

Wise Words

"Having met Jo some four years ago, I knew that I would get honesty, reliability and integrity. Employing her has meant that, for the first time in 4 years of trading, we have real-time and up-to-date financial information. This in turn allows me to make informed and business-critical decisions. Jo is very knowledgeable, considerate and delivers facts with sensitivity. She also has a great smile and is the most attractive FD that I have ever had the pleasure of working with!"

GB, Banbury*

"I have used Jo's expertise in my quest to raise further funding for my growing business. She discussed my requirements with me, asked a few simple questions and came up with a solution I had not thought of before. Jo is a great listener, very supportive, knows about finance and how to run a business. Knowing Jo for quite a while and knowing her ethics, I would not hesitate to recommend her to anyone in my network."

SN, Oxford*

"I'd had a trail of bad bookkeepers, my accounts were in an absolute mess, I was running my business blind, had no cash flow, no idea of profit/loss from month to month or week to week. I desperately needed help and business guidance, someone who could come in and sort out the mess I'd got myself into and fast! Jo says it how it is, you know where you stand with her, she doesn't pull her punches, and she cares about your business."

SS, Bicester*

"Have to drop a note of thanks to Jo for taking the time to talk me through my Dragons Den thoughts this lunchtime. Really helpful, and full of useful insight. I would definitely recommend her if you need a sounding board."

NH, Reading*

* Full names not included due to confidential nature of the work

Book your FREE initial meeting with FD Confidential today to discuss the challenges facing you in your business and find out how we can help:

Call 01296 730 930 | 07972 770 841
or Email info@fdconfidential.co.uk
www.fdconfidential.co.uk



**Business never sleeps
...but at least you can**

Are you sometimes concerned that you may not have cash in the bank to pay your staff or the tax?

Do you struggle to find enough time to develop sales and fulfil orders?

Are you confident that you understand what your accounts mean for your business?

Do you sometimes wish you had someone with whom you could discuss ideas in confidence?

Do you wonder if your office systems are as efficient and easy as they could be?

Sound familiar?

Follow the path to FD Confidential
www.fdconfidential.co.uk
01296 730 930 | 07972 770 841



Jo's path to FD CONFIDENTIAL

Jo has lived in Buckinghamshire since she was four years old. After leaving Aylesbury High School she wasn't sure what she wanted to do, but loved maths and problem-solving. A friend told her of a vacancy at local accountancy firm Blackstone Franks, which enabled her to gain hands-on experience whilst studying for her Certified Accountancy exams.

In 1990 Jo became Assistant Accountant at Dutton Forshaw in Aylesbury, thus marking the beginning of her career in the motor trade. She worked for a number of companies including Hartwell, Perrys, Inchcape and Sytner before, in 2004, joining a fledgling commercial dealership based in Wellingborough.

A year into trading, the business was making huge losses, but during Jo's six years with the dealership it expanded from two to four main depots, plus six service centres for major retailers with just under 200 employees. Jo had total responsibility for the finance function, managing an annual turnover of £60 million. She was deputy to the Managing Director, and worked closely with him during this exciting period of growth to establish a strong financial base and manage the cash flow of the company. In 2006 Jo won Mercedes Benz Accountant of the year in recognition of her input into the dealer network.

when and how, and then make sure it does! My role varies according to the needs of the business, but could, for example, be providing accurate financial information on a monthly basis, analysing the forecast and creating plans to increase sales, improving cash flow, discussing marketing ideas, liaising with the company's accountant, or helping with the logistics of a premises move. I'm used to working under pressure, I stay calm, and am reassuring - I take away the worry!"

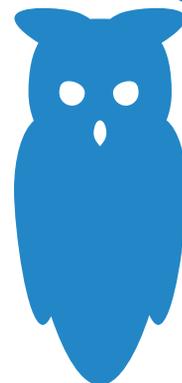
Jo stays calm under pressure, as was demonstrated when she successfully steered the company through the aftermath of having the overdraft withdrawn almost overnight. She has dealt with a number of VAT inspections and tax office audits - a frequent occurrence in the motor trade!



Jo is married with a teenage son and a black Labrador called Bertie. She gets involved in a number of local organisations and activities including maintaining the Facebook page for the local church; acting as a volunteer judge for Aylesbury Vale Young Enterprise; and is a member of Bicester Toastmasters where she is looking to achieve her bronze award. Jo has recently taken up drawing and is enjoying learning about acrylics and oil painting techniques. She is proud to be Miss February in a 2015 charity calendar raising money for Breakthrough Breast Cancer.

Jo's approach to clients

"I listen to them! They know their business and where the strengths and weaknesses are. My aim is to work closely with the client, brainstorm what needs to happen,



Call 01296 730 930 | 07972 770 841
or Email info@fdconfidential.co.uk
www.fdconfidential.co.uk