



a b r a m s a s h t o n

Chartered Accountants & Business Advisors



abrams ashton
Chartered Accountants & Business Advisors

Accountants and much much more...

- Reduce your tax
- Unleash your profit potential
- Make your business work for you
- Professional Insurance & Financial Advice
- Absolute peace of mind, Staff & HS issues covered 24/7
- Audit & Accounts production



abrams ashton
Chartered Accountants & Business Advisors

The Basis of Our Relationship

To be effective, we believe that professional relationships need to be based on mutual trust, mutual support, mutual respect and mutual integrity.

As a result we only work with clients who share our belief in the importance of these four factors.

In practice that means that:

We will always...

Do everything in our power to:

- Keep you fully informed about what's happening on your affairs, and complete every task on or ahead of time - so that you never have to chase us
- Operate on the principle that a problem isn't solved, or a piece of work finished, until you are 100% delighted
- Reply to every telephone message without delay
- Reply to every letter promptly
- Maintain the high standards of integrity, honesty, openness, professionalism and confidentiality that you rightly expect from us
- Refer our contacts to you where we believe they could benefit from your products and services
- Always be on the lookout for new ideas that could help you to build an even more successful business and achieve your business goals
- And do what we say we are going to do, when we say we are going to do it

You will always...

Do everything in your power to:

- Maintain the high standards of integrity, honesty and openness that we rightly expect from each other
- Pay our fees in advance of any work commencing – we have a range of easy payment options (cash, cheque, monthly standing order)
- Tell us immediately if we do any thing that you are in any way unhappy with
- Provide us with any information and answers we need to carry out our work - within the mutually agreed timescales
- Refer contacts to us where you believe they could benefit from our help

Yours sincerely

David Williams



abrams ashton
Chartered Accountants & Business Advisors

Guarantee

The standards we should expect from each other are set out in the attached “The Basis of Our Relationship”. If you are ever unhappy with any aspect of our work, we will – without question – respect your right to pay whatever amount you feel is appropriate.

If you provide us with all the information and answers we need to carry out our work, we will guarantee to provide you with your final accounts for signature within 60 days.

Should we fail to deliver on this promise you will, of course, be able to use our guarantee to reduce your payment for the year to whatever you feel is appropriate.

Yours sincerely

David Williams



abrams ashton
Chartered Accountants & Business Advisors

Tax Saving Strategies

Innovative Tax Strategies for wealthy individuals and successful businesses

Limited Company making profits of £100,000 or more...

You are facing a large corporation tax bill and a personal tax liability associated with distributing your profits.

We can help you significantly reduce your corporation tax and personal tax.

Income Tax for individuals earning £100,000 or more ...

For the self employed, partners and directors we have tax strategies that mitigate income tax and payments on account.

A Contractor earning £50,000 or more...

We might just have a solution to help you improve your take home pay without the worry of IR35.

Tax Efficient Remuneration for commission based employees...

The employer saves money and eliminates HR claims. The employee saves tax and national insurance.

Avoid Stamp Duty on Property Purchases over £250,000...

If purchasing a home, second home or commercial property in excess of £250,000, we can eliminate stamp duty.

Capital Gains Tax (CGT)...

Selling property or assets? We can again help to reduce your CGT liability

Inheritance Tax...

“Death and Taxes the only thing certain in life”?

You might not be able to escape death but there is a way of keeping more of your hard earned money.

Remember, they say it's not what you earn but how much you keep that counts.

So call us now on 01744 755100 and see how we can save you money



abrams ashton
Chartered Accountants & Business Advisors

Unleash your Profit Potential

We will help you grow your sales, grow your profits and increase the value of your business.

You decide how quickly you and this to happen and together we will work on: -

- Goal setting – Personal and Business
- Devising your competitive strategy
- Devising your growth strategy
- Winning more customers
- Getting customers to spend more
 - Getting customers to stay longer
- Getting customers to buy more often
- Measuring and managing results
- Time management
- Systematising your business
- Identifying and meeting your customers needs
- Pricing for maximum profit
- Converting more leads into sales



abrams ashton
Chartered Accountants & Business Advisors

Make your business work for you

Imagine your business running smoothly, efficiently and profitably...Even when you are not there.

We can help you achieve this by tackling the following: -

Documenting the business processes -

We work together to create a flow chart of your business and to prioritise your systems "agenda"

Financial systems -

Together we will improve and document your accounting systems in order to give you accurate information as and when you need it.

