

BUDGET PLANNING

Experienced budget planners that work both with individuals and companies would help you while reducing all unwanted expenses, **making a budget plan** and planning/supervising your budget.

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We never could count how much money we spent during our whole life. Always, we say that we need something that is not actually useful and our expenses become bigger and bigger until we don't look in our wallet and see that there is no money to buy some vital products. That's why we need to make a **budget plan**.

Making a budget plan is not so easy. Firstly, we have to calculate our monthly revenue and expenses. The second step is the revision of our needs - determining which of them are strictly necessary, like buying food or paying utility bills each month. If we spend a lot of money for entertainment and have nothing to eat, it's bad.

Simple people are sometimes not able to manage their budget correctly themselves. That's why they have to get help from people, that provide **financial planning services**. You're able to find them right here, on Timebay. This kind of **budgeting help** is usually effective and not so expensive. It could help a lot of families to forget about problems related to money.

What happens if we don't perform a **family budget planning**, but a business one? The amount of work would be considerably higher and without **financial advisor services** it would be impossible to create a company that would grant revenue. For example, a man has a bakery and it's located in a little village. The owner of this bakery doesn't know about financial planning. He bakes bread, receives 2\$ for each one sold and spends them for maintaining his life. Now, let's compare him with a businessman. He hired 50 employees for developing a project. He has to plan the budget for: equipment, office stuff, seminars, promoting his product and paying salaries. For doing this, he needs a person with deep knowledge in economy. That person would perform a **business budget planning** and will assure that the investments proposed by his client are enough. Only in a such kind of case, the businessman would feel free to begin building his product. Of course, **budgeting and planning** is required all the time the business exists.

Why do we need all this stuff that costs money? For individuals, it is not strictly recommended, because most of us are able to manage a small budget themselves. But if you are a businessman, this kind of services are one of the main structures of your deal's success.

PROCUREMENT CONSULTING

Experienced **procurement consultants** would help you to find good and responsible business partners that would provide quality services for your company.

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Nowadays, every big company has some partners that grant it primary material for manufacturing its products. It happens because there is no company in the world that is able to produce entire products, from the beginning till the end and to supervise the whole process adequately. What about the procurement topic, these companies usually hire **procurement consultants** for searching good partners that provide quality services for building a successful relationship.

It's not so easy to find business allies, especially for non-experienced CEOs, because the probability of a successful choice would be very low. If you're funding a startup, we recommend you to search a **procurement consultant** right here, on our site. An experienced directors' choice is even more probable to be good, but a specialist's advice for them is also desirable.

What is **consulting procurement**? It's the market analyzing, organizing different tenders and finding the best proposals that are corresponding to the client's budget and wishes. It's not very hard to **find consulting work** nowadays, because there is a deficit of good of specialists on the HR market.

The people who search jobs in this sphere have to be prepared for a lot of responsibilities, because the **procurement consulting services** consist not only of searching new contractors, but also of making up contracts, letters, coordinating the activity of partners, negotiating with them and so on. **Procurement consulting job** is suitable only for responsible people that are able to manage their time and have good, highly developed negotiation skills.

Procurement services consulting, as said above, is requested by big/multilateral companies that produce complicated stuff or, respectively, a lot of different things. An example: we have Dell, one of the PC market leaders and BestBuy, a retail store in the US. The first one manufactures such a big variety of devices that needs to be preserved with a lot of spare parts. The second one is hiring this kind of specialists for acquiring non-merchandise goods for their stores.

There are a lot of people that want to **find a consulting job**, but for achieving this goal they need to study a lot to fulfill all the desired requirements.

AUDITING

Professional **auditors** analyze your organization's functioning and provide advises for reestablishing its lawful working and good revenue.

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Corporate audit is one of the most important things done for maintaining an enterprise on the market. While performing it, the business' owner would be able to fix his organization's lawful functioning and to avoid unexpected financial or operation failures, that could be destructive for his company.

Usually, **auditing services** are requested by big companies/corporations that physically don't have resources for maintaining the lawfulness of their business. In the majority of cases, it's related to different papers, that have to be provided to the authorities or to the investors. The data mentioned there might not correspond to the real one, but in such kind of cases the mistakes are not allowed.

