



Community Catch-up

#LeaveNoBusinessBehind

WITH

Paul Surtees, CEO, Capitalise
Kirsty McGregor, Founder, The CFN

We've hit the press!

The screenshot shows a news article on the CityA.M. website. The navigation bar includes 'CITYA.M.', 'Latest News', 'Opinion', 'Podcast', 'CryptoAM', and 'Save our SMEs'. The article title is 'Counting the human cost of Covid — and of leaving small business owners behind'. The author is Helen Brand, identified as the chief executive of ACCA. The article text discusses the impact of Covid-19 on small businesses and the need for practical help. A social media sharing bar is visible at the bottom of the article content.

CITYA.M. ☰ Latest News Opinion Podcast CryptoAM Save our SMEs

Counting the human cost of Covid — and of leaving small business owners behind

Opinion **Helen Brand** Save our SMEs

Helen Brand is the chief executive of ACCA

As Gina Broadhurst, co-founder of Forgotten Ltd, said: "We represent two million companies employing 7.5m people. We are not fat cats or multi-millionaires. We don't want special treatment. We want parity with everybody else. We need the political will to change, to save businesses and jobs. This is taking a heavy toll on people's mental health."

The economy is opening up again, though slowly. For the first time in months there is a tiny point of light at the end of a long, dark tunnel. It gives people hope that they can survive. But they need practical help.

There are plenty of proposals about what that help could look like.

ACCA contributed to the CityUK's Recapitalisation paper which recommended ways to get cash to UK businesses and proposed policy to better prevent defaults. The Business Repayment Plan will convert government-backed business disruption loans (CBILS and BBLS) into a tax obligation which is repaid alongside other business taxes in a similar model to student loans. This will mean business debt pay-back will be proportional (or "means tested") to the revenue they have been able to recover. This will prevent alternative lenders struggling with liquidity from having to enter debt recovery when businesses inevitably default on payment because they haven't yet been able to reopen.

ACCA is also helping lead the #LeaveNoBusinessBehind campaign, which is signing up professional accountants and offering bitesize training videos and written resources to help businesses understand why it's important to plan and reforecast financially. ACCA also has an Memorandum of Understanding with the International Chamber of Commerce and supports its Save Our SMEs campaign.

The screenshot shows a news article on the CityA.M. website. The navigation bar includes 'CITYA.M.', 'Latest News', 'Opinion', 'Podcast', 'CryptoAM', and 'Save our SMEs'. The article title is 'Dividend bear markets: the grizzly facts'. The author is Schrodgers Talk. The article text discusses the impact of Covid-19 on the economy and the need for practical help. A social media sharing bar is visible at the bottom of the article content.

CITYA.M. ☰ Latest News Opinion Podcast CryptoAM Save our SMEs

City Talk

Schrodgers Talk

Dividend bear markets: the grizzly facts

As Gina Broadhurst, co-founder of Forgotten Ltd, said: "We represent two million companies employing 7.5m people. We are not fat cats or multi-millionaires. We don't want special treatment. We want parity with everybody else. We need the political will to change, to save businesses and jobs. This is taking a heavy toll on people's mental health."

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#LeaveNoBusinessBehind

The Pledge

- Check in.
- Prompt a forecast.
- Assess further support & funding needs.



