



**GREAVES
WEST & AYRE**
CHARTERED ACCOUNTANTS

Working With You for a Better Future



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Introducing Greaves West & Ayre

Established in 1918, Greaves West & Ayre is a leading Chartered Accountancy Practice with over 100 staff working from offices in Berwick-upon-Tweed and Haddington.

As we've grown, we've established ourselves in many commercial sectors including retail, manufacturing, distribution, construction, tourism, charities and professional services. Our size means we are able to offer a wide variety of services and specialisms whilst retaining that all-important personal service.

Our reputation has been founded on traditional professional values matched with a passion for and an ability to meet the changing needs of clients in a progressive manner, and of course providing first class, reliable advice. We like to think of ourselves as allies that will help your business grow.

Strength in numbers

We're proud of the fact that many of our Partners and staff have been with us for decades which means that we have extensive knowledge and experience of a vast range of business and personal finance matters.

Though we're a general chartered accountancy practice, our services go beyond basic number-crunching and compliance. If you choose to work with us we'll be your proactive partner when it comes to business advice, tax, accountancy, financial services and IT.

As you read through this brochure we hope you'll gain an understanding of our approach and our commitment to creating real value for each of our clients.

Quality Advice • Quality Service





Our Tax Compliance Experience Means Peace of Mind for You

Our Partners have worked closely with businesses in a diverse range of industries, leaving us well qualified to provide specialist help and advice that is directly relevant to your business sector.

We'll ensure the necessary tax regulations are complied with in a timely and professional manner, minimizing payments and avoiding penalties. You'll also benefit from the peace of mind that comes from knowing we can deal with any questions from HMRC on your behalf or help prepare for compliance visits.

Our combined experience and expertise allows us to provide a comprehensive service which includes:

- Providing reliable up-to-date tax advice for your sector
- Preparing tax computations and claims
- Preparing your tax return

If you think your current accountants aren't doing enough, we offer a free, no obligation initial consultation.

Greaves West & Ayre – providing tax compliance you can trust.



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Starting Out on the Right Foot

Regardless of your sector, one thing remains the same – you won't want to pay more tax than you have to.

Careful structuring of your business and advance planning can potentially save you money.

One size doesn't fit all

No two businesses should be treated the same when it comes to tax advice. At Greaves West & Ayre our specialist tax advisors work with you to understand your short, medium and long term goals and find the 'best fit' solution to your individual circumstances.

We explore all avenues to make sure your business is structured in the most tax efficient way to minimize liabilities and maximize withdrawal of profit.

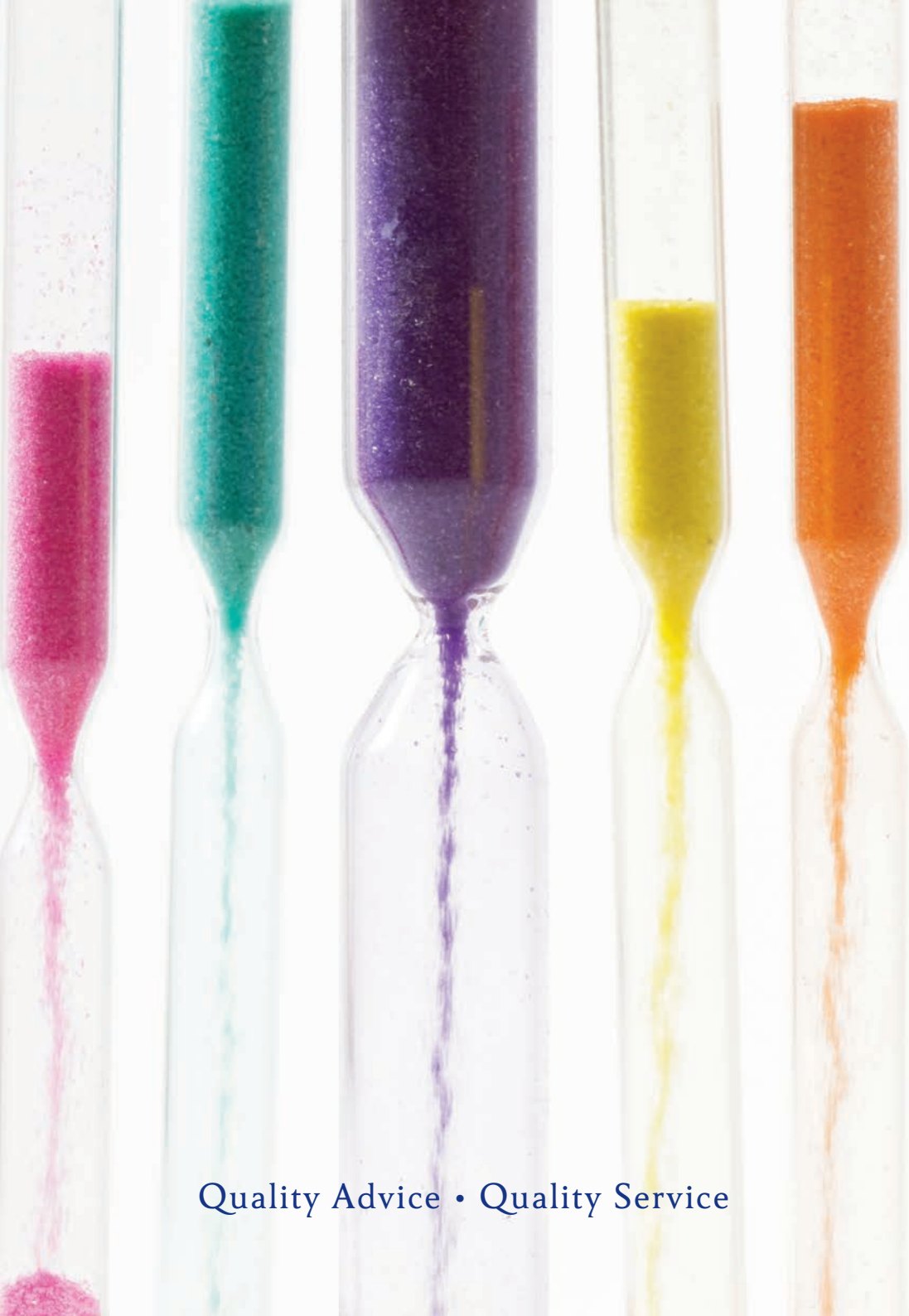
We have the practical tax knowledge and experience to provide you with specialist advice in a number of areas including:

