

Consulting, Research, Editing, and *Writing*

Intelligent writing for all your business documentation



Richard Stutely



**Business Writer and Consultant
Best Selling Business Author**

Four best sellers translated
into a dozen languages

Many other works as author,
editor, contributor, collaborator
Thousands of newsletters, reports,
plans, whitepapers, policies, etc.

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Consulting, Research, Editing, and Writing

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Welcome

I love to write. For me, a new sheet of paper is as inspiring as a blank canvas must be for an artist. My palette is the alphabet, and with just 26 letters, I can paint an *infinite* number of stories for you.



English is incredibly rich and flexible. The stories we create can be anything from detailed and precise technical instructions all the way through to strange and mysterious fantasies experienced only in your head.

This little brochure might help you to define your story (subject, format, scope, and style). This will help us both understand how we will work together. You will also find some examples of my writing, my experiences and skills, and a few reviews of my work. I hope these reinforce your decision to work with me.

I am eager to learn what you want me to write for you. And I promise to go above and beyond to ensure you get what you want (see last testimonial on page 7). I am looking forward to hearing from you.

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Published by



Accountancy (regular column), Asian Finance, and others
Contributed to Institutional Investor Country Risk Assessments
See also: RichardStutely.com

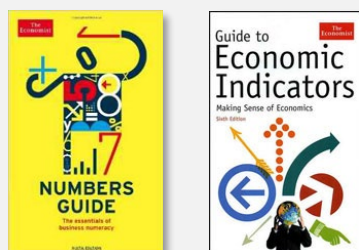
**International best sellers,
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Published by the Financial Times:



FT
FINANCIAL
TIMES

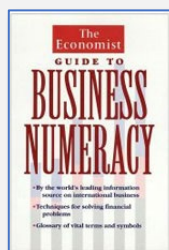
Published by The Economist



**The
Economist**

Published by Bloomberg

Bloomberg



Subject matter

I can write about almost any subject you want, including almost any aspect of any business, finance, economics, politics, current affairs, technology, sustainability, etc. Tell me your topic, and I'll tell you honestly if I can do it justice.

Document types

It is, perhaps, more useful to think in terms of document types. I have created at least a few of each of the documents listed below, and countless numbers of most of them; thousands in total. And the list is not exhaustive by any means.

Sales and marketing

- ✓ Sales and marketing blurb that informs, excites, inspires, and sells
- ✓ Website content with a call to action
- ✓ Other copywriting

General communications

- ✓ Unique website content to inform users and search engines
- ✓ Newsletters, blogs, fact sheets, articles, magazines
- ✓ Press releases, press briefings, other PR material
- ✓ Presentations, pitches, and proposals

Mainly business management

- ✓ Annual reports, impact reports, policy manuals, white papers, technical reports, feasibility studies, business plans, sales and marketing plans, other plans, competitive analyses, forms, surveys, etc.
- ✓ Technical manuals, user handbooks, quick start instructions, how-to guides, other manuals and guidebooks
- ✓ Legal drafts (paralegal, for review by your lawyer)
- ✓ Corporate profiles, company histories

Research, education, and training

- ✓ Courses and learning material
- ✓ Training materials, procedural guidance
- ✓ Academic and scholarly documents

Mainly personal

- ✓ Speeches
- ✓ Books, ebooks, interactive books, etc.
- ✓ Biographies
- ✓ Ghost writing, collaborative writing
- ✓ Résumés and curriculum vitae (CVs)
- ✓ Cover letters, other correspondence, etc.



