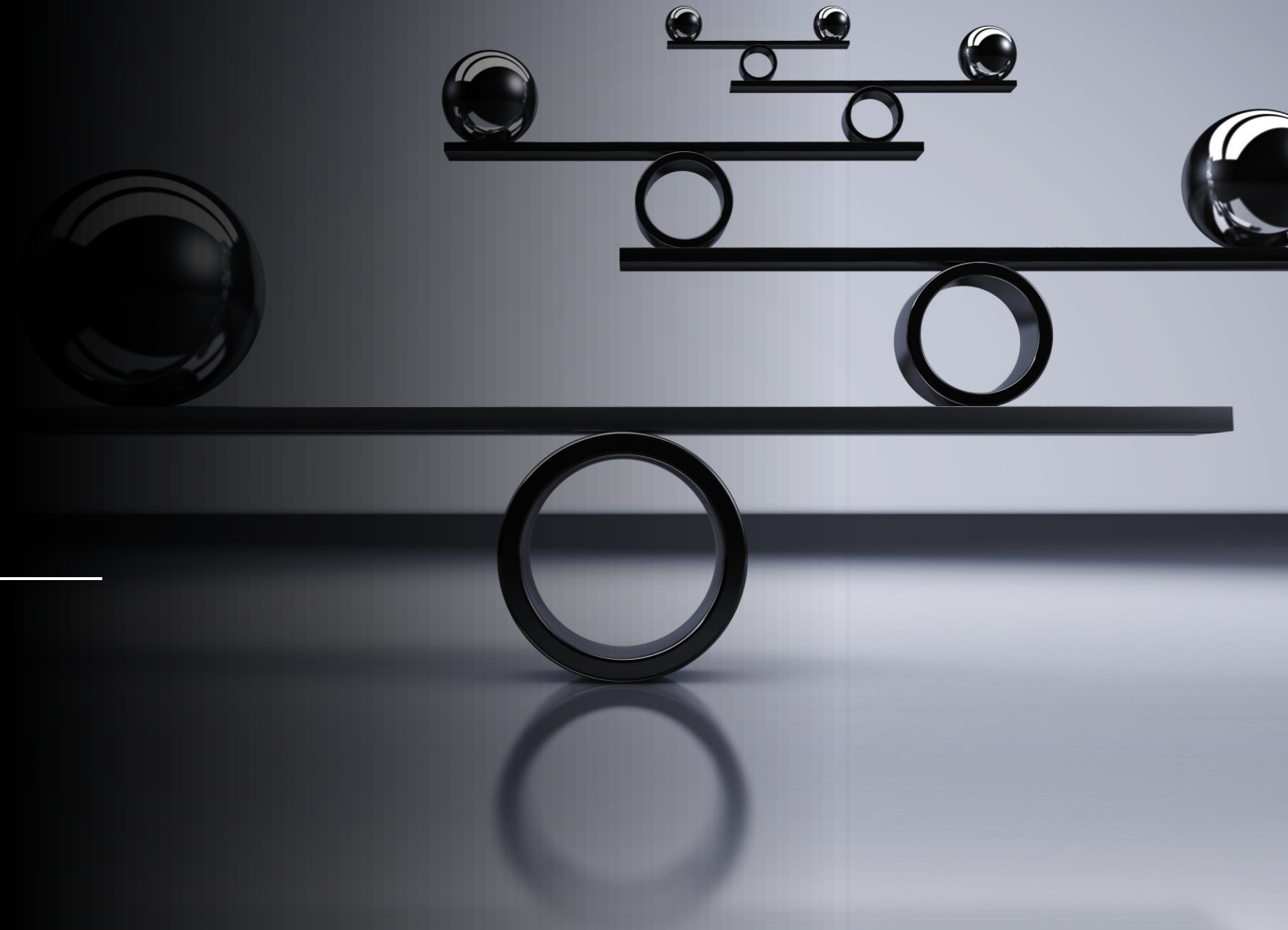




Welcome

**Charterhouse Whittenbury
Associates**

Excellence in Accounting





Who are we?

We offer a wide range of accounting, taxation and bookkeeping services for established businesses and business start ups. We offer our clients a unique range of skills and knowledge that go beyond those of a traditional accountant. All our clients are given unlimited telephone support and are encouraged to keep us involved in their business.

There are over 11 staff employed at our offices with dedicated payroll bureau and French, Chinese (Mandarin) and Turkish speaking accountants.

CWA has the set-up of a large firm, but with the personal touch you expect from a local friendly firm.

