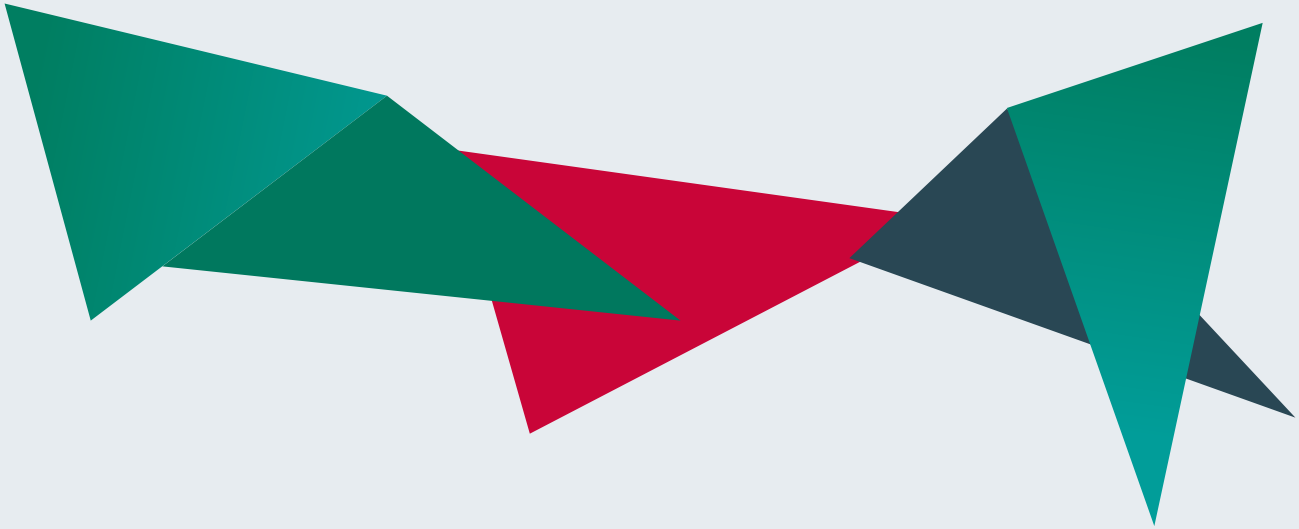
Busnes@
gwynedd.llyw.cymru

Rheolaeth Ariannol Ymarferol
ar gyfer Busnesau sy'n Tyfu

williamsdenton
1926 - 2026
100 Mlynedd mewn Busnes 100 Years in Business

Practical Financial Management
for Growing Businesses

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Cyflwyniad

Ni wnaeth y rhan fwyaf o berchnogion busnes ddechrau busnes am eu bod eisiau treulio eu hamser yn edrych ar daenlenni, datganiadau ariannol, a rhagolygon.

Yn hytrach, fe wnaethant ddechrau busnes am fod ganddynt syniad da.

Wrth i fusnes dyfu, mae deall materion ariannol y busnes yn dod yn fwyfwy pwysig. Gall penderfyniadau ynghylch prisio, recriwtio, buddsoddi, trethiant a thwf effeithio'n sylweddol ar lwyddiant busnes.

Mae'r arweiniad hwn ar gyfer perchnogion busnesau newydd a busnesau sefydledig, ac mae'n cynnwys rhai o'r meysydd ariannol allweddol sy'n helpu busnesau i barhau i fod yn broffidiol, i reoli arian parod yn effeithiol, ac i gynllunio ar gyfer y dyfodol.



Practical Financial Management
for Growing Businesses

Introduction

Most business owners didn't start a business because they wanted to spend their time looking at spreadsheets, financial statements, and forecasts.

They started because they had an idea they believed in.

As a business grows, understanding the financials of the business becomes increasingly important. Decisions around pricing, recruiting, investing, taxation and growth can all have a significant impact on success.