That's why the **audit services**, or, how they're also called, **auditing services** are needed. They assure that the errors would be liquidated, of course only in the case that the auditors are competent, like those who are presented here, on our site. Let's provide an example of an audit: the leadership of an international corporation observed that the information provided in their accounting reports is totally incorrect. There were serious violations made by the accountants and almost the whole team was dismissed. Now, the company's board of directors has to investigate this case. They need to hire someone that will perform a **corporate internal audit** and will help the enterprise to provide truthful information about the revenue and expenses to its investors and share

What are the consequences of engaging an **auditor**?

- acknowledging that the company's capital issue is not valid
- acknowledging that a commercial transaction is invalid and its further canceling
- acknowledging that the reorganization of the artificial person of the company is not valid and canceling this action
- liquidation of the company's artificial person
- applying administrative or penal sanctions against the company's leadership

Why do we need to share with the **corporate audit analysts** such kind of information? Because they provide us professional service and know all the laws related to the subject. They are able to identify different protocol violations and help avoiding them in further activity by developing recommendations that would help the business to become successful.

COMPANY LIQUIDATION

The **company liquidation** advisors are needed for guiding you through this process and providing advises how to perform different types of liquidation harmless for your own time and wallet.

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It's clear that every businessman wishes that his company became successful and provided a lot of revenue. But, the times are changing and in some cases it would be better to sell or to suspend forever the business. The only right way of doing this is to **liquidate the company**.

It's almost impossible to finish the activity of a firm ourselves, because learning all the details is very time-wasting. The best solution (and may be the cheapest one) is finding a person that would guide you through this process. You could choose someone right here, on our site.

For understanding why does it cost so much, let's analyze the whole procedure from the beginning till the end. Generally, there are four purposes for a **corporate liquidation**: closing the firm, transmitting it to another people, merging it with another company and commercial failure. The cheapest and the fastest methods are the second and the third ones - the procedure occurs differently in different situations but the result is the same - changing or merging the leadership. It's just needed to approve some documents notarially and to prepare the act of the transmission of the company. For **corporate liquidations** made by these ways it's necessary just to have a consultation with an experienced specialist that already had suspended different enterprises and is able to tell what you have to do.

If the **liquidating of a company** is forced by a commercial failure - it's even more difficult, because only the court of justice is eligible to release an act that ends the activity of your business. The expenses would be considerably higher and the amount of time that would be lost - bigger, so it's better to hire someone for guiding you step-by-step. The last type of **corporate liquidations** is suspending the activity by simply closing the company/corporation. It seems to be simple, but actually isn't, because it takes a very long time, in some cases - up to 6-7 months.

So, is calling the **liquidation companies** that would **liquidate companies** themselves a right ways? No, because it's very expensive. So, the best thing that could be done is consulting competent people that would help you to accomplish the desired goal.

CREDIT HELP

If you receive a **credit help**, you would be able to cancel your overdue debts by more ways without experiencing big problems with banks and other credit organizations.

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Reasons for taking a credit are various: buying a new house, a car, immigrating and so on. But, actually, there are a lot of cases when people are experiencing problems while restoring the money back to the bank. In such kind of cases, they could appeal to **consumer credit counseling services** that would grant even more chances of losing the debt and getting a the good credit score.

This kind of assistance, that could also be found here, on our site, is usually free of charge or very cheap. The **credit consolidation services** help you on rebuilding your credit and budget, actions that are not easy to perform ourselves. They don't pay for you to the bank, of course, you just receive a professional consultation from experienced people that provide **help with credit card debts** and the cash ones.

What are the criteria based on which you have to choose a credit counselor? Firstly, he/she has to know a lot of information related to this subject, including the following: DMP (debt management plan), credit organizations policies, issuing **credit card help** and bankruptcy.

Let's describe the above-mentioned notions for having an idea what do they mean. A DMP is a type of **credit counseling service**. Exactly, it's a plan made by the organization that helps you, performing which you have to pay each month a fixed tax for canceling your debt. Its duration varies from 48 months to a few years. DMP is not suitable for all kinds of cases and the helper has to analyze your financial situation attentively before enrolling you in a such kind of program. And, finally, a bankruptcy is an action that consists of the prolongation of the debt for a term from 3 to 5 years without confiscating the client's property. It has a destructive impact on the credit score and has to be avoided. Of course, for doing all of these actions, the counselor has to be competent and to know how to discuss with bank representatives for gaining a maximum success chance.

It's easy to find **consumer credit counseling service** right here, on our site. You just have to pay attention if the person that helps you is a good specialist and has experience in this sphere, even if you need a **credit card debt help** or a bankruptcy.

