

# Abell Morliss

## **Client Services Guide**

## **Incorporated Businesses**



# THE GUIDE

## INTRODUCTION

This guide is designed to help you in the world of small limited company administration.

Having your own limited company allows you to use the tax legislation to your advantage. We are able to help you through the minefield of legislation, save Tax and National Insurance and keep the company within the Companies Act rules.

The guide is designed to give you an insight into the small business world. It is not meant to be exhaustive, so please contact us if you want clarification or any more information. If you are worried about the new Personal Service Company rules do call us to discuss whether they apply to your situation.

## GETTING STARTED

During our initial informal meeting or discussion, we will discuss the various options open to you. This guide deals primarily with the rules and regulations surrounding a small company you would control directly.



## YOUR OWN LIMITED COMPANY

This is a company formed for you which you own. You, or persons of your choice own the issued share capital, and you are a director of the company. You operate the company on your behalf paying your expenses, salary and dividends, tailored to your needs. There are, however, a number of important matters to consider when thinking of setting up your company.

Some disadvantages of your limited company are:-

- you are a director of the company
- you have to deal with the basic books and administration of the company
- you pay accountancy fees whether or not you use your company. And you are committed to a years fees at a time, even if you cease trading part way through the year.
- as the company usually has only one or two employees, and is controlled by you it is not usually suitable for contracting whilst overseas.
- if there was a query on any of your transactions with the company the authorities would expect you to produce whatever data was required
- exit from the company is dependant on completing outstanding accounts, VAT returns, PAYE records, and notifying the authorities that the company has ceased trading
- VAT returns are your responsibility, assisted by ourselves
- Dividend calculations are your responsibility, assisted by ourselves. Some contractors find this quite a problem area, and should therefore consider using an umbrella company whilst getting familiar with the dividend system.
- PAYE returns including P11D forms are your responsibility, assisted by ourselves
- when you cease to need the company you still retain responsibility for any contracts the company has been involved in during its life. And you also have to retain all the records of the company for possible inspection for about six years.

The advantages of your own limited company:-

- you can choose your own company name with few restrictions
- pension options are fairly open
- fixed asset purchases such as computers and motor vehicles is straightforward
- payroll is still all dealt with for you
- you still get access to our Advice Line service
- you may wish to be a director
- dividends can be paid to others who are shareholders in the company. This can assist with tax planning
- you have complete control over the funds of the company
- tax planning is possible through accumulation of funds within the company
- Profits retained in a limited company are sheltered from higher rate tax
- Limited company status often helps a business prosper
- Raising of finance, and taking in outside investors to help a business expand can only easily be achieved once a limited company
- Banks prefer substantial businesses to trade as limited companies
- Protection from irate creditors in the event of a business mishap is worth having, although sadly HMRC can often get at personal assets of directors!

## **ABELL MORLISS**

We are a firm of Chartered Accountants with a particular focus on privately owned Limited Company work. We are happy to meet you evenings at no extra charge. We have been acting for clients since 1982.

We think you will find our style a refreshing change from most firms of accountants. We pride ourselves in being able to take on the worry and hassle of running your own company and leave you free to spend time doing what you do best. Please do talk to us about anything in this guide which is unclear - we want you to understand the environment you are going to operate in!

We are able to provide all the services detailed in this guide. We can help you for the entire life of your company, including initial formation, processing your monthly accounts, prepare and audit (if required) your annual accounts and even have the company struck off when you have finished contracting.

You have the assurance of the backing of a fully independent firm of Chartered Accountants. We also offer full accounting services as follows:

### **Accounting**

Prepare annual accounts

Prepare periodic management accounts

Provide bookkeeping services.

Maintain PAYE and VAT records and associated returns.

### **Payroll**

Let us prepare your weekly/fortnightly/monthly payroll

End of year PAYE Returns

Form p11d Expenses/Benefits Returns prepared

### **Taxation Advice**

Personal Tax Returns prepared and assessments verified

Subcontractor CIS3/4 and other tax refunds

Company Tax

Capital Gains Tax

Inheritance Tax

Back duty investigations

Value Added Tax

## **Auditing**

Statutory audit through our contacts

Internal audit

PAYE/NIC audit

VAT audit

## **Company Secretarial**

Prepare and file Annual Returns

Prepare minutes and resolutions

Company formation

Statutory book service

File annual accounts

Act as your Company Secretary and use our office as your registered office

## **Business Planning**

Business start-up planning and advice

Strategic and business planning

Financial management

Computer systems and IT services

## **ACCESS TO US**

We can be usually contacted by phone on 0207 719 8282 between 8.30am and 5.30pm Monday to Friday. We also provide an out of hours service wherever possible.