This guide is for both new and established business owners, and covers some of the key financial areas that help businesses remain profitable, manage cash effectively, and plan for the future.

Rheoli Arian Parod

Mae elw'n Bwysig. Mae Arian Parod yn Hanfodol.

Gall busnesau sy'n gwneud elw ddal i redeg allan o arian parod.

Gall hyn ddigwydd am nifer o resymau, gan gynnwys cwsmeriaid sy'n cymryd gormod o amser i dalu, a lefelau stoc sy'n rhy uchel.

Mae deall sut mae arian parod yn symud trwy'ch busnes yn helpu i nodi lle gall y busnes fod dan bwysau, cyn i'r sefyllfa ddatblygu'n broblem.

Efallai y bydd arian parod busnesau wedi'i glymu mewn:

- **Dyledwyr (Cwsmeriaid)**
  Telerau credyd rhy hael neu heb eu rheoli.
- **Stoc a Gwaith ar y Gweill**
  Dal gormod o stoc, neu beidio ag anfonebu gwasanaethau'n brydlon ar ôl danfon.
- **Credydwyr (Cyflenwyr)**
  Peidio â chael cyfrifon credyd gyda chyflenwyr allweddol, neu beidio â defnyddio'r telerau talu llawn (pan fo angen).

Noder: Mae'n bwysig talu eich cyflenwyr ar amser, a phan nad yw hyn yn bosibl, mae hi wastad yn well siarad i chi drafod y mater gyda nhw – gall hyn helpu i atal problem dros dro rhag mynd yn broblem barhaol.

Gwella Llif Arian Parod

Yn aml, gall gwelliannau bach wneud gwahaniaeth sylweddol:

- Anfonebu'n brydlon
- Monitro dyledwyr a mynd ar ôl cyfrifon sy'n hwyr
- Adolygu lefelau stoc yn rheolaidd

Peidiwch ag Anghofio Gwahaniaethau Tymhorol

Mae llawer o fusnesau'n profi uchafbwyntiau ac isafbwyntiau tymhorol. Gall deall pryd mae arian parod ar ei isaf eich helpu i gynllunio ymlaen llaw ac osgoi pwysau diangen.

Cash Management

Profit is Important. Cash is Essential.

Profitable businesses can still run out of cash.

This can happen for a number of reasons, including customers taking too long to pay, and stock levels being too high.

Understanding how cash moves through your business helps identify potential pressures before they become problems.

Businesses may find cash tied up in:

- **Debtors (Customers)**
  Credit terms being too generous or not controlled.
- **Stock and Work in Progress**
  Holding too much stock, or not invoicing services promptly after delivery.
- **Creditors** (Suppliers)
  Not having credit accounts with key suppliers, or not utilising the full payment terms (when needed).

Note: It's important to pay your suppliers on time, and when this is not possible, it's always best to speak to them about it – this can help prevent a temporary issue from becoming a permanent problem.

Improving Cash Flow

Small improvements can often make a significant difference:

- Invoice promptly
- Monitor debtors and chase overdue accounts
- Review stock levels regularly

Don't Forget Seasonality

Many businesses experience seasonal highs and lows. Understanding when cash is at its lowest can help you plan ahead and avoid unnecessary pressure.

Prisio

Pryd wnaethoch chi adolygu eich prisiau ddiwethaf?

Gall llawer o berchnogion busnes deimlo'n anghyfforddus wrth godi prisiau. Mae colli cwsmeriaid yn bryder yn aml.

Ar yr un pryd, mae costau busnes yn parhau i godi – pryniannau, cyflogau staff, gorbenion, ac ati.

Os bydd eich prisiau'n aros yr un fath, bydd eich elw'n gostwng.

Mae'n Iawn Codi Pris Teg

Nid yw pob cwsmer yn dewis cyflenwr yn seiliedig ar bris yn unig.

Maent hefyd yn gwerthfawrogi eich gwasanaeth, ansawdd, dibynadwyedd, profiad ac enw da.

