



INSOLVENCY NEWSLETTER

JANUARY 2011

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"Turnover is vanity, profit is sanity, but in the end, Cash is King."

An old saying, but never truer in this era of money being squeezed from all sides, and banks playing hard to get.

But there is hope- Independent funders are lending, and doing it well.



Call Frost Group to help you find the right product for you

Phone Liz Coveney on 07815 837 516 or e-mail her at lizc@frostbr.co.uk

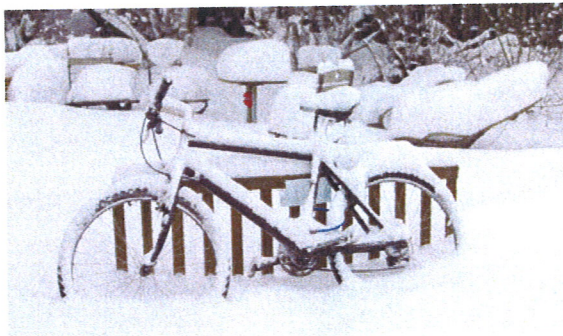
Liz can source bank lending, asset finance, factoring, invoice discounting etc. from her vast database of contacts.

If nothing comes of your enquiry; at worst you've wasted 5 or 10 minutes of your time. But you may find that if you don't call Liz, you may be wasting far more -

Dear Louise,

Welcome to Our Winter Newsletter and to 2011 itself HAPPY NEW YEAR!

We hope that you had a lovely Christmas and that you weren't too badly affected by the snowy weather.



We had a bit of disruption before Christmas at our 3 South of England offices, but luckily the wonder of "terminal servers" allowed staff who were unable to travel into the office to log in and to work from home. We'd recommend this to all small businesses - It certainly reduces disruption in times of bad weather.

Members' Voluntary Liquidations



With the end of the tax year fast approaching, thoughts are turning to ways in which we can save ourselves (or our clients) the pain of paying too much to the taxman.

An "MVL" can be a tax efficient way for Company shareholders to distribute profits as capital -

A perfect way for us to work alongside a client's accountant.

MVLs are great for:

- Tax planning - to pay a lower rate of tax on accumulated profits
- Retirement planning
- Re-organisation of group companies
- Winding up single project companies.

Give us a call to see how we can assist you