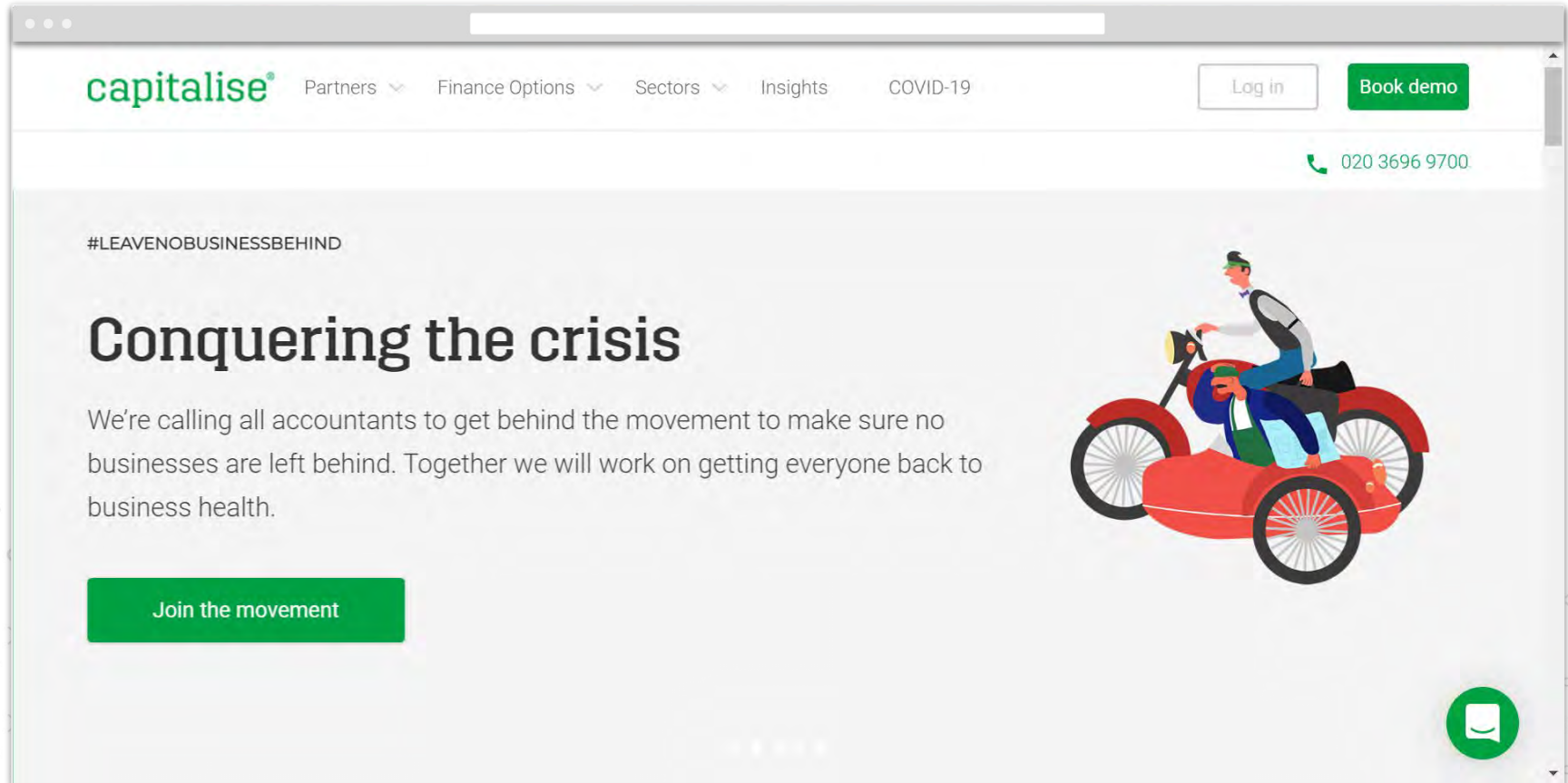
#LeaveNoBusinessBehind

Community Catch-Ups - Today's Agenda

1. Ensure you've found your way to the Skills Hub
2. How to start using the resources with your clients
3. Demonstrating 2 new resources
4. Sharing how some firms are using this campaign
5. We want to know how you want these webinars to evolve
6. Answering any questions you have

#LeaveNoBusinessBehind

Step 1 - Registration on www.capitalise.com



The screenshot shows the Capitalise website interface. At the top left is the 'capitalise' logo in green. To its right are navigation links: 'Partners', 'Finance Options', 'Sectors', 'Insights', and 'COVID-19'. On the top right, there are two buttons: a white 'Log in' button and a green 'Book demo' button. Below the navigation is a green phone icon followed by the number '020 3696 9700'. The main content area features the hashtag '#LEAVENOBUSINESSBEHIND' in grey. Below it is the main heading 'Conquering the crisis' in large, bold black font. Underneath the heading is a paragraph of text: 'We're calling all accountants to get behind the movement to make sure no businesses are left behind. Together we will work on getting everyone back to business health.' To the right of the text is an illustration of a man in a suit riding a red motorized vehicle. At the bottom left, there is a prominent green button with the text 'Join the movement'. In the bottom right corner, there is a green circular icon with a white speech bubble.

capitalise® Partners ▾ Finance Options ▾ Sectors ▾ Insights COVID-19

Log in Book demo

020 3696 9700

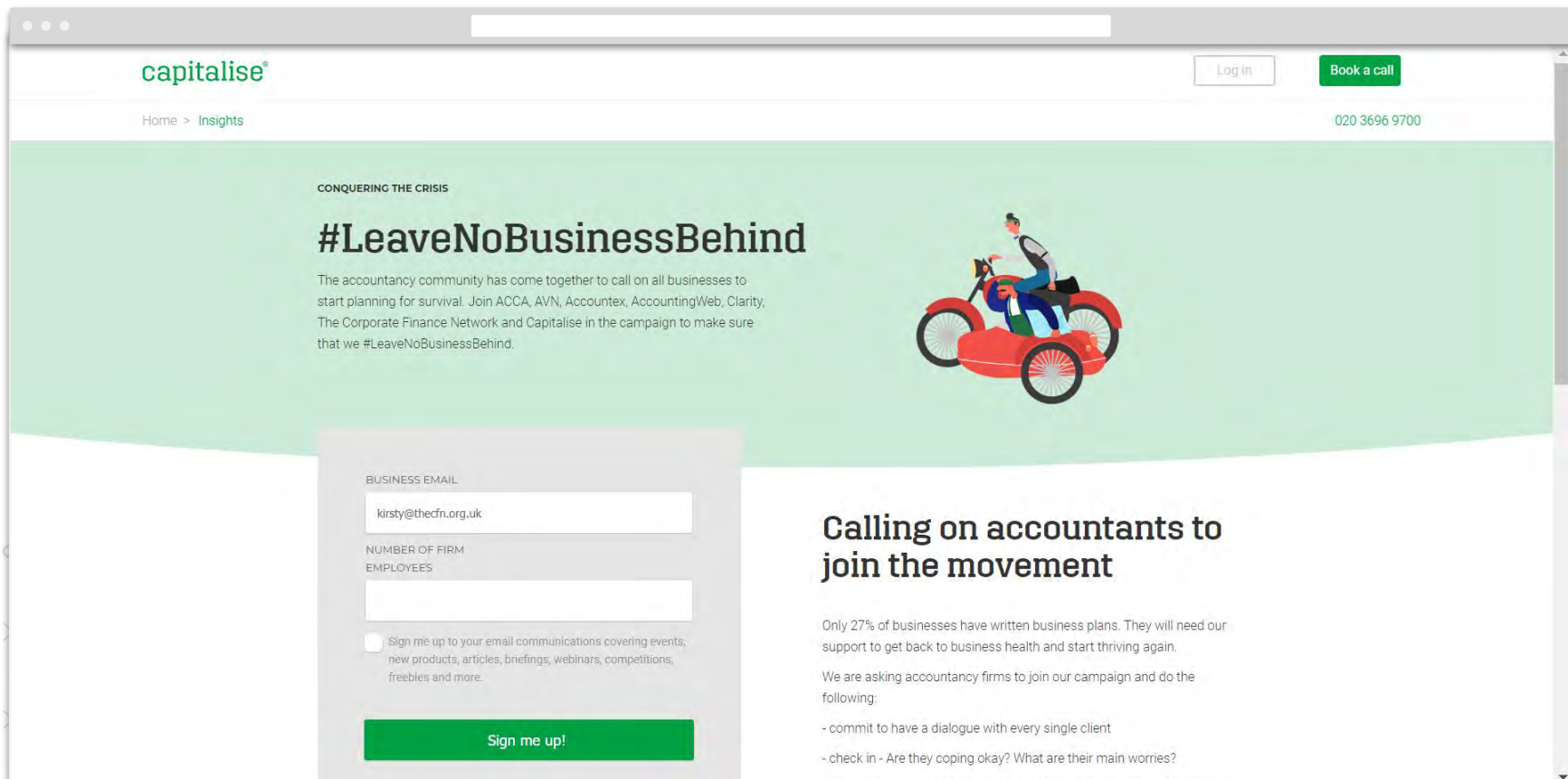
#LEAVENOBUSINESSBEHIND

Conquering the crisis

We're calling all accountants to get behind the movement to make sure no businesses are left behind. Together we will work on getting everyone back to business health.