Adolygwch eich prisiau yn rheolaidd, a gwnewch yn siŵr eich bod yn cael pris teg am eich nwyddau neu wasanaethau.

Peidiwch ag Anghofio am Gostau

Dim ond un ochr i'r hafaliad yw prisio.

Mae hefyd yn werth adolygu costau cyflenwyr, tanysgrifiadau meddalwedd a gorbenion eraill yn rheolaidd i sicrhau bod y prisiau hynny'n parhau i fod yn deg ac yn cynrychioli gwerth da am arian.

Pricing

When Did You Last Review Your Prices?

For many business owners, putting prices up can feel uncomfortable. There is often a concern that customers may be lost.

At the same time, business costs continue to rise – purchases, staff wages, overheads, etc.

If your prices stay the same, your profit margins will fall.

It's Okay to Charge a Fair Price

Not all customers choose a supplier based on price alone.

They also value your service, quality, reliability, experience, and reputation.

Review your prices regularly, and ensure that you are getting a fair price for your goods or services.

Don't Forget About Costs

Pricing is only one side of the equation.

It's also worth regularly reviewing supplier costs, software subscriptions and other overheads to make sure those prices remain fair and represent good value for money.



Tyfu Eich Busnes

Mae'r rhan fwyaf o berchnogion busnes eisiau i'w busnes dyfu. Mae mwy o gwsmeriaid, mwy o waith a mwy o elw oll yn arwyddion cadarnhaol.

I dyfu, rhaid buddsoddi cyn elwa. Gall cyflogi staff, prynu offer neu gynyddu lefelau stoc oll greu costau ychwanegol ymhell cyn i'r incwm ychwanegol ddechrau dod i mewn.

Cyfalaf Gweithio

Cyfalaf gweithio yw'r arian sydd ei angen ar fusnes ar gyfer gweithrediadau o ddydd i ddydd – mae angen mwy ohono ar gwmni sy'n tyfu.

Cyn ceisio tyfu, mae'n werth ystyried sut y bydd hyn yn cael ei ariannu. Gall fod trwy ddefnyddio elw sydd wedi'i gadw, benthyca o'r banc, codi arian drwy asedau neu opsiynau cyllido eraill. Bydd y dull cywir yn amrywio yn ôl amgylchiadau unigol.

Cynllunio i Dyfu

Cyn ymrwymo i brosiect twf, mae'n werth treulio amser yn paratoi rhai rhagolygon ariannol. Gall deall proffidioldeb y prosiect a'r arian parod sydd ei angen i'w gefnogi helpu i osgoi unrhyw ddigwyddiadau cas annisgwyl nes ymlaen.

Nid yw'r broses ragolygon yn ymwneud â chael pob rhif yn iawn. Mae'n ymwneud â deall effaith ariannol penderfyniadau, nodi risgiau posibl, a sicrhau bod gan y busnes yr adnoddau sydd eu hangen arno i gefnogi ei gynlluniau.

Growing Your Business

Most business owners want their business to grow. More customers, more work and increased profits are all positive signs.

Growth often requires investment before the rewards are seen. Taking on staff, buying equipment or increasing stock levels can all create additional costs long before the extra income starts coming in.

Working Capital

Working capital is the available money a business needs for day-to-day operations – a growing company needs more of it.

Before pursuing growth, it's worth considering how it will be funded. This could be through retained profits, bank borrowing, asset finance or other funding options. The right approach will vary depending on individual circumstances.

Planning for Growth

Before committing to a growth project, it's worth taking the time to prepare some financial forecasts. Understanding the profitability of the project and the cash needed to support it can help avoid nasty surprises later on.

Forecasting isn't about getting every number exactly right. It's about understanding the financial impact of decisions, identifying potential risks, and making sure the business has the resources it needs to support its plans.



