



REGISTERED
STATUTORY
AUDITORS



SPECIFIC AND
TAILORED
ASSURANCE
SERVICES



SME TO LARGE
UK NATIONAL
CLIENTS



Audit & Assurance

Your annual audit may just seem like a regulatory burden.

At Rushtons, we take the opportunity to go further and understand exactly how your accounting and internal control systems have been performing. We can suggest ways to improve the efficiency of your business, adding value whilst ensuring you are compliant with the necessary regulations. We aim to make our audits cost effective with minimal interruption to your business.

Unlike large audit firms, we do not have a high staff turnover rate, and so our audit clients can benefit from a continuity of service and knowledge. Our Senior Statutory Auditors have over 40 years of statutory audit and assurance services. They are assisted by our experienced and qualified audit & assurance team, some of whom qualified at large audit firms.

The new audit exemption size limits that have been introduced have resulted in thousands more smaller companies having the freedom to choose whether or not to undergo a statutory audit. Whilst some businesses may choose to take advantage of this exemption, many boards of directors still require assurance over their internal control systems. We can tailor our assurance services to be of maximum benefit to your circumstances.

We are also experienced in specialist audit sectors, namely client account monies reports for the Solicitors Regulation Authority and client assets (CASS) audit engagements for the Financial Conduct Authority.

In summary, we can provide the following services:

- Statutory audits
- Internal controls testing
- Specific assurance services
- Reports on Client Account monies for Solicitors Regulation Authority
- Multi scheme pension audits
- Charity audits and Independent Examinations
- ATOL Return work for the Civil Aviation Authority (CAA)
- CASS client money audit FCA





PERSONAL SERVICE FROM AN EXPERIENCED, QUALIFIED ACCOUNTANT



MANAGEMENT ACCOUNTS, ANNUAL ACCOUNTS, COMPANY SECRETARIAL SERVICES



SOLE TRADERS, PARTNERSHIPS, LIMITED COMPANIES ACROSS A WIDE RANGE OF SECTORS



Accounts & Compliance

At Rushtons, we have provided accountancy services to sole traders, partnerships and limited companies for over 135 years. We pride ourselves on our experienced and qualified accountants, who are equipped with the latest accounting software and trained to be up to date with the most recent accounting legislation.

Our Directors and Managers are experienced in working with companies from a wide range of sectors, of different sizes, and at the various stages of the business cycle (start up, growth, maturity, decline).

We are able to provide a monthly or quarterly management accounts service, tailored to your exact reporting needs and as a cost effective alternative to hiring internally. We can produce these at your offices on your software or at our offices to suit your needs.

For annual accounts, we aim to make this process as streamlined and hassle free as possible, informing you well in advance when necessary deadlines need to be met.

