



UNLOCK YOUR BUSINESS POTENTIAL ...

www.charter-house.net

Harrow 020 8863 4566

Beaconsfield 01494 680068

Welcome to Charterhouse (Accountants) LLP

We are an independent, progressive five partner firm of Chartered Accountants with offices in Harrow, Beaconsfield and Dubai. Charterhouse (Accountants) LLP offers experience and expertise, as well as a wide range of services for all of your business and personal financial needs.

We aim, within this Information Pack, to convey key information you may require in order to understand the many types of services that may benefit you and your business.

Our Services

We have an eclectic client base made up of a wide variety of large and small companies, high net worth individuals and families and owner managed businesses. Our range of services and personal attention means we can offer a variety of different solutions to each and every client.

Accounting	HR
Audit	Lasting Powers of Attorney
Bookkeeping	Payroll
Business Planning	Tax Compliance
Business Start Up	Tax Investigations
Business Valuations	Tax Planning
Company Formations	Trusts
Company Secretarial	Wills



History

Established for 40 years, we have combined years of experience; with progressive, modern ideas from our Partners and Staff to become a leading firm of Chartered Accountants and tax advisers. Our high level of expectation from within means that we can offer you the very best in the way of services and innovative ideas.

Personal Aim

Our personal aim is to promise to take the time and effort to get to know you, your family and your business. We will then spend time briefing the team involved in your affairs so that they too fully understand your requirements. Each of our clients, however large or small, will be personally assigned to a partner who will make sure that their team works with them to offer you the best possible service.

Our First Steps Together

We want you to feel relaxed and have an understanding as to what we do and, more importantly, what we can do for you, so please come and visit us for a **complimentary first meeting with one of our partners** where we aim to identify your requirements, objectives and preferences and discuss any queries that you may have.

We will follow this up by confirming exactly how we will be working with you either face to face, by post or via email. We will take the necessary steps in transferring services from your previous accountants and tax advisers, setting up your company with Companies House and any other requirements necessary for a smooth transition.

We offer you a complimentary meeting with one of our partners so that we can discuss your requirements and decide on the best services to suit your needs.

Members

Micky Ackenson FCA



Micky is the founder partner of the practice. His particular expertise is commerce and industry with specialist knowledge in franchising. Micky was a financial director of a national franchise company and was instrumental in its listing for the London Stock Exchange. Micky enjoys advising on start-up businesses and encouraging their growth. He has retained numerous clients for more than thirty years and in some cases from their start to eventual sale.

James Edmond FCA & ATII



James has been a partner with Charterhouse for 10 years. He is both a Chartered Accountant and a Chartered Tax Advisor and deals primarily with complex tax issues and planning affecting the owner managed business and individuals. His approach to tax planning and tax related business solutions is a holistic one; in most cases looking at the individual and his businesses together as tax planning in one area often has implications or repercussions in other areas. James has over 30 years' experience in all areas of tax as well as experience dealing with HM Revenue and Customs ("HMRC") at all levels, assisting with cases proceeding through to the new Tax Tribunals and expert witness work relating to tax issues.

Howard Harris ACA & CTA



Howard joined Charterhouse in 2000 providing tax and accountancy technical and advisory services to clients. Howard became a member of the tax department in 2002 and after 5 years as a senior tax consultant was appointed tax partner of Charterhouse in 2007. Since this time, Howard has augmented the firm's existing private client services with the introduction of a will writing and estate planning service as well as continuing to provide tax planning advice. As of 2010 Howard has become a general partner and continues to provide tax planning advice as well as now advising on and preparing Lasting Powers of Attorney.

Javed Siddiqui FCA



Javed has been with Charterhouse for 10 years and now heads the office in Dubai. He is a qualified Chartered Accountant and member of the tax faculty. Javed has over 35 years' experience in dealing with all aspects of direct taxation including taxation structure, UK and overseas planning and corporate and personal tax. Javed deals with HMRC at the highest levels and specialises in investigations, negotiations and litigations.

David White AFA



David has been a member of the Charterhouse team for nearly 30 years and a partner for 18 years. David is a general partner and is based in the Beaconsfield office where he has been responsible for running this office and developing its client base. He has been the partner responsible for outsourcing, helping to set up and support offices in India, Pakistan and now Dubai. David enjoys networking and winning new business and is on the Barclays Bank panel of approved providers for accountancy and taxation.

