Let's get you started with RfMplus+

+ more in control

Simple, accessible cloud accounting

RfM

Accountants + more

Contents

Hello

Thank you for choosing to use RfMplus+, our easy-to-use cloud accounting package. To ensure you get the most from it, we recommend you read this guide and get to know its many features.

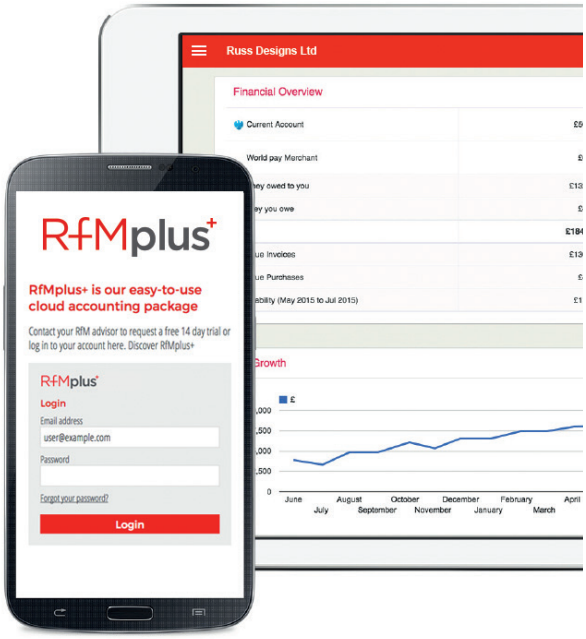
RfMplus+ is an online, on-demand application that allows you to easily manage the day-to-day accounting needs of your business, whether you're a bookkeeping beginner or an accounting expert.

You can use **RfMplus+** to generate and send invoices to your customers, manage payments to suppliers, and perform all your necessary accounting tasks. The analytic tools be used to get a picture of how your business is growing and give you insights about your customers, whilst features such as online bank feeds will save you valuable admin time. The **RfMplus+** reporting feature will also help you to quickly see what is happening in your business so that you are able to make informed decisions.

We think the best feature of **RfMplus+** is how easy it is to use but the security features are also worth a mention. If you had any concerns about your information being in 'the cloud', you'll be relieved to know we use the security and encryption techniques that are used in online banking to keep your data secure.

Logging on

For the best experience using **RfMplus+**, we recommend using Google Chrome as your web browser. Download Chrome at www.google.com/chrome.



To log in to your account go to www.rfm-more.co.uk and click the **client area** tab on the top right of the page. In the client area you will be asked for your **RfMplus+** username and password. These were sent to you when you when you registered. If you can't remember your login details, please contact the advisor who set up your **RfMplus+** account.

Enter your username and password and click **Log in**. A new screen will open and you will be asked for three characters from your memorable word. Your **RfMplus+** Dashboard will open on screen.

If you can remember your username but not your password, click **Forgot your password?** on the login page and you will receive an email to set a new password.

If you enter the wrong login details more than 10 times, you will be locked out of your account. If this happens, please email **plus@rfm-more.co.uk**.

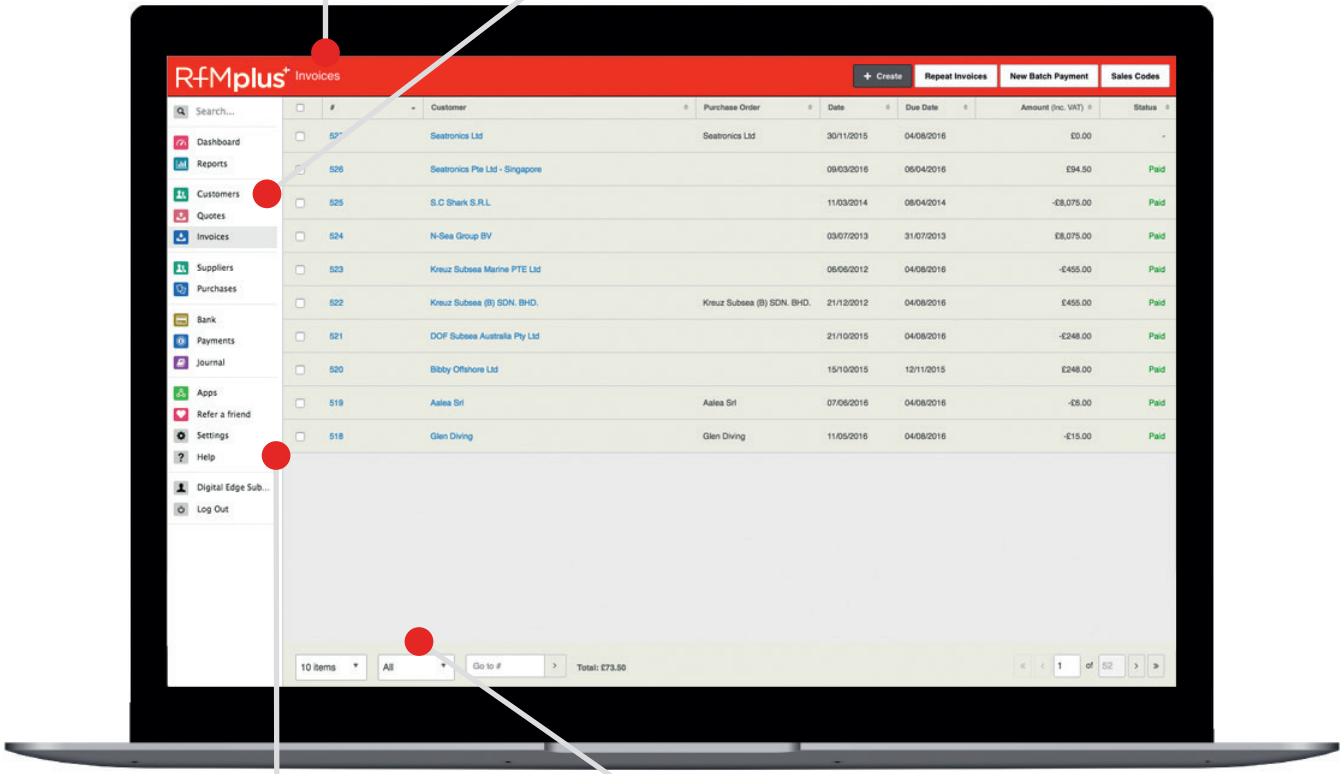
General navigation

Area tabs

Use these to jump between each area.

Page title

This line shows the title of the page you are currently viewing.



Help

The Help section takes you to an online knowledge base where you can search for areas you require assistance with.

Display and sort

Provided in this area are any additional options for the section. For instance, you can use the drop-down lists to change the order in which sales invoices are displayed, or which invoices you wish to be displayed.

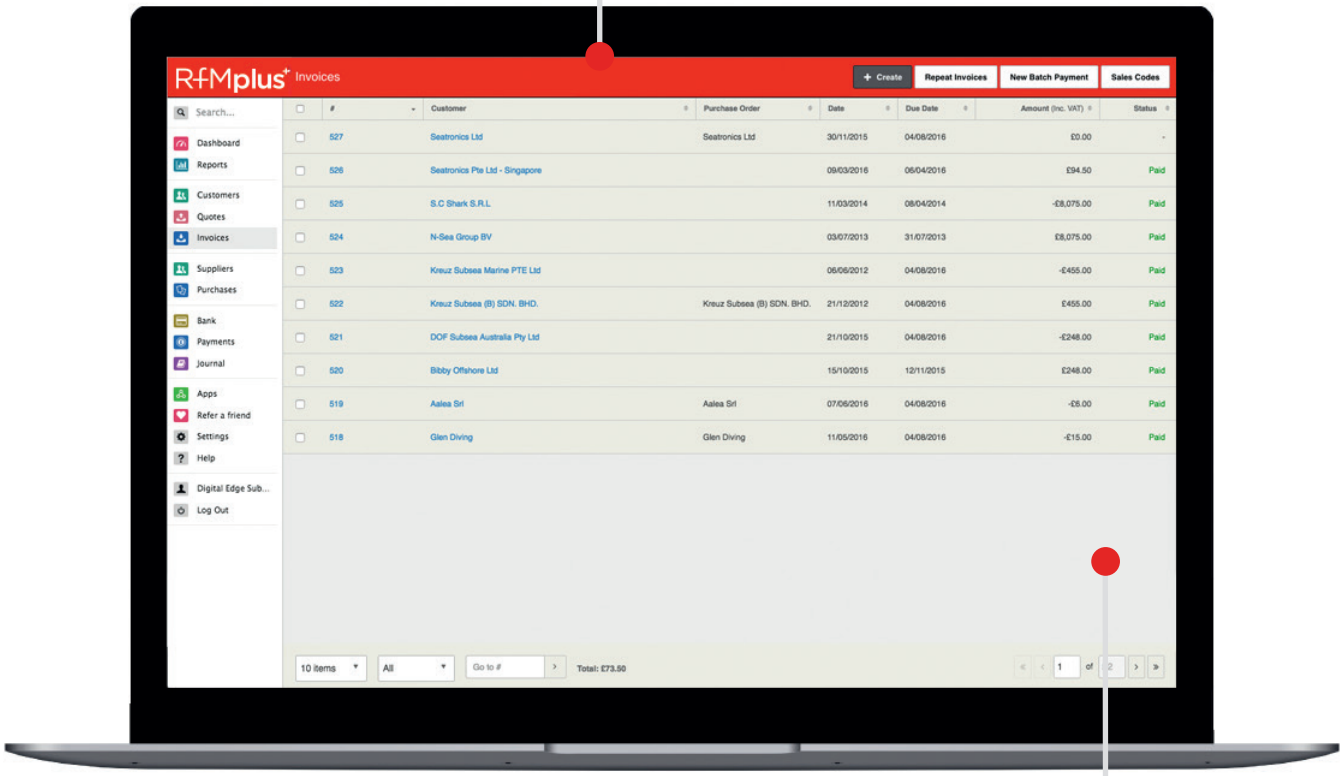
General navigation

Content

This is where content for the section is displayed.