Join the movement

Step 1 - Registration on www.capitalise.com



The screenshot shows a web browser window displaying the Capitalise website. The page has a light green header with the 'capitalise' logo on the left, a 'Log in' button, and a 'Book a call' button on the right. Below the header, there is a breadcrumb trail 'Home > Insights' and a phone number '020 3696 9700'. The main content area features a green background with the heading 'CONQUERING THE CRISIS' and a large hashtag '#LeaveNoBusinessBehind'. To the right of the text is an illustration of a person riding a red motorbike. Below this is a registration form with fields for 'BUSINESS EMAIL' (containing 'kirsty@thecfn.org.uk') and 'NUMBER OF FIRM EMPLOYEES'. There is a checkbox for signing up to communications and a green 'Sign me up!' button. To the right of the form, the text reads 'Calling on accountants to join the movement' followed by a paragraph and a list of two bullet points.

capitalise®

Log in

Book a call


Home > Insights

020 3696 9700

CONQUERING THE CRISIS

#LeaveNoBusinessBehind

The accountancy community has come together to call on all businesses to start planning for survival. Join ACCA, AVN, Accountex, AccountingWeb, Clarity, The Corporate Finance Network and Capitalise in the campaign to make sure that we #LeaveNoBusinessBehind.



BUSINESS EMAIL

kirsty@thecfn.org.uk

NUMBER OF FIRM EMPLOYEES

Sign me up to your email communications covering events, new products, articles, briefings, webinars, competitions, freebies and more.

Sign me up!

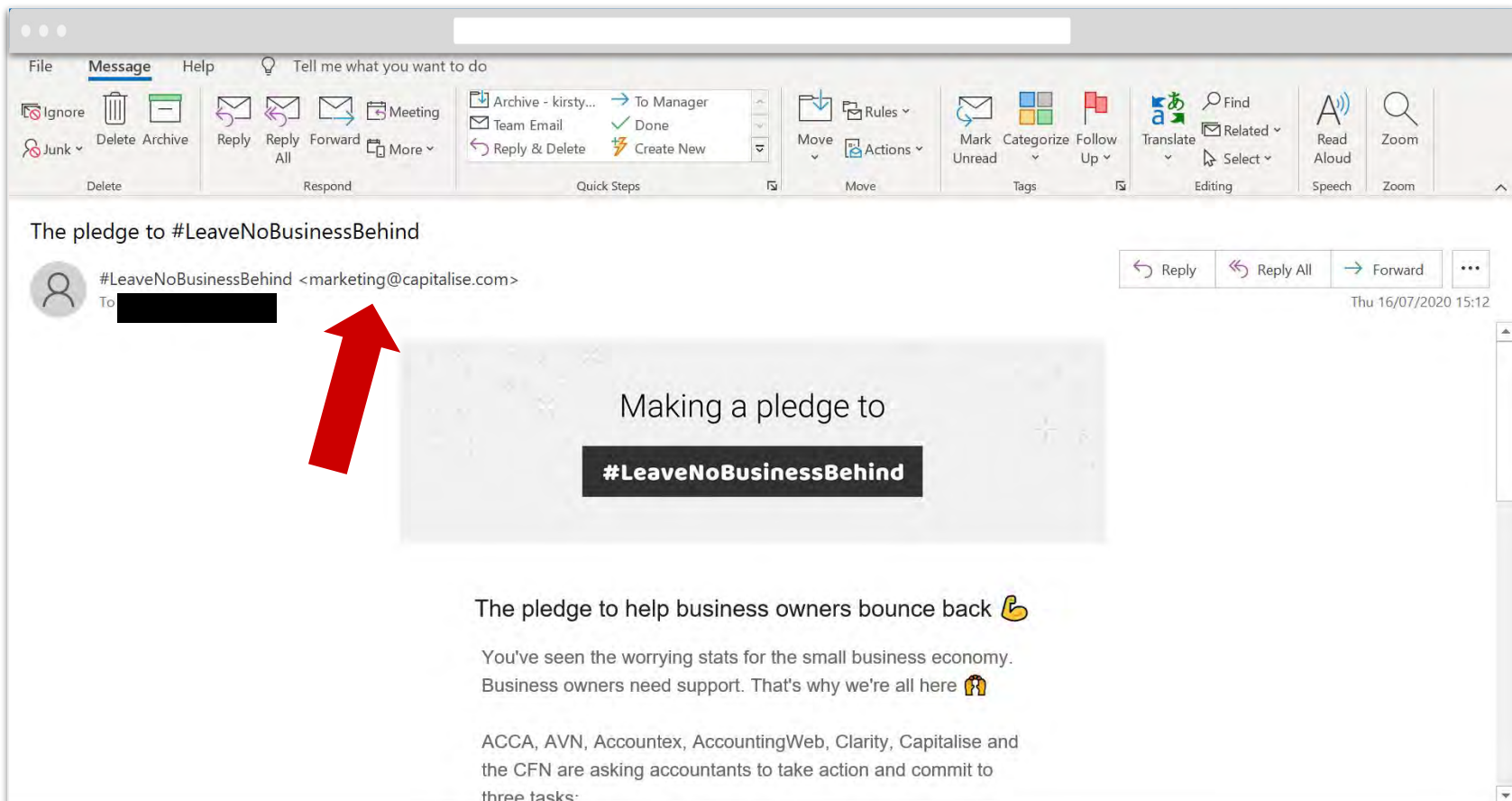
Calling on accountants to join the movement

Only 27% of businesses have written business plans. They will need our support to get back to business health and start thriving again.

