

Built for Pharmacies. Powered by Accountants Driven by Automation & Insight

Your outsourced finance team

Boosting profit, cutting tax, fuelling growth

Struggle with Financial management

Outgrowing Your Finance Setup?

Starting out, your business was simple—no employees, few transactions, and full control. But as you grew, you had to hire, delegate, and rely on others, especially in areas like finance.

Now, finding affordable, qualified financial help is tough. A Finance Director costs £75,000–£120,000, and even Financial Controllers start at £55,000. You're left trying to manage with limited internal support, feeling overwhelmed and disconnected from your finances.

You know systems and tech could help, but you're unsure where to begin. Your finance staff have limited experience, and you're not confident the function is running efficiently or making the most of available tools.

The consequence

You're managing finances on your own, unsure if your business could be performing better. It pulls you away from what you do best—serving customers and growing the business.

Without real-time cash flow forecasts or accurate management accounts, you worry about taxes and don't know if you're making a profit until year-end—too late to act.

Your team sticks to outdated methods, unaware of smarter ways to work, and you lack the systems, KPIs, and plan needed to drive growth.

The business isn't delivering the financial return you hoped for, and you feel alone in trying to change that.

As businesses grow, so do their financial demands. Larger companies can afford to hire qualified finance professionals to manage this complexity. However, medium-sized businesses often can't justify the high cost of experienced finance staff. As a result, they struggle with financial oversight, missing out on valuable insights and strategic guidance.



Your own Finance Team – Without the £100K+ Staffing Headache

According to Indeed.com, average UK salaries are:

- Accounts Payable Clerk: £25,535
- Accounts Receivable Clerk: £26,861
- Bookkeeper: £25,996
- Senior Accountant: £37,932
- Financial Controller: £59,829
- Finance Director: £90,439

Hiring all these roles would cost over £266,000—before bonuses, benefits, pensions, and employer's NI at 13.8%. Clearly, this is far beyond the reach of most small businesses. Yet it's these very businesses that most need access to this level of financial expertise.

Of course, you don't need full-time support in all these roles—but you do need aspects of each. The problem? You can't hire 30% of a Financial Controller or 10% of a Finance Director.

So, you either end up with:

Skilled professionals doing low-level tasks (e.g. Controllers doing bookkeeping), or Gaps in your finance function due to lack of expertise.

Imagine having someone to fully systemise and manage your finance function so you can:

- Stop worrying about financial management
- Access FD and FC-level expertise at a fraction of the cost
- Give your staff training and support from qualified professionals
- Save time and money through streamlined, tech-driven processes
- Gain clear financial insights to make timely, informed decisions
- View real-time, accurate management information and funding options
- Scale confidently, knowing your finance function can grow with you
- Rely on a trusted advisor who truly understands your business

All without the cost and complexity of hiring a full in-house team.

That's where RX Virtual Finance comes in.

"We can save 100k+ in staffing costs."



The Virtual Finance Office

We offer a tailored Virtual Finance Office service for small businesses—often for less than the cost of a full-time junior employee. Don't be put off by the word 'virtual'—our service is people-focused, giving you access to experienced finance professionals who've run full finance functions for businesses like yours. Whether you need end-to-end support—from bookkeeper to Finance Director—or just to fill gaps in your existing team, we're here to help.

1

Accounts receivable – responsible for invoicing and collecting cash from customers

2

Accounts Payable – responsible for paying suppliers and employees

3

Financial Reporting & Control – managing systems and producing management accounts

4

Working Capital Management – overseeing cash flow and stock systems

5

Forecasting & Budgeting – preparing budgets and analysing variances

6

Strategic & Financial Planning – interpreting data, tracking KPIs, and managing financial risk

7

Tax & Compliance – ensuring compliance with HMRC and Companies House regulations



Large companies have full finance teams covering everything from accounts payable to CFO-level strategy. Smaller businesses, however, often rely on just a few people—or even the owner—handling it all, often without a finance background. While small businesses don't need a full team, they do need some level of support across all key finance areas. The challenge is, getting the right level of expertise in each area is usually out of reach for most small businesses.