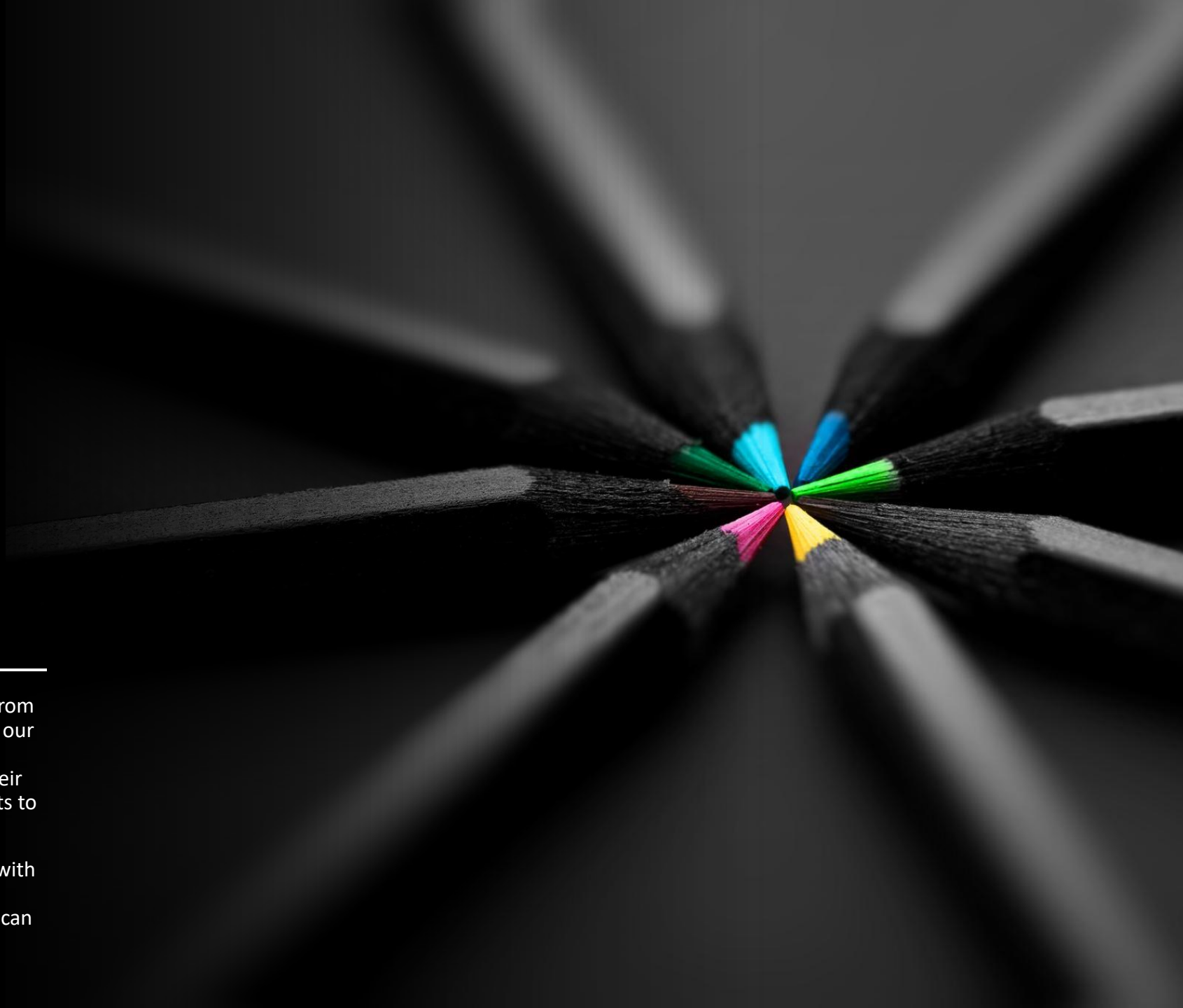


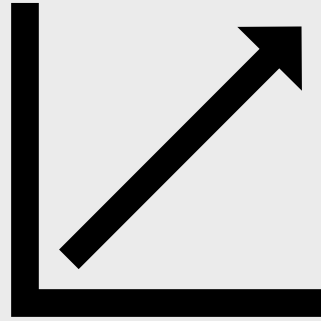


What do we do?

Our clients enjoy a unique range of skills and knowledge from us that go beyond those of a traditional accountant. All of our clients are given unlimited telephone support from our accountants and are encouraged to keep us involved in their business. The range of services we offer enables our clients to monitor and improve the performance of their company.

We have the expert knowledge to provide your company with the right advice to reach your potential. With all advice coming from an established professional Accountant, you can rest assured that you are getting the very best accounting help.





We are a UK firm of accountants located in Upper Street (N1) and Hornsey Road (N19). Our firm provide a wide range of services in the areas of Accounting, Taxation, Financial Services and General business advising.

In the 10 years since the firm was established it has become one of the leading independent firms in Islington. Part of this success was due to the investment in the latest technology that enables us to produce reports and vital information in time and cost-efficient manner. We offer a range of services that cover the entire business specter. These include:

Tax advice, Financial Services, Bookkeeping, Secretarial Services, Company Formations, International Services. We have great experience with a wide range of software packages, specializing in Sage.

How do we do it?

Business Start Ups

When starting a new business, it is important to begin by formulating a realistic business plan to ensure that adequate finance is available. CWA can help you at this critical moment for your business:

- Tailor made business start-up plans.
- Structuring finance.
- Company formations.
- Registering your new company with Companies House.