You can get in touch by e-mail at [abell@chartered.org](mailto:abell@chartered.org)

Keep in touch with our web site at <http://www.chartered.org> which details further information about us also. Any breaking business news is usually here also.

## **OUR SERVICES**

This list gives a brief description of the nature of our services, later in the guide we discuss each aspect more fully.

### **Start up**

Whether formation of a brand new company or transfer of a ready made company, we offer a full start up service, including choice of name, share certificate, Memorandum and Articles of Association, Certificate of Registration, minutes of first meeting, VAT, PAYE and Corporation Tax registration.

### **Administration of your Company**

We do our best to deal with as much as possible for you so that you concentrate on the profession you are best skilled at practising. It is most important to realise that because a company is a legal entity distinct from yourself you must not regard funds in the company automatically as your own. In tax planning this is most helpful as you have great control over when and how you incur tax liabilities. The negative aspect of this status is that there are only three ways to legitimately take funds from the company.

- a) Salary
- b) Fully documented expense claims
- c) Dividends

It is most important that you do not withdraw money “on account” from the company as you will quickly get into an expensive mess (by the way, it’s also illegal!).

### **Invoicing**

We can raise invoices in a format approved by you and send them out on your behalf. If you want us to administer your sales ledger please discuss with us.

### **Payroll**

Our payroll service is separately detailed. Each month we prepare the payroll for yourself and other employees as required. The payslips are posted to you and each month/quarter we tell you how much tax and NIC is payable. You can then send the cheque to us for submission or send it to the Collector directly. We also can advise on many aspects of employment law as part of this service. You should be aware of mortgage and pension considerations when setting your salary.

## **Dividends**

Each quarter we ask you to let us know how much you have paid yourself by way of dividends. We then prepare the necessary statutory minutes, and finally we provide you with a dividend certificate and tax voucher. Dividends will generally be equal to your earnings less company expenses and salary paid each quarter. Corporation Tax on dividends is now paid nine months after the year end of your company. We write to you to help you remember when to deal with this.

## **Bank Reconciliation**

We will maintain and reconcile your company's current and deposit accounts. For this we need copies of your bank statements, with a brief narrative for each transaction. Again, we will provide you with some forms to make life easier.

## **VAT Returns**

In conjunction with your expense claims and bank records we will prepare your VAT Return each quarter. The Return is sent to you for signature and you send this to HM Customs and Excise, together with the cheque in a pre-paid envelope.

## **Statutory matters**

Your company is required to disclose relevant information at various times to the Registrar of Companies. We will prepare your annual return, which must be submitted each year. We will also notify the Registrar of any changes in Directors or Secretary or share capital.

## **Corporation Tax**

Your company is now required to comply with the unfamiliar territory of the Inland Revenue's "Pay and File" regulations. We will prepare the company's Tax Return form CT600 and supporting schedules on your behalf. If you agree, the Inspector of Taxes will correspond with us directly, enabling us to manage the tax affairs of company. The Corporation Tax on the company's profits is due nine months after the accounting year end. However the CT600, tax computations and accounts must only be submitted within twelve months of the year end. (don't ask why the different deadlines – only a civil servant/lawyer could possibly justify this)

## Year end accounts

We prepare your annual statutory accounts, and once signed, send a copy to the Registrar of Companies. This is a most important document which your pension advisers or perhaps mortgage lenders will need to see - their content is therefore carefully discussed with you.

## Other

Often our support is required in preparing interim management accounts for bank purposes or other third parties. Frequently this work can be undertaken at short notice, and modest cost.

A common query is concerning mortgage references, and our success rate with assisting in mortgage finance is very good.

