"Digital disruption is now a fact. Successful accountants will have to take action and that means embracing the new digital and mobile first world."

Tony Margaritelli
Chairman, ICPA
INTRODUCTION

As the world we live and work in becomes more digitalised, the ways in which accountants and their clients can connect, collaborate, communicate and collect information are being reshaped. This creates uncertainties; but it also creates opportunities.

Technology is disrupting the traditional relationship between firm and client by enabling non-accountants to become the first port of call for queries on accounts, finance and tax. Clients and prospects already use Google to find answers to questions they would once have asked you.

Technology is also disrupting relationships between firms, clients and HM Revenue & Customs (HMRC). Making Tax Digital for Business (MTDfB) will make significant new demands on firms and clients, but embracing digital tools and connectivity will help firms rise to the challenge.

By exploiting some of the most accessible and powerful emerging technologies, the transition to MTDfB can be made less painful for firms and their clients, while reinforcing the accountant’s role as the most trusted advisor to business.

Consumers and businesses have embraced the ubiquity and utility of mobile – and the services it provides instant and effortless 24/7 access to. Smartphones and tablets have become the most popular way to browse the internet¹, with Apps an essential part of the experience.² Mobile users spend 90% of their time browsing in-App vs just 10% on mobile websites, that equates to 900 billion hours last year alone³.

Many firms are already developing new digital capabilities, such as ‘anytime, anywhere, any device access’. More firms will follow, in response to trends in business and to government, such as the ongoing digital tax initiatives of HMRC.

With the right support accountancy firms can harness mobile technology to meet the changing needs of clients and regulators, whilst simultaneously building, developing and promoting their firm and its services to clients, business partners and prospects.
HARNESS THE POWER AND BECOME CONNECTED

This practical guide outlines a simple, proven and painless approach to achieving this. A custom App for your firm will enable you to rise to emerging challenges and exploit emerging opportunities, without absorbing lots of your valuable time or significant up-front investment.

A custom App has immediate and ongoing benefits to your firm and your clients. It uses mobile technology to reinforce your trusted advisor status, by making everything connected to your clients’ accounts, finance and tax, available through a single button: your firm’s App.

Your App will provide 24/7 access to advice, accounting information, calculators, online systems and other Apps. Your firm and your clients will be more effective, productive and profitable, because your expertise and services will always be available – even when you are not.

MyFirmsApp is the only App approved by professional bodies including ICAEW, ICAS and ICPA. The App already has more than 200,000 users around the world and growing numbers of UK accountants are choosing it as their preferred approach to MTDfB.

It’s time to evolve our client services and support for the mobile world. At MyFirmsApp we believe that custom branded Apps are the future of client engagement. Thousands of accountants already agree with us and by the time you have finished reading, so will you.

Joel Oliver CEO | MyFirmsApp | joelo@myfirmsapp.com
CHALLENGES AND OPPORTUNITIES

THE BAD NEWS

During its long history the accountancy profession has repeatedly demonstrated its capacity to adopt and adapt to changes in business practices, statutory regulations and technology. The flexibility and technical proficiency this demands is part of your professional DNA. However, in the digital age, the speed of change and its fundamental nature can make keeping pace difficult, even for the most well-resourced and tech-savvy firm.

Widespread adoption of mobile devices and a preference for Apps is turning our pocket powerhouses into the gateway for more business Apps. The world has adopted smart phones and tablets 10 times faster than it embraced personal computers in the 1980s with 87% of internet users today own a smartphone. Information, software and services, are also creating practical barriers to access – and islands of data. Recent research found that workers yearn for a simpler, more personalised way to interact; with 62% delaying the completion of tasks that require logging into multiple systems.

Cloud software and services are disrupting traditional business models. Your firm can no longer rely on the drip feed of local businesses or the loyalty of clients. The profession does not yet have its own Uber or Airbnb. Nonetheless, clients (and prospects) can, and do, freely exploit the convenience and ubiquity of Google, to find answers to questions – about accounts, finance and tax – that they would ask your firm, if doing this did not mean more time or effort or cost.