FIND A FINANCIAL ADVISOR

If you **find a financial advisor**, you would be able to supervise correctly all the financial operations and to maintain your individual or corporate budget in a good state.

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Financial management is one of the biggest problems of the modern society. There are a lot of people that spend money without any significant purpose and after a few years, when retired from work, they have no resources for an worthy life. Someone is solving this problem by going back to the office, others - by reducing their expenses. The last solution is better, but it should be done much more earlier. For achieving this goal, you could **find financial advisors** right here, on our site.

It's not so hard to **find a financial planner** both for individual purposes and for business. Let's talk about the first case, what services are provided to you and how the entire process occurs. Firstly, the advisor is analyzing the situation, the revenue and the expenses. His task on this step is to provoke you to be sincere and to tell all the desired information about your finances. It is needed for providing qualified help. Next - the advisor has to process all the information and to develop a plan for the client. It could be short-term, mid-term or long-term, depending on the case. The last step - if you have **found a certified financial planner** who knows his job - it's helping you while realizing all of the recommendations and maintaining your budget in a good state. We could say that this procedure is the most important, because the paper work done before means nothing without applying it in real situations.

If you're doubt that the economical situation in your company is good, may be you need to perform a **financial advisor search**. De-facto, the specialist's knowledge should contain more information about stock exchange, credits, investments and insurances - and that's all the difference. Respectively, he has to guide you step-by-step while issuing official documents and other papers, related to the above-mentioned subjects. It seems to be easy, but such kind of **financial consulting jobs** are pretty difficult.

Before searching "**where to find a financial advisor**" and in general - "**should I hire a financial advisor**", try to think about the purpose of a such kind of service. If you're able to supervise your economical activity adequately without any help, don't spend money. But if you think that you need an advice - you're welcome to hire someone to help you.

TRANSPORTATION SERVICES

Quality **transportation services** providers would help you or your group to cover any distance in your city's area faster and more comfortable than using public transport.

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We couldn't imagine our life without transport. We go to work by car, we travel by trains or planes, we ride bicycles and skateboards as a hobby. The biggest problem here are the accidents that are produced by inattentive drivers on the roads. For avoiding this phenomenon, you could hire a driver, that would provide **quality transportation services**, on our site.

We move every day in the city, on weekends we travel to the village and these actions could not be performed without having a car and a certified driver. Also, the risks of an accident is lower when a professional is in front of the handlebar. May be, you don't want to break your own car, or it is at technical service. These are usual situations, now, let's take a look at the specific ones.

Medical transportation services and **wheelchair transportation services**, destined for physically challenged people, are provided by volunteer organizations or individuals. They are non-emergency, so the client is not allowed to call the driver when he needs medical assistance. These kind of services are needed for traveling in the radius of the city, long-distance runs are not supported.

Senior transportation services are very similar to the previous ones, the main difference is their audience age. It consists from old people or adults, that possibly have some physical disabilities. They travel in small groups, the most usual destinations are the ones located away from the city.

Group transportation services, that are usually used in voyages, are intended for small or medium crowds of people. The company that provides transport often assures the travelers with a city guide also.

And finally, the **airport transportation services** are provided by individual companies or, if you are a VIP client, by the airport itself (only in some cases). The vehicles specter of such kind of companies is very large, you could book a minivan, bus, limousine, SUV or another car. Because the airports are not located at each corner, this type of **transportation service** is very restricted territorially.

Just try to choose an agency that would provide you a good driver with a good vehicle, and then your trip would never fail. You could find such kind of firms here, on Timebay.

HR CONSULTING

Human resource consultant is responsible for searching, hiring and supervising your company's employees.

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When a company begins growing and enlarging its resources, one of the main problems is hiring new employees, because it's very hard to find competent and experienced people that would work effectively on you. For obtaining eligible candidates, we recommend to find someone who has an **HR consultant job**. If you need one, search for him/her right here, on Timebay.

What do the people with **HR consultant jobs** do? They perform staffing, that means sourcing and recruiting applicants, screening and interviewing them, determining their professional orientation, reference checking and, finally, onboarding. The advisor needs to check if the applicant has been successfully integrated in the entire employers' community. The next step is working with the whole team, performing team buildings, organizing different kinds of surveys and so on. And finally, the **human resource consultant** is aligning the HR with the main business strategy. It means that he supervises the customer satisfaction, company culture, performs audit for identifying what has to be fixed and fixes it.

