

PENMAN STRATEGIC

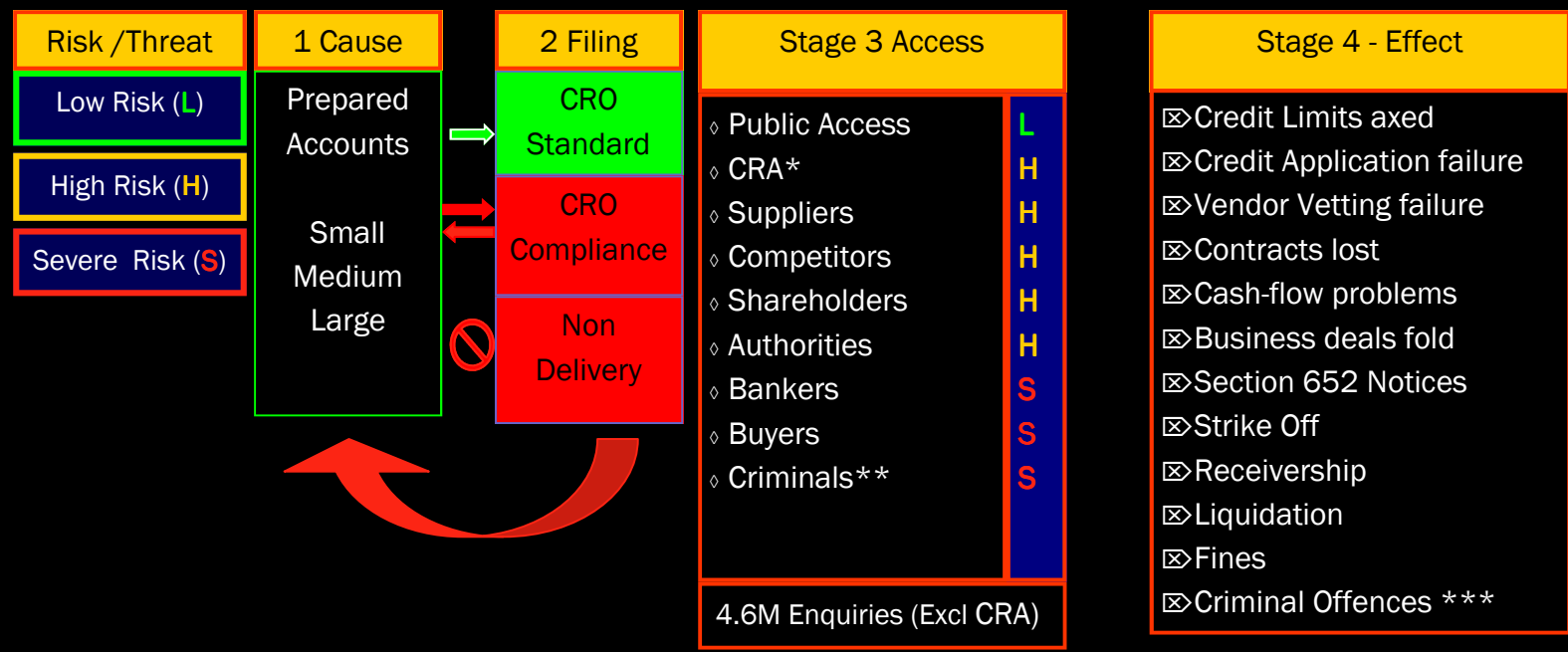


ACCOUNTANCY
IMPROVAL®

Profit from Penman

Differentiate Better Client Retention Unique Simple Affordable New Clients

Risk Assessment



***CRA** - Credit Reference Agencies (Dun & Bradstreet, Equifax, ICC, Experian etc) issue millions of “business files” each year to their subscribers who range from trade suppliers, bankers, financiers, companies wanting to vet their suppliers and Government authorities (*Vetting potential contractors*).

**** Criminals** - With an increasing level of sophistication, criminals can use the Business File to perpetrate crimes such as Long Firm Fraud and the ever increasing “Registered Office Scam” also known as “Corporate ID Theft” or “Corporate Hi-jacking”.

***** Fines & Criminal Offences** -Companies House issued fines totaling 30.3 Million in 2005 /2006 as a direct consequence of late filing of accounts and returns. They expect to achieve 95% compliance on Accounts in 2006/2007 so vigilance may very well increase but this still suggests 5% of the UK Limited Population of 2,000,000 Companies could fall foul. 199,000 companies were removed either voluntarily or compulsorily in 2005/2006.