We are asking accountancy firms to join our campaign and do the following:



- commit to have a dialogue with every single client
- check in - Are they coping okay? What are their main worries?


Step 2 - Receive an email from #LNBB



The screenshot shows an email client interface with a toolbar at the top containing various actions like Ignore, Delete, Archive, Reply, Forward, Meeting, Archive, Team Email, Reply & Delete, Create New, Move, Rules, Actions, Mark Unread, Categorize, Follow Up, Translate, Find, Related, Select, Read Aloud, and Zoom. The email content is as follows:

The pledge to #LeaveNoBusinessBehind

 #LeaveNoBusinessBehind <marketing@capitalise.com>
To: 



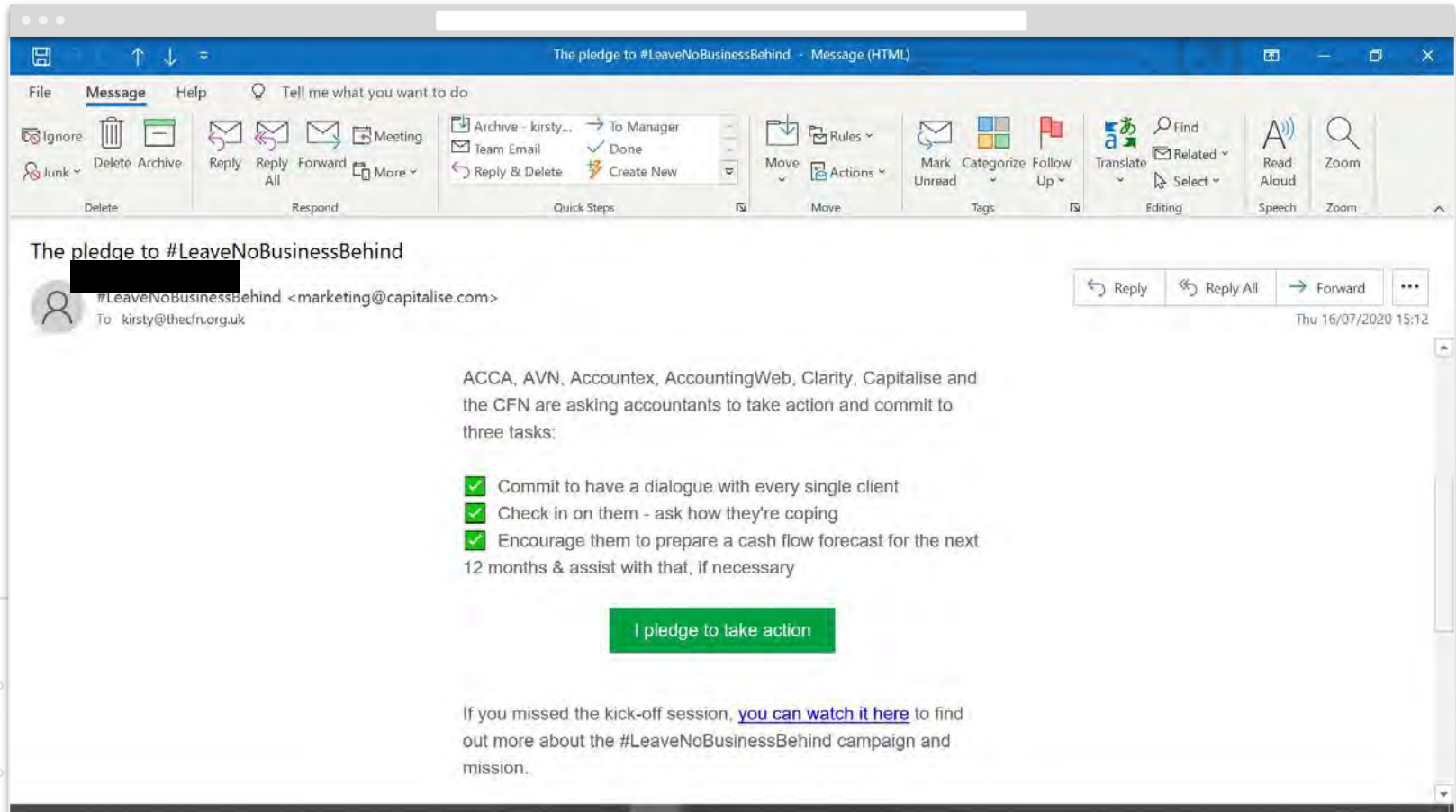
Making a pledge to **#LeaveNoBusinessBehind**

The pledge to help business owners bounce back 🤝

You've seen the worrying stats for the small business economy. Business owners need support. That's why we're all here 🤝

ACCA, AVN, Accountex, AccountingWeb, Clarity, Capitalise and the CFN are asking accountants to take action and commit to three tasks:


Step 3 - Click "I pledge to take action"



The screenshot shows an email client window titled "The pledge to #LeaveNoBusinessBehind - Message (HTML)". The interface includes a menu bar with "File", "Message", and "Help". Below the menu is a toolbar with various actions like "Ignore", "Delete", "Archive", "Reply", "Reply All", "Forward", "Meeting", "Archive - kirsty...", "To Manager", "Team Email", "Done", "Reply & Delete", "Create New", "Move", "Actions", "Mark Unread", "Categorize", "Follow Up", "Translate", "Find", "Related", "Select", "Read Aloud", and "Zoom".