- Cost effective employee remuneration
- Tax effective investment
- Planning for sale or retirement
- Minimizing family tax liabilities including inheritance tax

Greaves West & Ayre – large and experienced enough to deliver a full range of tax services to any size of business without sacrificing the personal service.

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Spend More Time Building Your Business

Dealing with the payroll for your business can be a time-consuming task.

With ever changing legislation involving RTI (Real Time Information) and Auto-Enrolment, you need to be on-the-ball when it comes to paying your staff.

If you didn't go into business to become an accountant, outsource your payroll to us.

Dedicated payroll division

Regardless of your size and whether you're a brand new business or have been trading for decades, our expert team will deal reliably and efficiently with your entire payroll, employment and HR issues including:

- Processing wage, salary and National Insurance payments
- Giving proactive advice on employee pension provision including Auto-Enrolment
- Preparing accurate, timely and cost-effective computerized payslips
- Providing guidance on redundancy issues, statutory sick and maternity pay and employee rights

Let us ensure that your payroll runs smoothly leaving you free to focus on running your business.



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Adding Value to VAT Services

VAT is one of those complex matters which no business can afford to ignore.

Our dedicated team with expert knowledge across all business sectors can provide tailored and reliable advice as well as creative solutions to all of your VAT issues.

From helping you with the question of whether or not your business should be VAT registered to optimizing VAT recovery, we will help you meet compliance at a minimum cost to your business.

Our specialist VAT team can assist you to:

- Plan and structure your business to take advantage of minimizing costs
- Maintain up-to-date records and avoid penalties
- Prepare for HMRC enquiries and compliance visits

Choose Greaves West and Ayre to manage your VAT and we'll help you, where possible, to make savings. Call us now for a free no obligation meeting.

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Tailored Accounts Preparation

At Greaves West & Ayre we not only do the basics very well, we always strive to give that little bit extra.

Our commercial accounts team has experience spanning almost every industry and understands the value in tailoring your business finances to your specific sector.

Rather than looking just at the figures and general compliance we take time to learn how your business works to develop a bespoke accounts service no matter what your size is or whether you keep computerized or manual records.

Our main accountancy services include:

- Accounts preparation for limited companies, partnerships, trusts and sole traders of all sizes
- Preparing business plans including cash flow, projections and reports
- Assistance with financial modelling and forecasting
- Assistance in interpreting financial statements
- Regular meetings to assist you in managing your business and helping it prosper
- Cloud-based accounting software such as Xero, Kashflow and Quickbooks

Our holistic approach means that as your business grows we continue to give the right advice at the right time.





Putting Your Faith in Trusts

Depending on your circumstances, setting up a trust could be a good way to protect the assets of your business for future generations.

Have you thought about who'll take over your business when you retire? Have you had a complete financial review of your business and personal circumstances recently? Do you understand how trusts work?

Trusts may also be set up for other reasons such as to look after your children's affairs, manage your business when someone is unable to do so due to ill health, and also to pass on money or assets either during your lifetime or after you've passed away.