Quick buttons

These buttons give you quick access to popular sections within an area of the site. For instance, from within the Sales area you will have a button to add a new invoice whereas the Customer area features a button to add a new customer.



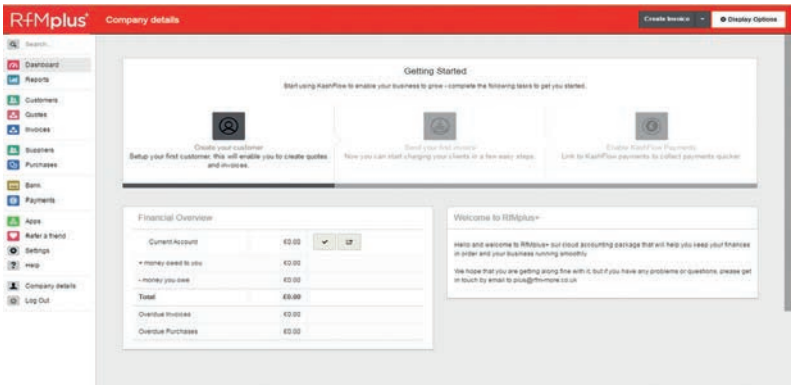
Page numbers

If there are more than 10 items to display they will be split into pages. Here you can chose which page to view. If you are viewing your customer or supplier list and they are ordered by name, the page numbers will change to letters. Simply click the letter corresponding to the name you are looking for.

Inside the area tabs

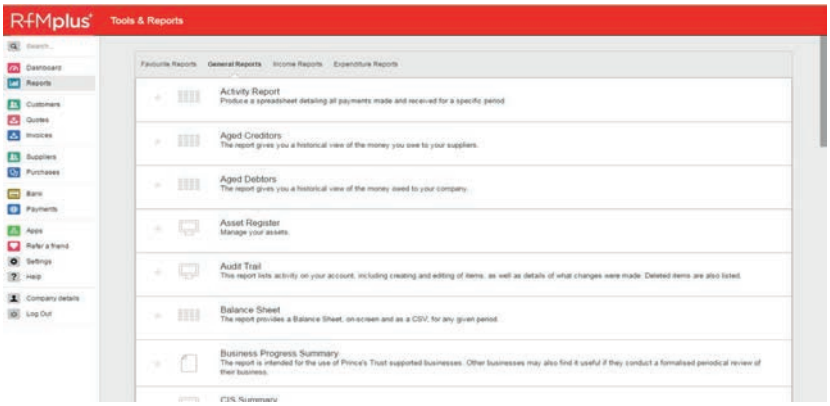
Dashboard

This area gives you a brief overview of your current financial situation. You can customise your dashboard and move the tiles around the page to suit your needs.



Reports

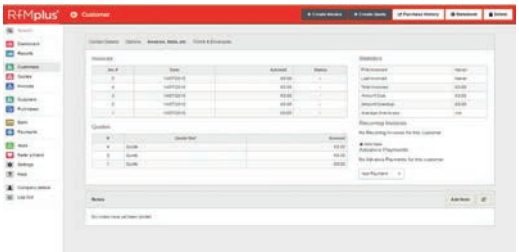
Within the Reports section, you can view graphical information based on your sales and purchases, see which of your services/products are selling best, and how much business each of your sources generates. If you are VAT registered, you can also quickly see how much VAT you need to pay for any given period.



Inside the area tabs

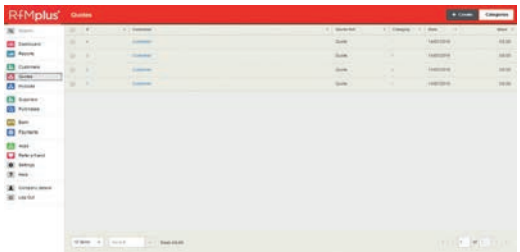
Customers

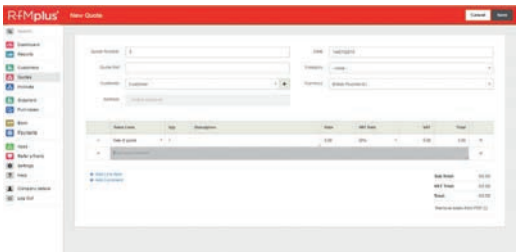
This area allows you to manage your list of customers. You can add new customers and view information on existing customers. This is also where you can manage your sources of business.



Quotes

This section lets you create Quotes or Estimates for your customers.

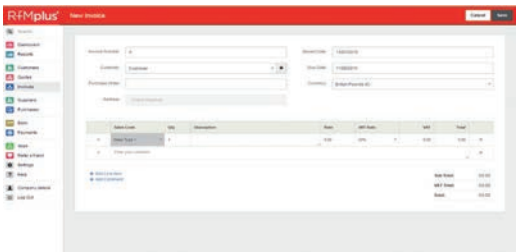




Inside the area tabs

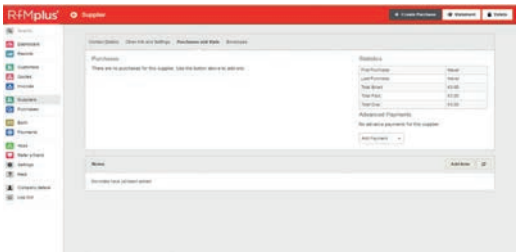
Invoices

In this area you can create, print or email new Invoices. You would also use this area to find an invoice to mark it as having been paid, or to view a list of all unpaid or overdue invoices. Here you can also access Repeat Billing – to set up invoices to be created at future dates, either annually or monthly.



Suppliers

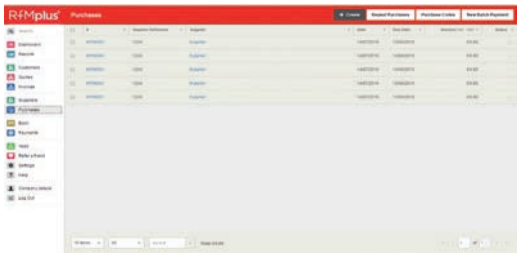
Similar to the Customers area, this area is where you manage your list of suppliers.

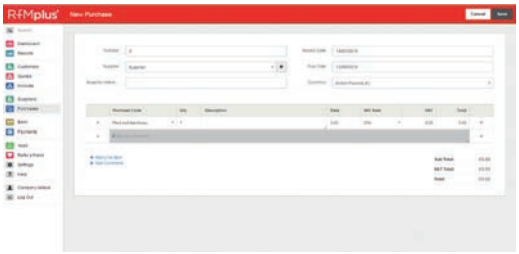


Inside the area tabs

Purchases

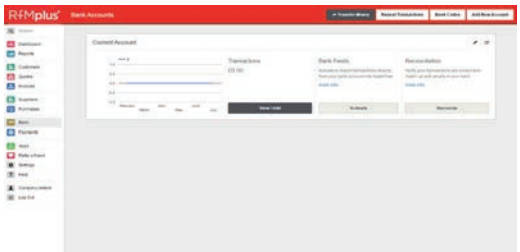
In the Purchases area, you should record all your outgoings by adding details of your receipts to the system. You can also amend your list of Payment Methods.





Bank

In the Bank area, you can record money that has gone into or left your bank account(s) that isn't actually a sale or a purchase. This may be anything from your own drawings to interest received or bank charges paid. This is also the area to visit if you want to reconcile your bank statement. A bank account has already been created for you, but you can create as many additional accounts as you require. You can also set up bank feeds – linking your bank account to your **RfMplus+** account and allowing you to import transactions from your bank.



Inside the area tabs

Settings

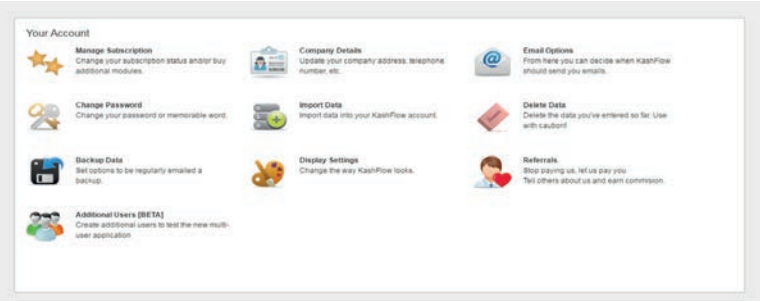
We encourage all users to explore this area. The main Settings page is split into four sections:

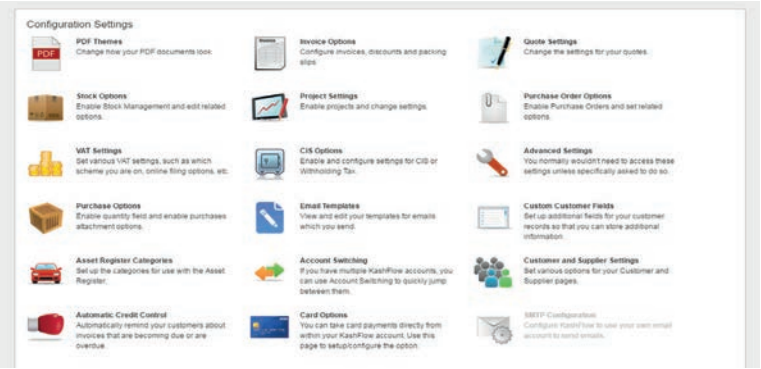
YOUR ACCOUNT: Manage your subscription and also import data into **RfMplus+**.