Bookkeeping & Company Accounts

Good accounts help you to identify favorable trends in your business, and to highlight any variation in your income or spending which could need urgent attention. CWA can assist you and your business here by:

- Preparing your annual company accounts.
- Preparing periodic management accounts.
- Establishing and maintaining payroll records
- Preparing VAT returns and dealing with Customs and Excise.



Company Secretarial Services

Ensuring that companies and their directors meet the ever-changing requirements of company legislation and that they avoid fines or penalties which arise from failures to comply with regulations.

- Company formations.
- Preparation and filing of statutory returns.
- Preparation of all documentation related to minutes and resolutions.
- General advice on company law.
- Registered office facilities.



Payroll Services

Administering your payroll can be time consuming and divert energy and resources from the core activities of your business. The task is made more difficult by the growing complexity of taxation and employment legislation and the accompanying regime of penalties for non-compliance. CWA have dedicated staff that can relieve you of this burden by providing a comprehensive and confidential payroll service, including:

- Customized pay slips.
- Administration of PAYE, national insurance, statutory sick maternity pay, etc.
- Completion of statutory forms, including year-end returns, to issue your employees and submit to the HM Revenue & Customs.
- Summaries and analysis of staff costs.
- Administration of incentive schemes, bonuses and ex-gratia and termination payments.
- Even if you have only a few employees, you will make savings by engaging us to administer your payroll.

VAT Services

Value Added Tax is one of the complex taxes imposed on business – so complex that many businesses inadvertently overpay or under pay. CWA provides a cost-effective VAT service, which includes:

- Assistance with VAT registration.
- Advice on VAT planning and administration.
- VAT control and reconciliation.
- Help with completing VAT returns.
- Negotiating with Customs and Excise in disputes and representing you at VAT tribunals.



HMRC Compliance Checks

Your tax affairs may be checked by HMRC to ensure you are paying the correct amount. This can happen if you are an individual taxpayer or if you run your own business. You may have to pay a penalty if HMRC sends you an inspection or information notice.

CWA is here to assist you during this time. Together we can evaluate the reasons why you underpaid or overclaimed the tax and whether you told HMRC as soon as you could.

We will carry out a thorough declaration and help with any appeals.



Self-Assessment Services

Each one of us – except for employees with no other taxable income – must file an annual Income Tax Return with the Inland Revenue. The constant stream of changes to tax legislation means not only that the returns are becoming even more difficult to understand but also that taxpayers risk incurring more penalties through failing to complete their self-assessment tax returns on time or correctly.

We are tax specialists and can save you a lot of time, worry and money by handling your self-assessment for you. We will do all the necessary computations, complete your return, and even offer advice on how you can minimize your tax liability.





Inheritance Tax

Without inheritance Tax planning, many people can end up leaving a substantial tax liability on their death so that bequests can have a much lower value than anticipated. In some cases, the tax burden left on the beneficiaries, particularly in respect of property, can result in the having to sell rather than retain the asset in order to meet the inheritance tax liability.

Inheritance Tax is currently charged at 40% on the value of estates above £325,000 policies and savings. It is also worth bearing in mind that the value of some assets, particularly property, may have increased significantly since they were purchased.

CWA specialize in providing solutions to minimize your Inheritance Tax liability. We want your intended beneficiaries to benefit most from your estate, not the tax man.



Consultancy Services

Planning

Access to quality management information is essential if a business is to run smoothly and profitably. Budgeting, forecasting and managing cash-flows, credit and stock control are vital management tools. Sustained growth of your business is unlikely without this information.

- Strategic and business planning.
- Financial management
- Budgetary control systems.
- Buying or Investing in an Existing Business

If you are planning to buy or invest in an existing business, a thorough analysis of the target company's financial records will provide you with vital insights into its current operations, health and prospects. CWA can provide a full service for clients wishing to buy an existing business, including assistance in negotiating the purchase price and payment terms.

Selling a Business

When selling a business, your aim is to maximize the proceeds and minimize any tax liabilities.

Timing and the form of the sale are often critical. CWA has all the expertise at hand for clients with businesses to sell, including assistance with negotiations and retirement planning.

Raising Money

More and more, the UK relies heavily on the success of the small business sector. Yet small firms find it hard to find finance; the big banks are still the main source of money.

CWA have established strong links with all major banks. We can introduce you to the right people, help you get the support you deserve, prepare your business plan and join you at the presentation to support your case. Bank borrowing may not be the answer for your business, it may be better to look elsewhere; to factor your debtors, sell and lease back assets, lease rather than buy to conserve hard earned cash, where appropriate, access our network of Business Angels and other sources of finance.



City Office

Charterhouse Whittenbury Associates
271 Upper Street,
London, N1 2UQ.

North London Office

Charterhouse Whittenbury Associates
403 Hornsey Road, Islington,
London, N19 4DX.

Contact Us



Telephone

020 7998 7242

Email

info@cwaaccountants.co.uk