Clear financial advice in simple terms

It's our job to explain the complexities of trusts in a clear and easy to understand way. This allows you to make an informed decision on your business and personal finances.

Choose us to look after your trust and we will provide reliable advice including:

- How to protect your assets without relinquishing control
- How to use a trust in relation to your will and family wealth planning
- How to administer your trust correctly to avoid any potential financial pitfalls

Don't leave the future to chance; call us today for a no obligation meeting to discuss your trust options.



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Attention to Detail

Our Partners are experienced in carrying out cost-effective audits for businesses involved in a wide range of commercial activities.

Our registered auditor services complement the other areas we work with our clients on and include:

- Audit of grant and other claims
- Clear constructive audit advice
- Specialist audits required under industry-specific regulations

Adding Value to your Audit

Depending on the size of your business you may be legally required to arrange an independent audit. At Greaves West & Ayre we believe that the audit process can be more beneficial than merely satisfying legalities and providing reassurance to your stakeholders; by helping to identify strengths and weaknesses it can lead to better business systems and ultimately improved performance.

We hand pick our audit teams on a project by project basis so you get the people with the skills and experience who are best placed to carry out your audit and work with you going forward to help your business grow and develop.

And the continuity which results from our low staff turnover means that each year you won't have to explain the same things to different people.

Greaves West & Ayre is registered to carry out audit work in the UK and regulated for a range of investment business activities by the Institute of Chartered Accountants in England and Wales.

Details about our audit registration can be viewed at www.auditregister.org.uk under reference number C005352083.





Your Finances Are in Reliable Hands

When it comes to your financial wellbeing, there should be no compromise. Integrity, substance, innovation and independence are the key values underpinning our work.

Our qualified and dedicated team of advisers will take a holistic approach to your business and personal finances.

We'll listen to what you want and gather as much information as possible to provide a complete and up to date picture of your financial arrangements, personal circumstances and attitude to risk.

By reviewing your finances as a whole, we may be able to identify ways in which you can pay less tax or invest your profits in a more tax efficient way.

Advising on the right products for you

In delivering our service we are able to offer advice on the following:

- Life Assurance & Protection
- Pensions & Retirement Planning
- Investments & Savings
- Tax & Trust Planning (including Estate Planning)

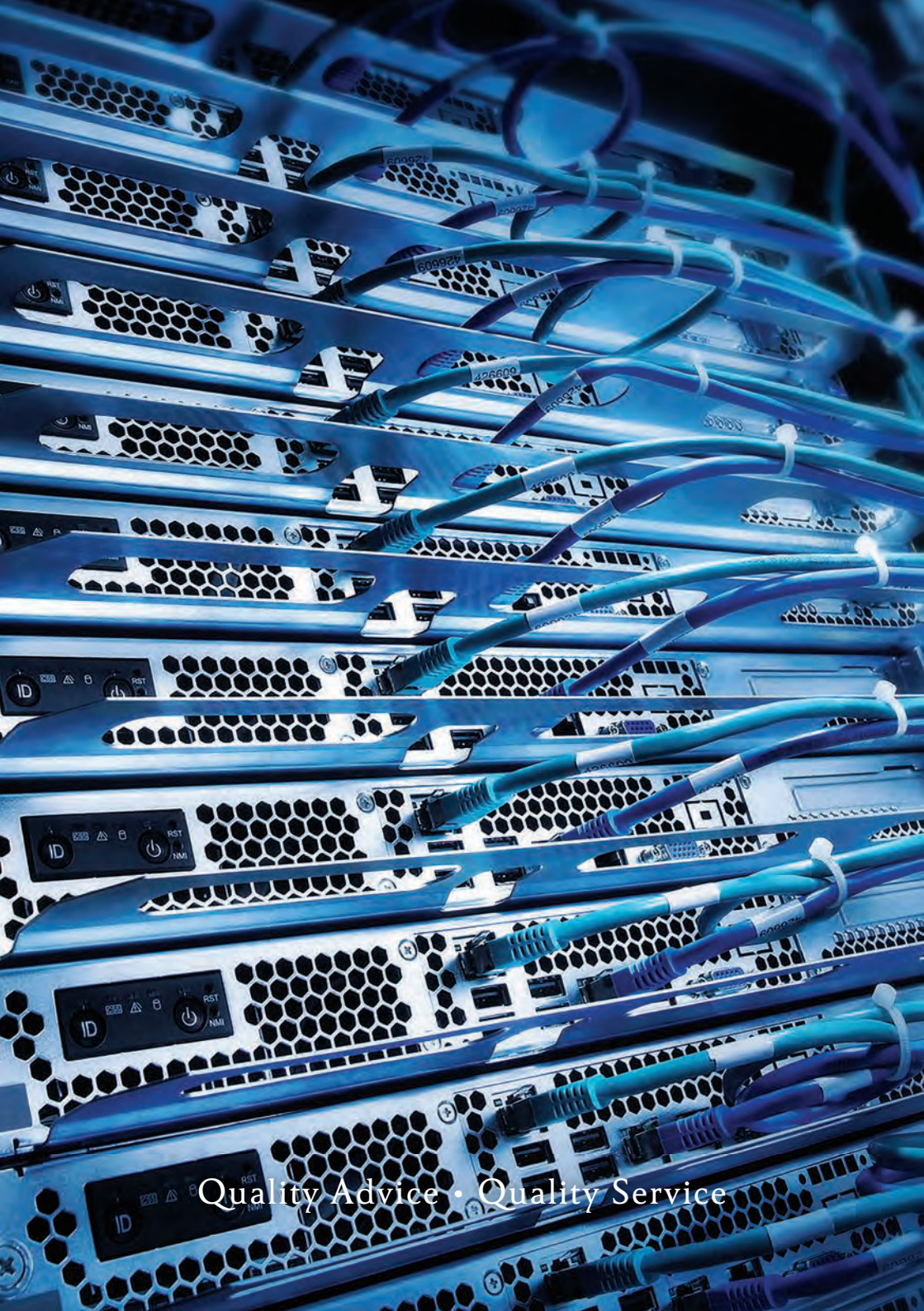
As Independent Financial Advisers we are not limited to a few products or providers. Instead we examine the whole of the market bearing in mind your specific requirements. That means you can have the utmost faith that when we say we believe something is the best option for you, we really mean it.