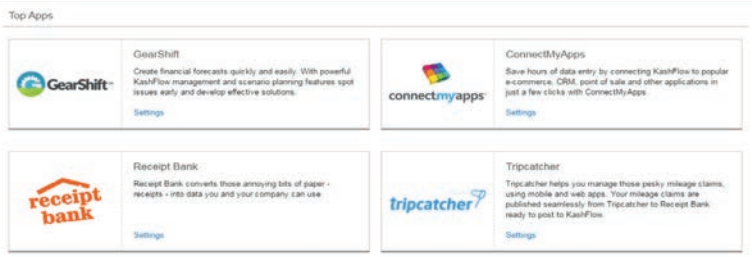
LISTS: Add and edit lists that you will find around the **RfMplus+** programme.

CONFIGURATION: Customise your account and invoices to suit your business.

EXTERNAL SERVICES: Link **RfMplus+** to external services.





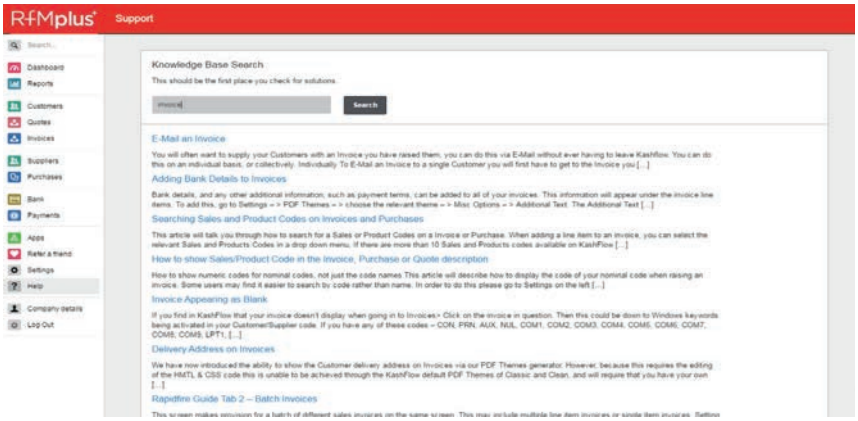


Inside the area tabs

? Help

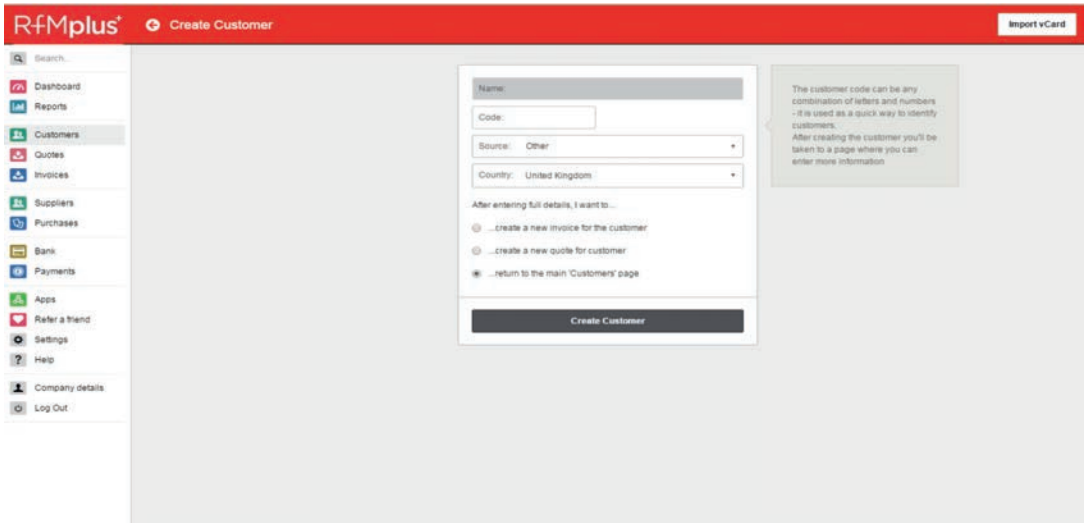
In the help area you will find answers to the most common questions that users of the system ask.

If your question is not answered in this section, please call your RfM advisor or email your query to plus@rfm-more.co.uk



Adding customers

To create a new client, click on the **Customers** area on the left hand menu and select **Create**.



You can then enter the name of the customer and a unique code will be automatically created.

So, for example, if you had a customer called ACME Computer Supplies and another called AC Mechanics their codes would be ACME01 and ACME02 respectively.

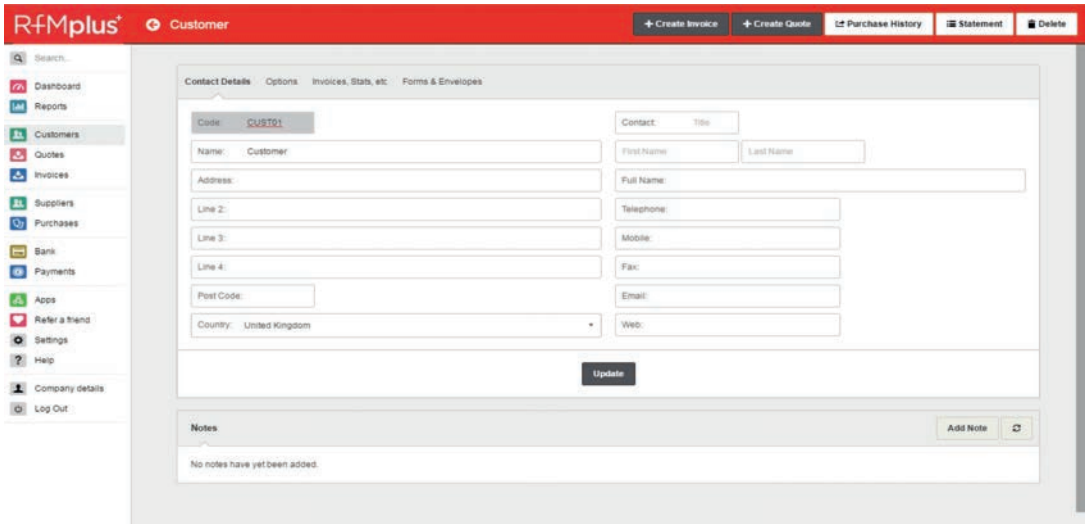
Click **Create Customer** to create the customer record.

Adding customers

You will now see the record page for your newly created customer. Here you can enter other details, such as their address, telephone number, website address etc.

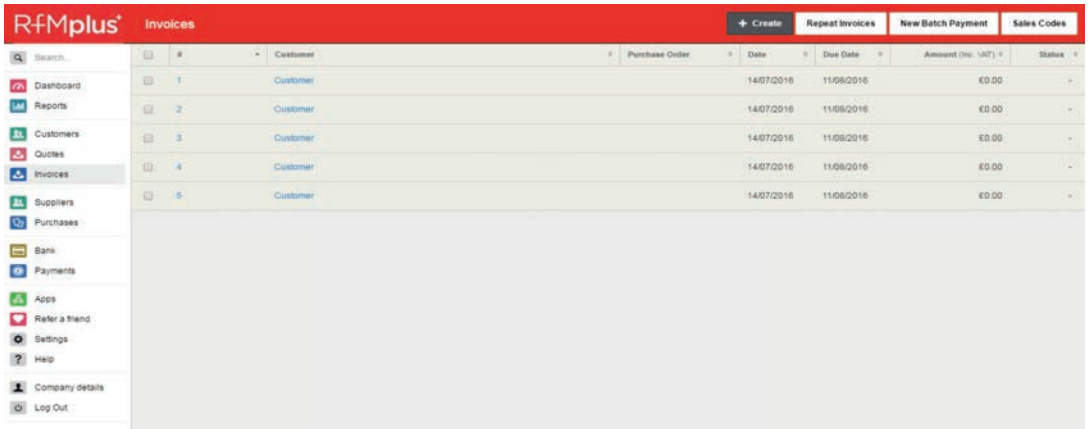
Within the Customers area you can view customer statements, record notes about that customer (customers will never see these notes) and view statistics such as when they were first invoiced or their average time to pay.

You can come back and view or change all of this information at any time simply by selecting the **Customers** area tab and clicking on the customer you wish to view/edit

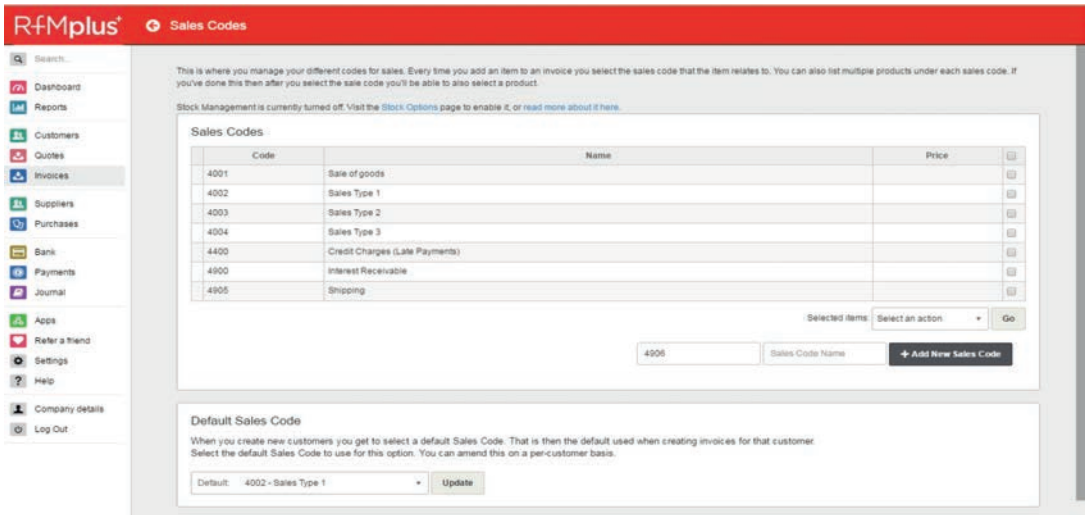


Adding sales codes

You're almost ready to start creating invoices. All you need to do now is enter a list of your sales codes. Click the **Invoices** area tab and then click the **Sales Codes** button at the top right of the screen.