## Our fees

This brief guide covers our services. Our fees are structured to give you a known cost that you can budget for each month. We strive to ensure the fee is fixed for as long a period as possible. It is not our practice to raise additional fees unless supplementary work is incurred such as an investigation or change of company name - see below. Clearly we have to examine the records of your business in order to give an informed quotation for our services, and the list below details many matters you may wish us to look after for you:-

- ◆ Prepare annual/quarterly VAT Returns
- ◆ Operate a PAYE scheme for your company. Produce monthly payslips. Calculate PAYE liabilities.
- ◆ Complete end of year PAYE summaries. Supply form P60 to you.
- ◆ Fill in expense/benefit form p11d.
- ◆ Calculate dividends and prepare dividend reports. Statutory paperwork to support dividend payments
- ◆ Management accounts quarterly may be required for management purposes or bank data
- ◆ Prepare your annual accounts
- ◆ Audited accounts may be appropriate
- ◆ Submit accounts and tax computations to the Inspector of Taxes
- ◆ Company Secretarial service can include minutes of meetings, resolutions
- ◆ Filing all appropriate papers at Companies House

- ◆ Use of our ad hoc tax and financial advice service at any time
- ◆ Call on us for support in mortgage applications and references
- ◆ Act as Company Secretary and provide full statutory secretarial services. Prepare Annual Return and submit to Registrar of Companies
- ◆ Use our office as your Registered Office if required
- ◆ Preparation and submission of your personal Tax Return. Assist with expenses claim in connection with form P11D figures.
- ◆ We can keep all your accounting records on our computerised system

The fixed fees do not cover investigation work. This may arise from Inland Revenue, Department of Social Security, Customs and Excise or other government agencies. We are committed to fully supporting you through these events as part of our routine service but must reserve the right to raise a fee should significant time be spent on your behalf dealing with the matter. Our scale fees for this type of work are £105 (plus VAT) per hour.

What we suggest under these circumstances is to set a budget with you and we will contact you if events mean the budget may be insufficient in order to obtain your authority to continue. However if accounts are submitted on time and all expenses claimed are normal business expenditure then investigation work will probably not even arise and if it does, we should be able to deal with it very quickly and cheaply.

## COMPANY FORMATION

If you decide to operate your own company we can create one for you. A limited company becomes a legal entity and as such there are many rules and regulations surrounding the formation and direction of a company.

A company can either be purchased “off the shelf” or we can form it for you. If you choose an “off the shelf” company it will be available immediately. The name will be fixed, but that can quickly be changed, and is the cheapest way to get a company quickly. We do charge a small fee for a change of company name. We guarantee and indemnify that all “off the shelf” companies we supply have never traded and have no liabilities whatsoever.

We use a Company Formation Questionnaire to help obtain the information we require to proceed with the transfer of an “off the shelf” company or the formation of a new company. The following points should be read in conjunction with our questionnaire.

If you want a brand new company the first thing to decide is the company name. We are happy to help in the choice of name. The name must be unique, inoffensive and not misleading. We can obtain a verbal clearance, during office hours, that your choice of name is available, but we cannot reserve the name (due to stupidity at Companies House). It is therefore important that once we have clearance for your choice of name, the application is submitted as soon as possible.

The company we form for you will have a nominal share capital of 10,000 shares of £1 each. This means that you may purchase up to that number of shares but most clients will only purchase 100 shares, costing £100. Effectively, you should leave £100 in the company at all times.

You need to establish a Registered Office for the company. This is the Official address of the company. It should not be confused with the trading address. Each company is obliged to make available its statutory records for inspection. The Registered Office is the place those records are kept and can be inspected.

You can use our office as your Registered Office. One advantage of this is that correspondence relating to statutory matters will be sent directly to us by the Registrar of Companies.

Every company needs at least one director and one secretary. A sole director cannot also be a secretary, therefore, if you wish to act as director and secretary you must appoint a second director. Alternatively you may wish to take advantage of our dedicated Company Secretarial Company facility.

A director is a person responsible for the proper direction of the company. For each director we need to know the following information:

- I. present full name
- II. any former names (does not include maiden names)
- III. usual residential address
- IV. nationality

V. business occupation

VI. particulars of any other directorships, current or held during the last 5 years

VII. date of birth

VIII. National Insurance number

The Company Secretary is a person responsible for maintaining the Company's statutory records. The only information we require is (i) and (ii) above. We have a Company Secretarial Service (Abell Morliss Nominees Limited) which can usually act as your company secretary.