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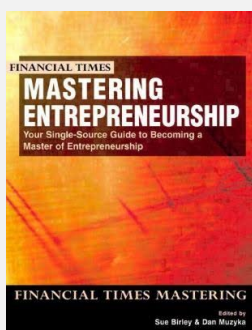
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Intelligent writing for all your business documentation

Mastering Entrepreneurship

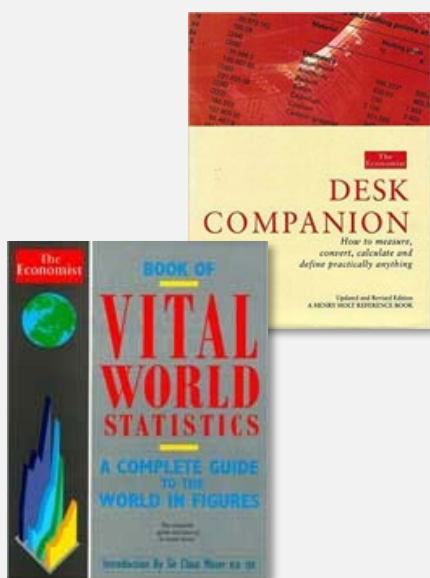
Single source with The Definitive Business Plan by Prof Sue Birley (Imperial School of Management), Prof Daniel Muzyka (INSEAD), Richard Stutely



The Economist Desk Companion

The Economist Book of Vital World Statistics

Richard Stutely:
Editor and contributor



Scope

I am happy to provide anything we need to make our project a success, including any of the following:

Content building, validation, and testing

- ✓ Discussion, consulting, workshops, brainstorming, mentoring, etc.
- ✓ Research, data analysis, data validation, surveys, fact-checking
- ✓ I can also develop or validate numerical and financial content, such forecasts, budgets, pricing, etc.

Presentational issues

- ✓ Illustrations, images, infographics
- ✓ Presentations, flipbooks, etc.
- ✓ Layout and design
- ✓ Critiques, comprehensive editing, copyediting
- ✓ General editing, proofreading
- ✓ Production management

Style

Obviously, I need to know *how* you want me to write. Critical factors include the following:

1. **Which English?** American, British, Australian, or English from any of the other 100 territories where English is a *de facto* or *de jure* official language?
2. **Who is in the audience?** Are we writing for academia? Senior or junior businesspeople? Specific demographics? And so on.
3. **Who is speaking?** Does existing text need humanizing or modifying. What tone do you want to set? This might be determined by the audience (e.g., a deadly-serious tone for academic papers). Or defined by your policies. For example, a business aimed at teenagers might adopt a fun-loving image using all the latest buzz words and colloquialisms.
4. **What is your overall stance on style?** To take some simple examples, there are a dozen different ways to write the date, some words have more than one spelling, you can write section headers with title case or sentence case, you probably do not spell out some acronyms common in your business, and so on. This is best managed with a set of rules to ensure constancy within and between documents. If you do not have style guidelines in place, I can advise.

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Some newspapers and journals that have published or referenced my work

Note: These are not the actual editions. I lost the originals when I was caught in a war zone, and later, due to flooding from a super typhoon.



"Aspiring managers who have trouble with crunching numbers may have found a savior in Richard Stutely." **The Guardian**

Why work with me?

I am lucky to be able to offer you a huge amount of experience and authority. Here are some *relevant* events in my career.

Books and articles

- ✓ Author of four international best-selling business books published by The Financial Times, The Economist, and Bloomberg
- ✓ Other books: author, editor, contributor, collaborator
- ✓ Books translated into a dozen languages
- ✓ *The Definitive Business Plan* is used worldwide as a coursebook or recommended reading in universities and business schools
- ✓ These books are still selling well after 25 to 30 years in print
- ✓ Numerous articles published in respected journals
- ✓ Approx 1000 citations listed on [Google Scholar](https://scholar.google.com/citations?user=RichardStutely)

Corporate experience plus government, politics, etc.

- ✓ Senior press officer at HM Treasury (the UK finance ministry)
- ✓ Produced briefings for the Prime Minister's Office and Treasury
- ✓ Sat in House of Lords and House of Commons to provide on-the-spot briefings for government ministers
- ✓ Wrote white papers on public expenditure and cash control

Experience in investment banking

- ✓ Member of the London International Stock Exchange
- ✓ Chief Economist for international bank
- ✓ Investment banker with stockbrokers acquired by Shearson Lehman American Express and Chase
- ✓ For 10 years, published daily, weekly, and monthly newsletters covering economics, finance, currencies, petroleum, gold, other commodities, current affairs, and politics.