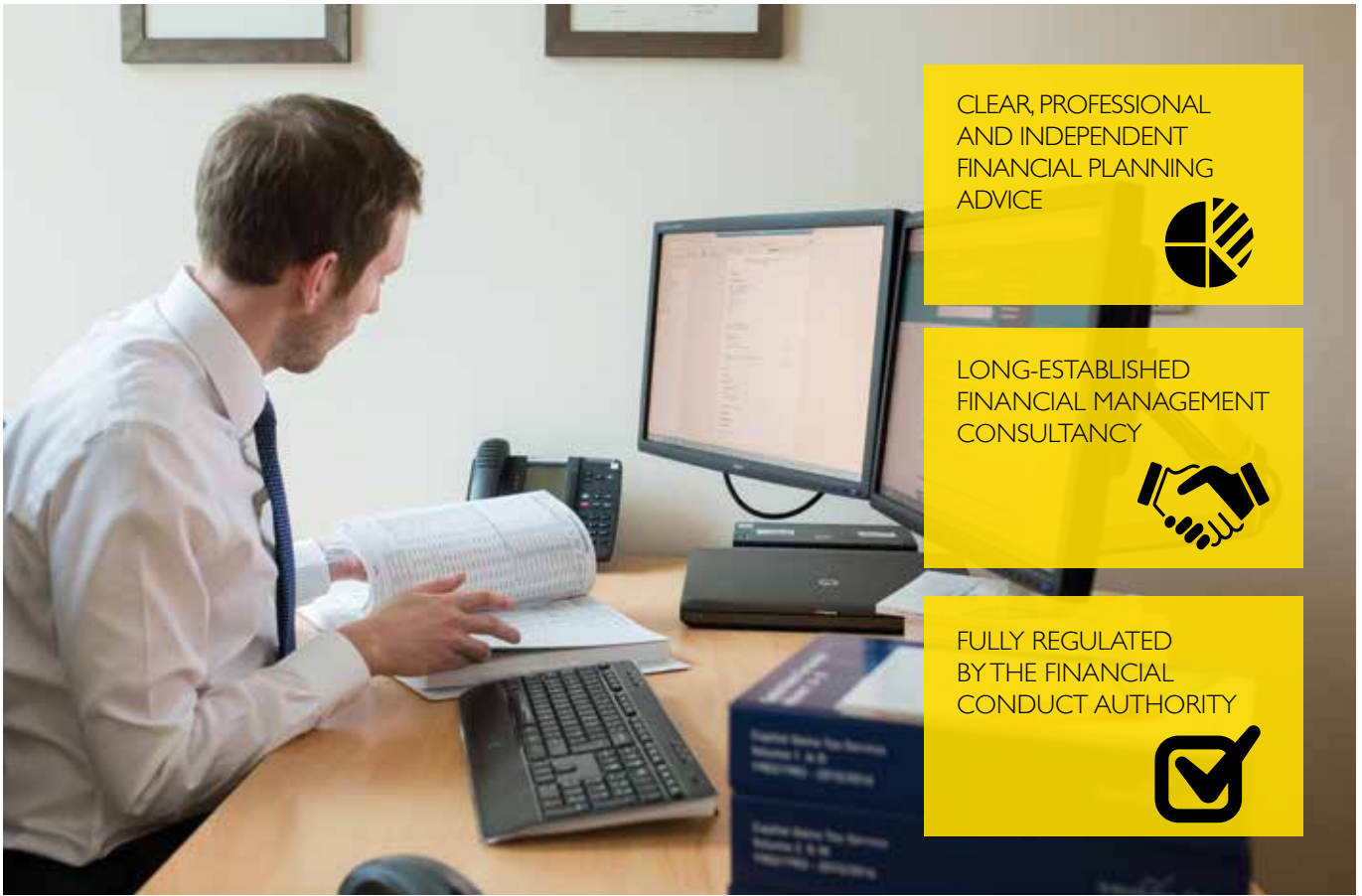
We also provide a range of compliance services to support all aspects of business administration. We can help you by making sure accounts are prepared in the correct format, statutory books and other company secretarial records are kept up-to-date and that all statutory returns are prepared.

Our experienced team will relieve you of the regulatory burden and leave you more time to concentrate on other areas of your business. In short, we will make sure everything is in the right format, in the right place and at the right time.

Our range of accounts services includes:

- Monthly management reporting
- Quarterly management accounts
- Annual accounts
- Completion accounts
- All company secretarial services





Rushtons Financial Management

At Rushtons Chartered Accountants, we recognise that many of our clients are in need of clear, professional and independent financial planning advice, to help them make the most of the present - and the future.

But dealing with someone you trust is essential, which is why we have established **Rushtons Financial Management Limited**.

Uniting the expertise of a long-established financial management consultancy with Rushtons own extensive knowledge and experience assures you of the very best advice, at every stage of your life.

- **Independence.** At RFM, we value our independence, because it gives us the freedom to act in the best interests of our clients all the time.
- **Integrity.** Our clients trust us with some of the most important decisions in their lives, and we respond with absolute honesty and our very best endeavours.

- **Expertise.** RFM can claim 35 years experience in financial planning, and is fully regulated by the Financial Conduct Authority (FCA), for your added peace of mind.
- **Commitment.** We stay in close contact with all our clients, helping to refine and develop provision, as individual circumstances change and evolve.