Cyflogres

Cyflogi Staff

I lawer o berchnogion busnes, daw pwynt pan nad oes digon o oriau yn y dydd. Gall cyflogi staff helpu i ysgafnhau'r llwyth gwaith, gwella'ch cynnig gwasanaeth, a chreu'r gallu i dyfu.

Daw cyfrifoldebau ychwanegol yn sgil cyflogi pobl, gan y bydd angen i chi sicrhau bod staff yn cael eu talu'n iawn, bod y didyniadau ar gyfer trethi a chyfraniadau pensiwn yn gywir, a bod cyflwyniadau cyflogres yn cael eu gwneud ar amser.

Mae'n werth cofio hefyd bod gweithiwr yn costio mwy na dim ond ei gyflog. Mae cyfraniadau Yswiriant Gwladol a phensiwn cyflogwr yn ychwanegu at y gost, a gall hyfforddiant a chostau cysylltiedig eraill adeiladu'n gyflym.

Ystyriaethau eraill

Yn ogystal â sicrhau bod rhwymedigaethau cyflogres a phensiwn yn cael eu bodloni, bydd cyflogwyr fel arfer angen yswiriant priodol a manylion cyflogaeth ysgrifenedig, a dylent ystyried polisïau gweithle addas a llawlyfr staff. Gall gofyn am gyngor gan weithiwr proffesiynol Adnoddau Dynol sicrhau bod y busnes wedi'i baratoi'n dda, a darparu sylfaen gadarn ar gyfer twf yn y dyfodol.

Cyn Cyflogi eich Gweithiwr Cyntaf

Dylech:

- Ddeall y gost ariannol lawn.
- Cynllunio ar gyfer prosesu cyflogres a gwneud cyflwyniadau ar amser.
- Paratoi ar gyfer rhwymedigaethau cofrestru awtomatig pensiynau.
- Sicrhau eich bod yn cydymffurfio â chyfreithiau a rheoliadau cyflogaeth.
- Paratoi contractau cyflogaeth a dogfennau polisi'r cwmni.

Payroll

Taking on Staff

For many business owners, there comes a point where there simply aren't enough hours in the day. Taking on staff can help lighten the workload, improve your service offering, and create capacity for growth.

Employing people brings additional responsibilities, as you'll need to ensure staff are paid correctly, deductions for taxes and pension contributions are correct, and payroll submissions are made on time.

It's also worth remembering that an employee costs more than just their salary. Employer's National Insurance and pension contributions add to the cost, and training and other associated costs can quickly add up.

Other considerations

As well as ensuring payroll and pension obligations are met, employers will normally need appropriate insurance cover and written employment particulars, and should consider suitable workplace policies and a staff handbook. Taking advice from a Human Resources professional can ensure the business is well prepared, and provide a solid foundation for future growth.

Before Taking on Your First Employee

- Understand the full financial cost.
- Plan for processing payroll and making submissions on time.
- Prepare for auto-enrolment pension obligations.
- Ensure you are compliant with employment laws and regulations.
- Prepare employment contracts and company policy documents.

Meddalwedd a Gwybodaeth Rheoli

Gwneud i'ch Rhifau Weithio i Chi

Mae'r rhan fwyaf o fusnesau bellach yn defnyddio meddalwedd cyfrifeg i gofnodi incwm a gwariant, rheoli anfonebau a bodloni eu rhwymedigaethau cydymffurfio.

Mae'r gwir fudd o ddefnyddio meddalwedd yn dod o'r wybodaeth y gall meddalwedd ei darparu am eich perfformiad ariannol.

Mae cael mynediad at wybodaeth amserol a chywir yn medru helpu perchnogion busnes i ddeall sut mae'r busnes yn perfformio a nodi materion bach cyn iddynt ddatblygu'n broblemau mawr.

Cadwch Bethau'n Syml

Nid oes angen i wybodaeth reoli fod yn gymhleth.