Accountants need to counteract ‘the Google effect’, the disintermediation plans of government bodies and the lure of free software. Think ahead. Rather than giving away control of the data associated with cloud bookkeeping and accounting software, your accountancy firm could collaborate with software developers to exploit, leverage and expand on client data to improve the efficiency and effectiveness of your existing and future services.
THE GOOD NEWS

The technologies that are creating such problems can also solve them. The ubiquity of internet access, mobile devices and Apps, can enable firms and their clients to work together more simply and productively than ever before. Armed with its own custom App, your firm can strengthen its bond with clients and reduce attrition, by being more proactive, modernising engagement and client services, maintaining your relevance, and differentiating your firm.

Having an icon for your firm’s App is immediately visible when clients open their smartphones or tablets, and will reinforce your position as the most trusted advisor in various ways. Rather than adding to the complexity and confusion created by proliferating ‘best of breed’ Apps, your firm’s App can simplify and streamline access, by bringing together in one easily accessible place, all of your client’s accounts, finance and tax information, calculations and systems.

Cloud accounting and the add-on communities that have grown up around it mean that accountants now use from five to as many as 40 Apps between their practice and their clients. So how you manage these and the way they talk to each other is important. An App that integrates seamlessly with various other systems, such as the Reckon Virtual Cabinet and Receipt Bank, enables accountants and their clients to more easily share information.

An App can offer its own tools for use collecting information on income, expenses and mileage. By offering easy access to this, firms can support clients with their transitions to the electronic record keeping and tax filing that MTDfB demands. An App can also provide bespoke icons and links to online accounting packages such as FreeAgent, Kashflow and Xero, to third party services such as Dropbox and Skype. Some also offer a real time blog link.
Challenges

Connected
How to remain connected in an increasingly disparate digital world.

Change
Rapid rate of technology change.

Mobile
Increased use of mobile devices; preference for and proliferation of Apps.

Expectations
Changing client expectations around accessibility and availability of firms’ services.

Disruptions
Attrition/disruption caused by traditional and digital threats (such as ‘the Google effect’).

Conduit
Specialist software developers using firms as a conduit to clients

Providers
Finding the right provider for your software solutions.

Digitalisation
Global digitalisation trends among government agencies such as HMRC.

"The App has been a great decision for a small firm like ours, that is ambitious and forward thinking."

Robert Majoram
Together Accounting
How to respond

Visibility
Make firm highly visible on mobile devices.

Prime Route
Ethically lock-in clients and prospects by making your firms App their primary route to information on accounts, finance and tax.

Differentiate
Differentiate/modernise/streamline the firm and maintain relevance.

Client Services
Improve client services/engagement/retention/marketing.

Trusted
Reinforce accountant/bookkeeper as principal trusted business advisor.

Reputable
Use reputable suppliers that have been approved by professional bodies such as ICAEW, ICAS and ICPA.

Collect
Position firm (and clients) to collect all data digitally and prepare for compliance and reporting developments such as MTDFB, in the UK.

“The transformation of the tax system to fit the digital and mobile age presents an unmissable opportunity for accountants. Having the App and giving our clients access to it from mobile devices is really going to help them.”

Ian Rodgers
The Profit Key
Accountants are the most trusted external advisers to business, according to research in 2016. This offers practitioners a competitive advantage in their fight to attract and retain clients – but maintaining this status is becoming more challenging. Digital sharing of data means accountants can no longer rely on local business or client loyalty to fuel their client pipeline.

In today’s 24/7 mobile world, the accountant’s position as the first point of contact to discuss financial issues, is being challenged. Numerous alternative sources of information are just a few taps away on a smartphone or tablet – and many people trust Google and the other search engines that aggregate this information more than they trust the originators of the information.

Relentless pressure to do more with fewer resources also nudges clients and prospects down the quickest and easiest route to information on accounts, finance and tax.

By delivering this through a custom, branded App, you can neutralise threats such as ‘the Google effect’ and cement your firm’s position as its clients’ trusted and most authoritative anchor point in the mobile world. Embracing digital mobile will ensure you and your clients are connected when and where it matters.

A custom, branded App can neutralise threats and cement your firm’s position as its clients’ trusted anchor point.
HOW A CUSTOM APP WILL HELP

CONNECT WHERE THE ACTION IS

Mobile Apps account for the lion’s share of time spent online; every demographic has embraced them. With an icon for your firm’s App immediately visible to clients on the home page of their smartphones and tablets, you can demonstrate that your firm understands and is responding to changing expectations around the accessibility and availability of services and support.