You will see a list of your sales codes. You can be as general or as specific as you like with your codes. For instance, if you were a greengrocer, you could list all the different type of fruits and vegetables, or you could just enter 'Fruit' and 'Vegetables'. This information isn't printed on any invoices; it is only used internally to generate reports based on how popular or profitable each sales code is.



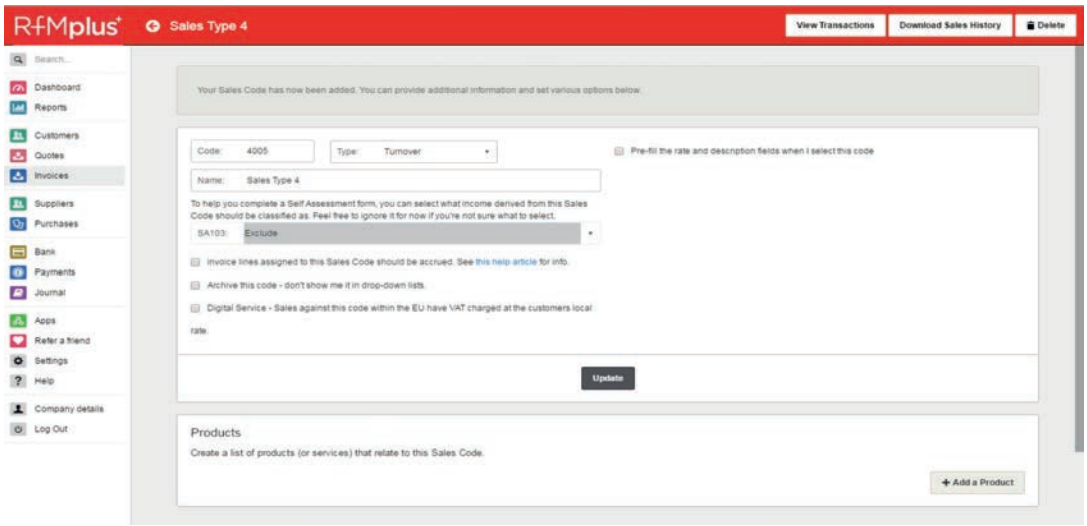
Enter the name of the product or service into the box provided and click **Add New Sales Code**.

Adding sales codes

This will open a new window. Here you have the option of including a price and description for this sales code. If you provide this information, the price and description will be automatically filled in when you add this sales code to an invoice. You can change these details on a per-invoice basis.

A numeric code is also generated. If you wish to change this nominal code you can.

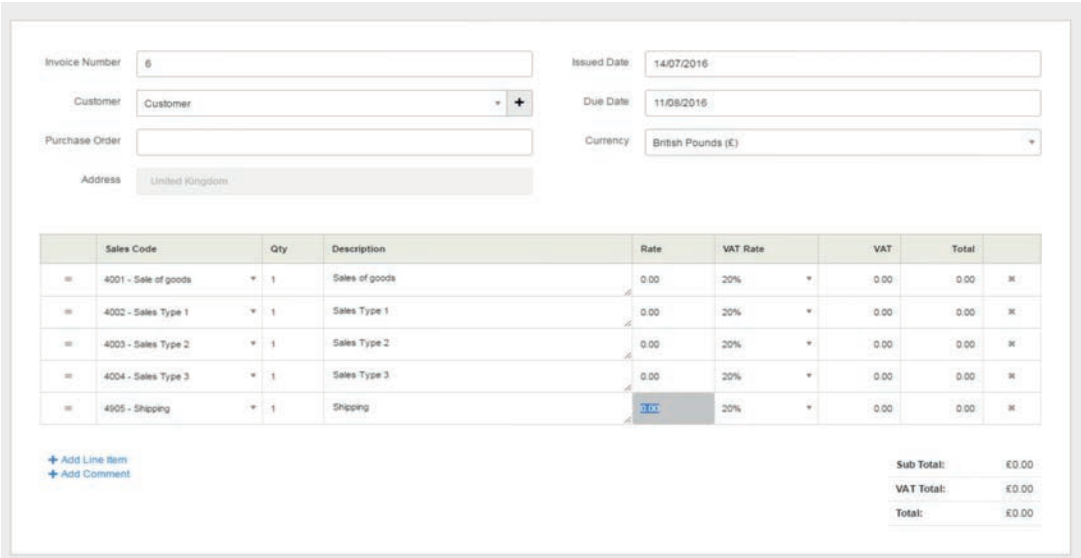
If you've enabled Stock Control, you'll also have the opportunity to track stock levels for this sales code. Simply enter the amount you have in stock and **RfMplus+** will automatically deduct from this whenever you add an item to an invoice.



NOTE: We recommend that you use the sales codes already provided in **RfMplus+**. However, if you do need to add new codes, please speak to your RfM advisor before making any changes.

Creating sales invoices

Now that you have created some customer records and added some sales codes, you are ready to start producing invoices. Select the Invoices tab on the left hand menu and click **Create**.



Creating sales invoices

You now need to input the following information:

Invoice Number
This is automatically created for you. The programme assumes that your new invoice number will be one number higher than the last invoice you created. You can to change this number if you need to.

Invoice To
Select the customer you are invoicing from the list provided.

Purchase Order
Complete this if your customer has given you a reference to use when billing them.

You can rename or even remove this field if you want to – find out how in the **Customising RfMplus+** section on page 34.

Invoice Date
The invoices automatically reflect the current date but, again, you can change this if you want to.

Invoice Due Date
We automatically create the due date by setting it to 28 days after the current date. You can change this default period in the **Settings** area by selecting **Company Details** and changing your **Payment Terms**. You can even change payment terms on a per-customer basis.

Line items
Click to add a line item and details such as a sales code, description, quantities and VAT rates. You can add any number of line items you want to. Click **Add Line Item** and repeat these steps for as many items as you wish to add to the invoice.

You can also add comments if you need to. You will notice that the invoice total, along with any applicable tax is automatically calculated for you.

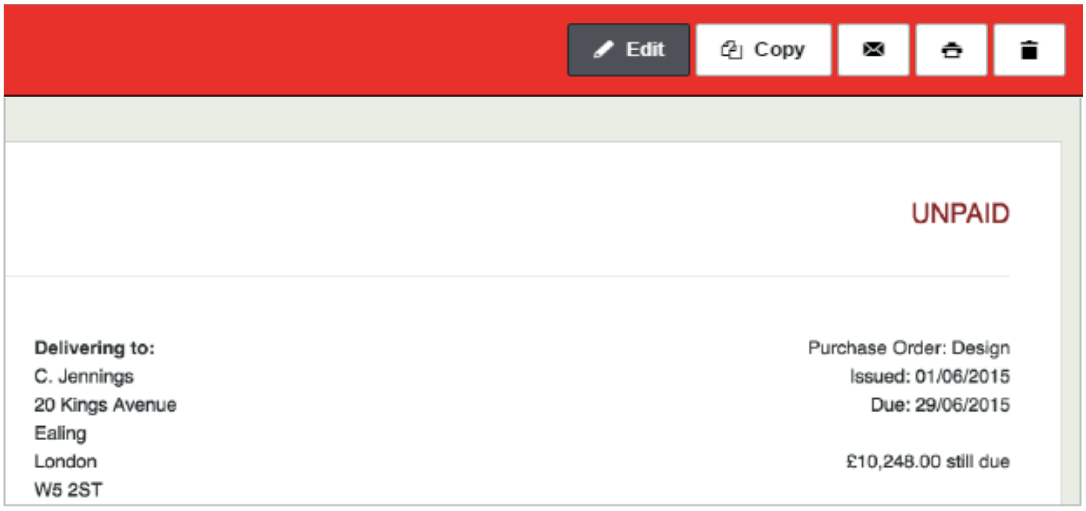
Once you have entered this information you can click **Save** to create the invoice.

Creating sales invoices

Emailing/Printing invoices

You can now choose to print or email your invoice by clicking the appropriate button at the top of the page. If you chose to email the invoice, a new page will open where you can enter the subject line and message for the email.

If you have provided an email address for this customer, it will be displayed or you can change the email address if needed. If you change the address, you will be given the option to update the customer record with the new address. If you change the email message or subject, you will be given the option to save these changes for the next time you send an invoice by email.