Bydd buddsoddi amser i ddylunio adroddiadau sy'n ateb eich cwestiynau'n uniongyrchol yn cadw'r wybodaeth yn berthnasol.

Mae adroddiad misol syml sy'n dangos y niferoedd a'r tueddiadau allweddol yn aml yn fwy gwerthfawr na thudalennau diddiwedd o wybodaeth llai perthnasol.

Software & Management Information

Make Your Numbers Work for You

Most businesses now use accounting software to record income and expenditure, manage invoices and meet their compliance obligations.

The real benefit of using software comes from the information that software can provide about your financial performance.

Having access to timely and accurate information can help business owners understand how the business is performing and identify small issues before they become big problems.

Keep It Simple

Management information does not need to be complicated.

Investing time to design reports that directly answer your questions will keep the information relevant.

A simple monthly report showing the key numbers and trends is often more valuable than endless pages of less relevant information.



Trethiant

Deall Eich Rhwymedigaethau Treth

Mae gan bob busnes rwymedigaethau treth. Bydd y trethi sy'n berthnasol yn amrywio o fusnes i fusnes, ond gallant gynnwys:

- Treth Gorfforaeth
- TAW
- PAYE ac Yswiriant Gwladol
- Treth Incwm

Gall deall pa drethi sy'n berthnasol i'ch busnes, pryd y maent yn ddyledus, a sut maent yn cael eu cyfrifo helpu gyda chyllidebu a rheoli llif arian parod.

Rhoi Arian o'r Neilltu

Nid yw cael digon o arian yn y banc bob amser yn golygu bod arian parod dros ben ar gael i'w wario neu ei dynnu o'r cyfrif. Efallai y bydd angen rhai peth o'r arian hwnnw ar gyfer taliadau treth yn y dyfodol.

Mae trethi ar elw fel arfer yn cael eu talu misoedd lawer ar ôl diwedd y flwyddyn ariannol, ac yn aml nid yw busnesau yn llwyddo i gyllidebu'n ddigonol ar gyfer rhwymedigaethau treth yn y dyfodol.

A yw eich Strwythur Busnes yn dal i fod yn Iawn?

Wrth i fusnesau dyfu a newid, efallai y byddai'n werth adolygu a yw'r strwythur busnes presennol yn parhau i fod yn briodol.

Mae gan unig fasnachwyr, partneriaethau a chwmnïau cyfyngedig wahanol oblygiadau treth, cyfreithiol a gweinyddol. Er bod treth yn ystyriaeth bwysig, ni ddylai fod yr unig ffactor wrth benderfynu ar eich strwythur cyfreithiol gorau.

Taxation

Understanding Your Tax Obligations

Every business has tax obligations. The taxes that apply will vary from business to business, but may include:

- Corporation Tax
- VAT
- PAYE and National Insurance
- Income Tax

Understanding what taxes apply to your business, when they are due, and how they are calculated can help with budgeting and cash flow management.

Set Money Aside

A healthy bank balance does not always mean surplus cash is available to spend or withdraw. Some of those funds may be needed for future tax payments.

Taxes on profits are usually paid many months after the financial year end, and often businesses fail to budget adequately for future tax liabilities.

Is Your Business Structure Still Right?

As businesses grow and change, it may be worth reviewing whether the current business structure remains appropriate.

Sole traders, partnerships and limited companies all have different tax, legal and administrative implications. Whilst tax is an important consideration, it should not be the only factor when deciding your best legal structure.

Cynllunio i Ymadael

Meddwl am y Dyfodol

Mae'r rhan fwyaf o berchnogion busnes yn treulio amser yn meddwl am sut i ddechrau a thyfu busnes, ond mae llai yn treulio amser yn ystyried sut y byddant yn camu i ffwrdd ohono yn y pen draw.

Efallai y bydd hyn flynyddoedd lawer i ffwrdd, ond gall y penderfyniadau a wneir heddiw gael effaith ar yr opsiynau sydd ar gael yn y dyfodol.

