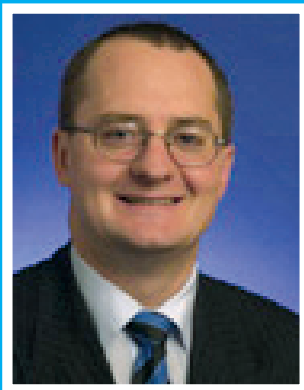




FINANCIAL MANAGEMENT IN A RECESSION

**WITH NEIL ARMOUR, PARTNER AND HEAD OF
RESTRUCTURING SERVICES IN THE NORTH
EAST OF SCOTLAND FOR KPMG**



**NEIL
ARMOUR**

Neil Armour, BA CA MABRP, is Head of Restructuring Services for KPMG in the North-East of Scotland as well being Associate Partner.

Having lived in and worked from Aberdeen since 1986, Neil has over 22 years experience in restructuring work this includes supporting businesses of all sizes, from sole traders and SMEs through to listed entities.

He has advised many businesses and their lenders in numerous confidential recovery situations, as well as the many formal insolvency assignments which fall into the public domain.

Neil heads a team of 16 restructuring professionals which supports businesses experiencing cash-flow overstretch or financial difficulty.

In 1990, Neil became the first person in Scotland to pass the Joint Insolvency Examination Board's specialist insolvency examination. He lectures and provides training for the Institute of Chartered Accountants of Scotland.



**“IT IS VITAL THAT
FIRMS UNDERSTAND
THE FULL RANGE
OF OPTIONS
AND SOLUTIONS
AVAILABLE TO
MAINTAIN FINANCIAL
CONTROL,
PARTICULARLY IN
THESE TURBULENT
TIMES”
/NEIL ARMOUR**