Research during 2016 found that in an average month people spent 73.8 hours in smartphone and tablet Apps. Usage time peaks at 93.5 hours for device owners aged between 18 and 24. However, the research found increases in online App use across all age groups: each month, 35 to 44 year-olds spend 78.8 hours in Apps and the over 45’s spend 62.7 hours.

It’s not hard to understand why. Mobile Apps are easily accessible and can be launched faster than the mobile web. They can also keep users more engaged and build brand loyalty, because they can support a more immersive experience than the mobile web, by providing users with greater functionality, integration, simplicity and utility.

78.3 Hours
Research during 2016 found that in an average month people spent 73.8 hours in smartphone and tablet Apps.

93.5 Hours
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62.7 Hours
The over 45’s spend 62.7 hours in mobile Apps each month.
HOW A CUSTOM APP WILL HELP

SIMPLIFY AND STREAMLINE

These strengths can benefit your firm and its clients. With as many as 40 Apps being used between accountants and their clients\(^{10}\), many workers yearn for a simpler, more personalised way to interact\(^{11}\). Your firm can deliver this and demonstrate its client-focused approach, by bringing all of the Apps and online systems your firm and its clients use together in one place.

A custom, branded App offers you a bespoke environment in which you can create the App that best reflects your firm.

For example, you can customise your App home page by adding icons that link to your current customer portal or secure document exchange login. Alternatively, you can add icons that link to cloud accounting systems and other third party sites, such as IRIS, Sage, CCH, Spotlight Reporting, Fathom, Twinfield and Dropbox.

Your custom version of an App can allow your firm to integrate all systems on one platform, reducing complexity and confusion for clients. Rather than wading through numerous ‘best of breed’ Apps on their mobile devices, your clients can save time by accessing their accounts, finance and tax information and systems through the icon on a single App: yours.

For example, access to online accounts can be done through your custom App, whether the firm and its clients are using KashFlow, QuickBooks, Sage, Xero or another cloud accounting system. Integration between a custom App and other cloud Apps, such as Receipt Bank, facilitates automatic data transfer, which minimises data duplication and manual data entry.
HOW A CUSTOM APP WILL HELP

BRING BENEFITS TO YOUR CLIENTS

Firms will also appreciate the integration that an App can provide with tools such as the Reckon Virtual Cabinet, a document management and cloud portal solution used by many accountancy practices. This allows accountants and clients to share documents quickly and easily; viewing on smartphones and tablets enables closer interaction and speeds up approval processes.

A custom, branded App can provide your clients with various practical tools. By taking advantage of the features built into mobile devices, such as the GPS receiver in the iPhone, an App can automatically track business miles, so your clients can record every trip at the touch of a button. An App can also help clients to manage mileage, by logging information for viewing, editing, sharing and exporting.

Your custom App can demonstrate how well you understand your clients’ needs, by offering other helpful, time-saving tools such as tax dates and tables, a receipt manager and income tracker. An App can also enable you to provide your clients with immediate answers to questions around accounting and tax, with the help of numerous financial calculators.

Your App can provide clients with 24/7 insights into matters such as what their tax liability will be on their salary or what it is likely to be on any dividends they are planning to take. The more clients can do through your firm’s App, the more they will do, making you central to their mobile world: 7 in 10 smartphone users put their most-used App on their home screen.

Your firm and its clients can benefit from integration with systems such as Skype and Zoom for videoconferencing. Your firm can have the option of embedding videos into its App so that clients can access helpful guides and training videos, (for example, about bookkeeping and accounting software) and a good App provider will do all the set-up work for you.

Having everything integrated into your firm’s app can help you to ethically ‘lock in’ your existing clients and future prospects, minimising client attrition. Your firm’s control of the client relationship and the App ecosystem is secured, because your branded, customised App will act as the consolidated link between you, your clients and all of your current and future systems.

Time-saving tools: tax dates and tables, a receipt manager and income tracker.
HOW A CUSTOM APP WILL HELP

SUPPORT DIGITAL RECORD KEEPING

Your App will make it easier for your firm to help its clients and prospects to meet the growing demands of governments and their various revenue collection agencies for businesses to go digital. In the UK, when electronic record keeping and quarterly submission to HM Revenue & Customs become mandatory for small businesses, your firm’s App will aid compliance.