Finally, the company needs at least one shareholder. Dividends are paid to each shareholder in accordance with the number and ratio of shares held. For example, if another person held 25 shares and you held 75 and voted a total gross dividend of £40,000 for a year. You would receive £30,000 and the other shareholder £10,000. That amount would be their income and taxed at whatever tax rates apply to them. This is a particularly advantageous way to minimize tax at 40% by giving shares to a non employed spouse.

We can discuss your exact shareholding requirements with you, but you will need to purchase at least 1 share. By purchasing the share(s) you will actually pay the company for the share(s) and this amount must remain within the company. It is not your money, it is the company's.

It takes around ten days for a new company to be formed, but as already mentioned, "off the shelf" companies are available immediately. Whatever type of company you opt for we will provide you with the following:

- ◆ Three sets of Memorandum and Articles of Association. These are statements of the Company's name, where it is registered and its objects. You will need to provide one copy for your bank, we keep one copy to pass to the Inland Revenue. The other copies should be kept in a safe place in case they are needed in the future.
- ◆ Three copies of your Certificate of Incorporation. Again, your bank will require a copy, as will the Inland Revenue which we will send to them directly. Normally your agency will also require a copy. Some banks insist on seeing the original. Please do not leave it with them, but rather arrange for them to copy the Certificate and certify a copy.
- ◆ Stock transfer form transferring the initial start-up share to you;
- ◆ Minutes of the first meeting of the company and guarantee and indemnity that the company has never traded.
- ◆ Share certificates in the names of the shareholders as discussed and advised by you. Please keep these in a safe place as they are originals.

We will also enclose various forms for you to sign and return to us. These are forms supplied by the Registrar of Companies and provide details of the directors and secretary as listed above.

We will register your company for VAT in most circumstances. Also the Inspector of Taxes will be notified of the company details in order that a PAYE scheme may be operated and a Corporation Tax reference generated.

## VAT

Very simply, VAT, or Value Added Tax consists of tax charged on your sales (output tax) and tax reclaimed on your purchases (input tax). The difference between your output tax and input tax is paid over to HM Customs and Excise. VAT is administered by a system of registration, preparation and submission of quarterly VAT Returns and periodic control inspections by officers of HM Customs and Excise.

There are two types of registration, compulsory and voluntary. If, at the end of any month, the company's sales during the previous 12 months exceed a pre-determined limit (currently just over £60,000) the company has 30 days in which to register. Registration will take place on the first day of the following month. For example, if at 31<sup>st</sup> March 2007 your turnover for the last 12 months was £56,000 you would have until 30<sup>th</sup> April to register and registration would be effective from 1<sup>st</sup> May 2007.

Currently registration takes an interminable time due to the convergence of paranoia in Customs regarding their embarrassment at the levels of VAT fraud, colliding with a pathetic level of resources allocated to processing VAT registration applications, further enhanced by broadly employing numpties who would be better employed regulating the Northern Rocks of this world. This amounts to 8-12 weeks of inaction.

Voluntary registration, however, can be effected as soon as the company is registered and does not depend upon level of sales. It is often advantageous to register immediately as you will be able to recover all the VAT on your expenses, and therefore increase your own profitability, and due to the ludicrous delays detailed above.

We recommend that all clients register for VAT, and we keep a stock of application forms which we will complete and submit on your behalf. Registration takes approximately two weeks. You will initially receive an "Advice of Registration" together with various booklets and guides. Please keep the guides for reference purposes and let us have a note of your VAT registration number. The number will be in the form of a 9 digit number split as follows: 123 4567 89. This number should be quoted on all sales invoices. After another week you will receive your "Certificate of Registration". This will confirm your VAT number and tell you the first period the first VAT Return will cover. This could be anything from two to five months. Returns will be submitted on a quarterly basis thereafter. It is possible to change the VAT Return period to coincide with your accounting period, but this will be looked at on an individual basis. The main advantage of registration is that tax on purchases may be reclaimed and the output tax charged is unlikely to reduce the demand for your services as your customers are likely to be registered for VAT and will treat your output tax as their input tax and reclaim it.

Another advantage is the positive effect on your cash flow. You may have up to four months use of the VAT on which to earn deposit interest.

The downside to VAT registration is the preparation and submission of quarterly tax returns and the control inspections.

The dates the VAT Return and payment must be sent to HM Customs and Excise are very strictly enforced by HM Customs and Excise. You have until the end of the month following the last month of the return period. We try to get the Return to you by the middle of the month in which it is due. It is therefore important that you let us have the information as soon as possible after the end of the quarter.