The email content is as follows:

The pledge to #LeaveNoBusinessBehind

 #LeaveNoBusinessBehind <marketing@capitalise.com>
To: kirsty@thecfn.org.uk

Thu 16/07/2020 15:12

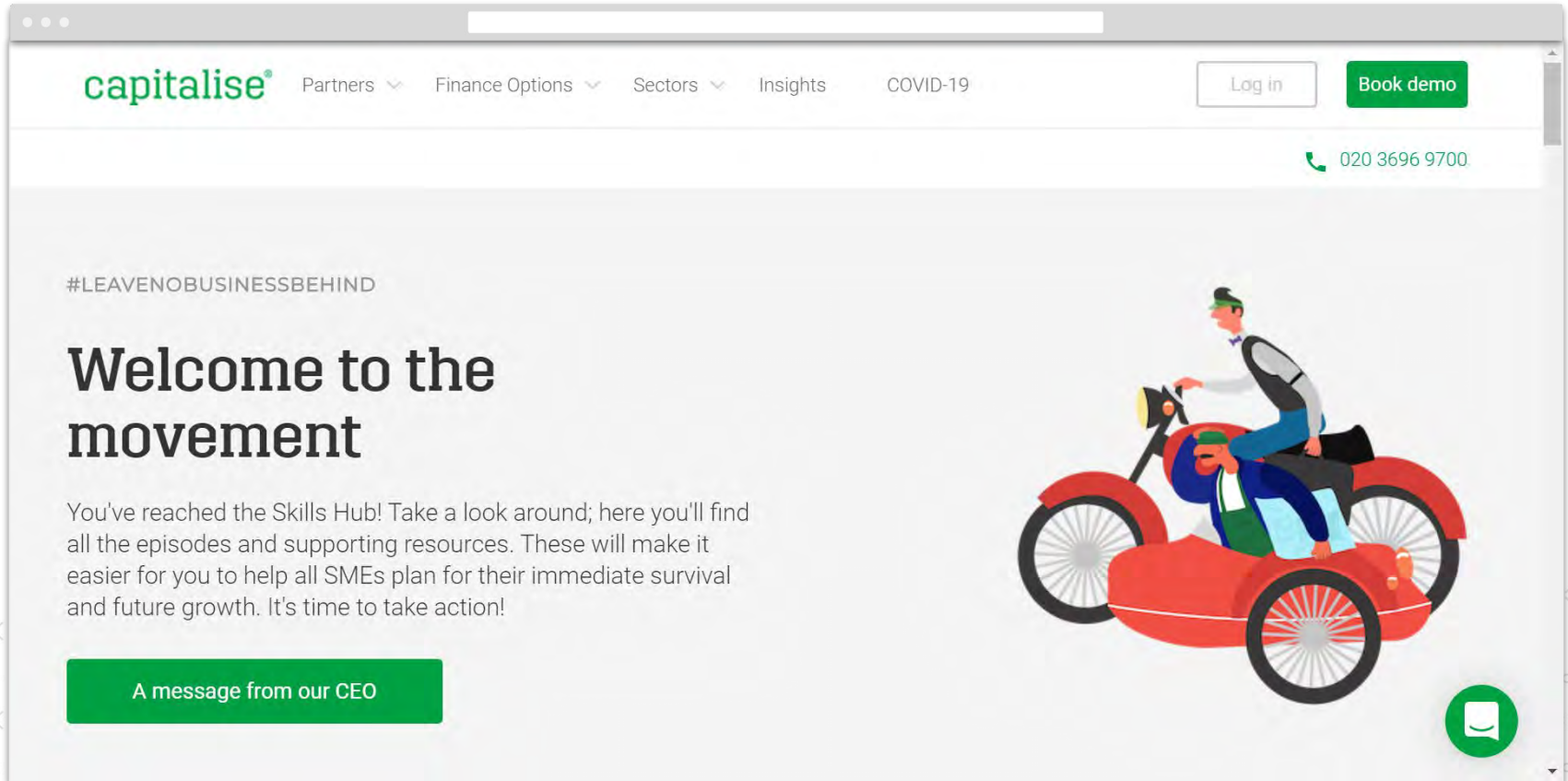
ACCA, AVN, Accountex, AccountingWeb, Clarity, Capitalise and the CFN are asking accountants to take action and commit to three tasks:

- ✔ Commit to have a dialogue with every single client
- ✔ Check in on them - ask how they're coping
- ✔ Encourage them to prepare a cash flow forecast for the next 12 months & assist with that, if necessary

[I pledge to take action](#)

If you missed the kick-off session, [you can watch it here](#) to find out more about the #LeaveNoBusinessBehind campaign and mission.

This takes you to the Skills Hub



The image shows a browser window displaying the Capitalise website. The header features the 'capitalise' logo in green, followed by navigation links: 'Partners', 'Finance Options', 'Sectors', 'Insights', and 'COVID-19'. On the right side of the header, there are two buttons: a white 'Log in' button and a green 'Book demo' button. Below the header, a green phone icon is followed by the number '020 3696 9700'. The main content area has a light grey background. On the left, the hashtag '#LEAVENOBUSINESSBEHIND' is displayed above the heading 'Welcome to the movement'. Below this heading is a paragraph of text: 'You've reached the Skills Hub! Take a look around; here you'll find all the episodes and supporting resources. These will make it easier for you to help all SMEs plan for their immediate survival and future growth. It's time to take action!'. At the bottom left of this section is a green button with the text 'A message from our CEO'. On the right side of the main content area, there is a colorful illustration of a man in a suit and cap riding a red motorized rickshaw. In the bottom right corner of the page, there is a green circular chat icon.

capitalise® Partners ▾ Finance Options ▾ Sectors ▾ Insights COVID-19

Log in Book demo


020 3696 9700

#LEAVENOBUSINESSBEHIND

Welcome to the movement

You've reached the Skills Hub! Take a look around; here you'll find all the episodes and supporting resources. These will make it easier for you to help all SMEs plan for their immediate survival and future growth. It's time to take action!