Through our tax and financial planning it may be possible to lower and defer the tax you pay. This can enable you to free up cash for business or personal purposes and provide long-term financial security for you, your family and your business.

Services

Accounting



We can relieve you and your staff of an enormous burden by taking care of all your accounting needs, including the preparation of your annual accounts. We can also maintain your VAT records and take on short-term projects to relieve your staff of any temporary overload.

But perhaps the most important part of this service is the preparation of management accounts. These are vital to the continued success of your business. We discuss your requirements with you and provide you with tailored information and constructive advice on a regular basis.

Audit



As well as giving you the peace of mind that your accounts are fully compliant with statutory requirements, we can identify strengths and weaknesses in the finances of your business, helping show the way to future success and profitability.

We also take the opportunity to conduct a review of your financial and management systems. This can result in us identifying potential problem areas and recommending opportunities to improve your business performance.

We see the preparation of your annual report as an opportunity to enhance your external image. A well-prepared report can have a considerable positive impact on the perceptions of investors, potential finance sources and customers. We believe that this improves your business potential for the future.

Bookkeeping



Maintaining accurate and up to date records should never be underestimated and we at Charterhouse firmly believe this. We will keep systematic records of all your transactions to allow us, if necessary, to give expert advice in improving your affairs.

Business Planning



We have a wealth of experience in assisting our clients to create effective business planning strategies. Business planning requires sound analysis, clear projections, and well-thought out contingencies.

We will work closely with you, encouraging you to schedule regular planning meetings with us in order to formulate and implement long term and strategic goals, establish realistic business objectives, regularly monitor progress and re-evaluate your plan if necessary. Our excellent teams of partners and staff are committed to helping you maximise the potential of your business.

We provide a number of services which you may not have thought an accountancy practice would or could offer.

Business Start-Up



We understand how complicated the process of starting a business can be. We also understand just that because you have an excellent business idea it does not mean you necessarily have the skills to manage the financial side of your business. We can help you from the first stages of your business. Our partners have excellent relationships with local bank managers who actively support new business ventures. We will arrange a meeting for you to attend where we can discuss funding requirements, having already helped you establish an effective business plan.

Our business start-up services include the following:

- Deciding on the most suitable structure for your business, whether it be either sole trader, partnership, limited liability partnership or limited company
- Preparing a business plan, cash flow projections, budgets, and trading forecasts
- Assessing your finance requirements, advising on the best sources of finance and drawing up the necessary proposals
- Helping you to establish a good working relationship with your bank
- Completing any registration procedures with Companies House and HMRC
- Dealing with company secretarial issues through our company secretarial department
- Providing on-going guidance and support.

Business Valuation



We can provide an accurate valuation of your business by using the tools and knowledge we have developed through our bespoke business valuation team. An accurate economic value of your business is vital as it will allow you to price your business if you wish to sell. In addition this is an important tool if you need a valuation for HMRC proposes, divorce settlements and many more.

Company Formation



The incorporation of a business in accordance with UK Company Law can be a time consuming procedure that the majority of business owners could do without. With our in-house team we can provide a service which will take the pressure and inconvenience out of forming a company. All company formations are done electronically to allow speed and security that is vital to your business.

Company Secretarial



The last thing you need as a business owner is to use up valuable time and resources having to make sure that you are complying with the Companies Act 2006. Also, with company legislation changing at the rate it does, you need to be sure you are fully up to date and aware of how the changes affect you and your fellow directors. We can give you complete peace of mind in this area by carrying out your company secretarial duties for you.

Our company secretarial services include:

- Preparation and filing of statutory returns
- Preparation of all documentation related to minutes and resolutions
- Maintenance of statutory books
- Advice on Company Law

"I've been using Charterhouse for nearly forty years and whether its straightforward accountancy work or complex tax planning advice I can only praise and highly recommend. There are certain business ventures that I have undertaken that would not have been successful without Charterhouse's valued advice and input."