Faced with the prospect of MTDfB firms they are asking themselves some difficult questions. Can we continue to operate as we do now? Do we want clients to be responsible for their own quarterly filing? Should we take on the sort of new client that will find this most challenging? How long will the associated training and onboarding take?

The transition to Making Tax Digital for Business will drive new and existing clients to accountants for support – and the sooner your firm can manage this, the better. Many businesses that do not yet keep their business records electronically will be looking to accountants for guidance and support, creating a massive education and onboarding challenge.
Businesses that keep manual records and file their own VAT through the Government Gateway will struggle and will be among the many challenged by MTDFB. The transition to digital record keeping will be less onerous for businesses and for firms that are already comfortable with electronic data collection and record keeping and working closely and collaboratively together, digitally, using cloud-based systems and Apps.

Using your firm’s App, clients can use their smartphones to collect and record data digitally without needing any accounting knowledge. An App can simplify compliance by forcing them to categorise the bill or expense they are about to photograph (for accommodation, travel expenses and so on), input data such as a receipt name or how they paid, and then save it – which makes it easily accessible to accountants for bookkeeping etc.

There is a window of opportunity for firms to see and seize the new digital possibilities. Firms that do not, may be seen as irrelevant by businesses, circumnavigated HMRC, and overtaken by ‘first movers’ that do step up to use software and client data to meet changing demands – as some App users are doing.
LEARN FROM EXPERIENCE

An App can also offer new insights into your clients. By using a dashboard to analyse client sessions by mobile device type, monitor new App users and the most visited App pages, your firm can identify areas of activity and concern. Firms can also analyse the success of the communications and marketing initiatives that a custom App makes possible.

An App can put the power of ‘push notifications’ at your fingertips. These simple text messages already inform our personal lives; they can also help your firm to communicate with clients and contacts quickly and easily. An App can automate the delivery to individuals and groups of personalised messages – which almost immediately ‘ping’ onto the home screen of client’s mobile devices.

A 93% open rate means that these messages are almost always read – typically, within minutes of delivery – and research indicates that push notifications are particularly effective in the financial services sector. This App functionality is an opportunity for firms to automate the distribution of content, ranging from reminders about tax deadlines to news on services.

Because an App tracks which tools and services your clients are using, it creates opportunities for your firm to respond more quickly and appropriately to client needs. For example, you can set up a notification to flag client use of the dividend vs salary calculator, so that your firm automatically sends out an offer of support to help the client make the best choice.
HOW A CUSTOM APP WILL HELP

BE MORE PROACTIVE

This kind of tool can be invaluable to accountants who are uncomfortable with the notion of actively ‘selling’ their services – though such reticence may be misplaced. Recent research by the International Federation of Accountants (IFAC) suggests that small and mid-sized practices engage in ‘more frequent interaction with clients’, and be more proactive to gain new business.

The IFAC report also suggests that firms utilise a referral system to attract new clients. An App can support firms that want to use word of mouth as a source of customer development. As well as push notifications, an App may offer advanced functionality such as ‘Refer a friend’ feature that can be used to generate new business and to track the progress of referrals.

By improving the efficiency and effectiveness of the firm’s communication and marketing with new and existing clients, a custom App will facilitate client acquisition, collaboration, engagement and retention, and build brand strength. It will also cement the firm’s role as a trusted and authoritative advisor to business – and position it as an innovator.

Recent research by the International Federation of Accountants (IFAC) suggests that small and mid-sized practices engage in ‘more frequent interaction with clients’, and be more proactive to gain new business.
HOW A CUSTOM APP WILL HELP

BUILD A REPUTATION FOR INNOVATION

Many of today’s business owners are millennials or members of Generation X, who have grown up with an innate knowledge of technology – and what it makes possible. They understand the technologies that drive today’s world and they expect their advisers to demonstrate that they also see technology as a vital enabler, not a burdensome threat.

Firms also need to attract and retain millennial employees. A company’s reputation for fostering innovation is the most important factor driving millennials’ employment decisions. The latest generation of accountants expect to harness the power and benefit of technology to make their lives better and jobs easier, by saving time and enabling greater insight into clients’ businesses.