Experience in consulting, training

- ✓ Years of providing management consulting, brainstorming, mentoring, workshops, corporate training, etc.
- ✓ Clients in the US, UK, Middle East, and Asia
- ✓ Lectured at Universities of London and Western Australia

Direct experience in publishing

- ✓ Editor, copyeditor, contributor, proofreader at The Economist
- ✓ Former director of International Typesetters, Philippines

Other

- ✓ One of the 15% of people in England who grew up speaking standard English (makes it easier to write for other varieties)
- ✓ Have lived and worked in the US, UK, Middle East and Asia
- ✓ Have worked with clients remotely for over a decade

Contact details

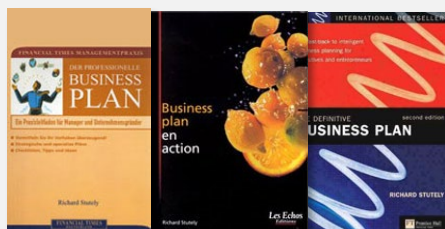
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Some International Editions



Reviews and testimonials

The Definitive Guide to Business Finance

"... a powerful tool for anyone involved with practical financial management issues. It is a superb balance between practical tips and hints and sufficient level of detail to enable you to challenge and make progress in improving the financial and operational performance of your organization. It consciously avoids the sterile academic debates and focuses clearly on value added ideas and initiatives. The 10 questions sections are incredibly powerful."

Simon Rogers, Senior Consultant, Big 4 Global Professional Services Firm

Essential

"... an absolute must for entrepreneurs, executives and business people alike. Richard weaves his craft and translates years of first-hand experience into a highly readable, enjoyable and, most importantly, understandable read. I have applied many of the recommendations in this book to my own scenarios and the results have been instantaneous. ... This book could be the greatest investment you ever make."

Philip Leslie

Thorough – and thoroughly entertaining ...

"Richard Stutely's manual on numbers for nonfinancial managers blows a bracing gust of fresh air into a stale subject. The business expert's witty asides, funny anecdotes and tongue-in-cheek approach make for a relatively painless introduction to the basics of number crunching. ... its easy-to-use layout really helps make the material accessible."

Rolf Dobelli

All you ever need

"This book is a hit! I have raised well over £100m in total for three different companies, including an IPO on the Main Market of LSE based on the teachings of this book. Investors love the style, and it pays off. What else do you need in addition than a brilliant idea put in a right format? If you are serious about raising money, look no further."

Serial Entrepreneur

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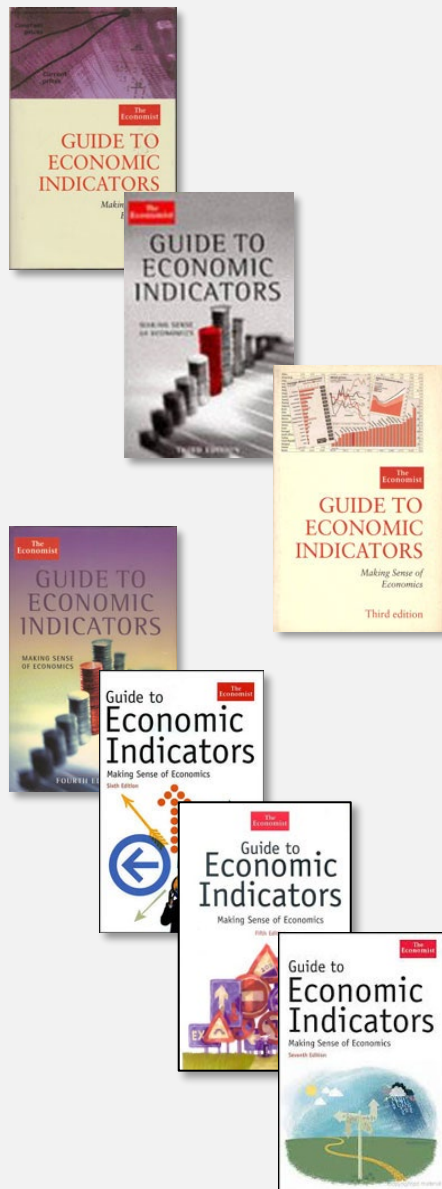
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Intelligent writing for all your business documentation