Steve Soper, Soper of Lincoln BMW dealership

HR



There are many aspects of HR which require adherence to legal requirements as stipulated in employment legislation. We can advise on matters related to this which may arise, or help you to tackle any of the following (the list is example only and by no means exhaustive):

- Contracts of employment
- Restructuring and Redundancies
- Policies and procedures including: disciplinary and grievance, equal opportunities, email and internet, flexible working, maternity and paternity
- Guidance on disciplinary and grievance matters
- Employment legislation advice
- Performance issues
- Employee Engagement, Rewards and Recognition

We can also help you to come up with a well-structured and appropriate rewards scheme for your loyal employees.

Lasting Powers of Attorney



These are of great importance in case you lose your mental capacity and are unable to deal with your own affairs. Although this is not a matter we wish to consider, unfortunately it is a possibility each of us faces. The document, once registered with the Office of the Public Guardian, allows your named attorneys to look after your property and finances as well as your own welfare if you need them to or if you lose your mental capacity. You can only give your Lasting Power of Attorney when you are mentally capable so please make sure you consider it now.

Payroll



Payroll presents a minefield for many employers who do not have their own payroll department. We appreciate that employment and tax legislation, complicated calculations and procedures on a weekly or monthly basis and the risk of penalties for non-compliance take up valuable time which could be much better spent by business owners. A number of our clients have taken advantage of our in-house payroll department which can provide you with a comprehensive and confidential service.

Tax Compliance



We can take the stress out of meeting your ever growing tax compliance obligations with HMRC. Our dedicated team of qualified expert tax professionals can advise you on ways in which you can reduce your annual tax bill as well as take care of all your tax compliance obligations. We make sure that our tax team are fully up to date with any changes to tax law and to the rules that might affect you or your business. More often than not, by spending some time with you and discussing your tax liabilities, we can save you substantial amounts just by claiming the reliefs to which you are entitled.

Tax Investigations



We have a team of staff dedicated to dealing with HMRC during tax investigations. Through our extensive knowledge of tax legislation we have continually been able to save our clients thousands of pounds by challenging HMRC on their interpretation of case law and statute. The current economic climate means that the Government is endeavouring to reduce the national fiscal deficit, and as a direct result, it is probable that there will be an increase in investigations by HMRC. We can make sure that you have paid and continue to pay the correct amount of tax.

We encourage input from all staff as we know that ownership, ability to question, being heard and feeling involved all lead to an engaged and ultimately committed team.

Tax Planning



One of our specialist areas is bespoke tax planning. We advise our clients on various matters including tax efficient structures, business exit strategies, corporate reconstructions, remuneration packages, retirement planning, offshore structures and non-domiciliary planning. We are renowned for our innovative tax planning which can help to mitigate your tax liabilities. We will assist you in achieving what you want and also at the lowest possible tax cost.

Trusts



When people think of trusts, the sort of thing that comes to mind is usually a trust fund. A trust is more than just a fund and the concept of a trust has been around for nearly a millennia. Trusts can be set up for a variety of reasons from tax planning to asset protection.

When a trust is set up, assets are transferred into the trust by a settlor (which can be an individual, company or other corporate vehicle or even another trust) and even on death an individual can set up a trust through their will (commonly known as will trusts) or, if they have life cover, the proceeds of the policy can be transferred into trust.

The assets held in the trust are looked after by the trustees. The trustees are responsible for administering the trust and what should be given to the beneficiaries of the trust.

The trustees are responsible for ensuring that any tax payable on income and gains arising in the trust are paid over. Because of the current high rate of tax payable by UK trusts on income it is prudent for the trustees to look at structuring the assets in order to mitigate the amount of tax payable.

Trusts can be set up as part of structuring the ownership of assets in a tax efficient manner and are commonly used as part of inheritance tax planning. In addition trusts are commonly established for the benefit of vulnerable people where the beneficiary has a disability as well as providing protection over the assets so that they can pass from generation to generation.

Wills



Wills are one of the most important documents that you will ever prepare. Not only does your Will define how your estate will be divided up to those who you wish to benefit, but you can also use them to name people you wish to look after young children and your pets, and state how and where you wish to be buried or cremated. Without a valid Will your estate will be divided up according to the laws of intestacy which could result in an unnecessary inheritance tax burden and your loved ones not receiving your estate in the way in which you would like. Dying intestate (i.e. without a Will) can place an unnecessary burden at a very difficult time for your family.

Each of our clients, however large or small, will be personally assigned to a partner who will make sure that their team works with you to offer the best possible service.