A message from our CEO



Spreading the word

Baptism of Fire

#LeaveNoBusinessBehind

Building the plane whilst flying it ✈️

Uncertainty has forced us to adapt. For accountants it has meant having complex and difficult conversations with **business** owners and even advising businesses on new government schemes, cost cutting and payment deferrals. It's been a baptism of fire, plain and simple.

First up in the #LeaveNoBusinessBehind programme are two introduction episodes. Have a look at how to help **business** owners avoid insolvency - immediate survival is priority number one - and explore how the role of accountants has changed during the pandemic, and what it might look like going forward.

How to avoid insolvency

Watch now >

What the best accountants are doing

Watch now >

#LeaveNoBusinessBehind

If you're looking for more resources...

Don't forget that we also have additional resources to all of our episodes. For our first two episodes we have:

- 📖 A [glossary](#) to help with the terminology
- 👉 Some great [tips to agree a "time to pay" arrangement](#) with HMRC
- 🌟 How to [make a success of #LeaveNoBusinessBehind](#)
- 📖 Book recommendations for accountants: [Putting excellence into practice](#), Shane Lukas and [Hope Won't Pay the Wages](#), Andrew R Miller.

You can also find them in the section called "Additional resources" underneath each video.

Speed up, slow down or pick and mix 🍲

Remember that you can always fast track through the programme or pick and choose your themes - create your own journey. Just remember the CBILS deadline at the end of September.

[Go straight to the Skills hub to see all the content.](#)

Scroll down....

capitalise® Partners ▾ Finance Options ▾ Sectors ▾ Insights COVID-19

Log in Book demo

020 3696 9700

PARTNERS OF THE MOVEMENT

ACCA Think Ahead AVN INSPIRING ACCOUNTANTS ACCOUNTEX clarity. accountingWEB The Corporate Finance Network

9 VIDEOS TO HELP YOU FULFIL YOUR PLEDGE

WhatsApp icon

And again....

The image shows a screenshot of the Capitalise website. At the top, the 'capitalise' logo is on the left, followed by navigation links: 'Partners', 'Finance Options', 'Sectors', 'Insights', and 'COVID-19'. On the right, there are 'Log in' and 'Book demo' buttons. A phone icon and the number '020 3696 9700' are also visible. The main banner has the text 'Welcome to the movement' and a black button with the hashtag '#LeaveNoBusinessBehind'. To the right of the banner is a paragraph of text and a '> Read more' link. Below the banner is a video player with three episodes: 'EPISODE ONE: How to avoid...', 'EPISODE TWO: What the best accountants', and 'EPISODE THREE: Few understand funding... do you?'. A green chat bubble icon is in the bottom right corner.

capitalise® Partners ▾ Finance Options ▾ Sectors ▾ Insights COVID-19

Log in Book demo

020 3696 9700

Welcome to the movement

#LeaveNoBusinessBehind

welcome to the movement! it starts here. have a read through the purpose, the actions, and how it all works. Whether you fast track or let us guide you through the programme following our regular emails, it's up to you. We're all working towards the same goal to rebuild the SME economy.

[> Read more](#)

EPISODE ONE
How to avoid

EPISODE TWO
What the best accountants

EPISODE THREE
Few understand funding... do you?

And again....

The screenshot shows the Capitalise website interface. At the top, there is a navigation bar with the logo 'capitalise' and links for 'Partners', 'Finance Options', 'Sectors', 'Insights', and 'COVID-19'. A search bar and a 'Book Demo' button are also visible. Below the navigation, there is a grid of nine article cards, each with a title, a short description, the author's name, and a 'Read more' link.

Article Title	Author
How to avoid insolvency	Dave Fleming, Duff & Shields and Kirsty McGregor (CFI)
What the best accountants are doing	Shane Lukas, AWH Accounting Network and Kirsty McGregor (CFI)
Few understand funding - do you?	Paul Surtees, Capitalise and Kirsty McGregor (CFI)
What if your client isn't AAA rated?	Kiao Noble, Capitalise
Don't write off debts, recover them	Dily Cummings, Capitalise
Kirsty vs Paul on invoice finance	Paul Barnes (MAP) and Kirsty McGregor (CFI)
Cashflows in 10 minutes	Phil Hobden, Capitalise and Kirsty McGregor (CFI)
The one conversation that matters	Kirsty McGregor (CFI)
But my client won't pay for cashflows	Aynsley Demary and Steven Brinsbury, Clarity and Kirsty

Each episode says 'Read more'

The screenshot shows the Capitalise website interface. At the top, the logo 'capitalise' is in green, followed by navigation links: Partners, Finance Options, Sectors, Insights, and COVID-19. There are 'Log in' and 'Book demo' buttons. A phone number '020 3696 9700' is displayed. The main content area features three video episode cards, each with a play button icon and a 'Read more' link.

capitalise Partners Finance Options Sectors Insights COVID-19 Log in Book demo

020 3696 9700

How to avoid insolvency

Listen to some advice from a restructuring expert to help your client avoid becoming a business in distress.

Dave Fleming, Duff & Phelps and Kirsty McGregor, CFN

> Read more

What the best accountants are doing

How the role of accountants changed in lockdown to support business owners.

