

*Alan Davis*

Alan is a Senior Finance Manager with substantial expertise to Finance Director level, gained in the oil industry (Royal Dutch Shell Group) and in Consultancy and Interim Management. In recent years he has managed a diverse range of Change assignments including a Business Process Redesign of the core banking processes at the, the development and implementation of a strategy for globalising the decentralised IS Finance Function in DHL, the merging and rationalisation of two small engineering companies and the turnaround of a Close Care Company.

**Thames Valley***Barry Hill*

Apart from being a qualified accountant Barry has spent most of his working life as a Finance Director with good overseas experience. Barry has a very rounded picture of most of the difficulties business life can throw at a SME. In more recent years Barry has been giving business advice to SMEs and has assisted more than one in overcoming financial obstacles and, in doing this, mentored and trained the management in financial measurement and awareness.

**North East London & North East Home Counties***Mel Loades*

Mel has been working with SMEs for over 23 years helping business turn round difficult (in some cases, almost hopeless) situations. Helped other fast growth companies avoid the pitfalls and dangers of such a strategy whilst keeping them on track to assist in achieving their goals and aims. Been able to assist business owners plan a successful exit or develop their business, and assisted in the strategy of being able to buy back a majority share in a business which they lost during a time of distress.

**North West London & Northern Home Counties***Ralph Myers*

Ralph has been presenting sound business advice for more than thirty years to SMEs and large corporates. As a Fellow of the Chartered Institute of Management Accountants he has gained an in depth knowledge of the business process and has put that to use as a board member and departmental head. His expertise has been used within family owned businesses to international groups in the retail, finance, industrial, consulting and commodities sectors. Specialising in reporting, systems, finance, treasury and regaining control. He has an impressive record of saving and recovering cash.

**South East Home Counties***Richard Terhorst*

With 20 years experience, Richard has been involved in company turn rounds, start-ups, structuring, corporate planning strategy and in negotiations/mediations in buy/sell, shareholders agreements etc. Negotiations with banks and the preparation of funding applications often have led to increased funding. Richard has held and still holds various directorships, either as a non-exec director or as an external finance director. Through his extensive experience with SME's in all facets of the business Richard is well placed to help the SME owner.

**Central South & South West England***Tim Jenner*

Tim has been helping fast growth companies grow in challenging circumstances. He has 10 years SME company owner experience, and has grown and sold the companies he has owned. He has ten years senior level in corporate environment, which has enabled him to use corporate growth processes and disciplines in small companies. He specialises in hands on sales and marketing activities, and has financial skills to ensure growth is profitable, and downward growth is transformed to profitable growth.

**East Midlands***Phil Stanyer*

A chartered accountant, Phil has worked in manufacturing, capital goods finance, retail, service and wholesale distribution sectors and has been a lead figure in turning around ailing and disorganised companies. In each case he has continued to work with these businesses leading them to industry leading results both financially and from a customer satisfaction perspective.

**North of England***Martin Scriven*

Martin is a Fellow of The Institute of Chartered Accountants and a highly experienced Director of several companies. A clear thinker, he is a specialist in Corporate Finance, Business Start-ups, Acquisitions, Exit Strategies and Insolvency. With practical experience of the things that can so easily go wrong in the running of a company, he is able to identify with the problems that entrepreneurs have to deal with every day, delivering solutions to seemingly impossible situations.

**West Midlands***Graham Williams*

Graham Williams is a seasoned chief executive with international experience of saving, creating, growing, operating and selling a variety of organisations. He has a creative talent for finding new business and returning companies to profit. He thrives on project management and while he can, and does, advise he loves to roll up his sleeves and lead from the front in pressure situations. Graham is also a member of the prestigious "Society of Turnaround Professionals".

**Personal Debt Management***Mike Gould*

Specialising in supporting businesses and people to cancel all unsecured loans, including credit cards and store cards. Also debt management service which does not involve an IVA. Funding for SMEs through niche venture capitalists. Mortgage broker and packager with close relationships with specialist lenders. Able to offer funding for a complete range of business and personnel activities, in an ever changing market. Commonsense approach to all funding and debt issues. FSA regulated and Ministry of Justice regulated. Certificate in Mortgage Advice and Practice. Member of the Chartered Institute of Marketing.