Input VAT can be reclaimed on goods or services that have been supplied to, or used by the company to make taxable supplies. Ideally each claim for input VAT should be accompanied by a valid VAT receipt detailing the amount, the date and the suppliers VAT registration number. HM Customs and Excise may accept alternative evidence of input tax, especially if the total input tax is less than £30 which means a total of approximately £200 including VAT.

The typical sort of expenses that include VAT are, petrol and car repairs and services (if the car is owned by the company) fixed mileage allowance paid (if the car belongs to you), printing and stationery, computer equipment and software, car hire, hotel bills (if the hotel is VAT registered) some meals taken for subsistence, training costs, accountancy fees. Common expenses that do not include VAT are insurance, train, bus or air fares, postage, mobile phone top-up cards, books and periodicals and some imported items.

In order to prepare your Return we need to have :-

- ◆ Your completed expense claim form. Please attach VAT invoices for each of your expenses including VAT;
- ◆ Completed bank account transaction reports;
- ◆ Completed mileage claim form. We reclaim a proportion of the total mileage allowances as VAT;
- ◆ Copies of all sales invoices submitted to your agency;
- ◆ Bank statements for the period. Please indicate the payee and nature of each cheque;
- ◆ Your blank VAT Return and envelope. This will have been sent to you during the final month of the return period. In some cases it may be possible for the Return to be sent directly to us, HM Customs and Excise prefer to direct all mail to the principal of the business.

You may submit the above to us each on a monthly or quarterly basis, but please make sure we have all the information in good time. We need approximately one week to prepare your Return. Please let us have your records by the 14<sup>th</sup> of the month. If we do not receive your records by the 21<sup>st</sup> of the month we cannot guarantee that the Return can be submitted in time and you may incur the penalties mentioned below.

Once we have prepared your VAT Return we will send it to you for signature and transmission to HM Customs and Excise together with the appropriate cheque. If the VAT Return and/or payment is submitted late there are severe penalties. If you are late just once within a 12 month period you will be notified that the next late return

within a further 12 month period will be subject to a surcharge. This is known as the surcharge period.

If a return/payment is submitted late within the 12 month surcharge period there will be a 2% penalty and the surcharge period extended for another 12 months. Each successive late return/payment within the extended surcharge period will result in a 5%, then 10% and finally a 15% surcharge. Once you have gone through a full 12 months without a late return/payment you will be removed from the penalty regime and the whole cycle starts again.

VAT control visits are conducted usually within the first few years of trading and then once every few years. The officer is entitled to inspect all documents and accounts relating to your business activities. The officer will also establish the nature of the business. These visits are normally held at the company's place of business, but again it may be possible to ask the Inspector to attend our offices. If this is the case you will still need to be present.

## **EXPENSES**

This is an important section. Your expenses form the basis of your annual accounts and VAT Returns.

Expenses are paid by your company to yourself as reimbursement for expenses incurred on behalf of the company. There is no statutory definition of what is allowable. The official rule is that each expense must be "wholly, exclusively and necessarily" incurred in the performance of your duties as a director of the company.

The form we supply is simple to complete. The following are expense examples which may be relevant to your company:

Postage	Stationery	Printing
Telephone	Facsimile	Mobile telephone
Travel between sites	Subsistence	Accommodation
Petrol	Car Maintenance	Books & periodicals
Computer costs	Training	CV Preparation
Subscriptions	Pension contributions	

In addition to the above it may be appropriate to claim an allowance of office expenses generally incurred operating your company from home. These will include a proportion of mortgage or rent, gas and electric bills. We will make a claim for you when we prepare your annual accounts and you do not need to pay any money to yourself during the year.

Caution should be exercised when claiming travel, subsistence and accommodation charges. We need to look at each item of expenditure carefully and we would be grateful if you could let us know the precise nature of your expenses when making a claim.

The company can pay any expenses to you and still obtain tax relief on the payments. The trick is to ensure that the expense payments made to you are not taxed as your income rather than a business expense.

## **PAYROLL**

As a director of the company you are also an employee and therefore entitled to receive a salary for fulfilling your regular duties.