Editing invoices

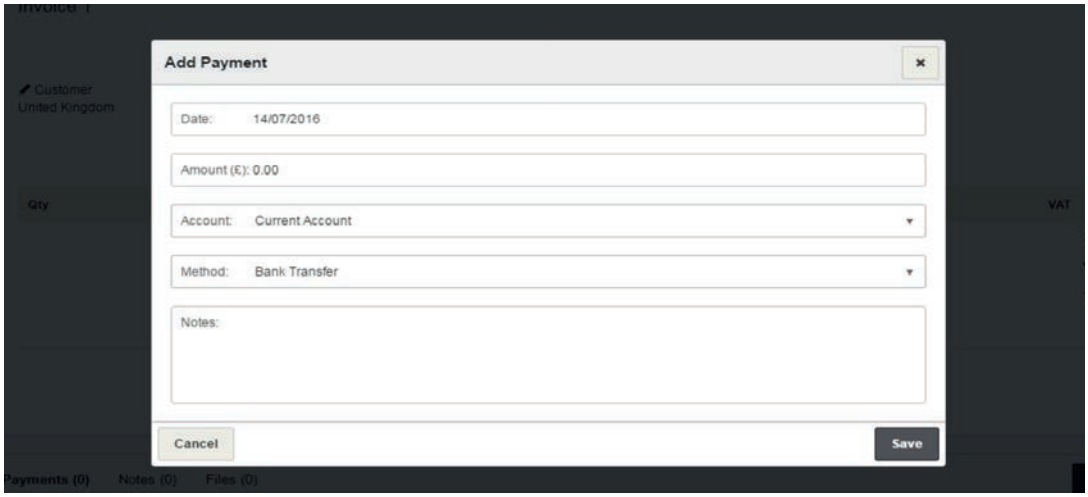
You can view a list of all your invoices by clicking the **Invoices** area tab. To edit the details on any invoice, simply click on it in this list. To view the customer record for the customer that the invoice is sent to, click on the small icon next to the customer name.

Customise the look of your invoices by including your company logo and other details by going to **Settings** and choosing **PDF Themes**.

Creating sales invoices

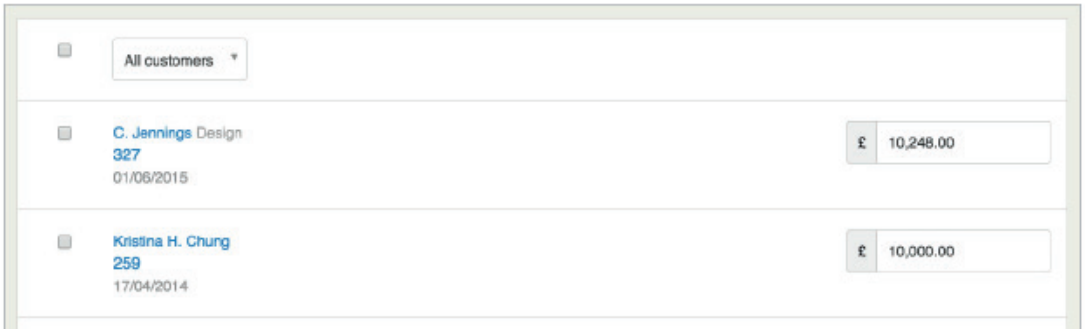
Marking invoice as paid

When you have received payment for your invoice, you can easily mark it as paid by navigating to the invoice in the **Invoices** area. Select the invoice that has been paid, click the **Add Payment** button at the bottom of the invoice, and include the details of the payment. Click **Save** and the invoice will then be marked as 'Paid'.



Bulk Payments: You may find sometimes that you receive payment for multiple invoices from a customer. This can be recorded as one payment to save you having to pay each one manually. Go to the **Invoices** area, click **New Batch Payment** and follow the instructions.

This will take you to a list of invoices you can pay. You can mark an invoice as paid by putting a tick in the box and then clicking **Save**. The invoices will be marked as paid but will show as one entry in the bank.



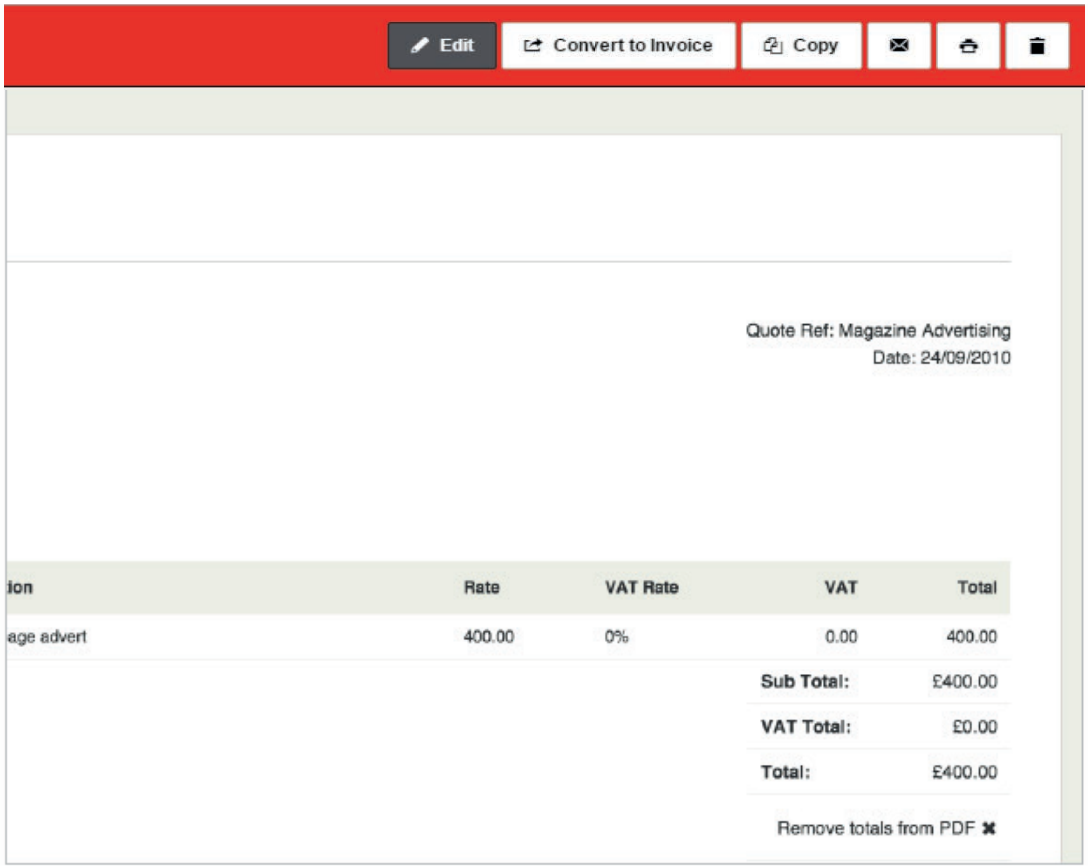
Converting quotes into invoices

You can easily create quotes in **RfMplus+** that can be emailed directly to your customers.

Select **Quotes** from the left hand menu and click **Create**. Now follow the same process as you did to create an invoice (page 20).

You can choose to email or print your quote by clicking the appropriate icon. Your can edit your quotes at any time in the **Quotes** area.

To convert your quote into an invoice, click the **Convert to Invoice** button at the top of the screen when your quote is open. This will take you to the invoice.



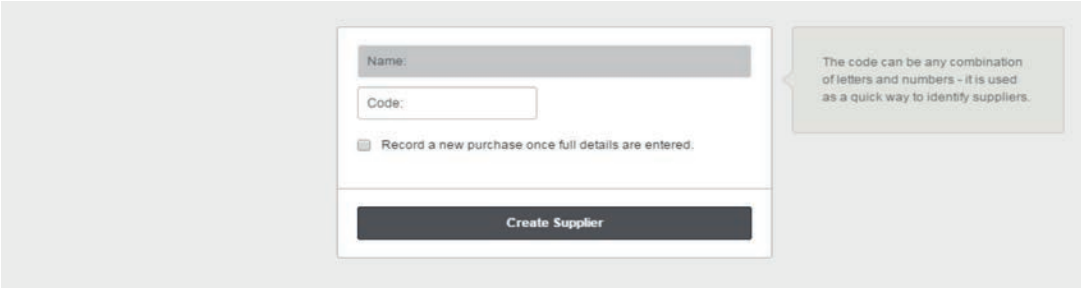
Adding suppliers

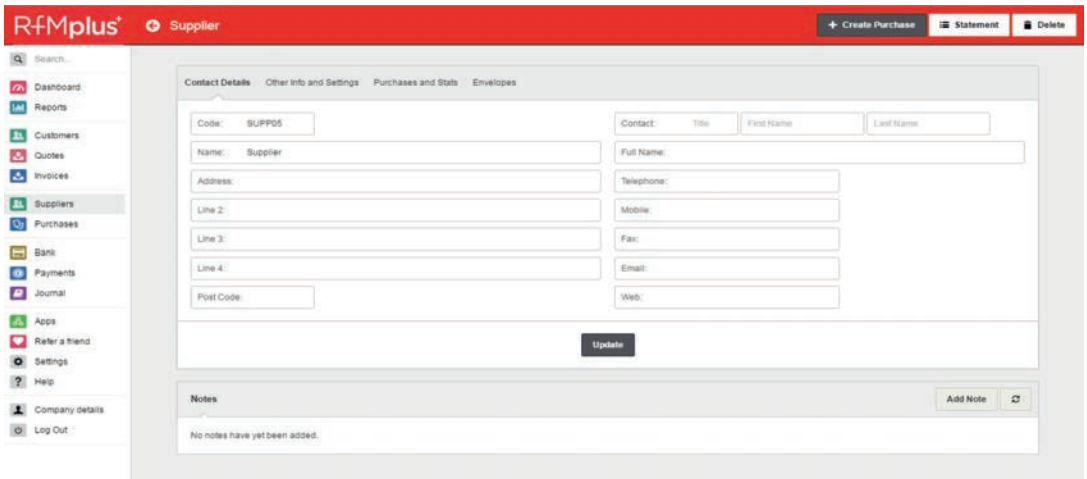
Before you can add details of receipts to your **RfMplus+** account, you will need to create a list of suppliers.