Millennials have no interest in a firm that still does the same tasks, the same way as it did 5 or 10 years ago. A custom, branded App can position your firm as a forward-thinking and innovative user of technology. Some firms are actively recruiting with their App, by using its push notifications and by encouraging staff to share the App on social media platforms.
HOW A CUSTOM APP WILL HELP

SEIZE THE DAY

Even firms that are keen to exploit advanced mobile technology don’t always have the necessary expertise and time within their firm to address this – on top of everything else that’s required to build and maintain a prosperous practice. But embracing the latest technology doesn’t have to be a drain on valuable resources.

If you partner with an App provider that puts your firm first, their technical team can ensure that your involvement in App implementation and set up is minimal. For example: they can design and create your custom, branded App in a matter of weeks; set up links to other cloud Apps and video content what your firm wants to embed in its App; and keep technical and financial updates relevant, so time-pressed accountants don’t need to.

A mobile App with a tracker can be used to automatically track clients and prospect visits to your website. Focusing on your core services and getting the most from your App can also be facilitated by marketing support from the customer engagement team, a marketing guide full of helpful examples, and a community forum for sharing experiences and ideas.

Because Apps are cloud-based, they do not come accompanied by a massive up-front fee, just a commitment to pay a low monthly fee for a fixed period, such as 24 months, during which the monthly fee will be fixed. Your firm can also benefit by choosing an App developer that offers 24-hour ongoing support and unlimited App usage. You firm’s App can even self-fund, by replacing traditional and more costly tools, such as newsletters and tax rate cards.
Choosing the right App partner will help your firm to stay agile and respond to emerging changes in business practice and technology. For example, an App provider may already be exploring pioneering artificial intelligence tools, to develop App functionality that will enable your firm’s App to use a smart, interactive, ‘chat bot’ as a virtual team member, who will answer questions and perform simple tasks in your absence.

Supported by your own custom App, your firm can modernise engagement, proactively promote the firm, and protect and reinforce your position as clients’ most trusted advisor on accounting, tax and finance.

You can be confident in your capacity to face emerging changes in technology and business practices and transform them from worrying threats into welcome opportunities.

The prospect of making your firm more digital and supporting existing and new clients with their transition to Making Tax Digital for Business can seem like the most complex and time consuming task of your career, but it doesn’t have to be. Your firm’s App can be the key to success – and peace of mind. It’s time to rethink your approach to client services and engagement for the digital, mobile world.

“With one filing deadline in January the pressure gets worse each year and that will increase with quarterly filing. Economies of scale will be essential. The App is going to be my saviour.”

Stephen Farra
Stephen Farra Associates
QUESTIONS AND ANSWERS
**Q. Will my clients use my firm’s App?**

This isn’t a question we hear very often, anymore. Smartphone adoption and App use is now widespread across all sectors, professions and age groups. Apps are now the preferred tool to interact, search, watch and listen and we use them to bank, book taxis, create invoices, raise quotes, view films, search for information and guidance – and so much more. If you want the reassurance of numbers: over 200,000 MyFirmsApp users worldwide now engage with our custom Apps around 30,000 times each month.

**Q. Which other Apps will my firm’s App integrate with?**

This depends on the custom App you select. For example, the Platinum version of MyFirmsApp, allows your firm to integrate all cloud systems on one platform. You can customise your App home page by adding icons that link to various cloud accounting systems and other third party sites and services such as Dropbox. There is also deep integration with Virtual Cabinet, a document management and cloud portal solution from Reckon. MyFirmsApp integrates seamlessly with Receipt Bank, which converts client invoices and receipts into data and automatically publishes it directly into accounting software.

**Q. Can the App connect to my firm’s website?**

It is possible to customise the home page for your App by adding icons that link to various other cloud services and websites including your firm’s current customer portal. MyFirmsApp, for example, provides a string of code that your website developers can use, so that when an Android or iPhone user visits your website a pop-up box will say "We notice that you are using an iPhone, why not download our latest App here". It’s an effective way of letting clients and prospects know about your great new App and encourage them to try it.