The Economist Guide to Economic Indicators and

The Economist Numbers Guide

Still in print in 7th/6th editions 30 years
after the first release



The Definitive Business Plan

Very informative and also more internationally oriented

"I find this book way superior to many other books on the subject. At the same time, it approaches business plans with small, boxed anecdotes and an easy-going attitude (a la "...for dummies" but a far better level). Also differences between British and US accounting terms are explained, giving the book a touch of international reach. At all times you have the feeling of being in company with a very talented and experienced author."

Klaus Kühn

Excellent for beginners.

"As an entrepreneur (and a newcomer to the world of business planning), I had been looking for a book that would guide me through the complex process of creating a high-quality business plan. Richard Stutely's book provided me with all the information that I could possibly need; It is an informative, interesting and educational book, and I would list it as suggested reading for absolutely anyone Thoroughly deserves a five-star rating."

Amazon Customer

Planning (and delivery) not simplified but easy to read

"I found this book an excellent introduction to all aspects of business planning. Stutely enlivens the more-dry aspects of planning with a gutsy irreverent style. A good read as a refresher if you already know it all and also as an intro to what you will need to know when blagging cash from VCs or your board."

Jonathan Morris, CEO Wireless Idea Ltd

The Economist Numbers Guide

"A really good book to get an overview. Years and years of school in a couple of hundred pages A really good guide through all the mathematics you will need in normal business life. The writing is even a bit entertaining in parts... ."

Tim Nowotny

A publishing company in the Caribbean

"[Richard,] I truly appreciate working with you over the years and am grateful for the work you have done. You've been very helpful and have gone above and beyond on many occasions. ... I am hoping we can work together again in the future, as you have been an invaluable resource That will never be forgotten."

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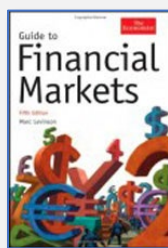
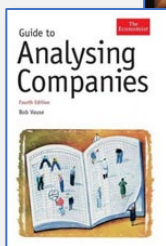
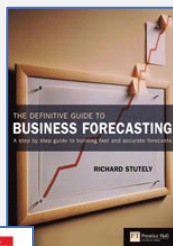
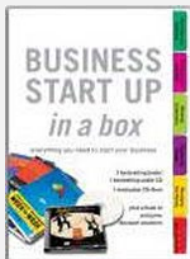
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Business Start Up in a Box
Steve Parks, Richard Stutely,
Steve Martin



Three books where I formulated
and was paid for the concepts -
but I did not write the books

Samples of my writing

A Page from The Economist Guide to Economic Indicators

8 Investment and savings

Saving is a very fine thing. Especially when your parents have done it for you.

Sir Winston Churchill

Overview

Investment deserves special attention because it is so important for the future health of an economy. It lays the basis for future production.

Investment is spending on physical assets with a life of more than one year. This should be distinguished from financial transactions which are known as investment in everyday language but which are - from an economic viewpoint - savings.

It is conventional to say that businesses invest while individuals consume. If a household buys itself a personal computer, this is recorded in the national accounts as personal consumption. If a business buys the same model, the spending is classed as investment. The rationale is that the household uses a PC for "pleasure" while a business uses it in the production of future output. A company's stocks of raw materials and goods are classed as investment.

The circular flow of incomes

Chapter 4 (page 42) outlined the concept of the circular flow of incomes. Savings and investment are often considered to be the most important leakage and injection. It is easiest to understand their significance through an example.

Imagine a simple system in which firms produce \$100m of goods a year. Suppose that households save \$20m. Output is \$100m, incomes are \$100m and consumption is \$80m. Since the firms sell only \$80m of their output, the remainder is left in stock at the end of the year. The \$20m increase in stocks is classed as investment spending. In order to meet their wage bills, the firms have to borrow \$20m from the banks where the households saved their \$20m. Output is \$100m, incomes are \$100m, and total spending is \$80m consumption plus \$20m investment which equals \$100m.