People systems –

We will create systems to enable you to recruit, train, manage and build a great team.

Customer systems –

Help you improve your customer service systems to make you stand out above your competitors.

Operating systems and efficiency improvements -

Improve your key operating systems so that everything your business does gets done faster, more accurately and with less waste.

Administration systems –

Implement practical systems you need to make day to day tasks work perfectly.

Marketing systems -

Input systems that allow you to grow your business quickly, easily and profitably. Systems that work.

Leadership systems -

Help you develop leadership & management systems to drive your business forward.



abrams ashton
Chartered Accountants & Business Advisors

BoardAid

...effective Board & Strategy Meetings

Every single one of the UK's most successful and profitable businesses hold regular board meetings to discuss **strategy**. So, we would like to invite you to benefit from an exciting new **BoardAid** service that we have developed for a select few of our very best clients.

Here's how it works...

We'll gladly come to any of your key business meetings as a resource to help you make the very best use of your time.

And you can use us in any way you want - from silent observer to adjudicator, technical adviser to independent sounding board, chairman to minute taker, or even as the facilitator for brainstorming sessions. We can even prepare the agenda if you'd find that helpful. The choice of what you want us to do is entirely yours. And whatever role you want us to play, our input will be covered by an **agreed fixed fee** and an **unconditional money back guarantee** just in case you aren't completely delighted.

In our experience, when smaller businesses - *even one man band businesses* - start holding board meetings they immediately start thinking like, acting like and achieving like their bigger and more successful counterparts. So if you're not already in the habit of holding regular board meetings, it could just be what you need to really give your results a boost.

Some of the benefits you will get from **BoardAid** include:

- Meetings that rise above office politics to focus on the really important issues, such as how to drive the business on to ever-greater success.
- Meetings that are disciplined and kept on track - so that everyone attending is able to get the very most from them.
- An outsider's perspective - which, by challenging preconceived ideas about how things are done in the industry or business, helps to identify breakthrough ideas and strategies that have never been tried before.
- External accountability - so that all the good ideas generated in the meetings are turned into agreed action plans, effective action and impressive results.

So, if you would like your business to be even more successful, please give us a call to explore how **BoardAid** would work for you.

P.S.

If at the end of any month you are unhappy with any aspect of our work, we will – without question – respect your right to pay whatever amount you feel is appropriate... That's how confident we are that we can make a very real difference to your success.



abrams ashton
Chartered Accountants & Business Advisors

Professional Insurance & Financial Advice

Are your existing business Insurance arrangements meeting your expectations? Are you paying too much? Do you worry about having the right cover in the event of a claim?

Require a quotation, or simply a second opinion then call today to arrange a meeting with one of our executives and let's see what we can do to reduce your existing premiums?

Personal Insurance

- Car/Motorbike/Van Insurance
- Home Insurance
- Travel Insurance
- Gap Insurance
- Personal Accidents Insurance

Commercial Insurance

- Motor Fleet
- Motor Trade
- Transport Industry
- Shops Offices & Surgeries
- Industry & Commerce
- Construction
- Professional Indemnity
- Residential & Commercial Property Owners
- Liability Cover

Protection

- Life Assurance
- Critical Illness
- Income Protection
- Keyman Insurance
- Director/shareholder Insurance

Pensions

- Stakeholder Pensions
- Personal Pensions
- Group Personal Pensions
- Retirement Annuities

Mortgages

- First Time Buyers
- Remortgages
- Home Movers
- Buy to Let
- Capital Raising

Investments

- ISAs
- Unit Trusts/OEICs
- Investment Bonds
- Offshore Bonds

Ring 01744 884508 and ask for Simon or Andrew



abrams ashton
Chartered Accountants & Business Advisors

Absolute Peace of Mind, Staff & H & S Issues

Quite rightly, Health and Safety regulations and employment laws were set up to protect the rights of employees within the workplace. When relationships breakdown between you and your staff you will need someone who understands the laws and regulations fully, someone who can help you.