The process is very similar to adding customers (page 16). Select **Suppliers** in the left hand menu and then click **Create** at the top of the screen. Firstly, input the supplier name and the supplier code. The code can be anything you like but we suggest you take the first 4 characters of the supplier's name and then append '01'. For example, Vodafone would be 'VODA01'.

When you click **Create Supplier** you can provide additional information about the supplier, although none of this information is mandatory.

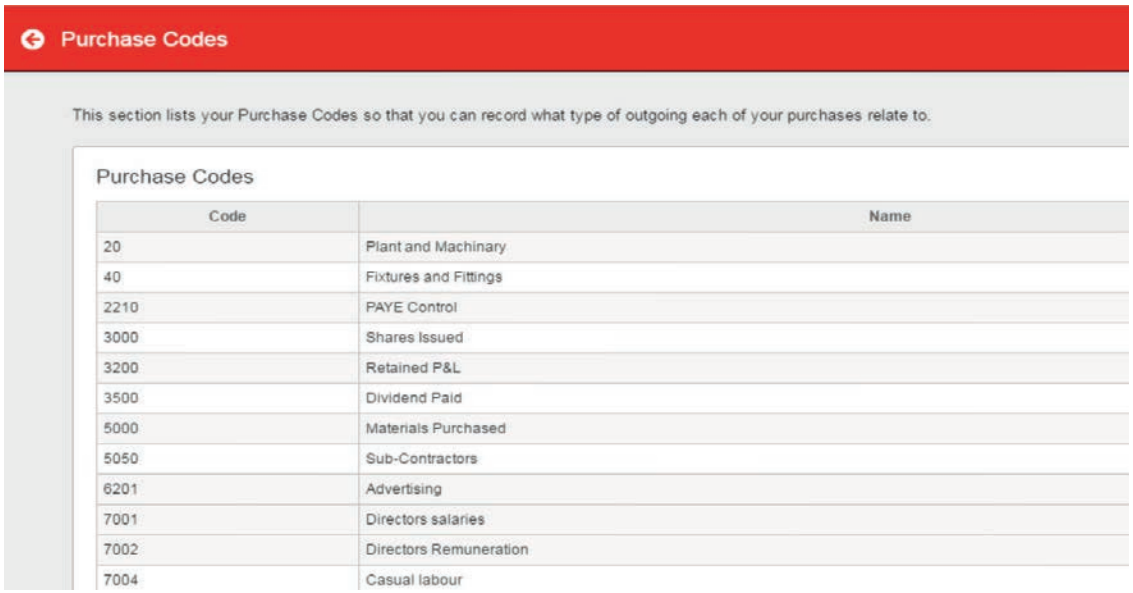
You will notice that you can select a purchase code for this supplier – an option that enables you to add receipts more quickly. For instance, if you set the purchase code for Vodafone as 'Telephones', each time you add a new purchase receipt and select 'Vodafone' as the supplier, the outgoing type will automatically be set to 'Telephones'. You may change the outgoing code if you want to.





Adding purchase codes

All outgoings should fall into specific categories such as professional fees, telephones, rent etc. When you add a purchase receipt you will be given the opportunity to indicate what type of outgoing it is. There are a number of different types already provided but if you want to change the list, you can.



Code	Name
20	Plant and Machinary
40	Fixtures and Fittings
2210	PAYE Control
3000	Shares Issued
3200	Retained P&L
3500	Dividend Paid
5000	Materials Purchased
5050	Sub-Contractors
6201	Advertising
7001	Directors salaries
7002	Directors Remuneration
7004	Casual labour

Click the **Purchases** area tab and select **Purchase Codes**. You will see a list of purchase codes that we have created for you. You can edit or delete these or create new types.

To edit or delete a purchase code, click on the code type you wish to edit. To delete a code, select the check box on the right and choose the action of deleting a purchase code.

To create a new purchase code, simply type its name into the box provided, and click **Add Purchase Code**. The numeric codes are used here. You can leave them blank or set them to 0 if you wish.

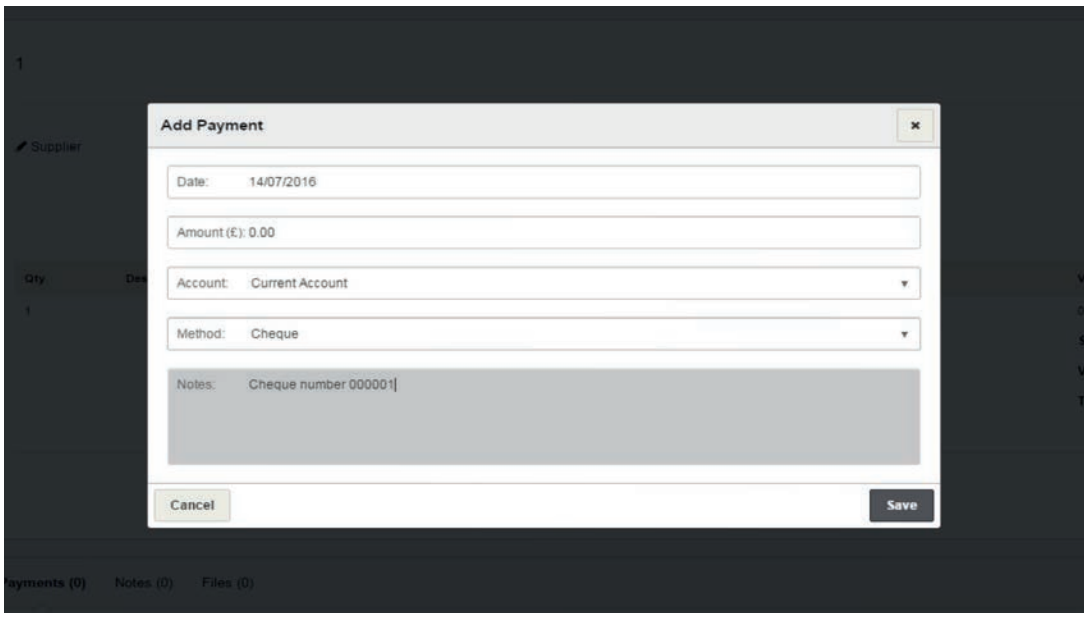
NOTE: We recommend that you use the purchase codes already provided in **RfMplus+**. However, if you do need to add new codes, please speak to your RfM advisor before making any changes.

Creating purchase receipts

To add a new purchase receipt, click on the **Purchases** area tab and click **Create**. You will be asked to enter information regarding the receipt which should all be self-explanatory.

When you are ready, you can select **Save**. When you have received payment you can select **Add Payment**. If you want to you can also include a note about the payment; this may be the number of the cheque you used to pay the receipt, or any other information.

You can view a list of your receipts at any time just by clicking the **Purchases** area tab. You can also use the drop-down boxes to only see unpaid receipts.



Remittance Advice and Payment Receipts

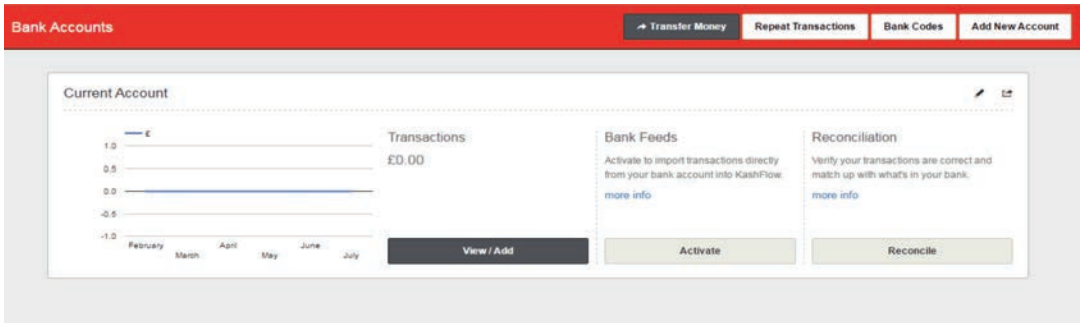
To print a remittance advice for your suppliers and payment receipts for your customers, click on the two icons next to the payments on your purchases and invoices – one is to print the advice/receipt and one is to email it.

Using the bank area

The bank area helps you manage your bank account(s) and record money that enters or leaves your bank account that is not the result of a sale or purchase. Typically this would include any interest you receive from the bank or charges you have to pay them.

This could also include loan repayments or your own drawings.

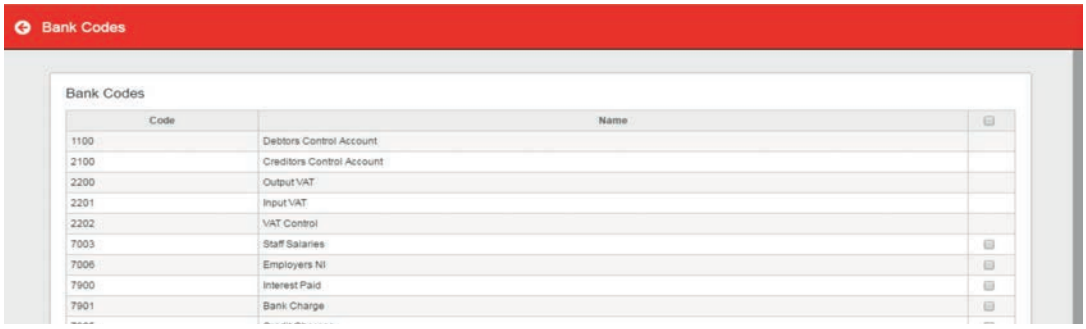
We've already set up one account for you – the current account. You can add as many other accounts as you please by clicking **Add New Account** at the top right of the bank area page.