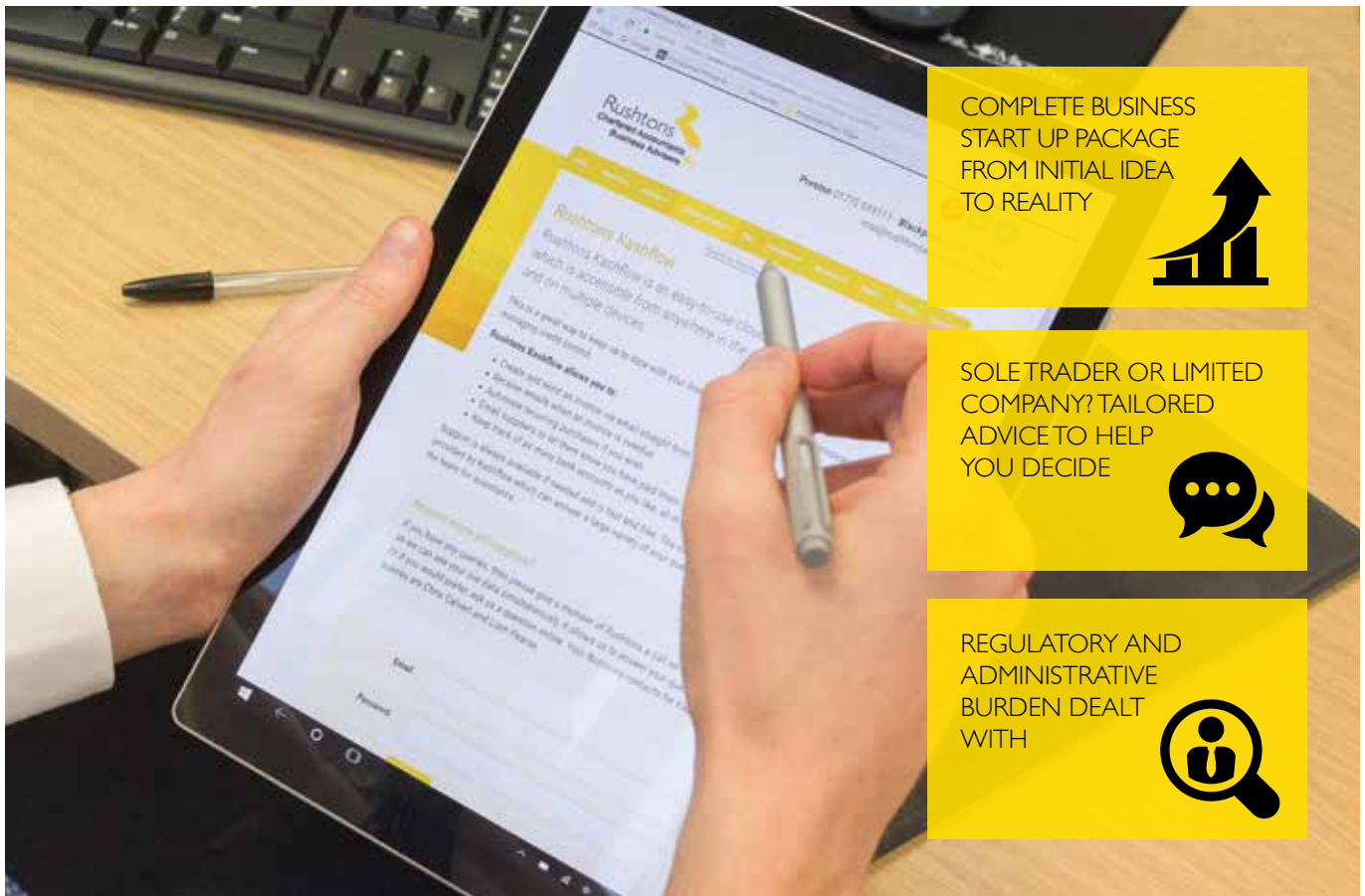
For most people, making the most of their money is not simply about choosing the right pension, making wise investments, or even planning for the unexpected, it is a blend of all these elements, and more. It is about weighing up the options, second-guessing the future - and it is different for everyone.

RFM can help to lay out these options available to you and advise on the pros and cons of each one.

For an initial free consultation please contact 01772 693111 or email mail@rushtonsaccountants.com

We can provide independent financial planning advice across the following areas:

- Individual Pensions
- Company Pension schemes
- Flexible income provision at retirement
- Pension Sharing and Divorce implications
- Investment Portfolio advice
- Full Financial Planning



Setting up a Business

Most people starting up in business do so because they have a good business proposition, entrepreneurial spirit and a commitment to see it through.

We understand that you may not be an expert in the legal and financial aspects of running a business, with such matters often appearing daunting. This is where Rushtons can provide you with trusted support from our team of experienced advisers.