**“Tax planning to
save you 1,000's”**



The benefits that a Virtual Finance Office will bring to you?

Our VFO service gives you flexible, affordable support across all key finance areas, tailored to your business needs. One of the biggest benefits? You can hand over the day-to-day financial management, freeing you to focus on what you do best—growing your business.

Thanks to modern technology, we're able to offer small businesses a full finance function—combining the expertise of a finance team, business coach, and strategic advisor to help you reach your goals.

Additional benefits include:

- Taking the hassle out of bookkeeping, done accurately and regularly to maximise tax relief and VAT claims
- Aligning financial data with business goals to provide meaningful insights
- Timely, real-time management information with clear analysis
- Strategic financial input to support growth
- Access to the latest tech to streamline operations and cut costs
- Oversight of finance staff with proper accountability
- Support in securing funding for growth
- Helping you build a profitable, sustainable business through planning and KPI tracking
- Managing financial risks before they become problems

Smarter Pharmacy Finance – 100% Digital



Between patients and prescriptions, finance admin is the last thing you need. What if technology could handle the tedious bits whilst you focus on what matters—growing your business? Here's how smart pharmacy owners are ditching the financial headaches:

What is your investment?

Every business has unique needs. We offer flexible Virtual Finance Office packages tailored to you.

Our live pricing creates personalised proposals—you control your service level. From bookkeeping to strategic finance, you choose.

Fixed monthly fees. Simple budgeting. As needs change, we adjust pricing accordingly.

You're in control. The service scales with your business. Compare this to hiring unnecessary staff—the savings are clear.

How do we deliver this?

Managing a finance function today is no small task, but modern technology has automated many processes once handled by staff—saving both time and money. We can deliver and manage your entire finance function remotely, with optional on-site visits for training if needed. You choose the level of in-person support when selecting your package. Here's an example of a streamlined, tech-enabled finance function in action.

Your Pharmacy options in detail – how you benefit

For a small fixed monthly investment, you can benefit from the following depending on the package and options chosen.

Document capture system and process

We'll review your current finance processes to streamline document flow, keeping only what's essential. By using tech to scan documents, we reduce manual data entry and errors—saving time and money. Going paperless also frees up valuable office space!

Review and streamline existing finance function systems & processes

We'll review your current finance processes to streamline document flow, keeping only what's essential. By using tech to scan documents, we reduce manual data entry and errors—saving time and money. Going paperless also frees up valuable office space!

The Pharmacy led solution

Accounts receivable review and management

Poor invoicing and cash collection often lead to cash flow issues. We'll review your credit control processes and help you improve them—whether through automation, direct debit, or upfront payments via Stripe or PayPal—to get cash into your account faster.

Overview and support to your internal finance staff

It's hard to manage staff – let alone staff that are engaged in an activity that is not your forte. We will provide support to your in-house finance team for any queries they may have so they don't get frustrated and can be as productive and efficient as possible.

Accounts payable review and management

We can manage your payments function or review your existing processes and set up and provide advice on generating efficiencies, improving controls and saving you time and money. If you pay employee expenses then we can establish and implement systems for you to keep track of expense claims, ensure the relevant authorisations are in place and create a seamless process for claims.

Bank feeds system set up and timely reconciliations

We can undertake the bank and credit card reconciliations for you or if you are doing this in house then we can provide processes to undertake it as efficiently as possible across all bank and card accounts. Reconciliations are essential to ensuring that the financial data in your accounting system is accurate so that you know at any point in time who owes you what and what you owe to others.

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Book A free 15
minute Business
Call

The Pharmacy led solution (cont'd)

Dedicated financial director contact

You'll have direct access to an experienced financial director, available whenever you need. It'll be like having an FD on your team—one point of contact for all your queries, backed by our wider team to ensure you always get a prompt response.