Llwybrau Ymadael

Mae sawl ffordd y gall perchennog busnes ddewis gadael busnes, gan gynnwys:

- Gwerthu'r busnes
- Ei drosglwyddo i aelodau'r teulu
- Y rheolwyr yn prynu'r busnes
- Ymddiriedolaethau Perchnogaeth Gweithwyr
- Dirwyn y busnes i ben

Bydd yr opsiwn mwyaf priodol yn wahanol ar gyfer pob busnes.

Paratoi i Ymadael

Waeth beth fo'r llwybr ymadael, mae paratoi ar gyfer ymadael yn bwysig ac weithiau'n cymryd blynyddoedd lawer. Mae'r meysydd i ganolbwyntio arnynt yn cynnwys:

- Cofnodion ariannol cywir a llwybr archwilio clir
- Systemau a phrosesau dibynadwy
- Gwytnwch busnes (llai o ddibyniaeth ar un cwsmer, cynnyrch neu wasanaeth)
- Strwythur rheoli (dibyniaeth gyfyngedig ar un unigolyn)

Exit Planning

Thinking About the Future

Most business owners spend time thinking about how to start and grow a business, but fewer spend time considering how they will eventually step away from it.

This may be many years away, but the decisions made today can have an impact on the options available in the future.

Exit Routes

There are several ways a business owner may choose to exit a business, including:

- Selling the business
- Passing it on to family members
- A management buyout
- Employee Ownership Trusts
- Winding the business down

The most appropriate option will be different for each business.

Preparing for Exit

Regardless of the exit route, preparing for an exit is important and sometimes takes many years. Areas to focus on include:

- Accurate financial records and clear audit trail
- Reliable systems and processes
- Business resilience (reduced reliance on one customer, product or service)
- Management structure (limited reliance on one individual)

Gwybodaeth Bellach

Gall rhedeg busnes fod yn heriol ac yn aml nid oes un ateb cywir. Bwriad y wybodaeth yn yr arweiniad hwn yw darparu man cychwyn ac amlygu rhai o'r meysydd y gallai perchnogion busnes fod yn dymuno eu hystyried wrth i'w busnes ddatblygu.

Williams Denton

Mae Williams Denton wedi bod yn cefnogi busnesau ledled gogledd Cymru ers dros 100 mlynedd. Rydym yn darparu ystod eang o wasanaethau cyfrifeg, treth, cyflogres a chyngor busnes i fusnesau o bob maint.

Cysylltu â ni

Parc Menai, Bangor | 01248 670370
bangor@williamsdenton.co.uk

Sgwâr y Drindod, Llandudno | 01492 877478
llandudno@williamsdenton.co.uk

Am arweiniad pellach, taflenni ffeithiau ac adnoddau busnes, ewch i **www.williamsdenton.co.uk**

Mae'r arweiniad hwn yn darparu gwybodaeth gyffredinol yn unig ac ni ddylid ei drin fel cyngor proffesiynol. Dylid cael cyngor priodol cyn gwneud penderfyniadau yn seiliedig ar amgylchiadau unigol.

Further Information

Running a business can be challenging and there is often no single right answer. The information in this guide is intended to provide a starting point and highlight some of the areas business owners may wish to consider as their business develops.

Williams Denton

Williams Denton has been supporting businesses across North Wales for over 100 years. We provide a wide range of accountancy, tax, payroll, and business advisory services to businesses of all sizes.

Contact Us

Parc Menai, Bangor | 01248 670370
bangor@williamsdenton.co.uk

Trinity Square, Llandudno | 01492 877478
llandudno@williamsdenton.co.uk

For further guidance, factsheets and business resources, visit **www.williamsdenton.co.uk**

This guide provides general information only and should not be treated as professional advice. Appropriate advice should be obtained before making decisions based on individual circumstances.



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