



STARTING OUT IN BUSINESS

WE KNOW WHAT YOU NEED TO KNOW



November 2022

WE CAN EVALUATE A BUSINESS OR FRANCHISE PURCHASE, WORK WITH TRADIES GOING OUT ON YOUR OWN, OR HELP TURN YOUR PASSION OR HOBBY INTO A PROFITABLE BUSINESS

We know new business, so whether you need us to hold your hand from day one, require a business plan and budget to secure bank finance, or just need to talk through whether something will work, we can help.

As business advisors, we work with clients as they go through the process of buying and selling businesses. Frequently we find that with a little more background knowledge, the process would be smoother and less stressful, and also potentially much more profitable.

As your advisor, we ensure you have the right information to confidently run or buy a business knowing what to do at each stage, and who to get advice from so your decisions can be the right ones. Our advice gives you a better idea of any business issues, and by addressing those in time, your business will be more attractive and in the long term, easier to sell.

Whether it's turning your dream into reality, or you need a reality check, we have the knowledge and experience you'll need. We know the questions you need to ask, what steps to take to get started, and how to best go about running your own business. We'll be there for the journey to help you succeed.



We offer our full range of services:

- Accounting
- Accounting systems advising on the best and most efficient package to use
- Payroll from employment contracts to processing of wages
- Inland Revenue help – we can talk to them, so you don't have to
- Business advisory
- Choosing the right business structure
- Tax advice and planning
- Business purchases and sales
- Profit / cash flow forecasts and bank finance proposals.

We can also help with all IRD registrations, company incorporations and Companies Office returns, ACC and more.

Whatever your situation, please give us a call. Making a phone call is better than not having vital information when you need it.

Offer to ANZ Start Up Customers

One hour **FREE** introductory meeting to learn more about you and explore your goals. Give us a call to get started.

03 379 1620

Get in touch and let us help you thrive in a changing world

www.markhams.co.nz

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START UP COURSE FROM \$1500 + GST

Especially for new start-ups wanting training to gain confidence and become efficient operators. Focusing on tax and accounting matters.

Five 30 to 60 minute sessions over one or two months tailored to suit the business.

Topics and benefits include:

Understanding how a business works (one session)

– How to read a Profit and Loss report, what is a balance sheet, what is working capital and why is cash so important. Identifying what types of expenses are deductible, introduction of assets, the accountant's role in your business and dealing with the bank.

Understanding tax and tax planning (one session)

– What you pay tax on, preparing for tax, GST, cash flow management and how poor cash flow can impact on your business.

Getting started with Xero (one to two sessions)

– Reconciling, producing reports, doing your own GST, options around payroll packages, record collection and storage of information.

Growth plan example and review (one session)

– Run through a sample business growth plan. Review where you're at and identify any further support needed including reviewing anything you want to cover again.

PROFIT CASH FLOW FORECASTING FROM \$1250 + GST

A cash flow forecast gives you clarity on your business financial position and future viability. Meeting with you, we provide a 12-month cashflow forecast report for your business taking into account seasonality and any existing obligations.

Benefits will include:

- Avoids the business running out of cash
- Develops a better understanding of the money coming in and out of your business
- Assists finance applications for further business lending, including asset purchases for vehicles, plant and machinery
- Helps to highlight upcoming expenses
- Allows better management of your taxes and finance obligations.

Regional Business Partner Funding is available for eligible businesses. We are a registered training provider. Talk to us about funding available.



**Moore Walker Davey Searells
Accountants and Advisors**

T +64 (03) 379 1620

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