The two main reasons for paying yourself a salary are that the Inland Revenue and Department of Social Security expect a director to be paid for his or her services. If you try to pay yourself purely by dividends you leave yourself open to the charge that the dividends are de-facto salary payments and therefore subject to tax and NIC.

By paying National Insurance you maintain your entitlement to various benefits including unemployment (or Job Seekers!) allowance and state pension.

You can choose a salary to meet your own personal needs, but we do not recommend a level below £1,500 per month, in view of the 'IR35' tax rules/bureaucracy. We can alternatively calculate a salary to provide you with a certain net amount each month.

It is possible to make a payment to a person (usually a spouse, who must do some significant work for the company) that will not attract tax or NIC. Currently if you pay £435 per month to someone who does not have any other source of income, then the whole amount can be paid gross without deductions.

## **STATUTORY MATTERS**

Every company must be registered at Companies House with a unique registration number and name.

You are obliged to return certain information each year to the Registrar of Companies. This includes the names and addresses of all directors and the secretary, a brief description of the nature of the company's trading activities, a note of the registered office and details of all shareholders together with any changes made during the year in question. This information is given by completing and submitting an Annual Return which we will prepare for you and send to you for approval and signature. The Registrar of Companies levies a small fee for the processing of the return.

The Return will be sent to the last known registered office of the company. If you receive such a return please forward it to us as soon as it is received.

You must report any changes to any of the above details, such as change of director, or your address, within a short time of the change. We have a stock of forms designed and approved by Companies House which will convey the information to them. Again we will prepare the forms and pass them to you for approval and signature.

In addition you must send the Registrar of Companies copies of any special resolution passed. Most commonly a resolution to change the company's name will need to be filed.

## DIVIDENDS

Dividends are the most tax and NIC efficient way of extracting money from your company.

Tax is deducted from gross dividends at 10%, which is deemed to satisfy your basic rate liability of 22%, unless you are liable to any tax at 40%. Remember that ACT on dividends ended on 5<sup>th</sup> April 1999 which eases some administration, but increases the end of year tax bill greatly.

There is no National Insurance charge on dividends at all. National Insurance can only be charged on income arising out of employment. Dividend income is derived from ownership of share capital, not from employment. The Department of Social Security has tried to argue that fixed monthly dividend payments are in fact salary and therefore subject to National Insurance. They have also argued that dividend payments in excess of profits (by the way, it's illegal!) are also salary payments.

Although there has been no judicial precedent set concerning the above, it is wise to avoid the situation altogether by making irregular dividend payments within the amounts allowed under the Companies Act. Some companies fall into this trap by paying themselves a net dividend, which when grossed up, is greater than the profits of the company.

For example:

Company total turnover	40,000
Allowable expenses	10,000
Taxable profits	30,000
Dividends paid to shareholder	25,000

On the face of it this dividend seems to be under the profit. However, the tax charge on the profits is missing above, and should be inserted before the dividend line at £6,000, making the profits available for distribution £24,000 so the net dividend exceeds profit available by £1,000. This amount will be subject to National Insurance. It is also illegal to pay dividends in excess of profits and you may be forced to pay tax on the excess amount. **Recently liquidators of insolvent companies have succeeded in getting directors to repay dividends paid in excess of profits!!**

In order to monitor your dividend payments each quarter we will send you a draft set of minutes of a meeting of the directors, authorising payment of dividends.

## **INVOICING**

We can raise invoices for your company if required. These are personalized to your company details.

Many find this service invaluable as queries can be dealt with by us, as we have the supporting paperwork.

Third parties also appreciate the professional service which gives them confidence in your company.

## **THE NEXT STEP**

Enclosed with this guide is a Client Questionnaire. Please complete the form as much as possible and send it back to us. We will then send you a letter of engagement detailing the exact nature of our professional relationship.

If you would like to purchase an off the shelf company or arrange for us to form a new company for you, we will also require a completed Company Formation Questionnaire which you will also find enclosed.

If you already have a firm of accountants acting for you we can liaise directly with them in order to obtain your tax and accounting records.

## **SAMPLE FORMS**

We attach examples of the sample forms we have available to help you administer your company. Please feel free to copy them and amend them in any way you wish. They are freely available as Excel templates - please state version you require.

## **PHEW!!**

If you have read all the way through to this far, we're impressed.

Call 0207 719 8282 to talk to us about anything in this Guide we might be able to help you with.

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*for your success*

*is our business*

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