We look forward to working in partnership with you to help build a secure and prosperous future.

Greaves West & Ayre Wealth Management is a division of Greaves West & Ayre, a firm authorized and regulated by the Financial Conduct Authority (FCA) for Investment Business (FRN 100825).



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Quality Computer Services

IT plays such a critical role in modern business, it's too important to take chances with.

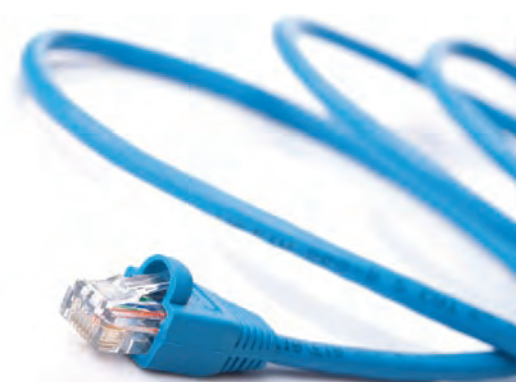
Greaves West & Ayre is more than just an accountancy firm. We have an experienced in-house IT team that can tailor managed computer services to your evolving business requirements, saving you time and providing you with real value for money.

We are accredited Microsoft Small Business Partners and approved trainers for a number of software packages. Our extensive services include:

- Network support and maintenance
- On-site and remote IT support
- Hardware and software supply
- IT consultancy
- Business IT MOTs
- Cloud Services including cloud accounting, cloud email and website hosting

The smooth running of your business is important to us, so if you are looking for computer services where the technicians live in the real world and speak a language you understand then please get in touch.

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Looking After the Essentials

Having to take care of statutory requirements and paperwork can be an unwanted distraction when you're actively involved in the day-to-day running of your business.

There are a number of things we can look after which come under the heading of company secretarial services. These include:

- Completing and filing annual returns
- Maintaining statutory records
- Safe document storage
- Preparing dividend minutes for signature by directors
- Use of our corporate Company Secretary – GWA Cosec Ltd

Delegating the regulatory bits and pieces to us means you don't have to worry about keeping up with changing company legislation and can focus on the important things.

It pays to have your registered office with us

There are many benefits of having a registered office with Greaves West & Ayre:

- We can open and deal with all mail from Companies House and HMRC on your behalf
- If you work from home, it means people won't have access to your residential address
- To portray a more professional image to clients and suppliers

Your registered office address will be at either our Berwick-upon-Tweed office or our Haddington office.



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Focusing on the Future

Whether you're a start up, wanting to grow your business in a structured way or a well-established business looking for funding, a thorough and professionally prepared business plan can make a significant difference.

With our wealth of experience in a variety of commercial sectors we can help you define realistic and achievable business goals. However vision without action is just dreaming so we will also work with you to achieve your goals.

Cash flow is King

When you're involved in the day-to-day running of your business it can be difficult to find the time to plan ahead financially. We take time to understand your revenue streams, market conditions and competitors to compile detailed cash flow forecasts. By anticipating potential shortfalls you can then plan for them and always stay one step ahead.

Get in touch to discover how we can take some of the strain out of running your business and give you the reassurance you need to keep going.



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