Adding a new transaction

To add a new transaction, click the **View/Add Transaction** button next to the relevant account. Select whether you are recording money going in or out of your account, and then complete the rest of the 'Add new transaction' form.

We have already added some of the more common types of transactions you may wish to record. You can add to or modify the list by clicking the **Bank Codes** button. If you want to add sales or purchase codes directly through the bank, go to the bottom of the chart of accounts, choose **'show advanced configuration options'** and then select **'allow me to see all codes in all areas'**.



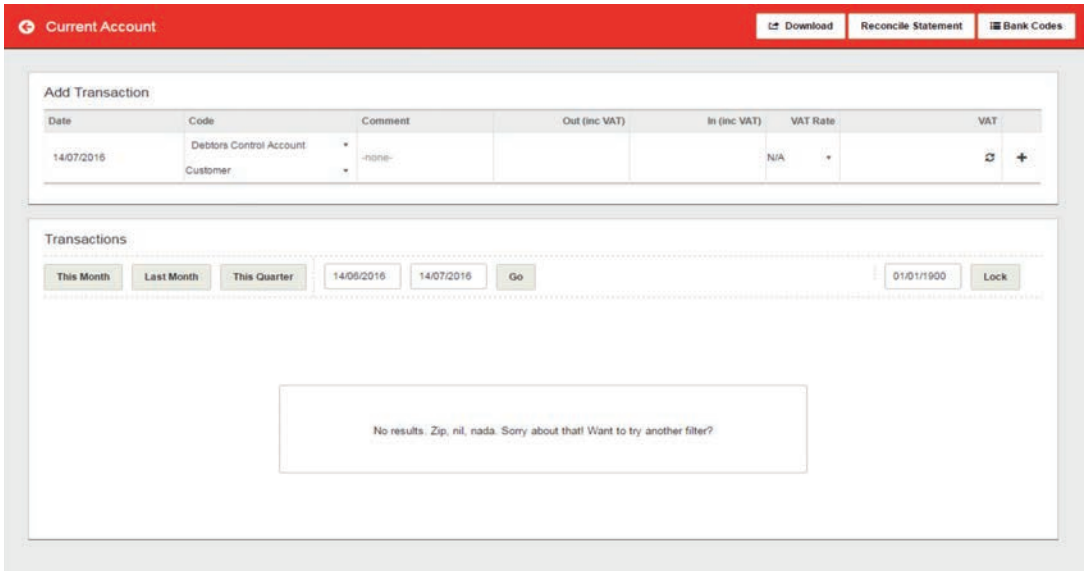
Using the bank area

Reconciling a bank statement

Every month or so, your bank will send you a statement detailing everything that's happened in your account. If you're using our automated bank feeds feature, you'll be able to view this statement from within **RfMplus+**. If not, you will want to check that you have entered all the ins and outs into **RfMplus+** by referring to your bank statement. To reconcile this information, click the **Reconcile** button next to the relevant account in the bank area.

If you've not already provided a starting balance for your bank account, you will be asked to enter a date and an amount. **RfMplus+** uses this information as a reference point to calculate your bank balance for any given day.

Once you've provided this information, all you have to do is enter the first and last date in your statement. **RfMplus+** will then list all money received and spent – either as a result of a sale, purchase or bank transaction – and let you know what the starting balance and closing balance on your statement should be. If you've have correctly entered all the information, these figures should match perfectly with your statement. If not, you can use the totals at the bottom of the page and the tick boxes provided to find the missing transactions.

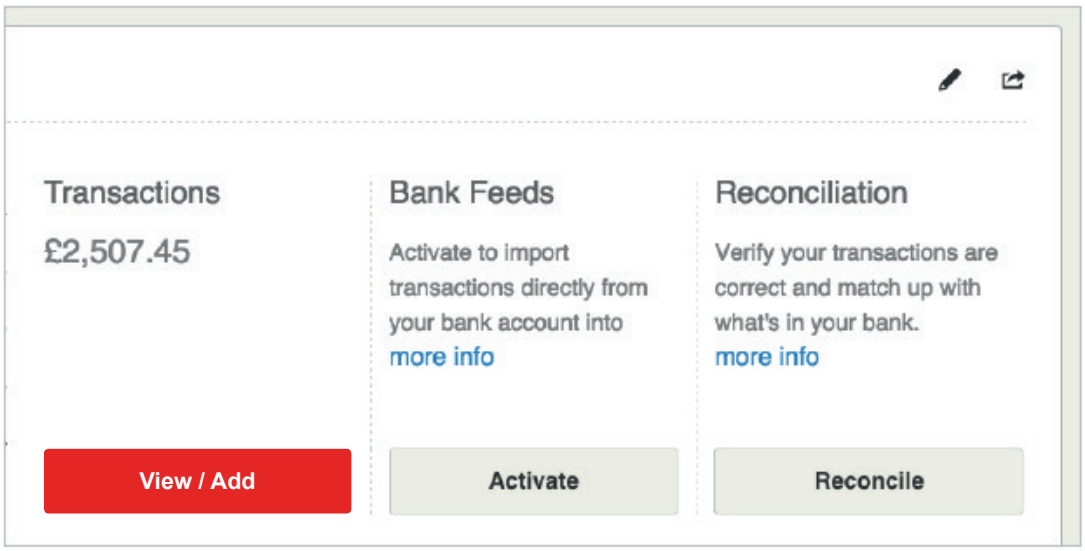


NOTE: We recommend that you use the bank codes already provided in **RfMplus+**. However, if you do need to add new codes, please speak to your RfM advisor before making any changes.

Bank feeds

The bank feed facility allows you to connect to your online banking service and import your transactions directly into your **RfMplus+** account, saving you the time it would take to enter the data manually, and ensuring accuracy.

To setup bank feeds, go to the bank account in **RfMplus+** that you want to link to your online banking and click **Activate** in the Bank Feeds box next to the account. From here you can search for your bank and follow the step-by-step on-screen instructions. You will need to agree to the Terms and Conditions to be able to use the feature.



Bank feeds

Search for Bank/Site: My bank Search

Name	URL	
Bank of Scotland Business Banking (UK)	https://online-business.bankofscotland.co.uk/	Select
Barclays (UK)	https://bank.barclays.co.uk/	Select
Clydesdale Bank (UK)	http://www.cbonline.co.uk/	Select
The Co-operative Bank (UK)	http://www.co-operativebank.co.uk/	Select

Successfully linked

Your KashFlow account **HMRC (UK)** has been successfully linked to your online **Tax**

Tax		Connected
MR JOAO CLAIRO	XX XXXX-XXXX-9884	£62.43

Last Updated:	03/09/2014 13:43
Last Imported:	None
Status Of Last Update:	Successful

Import Transactions | Update Login | Disconnect Account

Bank feeds terms and conditions

Using the reports area

The Tools & Reports area won't be immediately useful to you as a new user but once you've entered a reasonable amount of sales or purchases, you'll find that it's incredibly useful.

NOTE: It is very important that you enter information about sales and receipts correctly (sales codes, payment methods etc.) if you want to get the best out of the Tools & Reports area.

In this area, you can also produce VAT reports to help you fill in a VAT Return. This works with the three most popular VAT schemes: Accrual Accounting (the standard scheme), Cash Accounting and the Flat Rate Scheme (FRS).

RfMplus+ supports the Cash Accounting and Flat rate scheme when you run your VAT report for the first time. To run a report, click the box of the scheme that applies to you, select your VAT period and click **Update**.

You can also choose whether to have the total amount of VAT owed displayed on your **RfMplus+** Dashboard page so that whenever you log in you know exactly how much VAT you owe. You can quickly access the reports you use most frequently in the **Favourite Reports** section.

VAT due in this period on sales and other outputs.	1	£4,228.90
VAT due in this period on acquisitions from other EC Member States.	2	£0.00
Total VAT due. (the sum of boxes 1 and 2)	3	£4,228.90
VAT reclaimed in this period on purchases and other inputs. (including acquisitions from the EC)	4	£200.00
Net VAT to be paid to Customs or reclaimed by you. (Difference between boxes 3 and 4)	5	£4,028.90
Total value of sales and all other outputs excluding any VAT.	6	£24,132.98
Total value of purchases and all other inputs excluding any VAT.	7	£1,000.00
Total value of all supplies of goods and related costs, excluding any VAT, to other EC Member States	8	£0.00
Total value of all acquisitions of goods and related costs, excluding any VAT, from other EC Member States	9	£0.00

Category: Year End Journals | Date: 01/06/2014 | Comment: Year End: 01/0

	Code	Narrative	Debit	Credit
1	7902 - PayPal Charges	Year End	-400.00	
2	4002 - PayPal Sales	Year End	3000.00	
3	4001 - Sale of goods	Year End	78649.88	
4	5000 - Materials Purchased	Year End		-783.00
5	7901 - Bank Charge	Year End		-11462.00

Settings and Customising RfMplus+

In addition to branding your quotes and invoices, there are a number of ways you can customise **RfMplus+** so that it works for you and your business. Here are just a few.

Changing the Currency

If you work with Euros, or another currency other than pounds, you can change the currency symbol. Go to **Settings** and click **Company Details**. At the bottom of this page you can change the currency symbol to the one you use and it will be applied throughout the application.

Adding comments to invoices

Click the **Add Comment** button when creating and invoice.