Probiz HR Plus provides: -

- An advice line available to you 24/7, 265 days a year where you can talk to HR, Employment and Health and Safety specialists about any employment or health and safety problem – they will guide and assist you in dealing with your staff and ensure you are compliant with the legislation.
- On-line access to employment advice, with useful details of current information that will tell you how you handle staff issues: from employing through to disciplining, dealing with dismissals or redundancies.
- On-line access to the Health and Safety section will ensure that you are up to date with the legislation that you must comply with and it includes a downloadable document library of the H & S documents that you must have.
- On-line access to the Employee Wellbeing section, which gives you access to an occupational health advice line between the hours of 9am to 5pm, Monday to Friday. This section will also provide useful information on matters that affect employees.
- Legal expenses insurance covers you if the situation arises where a staff dispute is going to tribunal. Your legal fees are paid and awards and out of court settlements are covered.



abrams ashton
Chartered Accountants & Business Advisors

Payroll Services

...saving you time and money

The skills, knowledge and experience of your employees are your most valuable asset. Freeing them from the more routine tasks involved in payroll administration will allow them to concentrate on more productive activities which will benefit both them and your business.

Abrams Ashton's Payroll Bureau Service is designed to save you time and money, and to provide a fast, reliable, timely and secure payroll processing service. We provide a complete range of payroll solutions for all sizes and types of organisations. The level of service is individually tailored to the specific requirements of each user.

You run a business, so the less time you spend worrying about your payroll the better. Why not leave it to Abrams Ashton? More and more companies have come to realise that it makes sound business and financial sense to outsource many of their existing internal operations. Payroll and its numerous associated functions is an area, which is ideally suited to this.

Why do successful businesses outsource?

Because the time and cost savings are compelling: -

- Savings on capital investment, training and management resources
- Less time spend on day to day problems
- More time to deal with strategic business objectives
- Access to Abrams Ashton's payroll expertise
- Costs that are affordable and relevant to your business
- Fixed fees
- A payroll service that is accurate and tailored to your needs

Payroll Service Price List

Costing Structure * (based on the number of employees processed in a payroll run e.g. weekly or monthly)	£ (cost per employee)
Less than 25 employees	£2.50
Between 25 – 50 employees	£2.00
Over 50 employees	£1.75

*There is an annual £72 minimum fee chargeable.



abrams ashton
Chartered Accountants & Business Advisors

Incorporation Service

...saving you money and tax

Advice... understanding the issues

- A 'jargon-free' explanation of the advantages and disadvantages of incorporation.

Taxation Planning... minimising your tax

- Ensuring the most tax efficient ways of withdrawing money from your company.

Company Formation... compliance with statutory rules

- Name check.
- Provision of the original Certificate of Incorporation.
- 3 Bound Copies of the Memorandum and Articles of Association.
- Personalised Combined Register and Minute Book with share certificates.
- Minutes of the First Meeting.
- Completed Stock Transfer Forms.
- All procedures relating to Companies House forms.

Taxation Compliance... reducing your worry

- Completion of all tax forms, including VAT registration and setting up a PAYE scheme.

Capital Gains Taxation Planning... planning for the future

- A detailed review of the current capital gains position to ensure that the most tax efficient incorporation route is undertaken.

General Business Advice... getting it right first time

- Review of the accounting records to ensure compliance with HMRC and the Companies Acts.
- Advising on who else you need to inform that you are a limited company.

Professional insurance & financial advice...protecting your business, assets and family

- Free meeting with an expert on company pension schemes and general insurances.
- Advice on protecting your investment in the business, life assurance and health insurance.

Company Car Tax Planning... minimising your tax

- We will ensure that you do not pay anymore tax than you need to.

Company Secretarial Work... saving you time

- We will hold the First Meeting of the Directors, deal with all matters required including the issuing of new shares, write up statutory books, prepare minutes etc. We will prepare the Annual Return and all statutory forms for filing at Companies House.

Bookkeeping ... setting up the opening balances

- We will deal with the bookkeeping entries to transfer any assets and balances from the previous business and set up a 'chart of accounts' (i.e. the asset, liability, income and expense headings) appropriate for a limited company.

Employing People

- We will advise you on preparing your payroll. Why not use our Payroll Services?
- Absolute peace of mind, business protected 24/7 covering H & S and Staff issues.



abrams ashton
Chartered Accountants & Business Advisors

a b r a m s a s h t o n

Chartered Accountants & Business Advisors

77 Corporation Street, St Helens, Merseyside, WA10 1SX

Tel: (01744) 755100 Fax: (01744) 20442

Email: sthelens@abramsashton.co.uk

Web: www.abramsashton.co.uk

LinkedIn: <http://www.linkedin.com/companies/abrams-ashton>