How are the employees recruited and elected? Firstly, on the Internet (different HR sites, like LinkedIn, indeed.com, jobs.com) are posted various job descriptions. Then, the agency that provides **HR consulting services** reviews the proposed applications and elects some of them as eligible for an interview. The following criteria are applied during the election process: knowledge, skills, ability, and other characteristics imposed by the employer, also known as KSAOs. All of them are of an equal importance and if a candidate has a lot of knowledge, possesses the desired skills but is not able to apply them in his job, he would not be elected in the most cases. Besides the above-mentioned, every specialist that has an **HR consulting job** knows that almost all employers are requesting that the candidate has a bachelor degree and some years of experience. If you've just finished the university, you would have no success with jobs that are proposed by big companies. It's better to search someone who pays not so much, but also has less requirements.

The **human resources consultant job** is very useful for every businessman nowadays, because it helps to employ new people and to make the company even more successful.

INSURANCE SERVICES

Quality **insurance services** grant us a complete safety in case of unexpected problems with our property, business or life.

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We would never be able to assure our complete safety, even if we never do anything dangerous. It's impossible to imagine how many hazards could happen every day with us or our family, property. For not to be financially vulnerable when such kind of things happen, we recommend hiring someone with an **insurance job** right here, on our site.

For understanding what are **complete insurance services**, let's analyze each one particularly. Car insurance covers your vehicle, so when it gets wrecked the company should pay all the costs. In some cases, you should demonstrate that the accident is covered by policies. If you were unsuccessful, the repair price would be paid from your own money. Property insurance has a wide variety of subcategories: aviation (protects aircrafts), marine (protects cargo boats), boiler (accidental physical damage to machinery), builder (if an accident happens when something is built), crop (purchased by farmers to reduce the risks associated with growing crops), earthquake (its cost depends on the geographical position and on the house construction), home (some policies are excluding force-major situations) and other special cases, like terrorism, volcano and windstorm insurance. So, if you have an **insurance agent job**, you need to know all these things. Besides all of these, there is also liability, credit insurance and country-dependending types (like DBA in the US - it allows civilian workers to be hired outside of their residence country), together with international services like travel and expatriate ones.

Nowadays, these services could be provided using Internet by special employees that have **online insurance jobs**. If you would like to work in this sphere, there are also **insurance sales jobs**. These employees are operators that contact potential clients for proposing them their service. Not everyone is able to do this job effectively, because high communication skills are needed. And, finally, **insurance adjuster jobs**. These employees are responsible for checking all the accidents correspondence to the company's policies and declining all invalid applications.

There is a lot of people who needs such kind of services, so you're welcome to be hired very fast by good and perspective employers.

ONLINE INVESTMENT

Experiences **investment consultants** would help you to invest your money effectively for gaining a lot of revenue afterwards.

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Investment is one of the newest occupations of modern society. It was described as a speculation at its beginning, but over time became a good money source. Nowadays, the **investment job** is very popular and could enrich a lot of people.

The most common type of investment is the stock one, when you buy a company's stocks and then gain or lose money if they grow or descend respectively. The risks here are not very high, you just need to choose wisely whom you give money. In most cases, the stocks grow over time and if you keep them for a few years, the revenue would be great.

Unfortunately, without some knowledge in this sphere you could lose the money very fast, because investing is a specific procedure, so it's recommended to hire an **investment consultant**. You could do it right here, on our site.

How to choose this kind of specialist after doing an **investment advisor search**? Firstly, he has to possess great communication and listening skills for establishing a strong and long-term relationship with his clients and to be able to analyze correctly their wishes. Then, he needs to know the basics of time management for not to skip any favorable moment for investing somewhere. Collaboration and team working possibilities are also very important.

If you **hire an investment advisor**, you also have to know his work responsibilities to supervise correctly all of his actions. Firstly, the specialist analyzes the amount of risk that the client can carry without any considerable danger for his money. The next step is providing investment options and recommendations. It includes all the kinds of financial diagnostics and an investment plan elaboration. While doing this, the advisor should take care of the applicant's situation for coming up with the most relevant results. And finally, the person that has an **investment analyst job** is responsible for keeping records of the investment process. Besides all of these, the advisor has to know some information about **investment banking jobs** for choosing the best bank for his client.

If you have free money and want to have profit from them, investment is the rightest way. May be you're sure that you would do all correctly, but regardless to this fact you need **investment help** from someone who has an appropriate job for reducing all kind of risks to lose money.