



# CR CORPORATE SOLUTIONS

MORE THAN BUSINESS ADVICE

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### Join us



## Ongoing Uncertainty



Another six months has passed so quickly, so much so that I was not quite sure what had happened during that time and what I was going to include in this Newsletter.

It would be remiss of me to start without a brief mention of Brexit which has created a huge amount of uncertainty and this is expected to continue for a considerable time depending upon when Article 50 is invoked and the subsequent exit negotiations.

Indeed, the latest Deloitte survey of UK Chief Financial Officers stated that CFOs' perception of uncertainty had soared in the wake of the Brexit vote. Of more concern may be the Purchasing Managers' Index showing that the UK economy contracted at its steepest pace since 2009, with the services sector suffering its biggest drop in its 20-year history.

Uncertainty tends to have a negative impact on business sentiment and optimism, and often drives a focus on cost reduction, cash preservation and delayed or cancelled investment. However, uncertainty creates opportunity and if embraced positively can be a catalyst for new beginnings and opportunities.

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

In my view not too much as I have discussed with various clients in recent weeks. The Bank of England has eased bank capital requirements and is expected to reduce base rate at the next monthly meeting. This continuation of the low inflation, low interest rate environment and cost of bank debt at historic lows should see banks continuing to lend to those companies embracing change and opportunity.

As stated in previous Newsletters 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.

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 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.

From a personal perspective I have been embracing change and uncertainty for many months now. I believe that the key is to focus on today and work towards longer term goals, ensuring that what is done today ensures moving in the right direction.

I am a great believer in that “what doesn’t kill you makes you stronger” and that everything happens for a reason. It is how a person, or a company, reacts to uncertainty and challenges that determines success and happiness.

Anyway, thank you again to everyone for their business, support and friendship, and here is to ongoing success through the ongoing uncertainty.

Craig

## A Review of the Last Six Months



Craig Rattray was introduced to the friend of an existing client who was having difficulties with financial information in his fast...

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## Family Exit and Succession

CR Corporate Solutions was introduced to a profitable and growing family business by the company’s bankers who had been involved with...



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## Financial Management - Gearing Up for Future Growth



Craig Rattray was introduced to the friend of an existing client who was having difficulties with financial information in his fast...

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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 are working on a number of exit and succession projects and would be delighted to discuss alternatives and different ways of achieving this with owners considering realising value from their business.

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, Case Studies and previous Newsletters at <http://www.crcorporatesolutions.co.uk> and the CR Corporate Solutions LinkedIn group can be followed at [www.linkedin.com/company/cr-corporate-solutions-limited](http://www.linkedin.com/company/cr-corporate-solutions-limited)

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