The leakage of \$20m for saving is matched by an injection of \$20m for investment. Investment (in stocks or fixed assets) can take place only when some consumption is deferred. By definition, investment = savings.

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A page from The Definitive Guide to Business Finance (beanie = bean counter = accountant)

▶ The second oldest profession?

No doubt you have seen pictures of those ancient cave paintings where a bunch of woolly savages are chasing a woolly mammoth off a cliff. You probably noticed that the stick figure at the back was an accountant.

As soon as there were things to count, there were beanies. They went by other names back then, given that the first in their trade were probably preoccupied with divvying up woolly mammoth steaks, or counting bushels of grain going into storage for leaner days. All that tallying and remembering was tricky and prone to later argument, so it is quite possible that accountants had a significant hand in the invention of the written word. Indeed, with such a long history they have had plenty of time to develop a rich jargon which has developed almost into a separate language – one that is up there with Egyptian hieroglyphics, Ancient Greek and Gibberish.

In addition to beanie-speak, accountants have built an impressive system of qualifications and a range of job titles that would make anyone proud. Most remarkable, perhaps, is their unique level of optimism. Apparently they do not have any. Presumably this comes from handling other people's money all the time.

The first written use of the term bean counter was in a 1975 Forbes magazine article which referred to "a smart, tight-fisted and austere 'bean counter' accountant from rural Kentucky".

When you see letters after a beanie's name, a C usually stands for certified or chartered, a P for public, and A, well, take a wild guess. You sometimes see M for management.

- In the US and many countries in Asia the most common beanie designation is CPA – certified public accountant.
- British beanies are usually CAs (chartered) or CCAs (chartered and certified).

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10 Hard Questions from The Definitive Guide to Business Finance**Ten hard questions to ask or be asked**

- 1 Is this report reliable? Is it covered by statutory reporting requirements? How much of it?
- 2 What other sources of information will provide useful data?
- 3 What does the commentary say? What can you read between the lines? What is not said?
- 4 What is buried in the footnotes? What are the implications?
- 5 Are the financials audited? What did the auditors say? Who were they?
- 6 What are the most important product lines? Why? What are the implications?
- 7 What are the most important industry sectors? Why? What are the implications?
- 8 What are the most important geographic sectors? Why? What are the implications?
- 9 Is the business dependent on any significantly large customers, areas, etc.? Why? What are the implications?
- 10 Where does the greatest value added come from?

What's next?

This chapter looked at financial reporting as a whole. The main focus was on the annual report. Remember that you will find much interesting material in other reports, including reports to regulatory authorities (e.g. stock exchanges or securities and exchange commissions) and other published but unregulated reports and commentary. But beware that so-called pro forma (i.e. unregulated) financials can present a very different – and usually more rosy – picture from accounts prepared under generally accepted accounting principles. The next chapter looks more closely at analysing financial statements in concert. This is a very interesting topic and it will help you extract maximum value from any financials that happen to be lying around.

'In June [2002], we first required CEOs and CFOs to personally certify – in writing, under oath, and for publication – that their most recent reports filed with the [US Securities and Exchange Commission] were both complete and accurate ... with new rules requiring sworn certification of all future statements, executives are on notice that they had better know not just the bottom line, but how the company got there.'

Cynthia A. Glassman

(Commissioner, US Securities and Exchange Commission, 2002)

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A page from The Definitive Business Plan

Products and services

The description of your products or services might have to be relatively detailed if you have a business start-up with brand new and unknown products, or a more complex mix of products and services. The description can be very short if the products and services are simple or well known by your readers.

Figure 4.5 What you have

For a start-up situation this unexciting infrastructure information is better tucked away near the back of the plan – unless it is more biting ('implementation is currently undertaken using ...')

YAWN. There is a much better product description later in the plan (see Fig. 8.8). Maybe that was written by sales and this was written by R&D.