Shane Lukas, AVN Accounting Network and Kirsty McGregor, CFN

> Read more

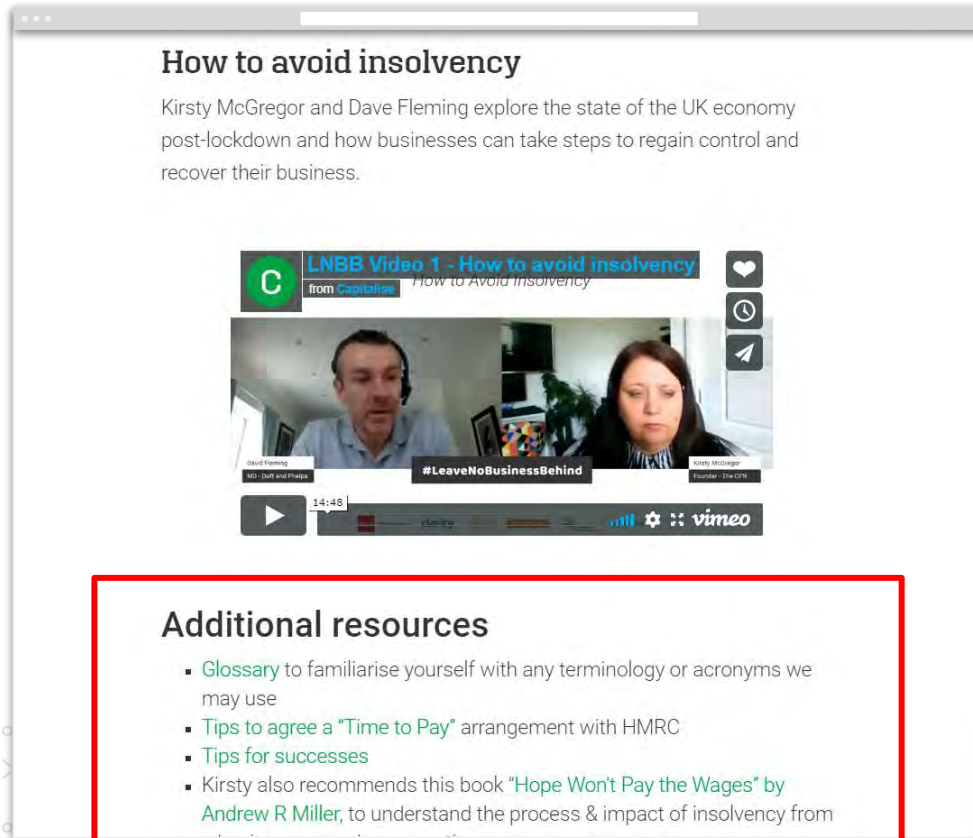
Few understand funding - do you?

Unravel the recent changes in the funding market and how they will affect business owners going forward.

Paul Surtees, Capitalise and Kirsty McGregor, CFN

> Read more

Behind each episode are more “Additional Resources”

A screenshot of a video player interface. At the top, the title "How to avoid insolvency" is displayed in bold. Below the title is a paragraph of text: "Kirsty McGregor and Dave Fleming explore the state of the UK economy post-lockdown and how businesses can take steps to regain control and recover their business." In the center is a video player showing two people in a video call. The video player has a title bar that reads "LNBB Video 1 - How to avoid insolvency" and "from Capstone". Below the video player is a red-bordered box containing the heading "Additional resources" and a list of four items: a glossary, tips for agreeing a "Time to Pay" arrangement, tips for successes, and a book recommendation by Andrew R Miller.

How to avoid insolvency

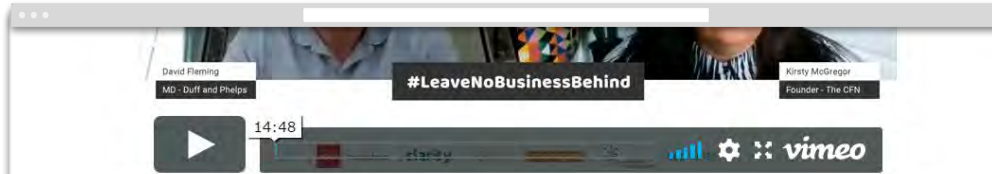
Kirsty McGregor and Dave Fleming explore the state of the UK economy post-lockdown and how businesses can take steps to regain control and recover their business.

LNBB Video 1 - How to avoid insolvency
from Capstone

Additional resources

- [Glossary](#) to familiarise yourself with any terminology or acronyms we may use
- [Tips to agree a "Time to Pay" arrangement with HMRC](#)
- [Tips for successes](#)
- Kirsty also recommends this book "[Hope Won't Pay the Wages](#)" by [Andrew R Miller](#), to understand the process & impact of insolvency from

Episode 1 - “Additional Resources”



Additional resources

- [Glossary](#) to familiarise yourself with any terminology or acronyms we may use
- [Tips to agree a “Time to Pay”](#) arrangement with HMRC
- [Tips for successes](#)
- Kirsty also recommends this book [“Hope Won't Pay the Wages”](#) by [Andrew R Miller](#), to understand the process & impact of insolvency from a business owner’s perspective
- Structure your conversations with clients and prioritise work with a [Critical Assessment for Clients](#)
- [Outgoings Timeline](#) is a ready reference to show clients when significant outgoings are due to be paid

Trial of Critical Assessment has received Critical Acclaim!

“The great thing about this is that it makes accountants comfortable as is it uses numbers in a spreadsheet”

“These are mega!”

“I think partners and managers will be comfortable using as it is really only a catch up call with a simple structure added to record the results”

“I have used this with 3 clients and the results were very interesting, unexpected action points came out of all three”

“It is the classic accountant thing of thinking you know what a client wants without actually bothering to ask them”

“Used across the firm, I think would uncover all sorts of valuable advice needed by clients”

#LeaveNoBusinessBehind

Critical Assessment

Client name	Client code	Contact name	Health & Wellbeing	Is revenue down?	Are costs up?	Are they overstuffed?	How long cash left?	Any credit control issues?	Any supplier pressure?	Do they have BBL?	Do they have CBLS?	
	2		Highly stressed/ill	yes significantly	yes significantly	yes	Don't know	yes	yes	may require one	may require one	
	1		Slightly stressed	yes slightly	yes slightly	possibly	less than 6mths	manageable	manageable	yes	yes	
	0		Seem well	no	no	no	more than 6mths	no	no	no	no	
AAA Ltd	AA534	Mr Angus		1	1	1	2	1	0	0	2	
			Any deferred VAT?	Any deferred PAYE/NI?	Any deferred CT or SA?	Any other deferred outgoings	Have you had 1-1 dialogue?	Does client have/want outgoings timeline?	Does client want cashflow?	Notes	Score	Critical issues?
			may need to	may need to	may need to	may need to	no	yes	yes			
			yes	yes	yes	yes	not in last 4 weeks	don't know	maybe			
			no	no	no	no	yes	no	no			
				2	2	2	0	0	2	1	18	