Contact

To ensure that we can deal with your enquires efficiently and promptly our offices are open Monday to Friday 08:30 – 17:30 for you to visit, call or email. We also provide access to the direct phone numbers and email addresses of our staff who will be working with you.

Harrow

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Internet/Telephone Conference

Meeting face-to-face can be expensive both in monetary and time costs, therefore we have the ability to hold telephone conference calls with multiple phones, or if you have webcam capabilities why not join us in an online meeting.

Client Zone

If you need to send us documents in a quick and easy way; then use our Client Zone. You will be given your own username and password to allow you to upload documents securely which we will receive instantly.

Investment Business

Investment business is regulated under the Financial Services and Markets Act 2000. We are licensed by the Institute of Chartered Accountants in England and Wales as a designated professional body under that Act. We may be able to provide certain investment services where these are complementary to or arise out of the professional services we are providing to you.

Taxwise Insurance

We offer Taxwise Insurance which provides comprehensive cover for our professional fees whatever the source of the HMRC investigation is. The cover includes investigations into your company or your personal tax return and also includes PAYE, NIC and VAT disputes which arises during the period of the insurance

We have a large client base made up of a wide variety of large and small companies, high net worth individuals and families and owner managed businesses. Our range of services and personal attention means we can offer a variety of different solutions to each and every client.

Money Laundering Procedures

In accordance with the Money Laundering Regulations 2007, Charterhouse is required to verify the identity and address of all new clients. We require seeing originals of one of the following combined with electronic verification. In some cases additional evidence may be required to supplement the initial information.

Photo Based Evidence (One Type Needed)	or	Non Photo-Based Evidence (Two Type Needed)
Valid Passport		Valid old style full UK Driving Licence (non-photo version)
Valid Photo Card Driving Licence (Full or Provisional)		Benefit book or original letter from Benefits Agency confirming rights to benefit or state pension
Northern Ireland Voters Card		Valid Local Council authority tax bill
Firearms Certificate or Shotgun Licence		HMRC Tax Notification (not P45 or P60)
Blue Disable Drivers Pass		A grant letter or student loan agreement from a Local Education Authority
EEA member state identity card		A cheque guarantee card, credit card or debit card
		Marriage/civil partnership certificate

Proof of address is required if the client is not on the electoral roll. Accepted documents include

- Valid UK Driving Licence (Full or Provisional)
- Utility bill or prepayment certificate issued within the last three months (not acceptable if printed from the internet)
- Valid Local Council authority tax bill
- Benefit book or original letter from Benefits Agency confirming rights to benefit or state pension
- HMRC Tax Notification (not P45 or P60)
- A mortgage statement
- A grant letter or student loan agreement from a Local Education Authority
- Local Council rent card or tenancy agreement
- Bank, building society or credit card statement issued with in the last three months (not acceptable if printed from the internet)
- Solicitors letter confirming house move

Our dedication to client care means that we take a personal interest in the service that we offer you and listen to your comments and concerns and endeavour to answer any questions you may have.

Transport:

Harrow by Train

Harrow-on-the-Hill Station is a 3-5 minute walk from the Harrow Office. The Metropolitan Line and London Overground both service this station.

Exit the station by heading towards the high street. Once you have left the station, cross the road at the traffic lights which are located outside of St Ann's Shopping Centre and turn left. Carry on walking straight, pass Harrow Bus Station and the traffic lights and the office is located on the right hand side.

Harrow by Car

The Harrow Office can be reached from four motorways. M1 Junction 4 via the A41, A410 and A409. M4 Junction 4. M40 Junction 1, M25 Junction 16 via the A40 and A312. Charterhouse (Accountants) LLP do provide free parking subject to availability. Once in Harrow follow signs for Queens House, pass Queens House and turn right at the traffic lights. The entrance to our car park is just right of The Tanning Shop and requires a Parking Permit from reception. Additional parking can be found at St Ann's car park, Queens House or St Georges.

Beaconsfield by Car

The Beaconsfield Office can be reached from the M40 Junction 2 via the A335 and A40. Free car parking is provided on the street outside the office.



Charterhouse is delighted to announce that we are supporting The Walk Centre, UK registered charity, number 1129576. For more information please visit www.thewalkcentre.org