Importing PayPal Payments

If you receive payments via PayPal, you can import them automatically into your **RfMplus+** account.

Renaming or removing the Purchase Order Field

Clicking **Invoice Options** in the Settings area allows you to rename a field to be anything you like. If you leave this field blank then it will not be visible on your Invoices.

Removing the Qty (quantity) Field from Invoices

An option within **PDF Themes** allows you to remove the Qty field from your printed invoices.

Managing Projects

If you have separate projects or departments that you want to track the income and expenditure for, you can with **RfMplus+**. Go to **Settings** and click **Project Options**.

Packing Slips

If you are selling and shipping goods, you may need to produce a packing slip. Within **Invoice Options** simply tick the **Packing Slips** check box. When you next view an invoice you will see an additional button for printing packing slips.

Customising Invoices

There are a number of other settings for you to play with on the **PDF Themes** page and you can even add images and backgrounds to your invoices.

Customising Quotes

You can also tweak the way your estimates work from within the Settings area, such as renaming them 'Quotes'.

Settings and Customising RfMplus+

Additional Customer Fields

If you wish to record more information about your customers than we've provided fields for, click the **Need more fields?** link on the customer page to set up additional fields.

Renaming Invoices

If you need to rename the information on your invoices, perhaps because you are dealing with international customers, you can do this when you click **Settings**, choose **Invoice Options** and then select **Field Name**s.

Email Sent icon

You can easily identify any invoices that you haven't yet emailed to your customers by choosing to display an icon on the Invoiced page to indicate that an invoice has been sent by email.

Adding additional users

To create and manage additional users, go to **Settings** and select **Additional Users**.

Additional users can create and will have full access to invoices, quotes and purchases.

Optional features

At first glance, **RfMplus+** may appear to be a very basic application but the simple interface – designed for ease of use – supports a number of advanced features. You can turn these on or off as needed.

Journal

Enabling this option will give you an additional tab on the menu to access a Journal. If you don't know what a Journal is, you won't need to enable this feature.

To enable the Journal: **Settings** > **Chart of Accounts** > **Show Advanced Configuration Options** > **Enable Journal** > **Update**

Access to Nominal Codes

This will allow you to access all Nominal Codes in all areas so that you can enter bank transactions against the same nominal codes as your purchases and sales.

To enable Access to Nominal Codes: **Settings** > **Chart of Accounts** > **Show Advanced Configurations Options** > **Allow me to access all codes in all areas** > **Update**

Show codes in drop-down Lists

Most **RfMplus+** users don't know, or need to know, what nominal codes are, so the various drop-down lists show just the name of the nominal, not the code. Enabling this option shows the numeric code for the nominals.

To enable codes in drop-down lists: **Settings** > **Chart of Accounts** > **Show Advanced Configurations Options** > **Show Numeric Code**s

Project/Department-Based Accounting

Enabling Projects will allow you to assign each sale or purchase to a specific project – ideal if you want to see if a certain project is coming in on budget, or track the performance of different areas or people in your business.

To enable Projects: **Settings** > **Project Options**

Transaction Locking

Enabling this option will mean that you cannot edit any invoices, receipts or payments on or before the transaction locking date.

To enable Transaction Locking: **Settings** > **Advanced Settings** > **Transaction Lock Enabled**
Remember to set your Transaction Locking date.

Optional features

Stock Control

You can track levels of stock using our basic stock management system.

To enable Stock Control: **Settings** > **Stock Options** > **Enable Stock Management**

Differentiate between Products and Services

When you enable this option a new tick box will appear on your customer page to indicate if the customer is to receive wholesale pricing. There will also be an additional box on your product pages to enter a wholesale price so, when you add an item to an invoice, the wholesale price will be entered.

To enable Wholesale Pricing: **Settings** > **Stock Options** > **Enable Wholesale Pricing**

Deleting Data

People often enter test data when they are learning to use **RfMplus+**. To make life easier, you can delete all or some of that data from one page. To do so go to **Settings** and choose **Delete Data**.

Importing Data

You can import data into your **RfMplus+** account from a variety of other programs.

Your data needs to be in CSV (Comma Separated Values, e.g. Excel) format. Most other programs will also let you export in this format.

To Import your data: **Settings** > **Import Data and follow the on-screen instructions**

PayPal Importer

The PayPal importer is an automated service to import transactions from your PayPal account directly into your **RfMplus+** account. The importer updates and imports new PayPal transactions every hour or once a week, depending on your settings, and works on both PC and Mac. As well as automatically accounting for your sales and customers, it manages your purchases and suppliers, and bank transfers. To get started: **Settings** > **PayPal Imports**

Managing Bank Transactions

When you are viewing transactions on a bank account, all transactions entered directly in the bank area (rather than those resulting from a payment made/received) will have a check box next to them. You can check the boxes to select as many of the transactions as you like. At the bottom of the page, the drop-down list **Select an Action** allows you to **Delete** all the checked transactions at once, saving you time and repetition. You can also assign the payments to invoices/purchases, which is handy if you've just imported a bank statement. **RfMplus+** will try to automatically match payments to invoices/purchase based on the amounts, but you can override this. You can also choose to allocate an individual payment when viewing it on the Edit Bank Transaction page.

Optional features

Calculating Interest on Overdue Invoices

RfMplus+ will automatically calculate the amount of interest you can charge on an overdue invoice in accordance with the relevant legislation – and how much the interest will increase each day that the invoice remains overdue. When viewing an overdue invoice, this information will appear just below the **Status** information.

Multi-Currency

RfMplus+ will allow you to raise invoices and create receipts in multiple currencies.

To set up your different currencies: **Settings** > **Currencies**

A new drop-down box will appear when you create an invoice/receipt so that you can select the relevant currency. You don't even need to think about the exchange losses or gains, **RfMplus+** does it for you.

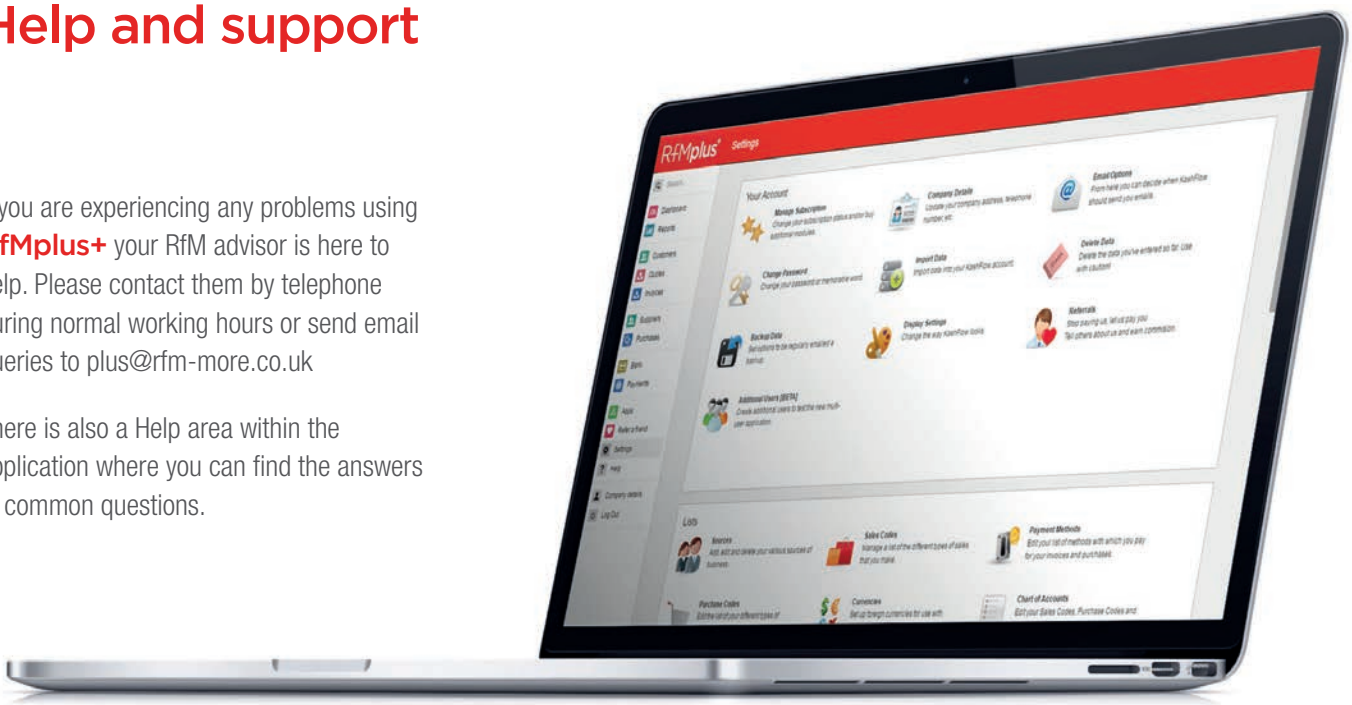
When changing currency options, you will see an option at the bottom to assign losses and gains to a particular nominal code (Forex Losses/Gains is selected by default). When you then create a receipt or invoice and it is only part paid, due to the rate of exchange, a box will appear for you to automatically add a credit note.

To change your default home currency:
Settings -> Company details> choose your currency from the drop-down list

Help and support

If you are experiencing any problems using **RfMplus+** your RfM advisor is here to help. Please contact them by telephone during normal working hours or send email queries to plus@rfm-more.co.uk

There is also a Help area within the application where you can find the answers to common questions.



RfMplus+

+ more accessible
+ more flexible
+ more up to date

+ so much more than just cloud accounting

Everything you would expect from your accountants plus a whole lot more.

www.rfm-more.co.uk

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Accountants + more