We can help you to decide on the most suitable structure for your business – whether that be a sole trader, partnership, limited liability partnership or limited company. We can then help to prepare a business plan, cashflow projections, budgets, and trading forecasts – however little or much assistance as you need and we are happy to explain every step of the way. We can assess your cashflow requirements and advise on the most appropriate sources of finance.

Whilst you will be busy setting up your business and attracting new clients, we can take away the burden of registration procedures with Companies House and HMRC. Our years of experience mean it will be efficiently and effectively completed.

Technology is an increasingly important factor for businesses to gain a competitive advantage. We understand that there is no “one size fits all” accountancy software, so we will assess and advise on the most appropriate and efficient bookkeeping system for your business.

Overall we aim to help with all aspects of business compliance and administration, enabling you to direct your talents to your given specialist field.

If you would like more information or to arrange an initial free consultation then visit www.rushtonsaccountants.com or call us on 01772 693111 or 01253 345444.

COMPLETE BUSINESS
START UP PACKAGE
FROM INITIAL IDEA
TO REALITY



SOLE TRADER OR LIMITED
COMPANY? TAILORED
ADVICE TO HELP
YOU DECIDE

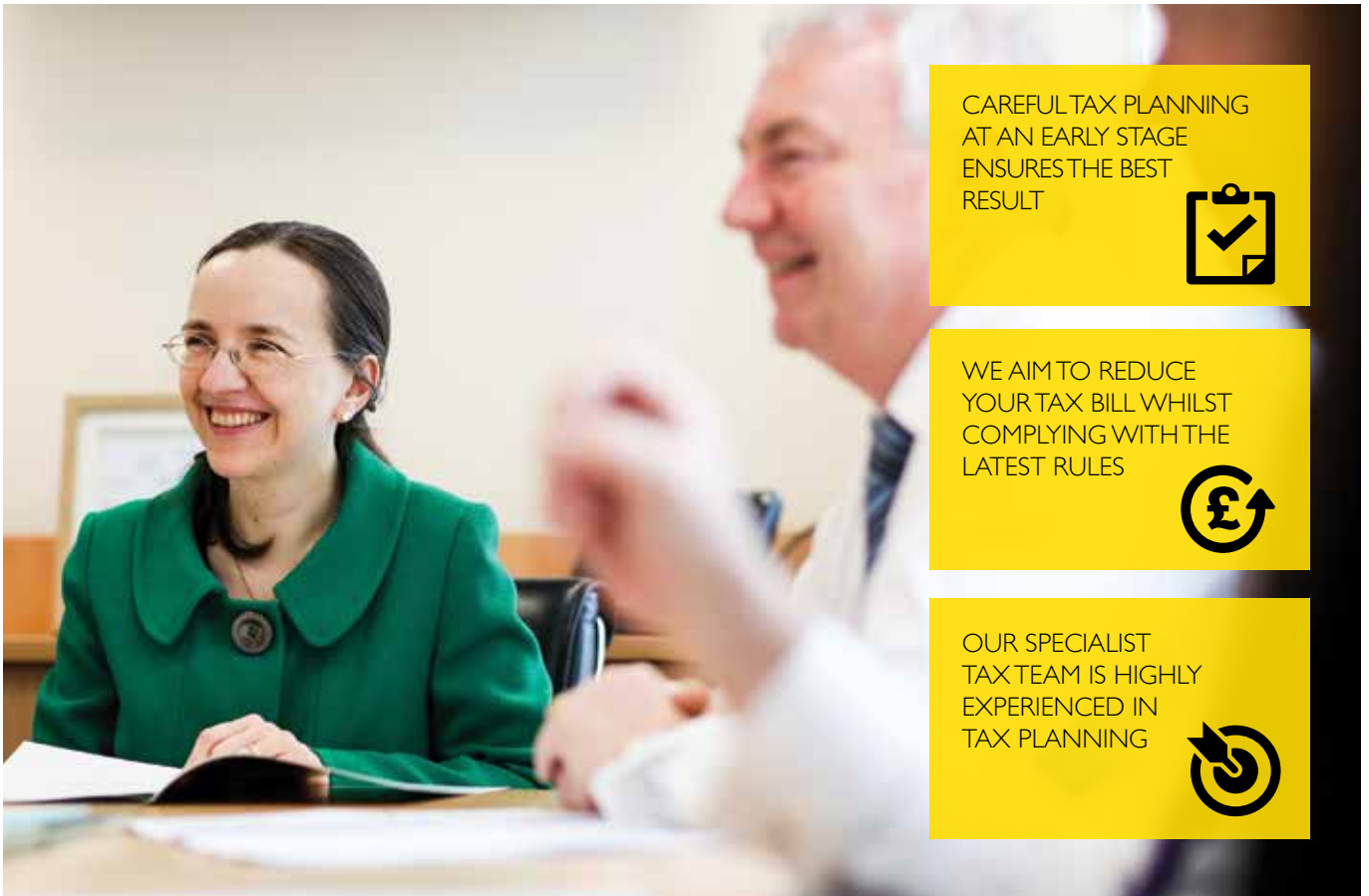


REGULATORY AND
ADMINISTRATIVE
BURDEN DEALT
WITH



To do list for starting up your new business:

- Complete your business plan, outlining short and medium-term goals and forecasts for your business.
- Carry out market research to ensure your idea has sufficient scalability.
- Complete registrations; have everything in place from the outset rather than sorting retrospectively.
- Find your team of trusted advisers – Accountants, Bank Manager, Lawyers.
- Decide how you are going to keep records both for compliance and performance measurement.



CAREFUL TAX PLANNING
AT AN EARLY STAGE
ENSURES THE BEST
RESULT



WE AIM TO REDUCE
YOUR TAX BILL WHILST
COMPLYING WITH THE
LATEST RULES



OUR SPECIALIST
TAX TEAM IS HIGHLY
EXPERIENCED IN
TAX PLANNING



Tax Planning & Advice

Capital Allowances can be claimed on many business assets, and we can ensure that you claim all the allowances you are entitled to. For example, if you are planning on carrying out some building works, with our early involvement we can quantify allowances on items such as air conditioning, wiring, heating, lighting and security systems. Significant tax savings can often be made.

Research & Development. It is estimated that only 1% of eligible companies claim relief for carrying out Research & Development. This generous relief can either reduce a company's tax bill or, in some circumstances, be the form of a payable tax relief. Our experienced team can advise on whether R&D would qualify, and prepare and submit a claim for you.