The writer should be trying to demonstrate what it is that Tetrylus has that is unique. Ownership of intellectual property? A niche product?

TETRYLUS BUSINESS PLAN Doc 20110136 Infrastructure, products

Infrastructure
Tetrylus is currently operating from the founders' residence. We have negotiated a satisfactory lease for office premises in the Millennium Industrial Park. We will relocate in month 1 of our start-up phase. The office is ideally situated close to manufacturing facilities, customers and the airport ...

Products
Our launch product is *Tetrylus ONE* – an automated tracking system for remotely tracking employees in hazardous working environments. The system comprises a computer software application, radio-frequency network cards and identification badges with built-in transmitters ...

The software is licensed from Arthur Andy and Son, a major international consulting house. The software is running ...

The identification badges are modified versions of badges currently produced by ...

At least these paragraphs appear to be working towards demonstrating that production risks have been minimised.

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A weekly newsletter – the only one I can find, from early in my career in London, 1984 I think

INSIDE THE CITY

Will the dollar be President Reagan's biggest enemy in election year?

The collapse of the dollar may have begun. So ran the first line of *Inside View* last October, when the phrase was common currency in the financial markets. The dollar has strengthened further since then. But it wobbled noticeably in the first week of February and brought our opening sentence back to the lips of City commentators. Only this time, having been proved wrong once, they are more cautious in expressing the view.

In October the pound averaged nearly \$1.50. By the end of the year it was hovering fractionally above \$1.40. But attempts by Europe's central bankers (meeting in Basle over the first weekend of 1984) to talk down the dollar failed miserably. It perversely rose to new highs. Sterling dipped below \$1.40 for the first time ever, while the German mark fell to a ten-year low. However, in the first week of February the dollar weakened just a little to, for example, \$1.43 against the pound. Does this indicate that the much discussed slide has finally started?

It may be the case that recent developments in the US have introduced short-term hesitancy to the exchange markets. By the time these words appear in print the dollar may have resumed its upward course. Nevertheless, fundamental considerations do suggest that it is overvalued. If it crashes ahead of President Reagan's stand for re-election on 4th November he may be extremely embarrassed.

President Reagan entered election year against a sound economic background. Total output rose by over 6% in 1983, while industrial production soared by 16%. Unemployment fell to 8% in December from nearly 11% a year earlier. Inflation remained firmly in a 3% to 4% range for all of last year. The outlook for 1984 is just as good. Economists generally expect less-heated growth of 4% to 5% and an inflation rate in a similar range.

There is one big problem, though. The budget deficit looks set to approach \$200 billion a year for the rest of the 1980s. The US equivalent of the Bank of England, the Federal Reserve, says the President will have to do better than his proposal to trim the budget by \$100 billion over the next three years. He may well do so, but he is unlikely to start savage spending cuts or to push up taxes ahead of the election.

Large capital inflows to the US, the corollary of its trade deficits, have eased financing of the budget deficit. If foreigners stop buying dollars and stop investing in the US, American interest rates are likely to rise to encourage domestic financing of government debt. The threat of higher interest rates and a

falling dollar in election year cannot help Ronald Reagan to sleep well at nights.

Outlook for company profits is good

Nervousness about short-term interest rates has contributed to the recent decline in US stockmarkets. The Dow Jones industrial share price index has been falling since early January. On 3rd February it closed below the psychological 1200 barrier for the first time in five months. But on this side of the Atlantic equity market indicators tell the opposite story.

The Financial Times all-share index topped 500 for the first time in January. It rose by over 6% during the month. Equity market turnover reached record levels, exceeding £500m on Friday the thirteenth. Why the boom?

First, the outlook for company profits is good. Last year gross trading profits of industrial and commercial companies surged by 25%. They are likely to go on rising this year. (North Sea operators may not agree. Despite expanding production of crude, profits for this sector will suffer if the oil price stays weak and the dollar falls. Oil is priced in dollars.) Key elements of demand – customers' spending, exports and industrial investment – are all strong.