Unlimited email and telephone support

You can contact your dedicated client manager anytime by phone or email, with no extra charge. If anything falls outside the agreed scope, we'll always let you know and provide a quote before going ahead—no surprise bills.

Cost control: Expense monitoring, analysis and advice

Growing a business can make it easy to lose track of costs, especially as staff begin submitting expenses. It's vital to have clear processes to control spending and flag any anomalies, helping you manage risk.

Projections and custom reports for decisions

Considering hiring or investing to grow your business? Can you afford it, and have you accounted for all costs and financial impact? We create projections with 'what-if' scenarios, including delays before returns. Custom reports help you make smarter decisions and manage risk.

Working capital and cash flow management

Cash is vital to any business. Monitoring cash flow helps you stay afloat during quiet periods or when investing in growth. Relying on your bank balance alone can overlook key liabilities like PAYE, VAT, and corporation tax. We'll help you build and maintain a live cash flow forecast, giving clear visibility of future cash needs.

The Pharmacy led solution (cont'd)

Review of industry specific apps and implementation

With over 1,000 and growing, the cloud accounting app ecosystem can be overwhelming. We'll research and recommend apps that integrate with your software to boost efficiency and save time and money—whether industry-specific or for general tasks like project costing.

Financial risk management

Managing risk is key to business survival. We'll identify your main financial risks and help you reduce them. For example, if you're unsure about a new customer's ability to pay, we can run a credit check on your behalf.

Dashboard to track key KPIs

Management reports help, but KPIs tailored to your growth targets help more. Our motto: 'what gets measured, gets improved.' A dashboard tracking key KPIs in one place will help your team reach its goals.

Strategic planning to set goals and monitoring

With over 1,000 and growing, the cloud accounting app ecosystem can be overwhelming. We'll research and recommend apps that integrate with your software to boost efficiency and save time and money—whether industry-specific or for general tasks like project costing.

Monthly accountability programme and support

Success requires action, but daily business can get in the way. Having someone hold you accountable helps you focus. We'll schedule monthly calls or meetings to support your strategic plan, making it more likely you achieve your personal and business goals.

"We can save you 100's of hours of time"



Virtual Finance Director Services



Introduction: Your Strategic Financial Partner

In today's fast-moving business environment, small and medium-sized enterprises (SMEs) need more than just basic bookkeeping—they need strategic financial leadership. However, hiring a full-time Finance Director (FD) is often out of reach for many businesses due to cost and commitment, with average salaries ranging from £70,000 to £122,000 before benefits, pensions, and national insurance contributions.

At RX virtual Finance, our Virtual Finance Director (VFD) packages bridge this gap, offering tailored financial expertise, strategic guidance, and operational support at a fraction of the cost. We provide you with access to experienced financial directors who work as an extension of your team, giving you the strategic insight you need without the full-time expense.

Based on a review of leading UK accountancy practices and our commitment to client-centered service, we've structured three distinct VFD packages: Core FD, Streamline FD, and Scale Up FD. Each is designed to meet businesses at different stages of their journey—from those seeking reassurance and compliance, to those optimising for efficiency, and finally, those aiming for ambitious growth.

Service Summary

Core FD – For business owners who want essential compliance, independent oversight, and peace of mind. You gain reassurance that your finances are in order, with expert guidance available whenever you need it.

Streamline FD – For businesses with some finance function in place, seeking efficiency, better reporting, and process improvement. You streamline operations, improve cash flow, and gain deeper insights for better decision-making.

Scale Up FD – For ambitious businesses focused on growth, strategic planning, KPI tracking, and investor readiness. You receive high-level strategic input, robust reporting, and hands-on support to drive growth and maximise business value.