Re-structuring. We can look at whether your business is structured in the most tax efficient manner, and assist you in making any recommended changes.

Remuneration Planning. We can advise on the most tax efficient way to structure your remuneration package.

Overall, where a complex plan is contemplated, we can often obtain advance clearance from H M Revenue & Customs thus removing any risk of rejection after the transaction has occurred.

Our dedicated tax team has many years of experience in successfully assisting clients with tax planning and advice, and we would be delighted to discuss how we could help you.

If you would like more information or to arrange an initial free consultation then visit www.rushtonsaccountants.com or call us on 01772 693111 or 01253 345444.

- Claims for capital allowances
- Preparing and submitting claims for Research & Development relief
- Review of business structure
- Remuneration planning
- Exit strategies





TAX SYSTEM IS CONSTANTLY CHANGING SO LET US KEEP YOU UP TO DATE



MISTAKES CAN BE COSTLY WITH PENALTIES, FINES AND INTEREST



WE HELP YOU TO PAY THE MINIMUM TAX REQUIRED BY LAW



Tax Returns & Tax Compliance

Personal & Business Tax. We have the expertise and software to take the headache out of the form filling and compliance aspect of Self Assessment.

We remove the trouble of completing your personal and partnership tax returns, by ensuring your tax affairs are dealt with in a timely and efficient manner; to comply with the ever changing rules.

We can also complete Tax Repayment claims for individuals not in the self-assessment regime.

Corporation Tax. Under Corporation Tax Self Assessment (CTSA), the legal responsibility for correctly calculating the corporation tax liability falls on business owners.

The increased reporting obligations, investigation policies from the tax authorities and harsher penalties for non-compliance mean that your time and resources can be taken up with tax administration.

We understand the issues facing owner-managed businesses and can help you with this burden.

Our experienced team can complete and file your Corporation Tax returns and advise you on your payments, including those in the quarterly instalments regime.

VAT is a complex area which is often misinterpreted. We can help to ensure that you comply with the regulations and that overpayments are not made.

Whether it is completion of your VAT returns or advising you of the VAT implications of a particular transaction, we can assist you.

Our dedicated tax team has many years of experience in successfully assisting clients with tax returns and compliance, and we would be delighted to discuss how we could help you.

If you would like more information or to arrange an initial free consultation then visit www.rushtonsaccountants.com or call us on 01772 693111 or 01253 345444.

