



CR CORPORATE SOLUTIONS

MORE THAN BUSINESS ADVICE

TABLE OF CONTENTS

- **Moving Forward with Continued Confidence**
- **A Review of the Last Six Months**
- **New Start Software Development Company**
- **Financial Management**
- **Addo Partnership LLP, The Management Solutions Group**
- **Moving Forward**

CONTACT US

Website

crcorporatesolutions.co.uk

Telephone

0141 354 1414

E-mail

enquiries@crcorporatesolutions.co.uk

Join us



Moving Forward with Continued Confidence

Our latest newsletter reflects on the current continuing economic recovery and the positive impact on financing from banks and investors, as well as providing an update on some of our work over the last six months.

The United Kingdom is the world's sixth largest economy and is growing faster than previously estimated and at the same time leading the European economic recovery. On an annual basis, the economy grew by 2.9% from

the first quarter of 2014, up from a previous estimate of 2.4%. Figures published this week from the Office for National Statistics indicate that growth in Gross Domestic Product has continued and was 0.7% for quarter 2, representing an annualised 2.8%.

Whilst the International Monetary Fund has cut the growth rate for the UK and the global economy to take into account the impact of recent events, it still anticipates UK growth of 2.4% this year and 2.2% in 2016, compared to a global economic expansion of 3.3% this year and 3.8% next year.

The Confederation of British Industry has stated that lower oil prices and low inflation should continue to boost real incomes and consumer spending, although exports will remain under pressure from the strength of the pound against the euro and weak global export markets. Despite this it forecasts 2.4% growth.

So what does this mean for our client base and key partners?

In general not a great deal as our experience is that many clients rely on their own confidence levels which are often not closely linked to the general economic conditions, but more to their cashflow, turnover and gross margins. However, the low interest rate and low inflation environment are positive factors for most of our clients and influence growth aspirations and future plans.

As we suggested in our last three Newsletters, we envisaged a more positive outlook, and a significant quantum of finance seeking appropriate opportunities and this has proven to be the case. We have no reason to believe that this will not continue.

The major UK banks have an average Tier 1 Capital of above 11% and the average leverage ratio is 4.4%. This should be good for SMEs moving forward and encourage strong, but responsible lending to well managed and structured companies.

Whilst there remains ongoing pressure on cash and margins, we have seen lots of evidence throughout our client base that if this is measured, managed closely, monitored and regularly reviewed then significant improvements can be made in both cash and margin enhancement. We have worked with a number of clients in the last six months to restructure their Financial Management Systems and Teams and are pleased to state that all of these companies have seen the benefits of taking such action.

We strive to ensure that our clients have good management teams, excellent financial management and well thought out strategies, as well as the appropriate mix and structure of finance.

Our approach is different to many professional firms and we pride ourselves on providing bespoke assistance, long-term sustainable solutions and delivering positive results that improve profitability, cashflow and shareholder value. We believe that we provide “More than Business Advice” – we provide cost effective and successful solutions.

I would again like to thank everyone who has thought of CR Corporate Solutions, referred work, invited to events and functions, and worked with us not only during the last six months, but in the previous (almost) six years.

CRCS could not have survived and flourished without that support - thank you to everyone who has continued to help and support in so many different ways, and best wishes for the remainder of 2015.

Craig

A Review of the Last Six Months

There have been a number of successes over the last six months and some of these have been highlighted in the CR Corporate Solutions LinkedIn Group...

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New Start Software Development Company

CR Corporate Solutions was introduced to two enterprising Computer Science students through a fellow University of Strathclyde Enterprise Partner...

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Financial Management

Craig Rattray was introduced to a company that had delivered growth from £1m to £2m to £5m in the latest full financial year and was forecasting ongoing growth...

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Addo Partnership LLP, The Management Solutions Group

Addo specialises in providing tailored services to assist underperforming businesses and projects. The team provides significant operational expertise and experience complementing the CR Corporate Solutions commercial, strategic and financial experience. More details can be found at www.addopartnership.co.uk.

Our ability to provide quality senior management at short notice is a major strength and as a result of shortages in the full-time market for the provision of such services, we expect demand to remain high, and we are currently evaluating various situations. One of the team members has been heavily involved in recent developments on the Scottish train lines and infrastructure.

Addo remains keen to provide tailored services to assist underperforming businesses and projects, as well as succession opportunities.



ADDOPARTNERSHIP
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Moving Forward

CR Corporate Solutions remains keen to engage with “companies with challenges” – positive challenges where companies are growing and require additional finance alongside commercial, financial and strategic expertise, and negative challenges where the company is stressed and has financial strain and pressure from finance providers.

We provide tailored solutions that deliver results by improving profitability, cashflow and shareholder value for clients.

We assist companies in growing their business profitably and ensuring they have a clear strategy, as well as the management team to deliver that strategy, and the financial resources required. Our roles may also assist companies that are in financial difficulty by designing and implementing plans to help them return to profitability, and to restructure their existing financial arrangements.

Our niche is in working closely with operational management teams that know their sector and industry well, but are less experienced in Strategy and "Strategic" Financial Management. This allows the operational team to focus on "running the business". We provide a bespoke service tailored to specific needs. This support allows our clients to focus on what they do best.

The website provides more background information and Case Studies at www.crcorporatesolutions.co.uk and our LinkedIn group can be followed at www.linkedin.com/company/cr-corporate-solutions-limited.

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CR Corporate Solutions Limited

272 Bath Street, Glasgow G2 4JR

0141 354 1414

enquiries@crcorporatesolutions.co.uk