#LeaveNoBusinessBehind

Outgoings Timeline

Client name	PAYE/NI	VAT	Corporation Tax	Self Assessment	Bounce Back Loan	CBILS Loan	Any other new loans	Any other deferred outgoings - eg rent	Business Rates
<i>Due dates</i>	<i>19th each month</i>	<i>7th each quarter & 31/3/21 for deferred March-June 2020</i>	<i>9mths after y/e</i>	<i>31st July (if not deferred) & 31st Jan</i>					<i>Retail rates relief ends 31/3/21</i>
Aug-20									
Sep-20									
Oct-20									
Nov-20									
Dec-20									
Jan-21									
Feb-21									
Mar-21									
Apr-21									
May-21									
Jun-21									
Jul-21									
Aug-21									
Sep-21									
Oct-21									
Nov-21									
Dec-21									
Jan-22									

#LeaveNoBusinessBehind

Accountants using #LeaveNoBusinessBehind

"Accountants, we are tired. We've been thrust into the forefront of reducing the economy and the small businesses that drive it. We have had to learn new skills and new legislation and deploy at a rapid pace. The business world needed us to step forward in their hour of need and work with them through their most stressful times. And we need to do it all over again. This won't last forever, but we still have work to do. #LeaveNoBusinessBehind"

Paul Barnes, MAP

#LeaveNoBusinessBehind

"Proud to have joined forces with Clarity hq , ACCA , Accountex Portfolio , AccountingWEB.co.uk among others as we continue to see a further step we have taken as part of the legacy we continue to build. #LeaveNoBusinessBehind"

Graeme Tennick & Co

#LeaveNoBusinessBehind

"I'm delighted to share that Woods Squared has pledged to #LeaveNoBusinessBehind. A collaboration across the accounting industry, calling on accountants to help business owners with their immediate survival and then their future business health."

Alan Woods, Woods Squared

#LeaveNoBusinessBehind

"Pleased to be part of the #leavenobusinessbehind initiative where the accountancy community has come together to call on all businesses to start planning for survival"

Michael Pawley, Proficio Solutions

#LeaveNoBusinessBehind

"We are delighted to announce that we have joined the campaign to #LeaveNoBusinessBehind and are proud to support the SME economy in our local area! #SussexAccountants"

Knill James

#LeaveNoBusinessBehind

How other firms are finding this

1. One was doing tremendously well (which I expected) and was sitting on a huge pile of cash. They said they are now looking to invest in large capital expenditure projects, which I didn't know - I reminded them about best use of capital allowances/timing and they now want proper advice on this. I have also put down as potentially acquisitive which I will follow up later.
2. One had suffered during lockdown but was getting back to normal, had made a few redundancies and furloughed staff but was managing cash well. They had already decided to apply for a CBILs as insurance policy for a possible second wave, which again I didn't know about. I have offered to assist using Capitalise if needed.
3. Another client was developing a 5 new residential properties using an element of debt, which they are concerned about (I hadn't thought they were overstretched but they were worried now about being left with unsold properties). They wanted advice on the tax liabilities on the disposal of each so they can factor in to the marketing of 2 of them now (one of which they originally had intended to become their own) to reduce their risk.

#LeaveNoBusinessBehind

How other firms are finding this

1. I've picked up new work from client referrals, this month I have new fees equating to 10% of last year's turnover! These new clients **had heard little, if anything, from their existing accountant, then they are told what we have been doing and have subsequently wanted to see us.**
2. There seems to be some confusion around the SEISS. We don't have many self-employed but 25%-33% of them I've called have assumed they couldn't claim because they had been working part-time during lockdown. They are mixing up the rules with the furlough scheme. So it's been really useful to have that 1-1 conversation with them and they've then made those claims. This might explain why the take-up of these scheme hasn't been as high as the Government expected.

#LeaveNoBusinessBehind



Susan Crichton • 1st

Accountant helping ambitious creative business owners make smart financial ...

1d • 🌐

Yesterday I had a meeting with my client to go through their second year accounts and tax return.

As part of the [#leavenobusinessbehind](#) I asked how he was and how I could help his business going forward.

He then complained for a good few minutes about how let down he felt by the Government because he wasn't eligible for SA Grant. How a small injection of cash 💰 would have helped him though lockdown.

I sat and listened then said 'what about the grant that was available for newly self employed through Scottish Government'

He looked at me blankly 😐

I explained about the grant and how I had sent him an email explaining about it with a link to the application form.

Again a blank look 🙄

So I showed him a copy of the email.

He wasn't convinced and went looking for it in his phone 📱

'Ah yes' he said 'I got that but I didn't read it'



So who's at fault here - me for not following up on the email or him for not reading 📧 it?

Before anyone comments I don't have any guilt about this. He should have read the email.

And I told him so I also told him to stop 🛑 complaining because he only had himself to blame.

People read your emails from your accountant.

[#sjcplus0](#) [#guiltfree](#) [#listentoyouraccountant](#)



Breaking News - grants for professional fees

- England only via Growth Hubs in LEPs
 - SMEs
 - £1k - £5k; doesn't need to be matched
 - To directly respond to the impact of COVID-19
1. Any sector for tech spend
 2. "Visitor economy" for professional fees



Any questions?



#LeaveNoBusinessBehind



Community Catch-up

#LeaveNoBusinessBehind

WITH

Paul Surtees, CEO, Capitalise
Kirsty McGregor, Founder, The CFN