- Self-Assessment tax returns
- Partnership tax returns
- Tax repayment claims
- Corporation tax returns and computations
- Quarterly instalment payment advice
- VAT registration and deregistration
- VAT returns
- HMRC investigations





SPECIALIST DEDICATED
TEAM TO DEAL WITH
ALL ACCOUNTING,
TAX AND
COMPLIANCE
FOR TRUSTS



EXPERIENCED QUALIFIED
ACCOUNTANTS TO ADVISE
ON INHERITANCE
TAX PLANNING



COMPREHENSIVE AND
QUALITY SERVICE
IN DEALING
WITH ESTATE
ACCOUNTS



Trusts Estates & Inheritance Tax

Many accountants are unfamiliar and inexperienced at dealing with Trusts.

At Rushtons, we offer a quality, comprehensive service on Trusts and estates, with a dedicated team that has specialised in this field over many years. Our team can help with Inheritance Tax planning and compliance for a wide range of scenarios.

We work with many of the leading local firms of Solicitors on these issues to ensure that the required accounts and tax returns are prepared promptly and accurately. We can also assist on the preparation of accounts and returns for the conclusion of the Estate.

Members of our team act as Trustees for various different types of Trusts, including long standing family settlements and charitable trusts. Together we have many years' experience in trust administration.

We invest in specialist software which helps to produce accurate and comprehensive Trust accounts, and ensuring that electronic Tax Returns are submitted to HMRC well before deadlines to avoid fines and penalties.

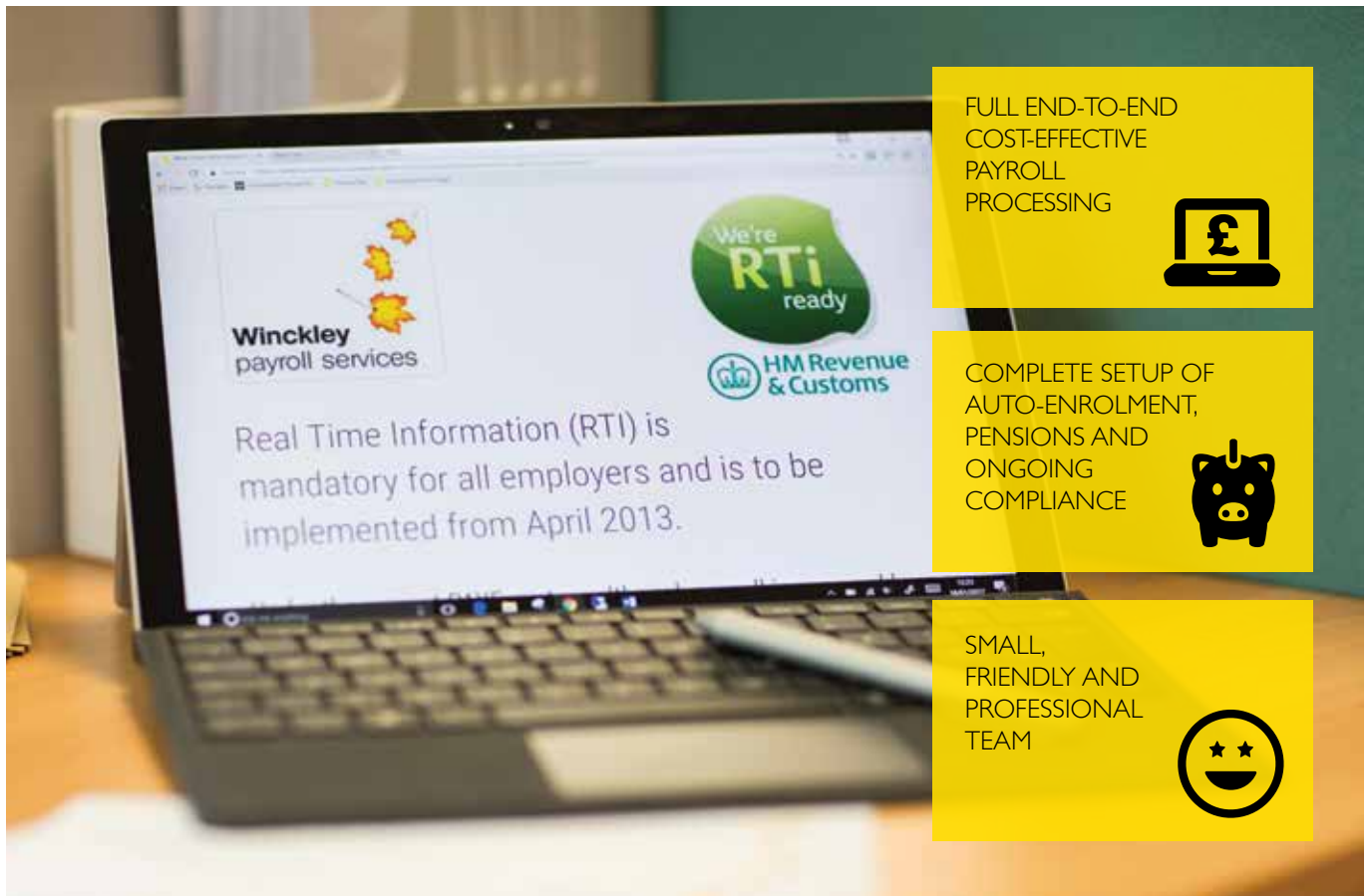
The future impact of Inheritance Tax and other Capital Taxes on business owners and their families is an issue we keep under regular review. It is often advantageous to consider such longer term tax implications when significant business and financial planning decisions are being considered.