Service Area	Core FD	Streamline FD	Scale Up FD
Compliance essentials	✓	✓	✓
Dedicated FD contact	✓	✓	✓
Support for internal finance staff	✓	✓	✓
Health check on finance systems/processes	✓	✓	✓
Full management reporting	✓	✓	✓
Unlimited email & telephone support	✓	✓	✓
Implementing efficiency suggestions		✓	✓
Cost control & expense monitoring		✓	✓
Credit control review & improvement		✓	✓
What-if analysis & financial projections		✓	✓
Cash flow forecasting & monitoring		✓	✓
Review & implementation of finance apps		✓	✓
Risk management		✓	✓
KPI dashboard & tracking			✓
Strategic planning & goal setting			✓
Monthly accountability & support			✓
Raising finance & investor reporting			✓
Exit strategy development			✓
Non-exec FD role for third party credibility			✓

Detailed Package Information



Core FD: Essential Financial Oversight

Who is it for?

Business owners who are comfortable managing their own finances but want independent advice, compliance assurance, and peace of mind.

What does it offer?

- Access to a dedicated, experienced FD for advice and oversight
- Regular health checks on your finance systems and processes
- Full management reporting to keep you informed
- Unlimited support via email and phone
- Ensures your business remains compliant with all regulations

Value Proposition:

You gain reassurance that your finances are in order, with expert guidance available whenever you need it—without the cost of a full-time FD. Focus on what you do best, knowing your financial foundation is secure.

Streamline FD: Efficiency & Process Excellence

Who is it for?

Businesses with some in-house finance capability, or those in a consolidation phase, looking to improve efficiency and reporting.

What does it offer?

Everything in Core FD, plus:

- Implementation of efficiency suggestions from finance reviews
- Cost control: monitoring, analysing, and advising on expenses
- Credit control review and improvement
- What-if scenario analysis and financial projections
- Cash flow forecasting and monitoring
- Review and implementation of industry-specific finance apps
- Risk management to safeguard your business

Value Proposition:

You streamline your finance function, improve cash flow, and gain deeper insights for better decision-making, all with ongoing expert support. Save time and money while building a more robust financial operation.

Scale Up FD: Strategic Growth Partner

Who is it for?

Ambitious businesses focused on growth, scaling, or preparing for investment or exit.

What does it offer?

Everything in Streamline and Core FD, plus:

- KPI dashboard to track financial and non-financial metrics
- Strategic planning sessions to set and monitor business goals
- Monthly accountability programme to keep you on track
- Support with raising finance and investor reporting
- Exit strategy development and formulation
- Non-exec FD role for third-party credibility (e.g., for investors or lenders)

Value Proposition:

You receive high-level strategic input, robust reporting, and hands-on support to drive growth, attract investment, and maximise business value. Build a scalable, valuable, and saleable business with confidence.



4.9 Excellent | 350+ Reviews

CONTACT US

 **Jamie Hill**
5 reviews

★★★★★ a month ago

Used totalbooks for years. They are great to deal with even though I'm probably not. They have sorted several tax returns on short notice, always quick to respond and they update me on anything important I need to be made aware of. Can't ask for much more really.

 **Jamie Smith**
1 review

★★★★★ a month ago

I've been working with Total Books for the past two years, and I couldn't be more impressed with their service. Buhir has provided exceptional support with my personal tax and self-assessment, offering clear guidance every step of the way.

He's extremely knowledgeable, professional, and genuinely helpful, always taking the time to explain things thoroughly. On a recent occasion, I had a tight deadline and urgently needed documents prepared—Buhir went above and beyond to ensure everything was ready in time. That level of dedication is rare and greatly appreciated.

Highly recommend Total Books to anyone looking for reliable, responsive, and expert accounting support.

 **marta**
1 review

★★★★★ a month ago

I've had an excellent experience working with Buhir and the team at Total Books. They are professional, responsive, and always go the extra mile to ensure everything is clear and accurate. I feel supported knowing they handle my accounts with such care and attention to detail. Their advice has been invaluable, and they make what could be a stressful process feel straightforward and manageable. I highly recommend their services to anyone looking for reliable and knowledgeable accountants. Thank you for all your hard work!