**Q. Will my firm’s resources be needed to create, implement or support the App?**

If you choose to partner with an App developer that minimises your involvement in App implementation and set up. For example, MyFirmsApp will design and create your custom, branded App in a matter of weeks; set up links to other cloud Apps and video content your firm wants to embed in its App; and keep technical and financial updates relevant. However, one of the strengths of the App is that it gives you control over the App ecosystem, enabling you to create the best possible App for your firm by adding links to various websites, and to third party cloud software and services.
Q. How do I update our App and control the content?

You can typically add, remove and update specific areas of your firm’s App by logging into your own control panel using the dedicated link and password provided. You should not need to use any specialist software, only a modern web browser such as Internet Explorer 9+, Firefox, Safari or Google Chrome. These are all available free via an online search for their name.

Q. How much does a custom App cost?

This varies. MyFirmsApp offers a number of packages designed to suit the needs of firms of all shapes and sizes. Prices start from £95 per month, depending on the package selected.

Q. What does the monthly fee include?

The monthly fee typically covers financial updates such as changes to tax and legislation that affect key dates, calculators and tables within an App, plus App updates that become necessary when Apple or Android launch new versions; meaning your App is always up-to-date.

Q. How secure is an App?

This depends. You should expect the developer for your firm’s App to use industry standard encryption on communications and to backup and store your data securely. MyFirmsApp, for example, operates within the UK and its primary data centres are Europe-based.

Q. How will an App evolve?

This will depend on the resources and strategic approach taken by your app developer and the nature of emerging technologies. For example, the potential to add a voice or text chat interface to create bots on mobile devices that can help with basic tasks is set to transform how accountants respond to customer requests and make them more productive. MyFirmsApp is already trialling pioneering artificial intelligence software (using the next generation technology platform, Amazon Lex), to develop functionality that will enable firms using its custom App to add a smart, interactive, ‘chat bot’ to their team, so that this virtual staff member can answer questions and perform simple tasks.
Q. What plans are in place to help clients with Making Tax Digital for Business?

Today the App solution is compliant with HMRC, and you can download a demonstration version for free by visiting the App store and typing in ‘MyFirmsApp’.

As a business, MyFirmsApp is investing heavily in ensuring that its team remains on the cutting edge of the changes and we are working closely with the professional bodies, to build the future runway of the App.

Development plans include an enhanced dashboard control centre for the accountant that essentially becomes the ‘middle man’ between the App, the client and the accountant. Traditionally, getting the data to the accountant has involved manual exports of that data from the App itself but a cloud portal changes this by allowing the accountant to login directly and gain instant access to any information collected by their client including:

1. Income
2. Expenditure
3. Mileage Logs

Making Tax Digital for Business adds an interesting layer to this. Keen on keeping the accountant as the one responsible for all communications with HMRC on behalf of their client, the system is being developed to integrate with HMRC’s new API platform (which allows software applications to talk to each other).

This will enable the accountant to:

- View and amend the data clients collect;
- Be in complete control of when that data is submitted to HMRC;
- Be responsible for all submissions to HMRC for their clients;
- Eliminate the pain of quarterly reporting for the client. No bookkeeping knowledge is required, the client simply uses a mobile App to keep track of income and expenditure, and leave their accountant to do the rest; and
- Automatically synchronise any data collected to the cloud.
Q. When is the best time to respond to MTDfB?

Undoubtedly, the time to respond is now. And that’s because responding in the right way is going to take some time to get right. The last thing you or your customers want is leaving this to the very last minute, forced to do something in a rushed, pressured manner.

Becoming an MTD-ready firm - A suggested implementation timeline looks like this:

1. Make the decision to launch your mobile App.
2. Appoint MyFirmsApp (design, build & launch takes 6–8 weeks).
3. Start to educate your customers on what’s happening around MTDfB using our resource pack that includes pre-written materials such as emails, blogs and resources.
4. On-board your customers using the MyFirmsApp automatic on-boarding and training solution.

Q. When is the perfect time to release an App?

Now. It modernises and differentiates your firm, making you more effective, productive, accessible and profitable, while reducing the workload for your firm and its clients. It makes your firm immediately visible in the 24/7 always on mobile world, demonstrating that your firm understands – and is responding to – client’s changing expectations around the accessibility and availability of services and support. It reinforces your position as the most trusted advisor to business, by making everything connected to your clients’ accounts, finance and tax, available through a single button: your firm’s App. Why wait?

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• A personal walkthrough of the App by phone, with a Q&A session.

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