We also regularly work with family solicitors at the time the Will is drafted to legitimately maximise the availability of Business Property Relief and other Capital Tax mitigation possibilities often reducing potential Capital Gains Tax or Inheritance Tax.

Overall, our combined pool of knowledge allows us to offer to clients and professional advisers alike an expert comprehensive service with regard to all matters relating to Inheritance Tax Trusts and Estates.

If you would like more information or to arrange an initial free consultation then visit www.rushtonsaccountants.com or call us on 01772 693111 or 01253 345444.

- Inheritance tax planning advice at time of preparation of Wills
- Preparation of Self-Assessment Returns for deceased and for period of administration
- Preparation of Accounts for administration and distribution of Estate from records of Solicitor or Executor(s)
- Completion of Inheritance Tax returns for deceased and for chargeable lifetime transactions
- Maintenance of Trust accounting records, preparation of annual accounts and Trust Tax Returns and documentation for beneficiaries
- Preparation of Income Tax Repayment claims for beneficiaries
- Ongoing tax planning advice during period of Trust



Winckley Payroll Services

If you are looking to offload the ever-increasing burden of submitting your own payroll, Winckley Payroll Services can help you.

We are a long established payroll bureau, based in Lancashire, that provides payroll and other services to clients across the whole of the UK. Our experienced, qualified staff can deal with all payroll matters for your business and ensure complete compliance to give you peace of mind.

Being the in-house payroll company to Rushtons Chartered Accountants, we have the full backup that an ICAEW Chartered Accountancy practice can offer. This setup also allows efficiencies in the preparation of year end and management accounts for those clients who use both accountancy and payroll services. Rushtons have offices in both Preston and Blackpool, and Winckley staff are happy to meet with you at either location.

Winckley's core services are:

- Full Payroll Bureau - End to End processing for weekly, four-weekly, monthly payrolls.
- Auto-Enrolment Setup and Ongoing Processing
- Dealing with any HMRC queries on PAYE
- BACs Payments to your employees
- CIS Processing
- Software Consultancy

We have clients based all over the country and, with secure email, we can transfer information with ease. We also have clients who are based abroad for whom we process their UK payroll, ensuring full compliance.

Overall our approach is to provide a cost-effective, high value solution to meet your payroll needs in an efficient and effective manner. Outsourcing your payroll to a trusted and experienced bureau can free up your time for more productive tasks.

If you would like more information or to arrange an initial free consultation, please visit www.winckley.com or call us on 01772 693111 or 01253 345444.

Top 5 reasons to outsource payroll:

1. Compliance – HMRC payroll legislation is constantly changing, so why not leave it to the experts who deal with hundreds of payrolls all day, every day.
2. Time Savings – Payroll is a compliance task that is not adding value to your business. Utilise that saved time to grow your customer base.
3. Cost Savings – You no longer need to pay for your Sage Payroll subscription, payslips and training.
4. Extra Security and Confidentiality – We offer a completely confidential and secure service.
5. Expertise – You can have access to specialist skills at a fraction of the cost.