A second, and possibly more important influence was Britain's insurance companies and pension funds. Every year they collect around £14bn net (at today's prices) in premiums and contributions. This money is passed from individuals – who are showing an increasing reluctance to buy shares – to the institutions – which do invest in industry. In 1963 private share holdings accounted for over half of the total. The proportion has now fallen to little more than a quarter. Exactly the opposite applies to the institutions. In fact, they probably now hold more than 60% of all equities.

It seems improbable that share prices will continue the year as they started. In particular, the big spending pension funds and insurance companies will now be setting cash aside for the £1 billion plus flotation of Reuters and the Government's intended sale of British Telecom for perhaps £4 billion. Which brings us to the question of public sector finances. Will Chancellor Nigel Lawson restrain the public sector borrowing requirement by reducing spending or by the more artificial method of selling state assets? Next month we shall discuss his promised neutral Budget in more depth.

Richard Stutely

*Richard Stutely is an economist with Stockbrokers
L. Messel and Company*

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A product "technical data sheet" (for large industrial and commercial cleaning companies)



GUARDIAN CLEANING MATERIALS
Safeguarding your home and workplace
Safeguarding our planet

Eco-Friendly Floor Cleaner



SAFER CHOICE
Meets U.S. EPA
Safer Product
Standards
epa.gov/saferchoice

pH NEUTRAL. ENVIRONMENT & PEOPLE SAFE
COST EFFECTIVE. HIGHLY CONCENTRATED

Based on Clean & Green Super Concentrate Cleaner, which was formulated in partnership with the U.S. Environmental Protection Agency (EPA) to provide a safer more environmentally preferable alternative without sacrificing performance – this highly concentrated, versatile cleaner is formulated to take on a wide range of floor soils.

FEATURES & BENEFITS

- Leaves floors gleaming
- Superior Performance
- Excels on a majority of soil types
- Eliminates need for multiple floor cleaners
- Particularly effective in oily environments
- Safe to use on any water tolerant surface

ENVIRONMENTALLY SAFE
Water-based, neutral pH, environmentally-kind and worker-friendly; no hazardous chemicals, no unnecessary dyes or fragrances; bio-degrades.

ECONOMICAL
Concentrated product reduces freight, inventory, and handling costs. Use less product to achieve outstanding results.

Recommended Usage Guidelines (hard floor except for carpet treatment)		
Value Pack	Makes	Application
1 oz value pack (30 ml)	1 gallon (3.8 liters)	Mop bucket
2 oz value pack (59 ml)	2 gallons (7.6 liters)	Mop bucket
2 oz value pack (59 ml)	5 gallons (18.9 liters)	Mop bucket – light soil
5 oz value pack (148 ml)	5 gallons (18.9 liters)	Mop bucket
10 oz value pack (296 ml)	5 gallons (18.9 liters)	Mop bucket – heavy soil
5 oz value pack (148 ml)	Up to 30 gallons (115 l)	Floor scrubber
10 oz value pack (296 ml)	30 to 60 gallons (<230 l)	Auto scrubber
15 oz value pack (444 ml)	60 gallons plus (>230 l)	Ride-on on scrubber

Please ask for Super-Pro Usage Guidelines

Call us to put Eco-Friendly Floor Cleaner to work for you!



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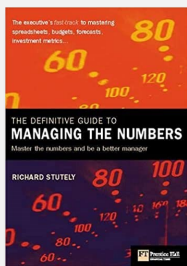
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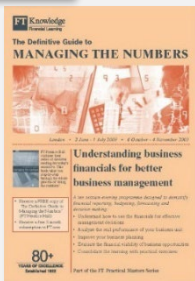
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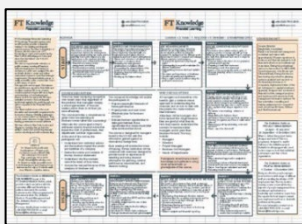
The book



The brochure



The plan



When *Managing the Numbers* was first released it went straight to No. 1 in the business books section of Amazon UK

The book is now superseded by *The Definitive Guide to Business Finance*, also by Richard Stutely

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Wrapping up

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