensure your business grows and has a long-term future.

What will you gain?

- ✓ Confidence in your business future
- ✓ Learn from our vast experiences working with owner-managed businesses
- ✓ Joy from seeing your idea develop into a growing, successful business and avoid becoming one of the many new businesses that fail each year
- ✓ Peace of mind from knowing that your business is set up correctly and in the most tax efficient way
- ✓ A more valuable, profitable business
- ✓ The ability to interpret your monthly management accounts which will help you make decisions
- ✓ Steady income for your personal life

BREAKTHROUGH STARTUP *Programme*

Each programme is split into two packages, the full programme and the shorter, fundamentals programme. We've provided a brief summary below of what may be included in this programme, but of course, each programme can be completely personalised to your needs and wants.

	BREAKTHROUGH STARTUP PROGRAMME	BREAKTHROUGH STARTUP FUNDAMENTALS PROGRAMME
Initial consultation	✓	✓
'Getting Started' session and review	✓	✓
Advice on business and accounting records	✓	✓
A 30-day cash flow forecast and how to manage this	✓	
Calculation of your real break-even point	✓	✓
A session covering the 12 vital ingredients for a successful business	✓	✓
Set up of your internal finance systems, including recruitment	✓	
Create and set up a profit model for your business	✓	
Weekly sales analysis and monitoring average daily turnover	✓	
Preparation of monthly or quarterly management accounts	✓	✓
Interpretation of management accounts	✓	✓

BREAKTHROUGH STARTUP *Programme*

	BREAKTHROUGH STARTUP PROGRAMME	BREAKTHROUGH STARTUP FUNDAMENTALS PROGRAMME
Access to and completion of our 5-minute cash flow tool	✓	✓
Review of the best ways for your business to get new customers	✓	
Develop a detailed marketing strategy	✓	
How to turn leads into sales	✓	
Completion of our Profit Potential Programme	✓	
Review of your pricing strategy and making this a success from the start	✓	
Review of your customer service processes from first impressions right through to training staff and obtaining feedback, testimonials and referrals	✓	
Continuous mentoring, management accounts review & updating action plan	✓	✓

Get the building blocks in place for success now...

WHAT OUR CLIENTS
HAVE TO SAY...

TESTIMONIALS FROM OUR CLIENTS

“ My team and I regularly dial into the training webinars hosted by A4G and we find them so insightful. Equally, their newsletters are jam-packed with great tips related to financial and business management. An outstanding team of people, who care just as much about your business as you do! If you're a SME in need of financial and accounting support, you can't go wrong with these folk. Highly, highly, recommended!

Danny Hanlon

”

“ The work undertaken by A4G struck a perfect balance between saving tax and giving me the flexibility to do whatever I wanted.

Steve Backley

”

We pride ourselves for an outstanding standard of service

Book a free discovery meeting



Due to the bespoke nature of our services, we have limited availability on our Business Breakthrough Programmes, so if you are interested in becoming one of our exclusive clients, please book a free discovery meeting with us now.

In this meeting we will explain our programmes in more detail, discuss your needs and wants in detail and assess which programme is right for you. We will then produce a personalised programme outline for you with a quote.

Get in touch

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**CHARTERED
ACCOUNTANTS**