



Together  
We Count

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# Tax Completion Solution

Taking away the hassle of tax

# Self-Assessment is complicated

There are strict deadlines for registering for Self-Assessment  
- Different filing deadlines depending upon whether you file a paper tax return or online, plus two key dates for paying tax.

In addition to the main tax return you need to complete supplementary pages for many other types of income including:

- Employment
- Self-employment
- Partnership income
- UK property income
- Foreign income or gains
- Capital gains

Not only do you need to complete the return correctly, you must self-assess. That means calculating your tax liability which is difficult.

Get it wrong and you will have to pay a penalty, with interest. You'll get a penalty of £100 if your tax return is up to 3 months late and you'll have to pay more if it's later, or if you pay your tax bill late.

## Taking away the hassle...

Rather than spending hours figuring out which pages to complete, what to put in the boxes, how to calculate any tax due and meeting the filing deadlines, our Tax Completion service takes that hassle away. Don't waste time or worry about getting things wrong, we'll do it all for you.

“

I got recommended to use Aaron to submit my tax return, great communication all the way through the process and always kept me informed with what was going on. Will always use Aaron now for all my accounts and would highly recommend them.

-- Plumbing & Heating  
firm

# Pricing that puts you fully in control

Our clients tell us they hate the way the accounting and tax professions price – pricing based on how long the work takes which means you have no idea what the cost is until the work is finished. We hate it too. It doesn't seem fair.

Not only that, everyone is different. Everyone wants a different solution unique to their personal circumstances.

So, what we do is offer you a range of fixed price solutions so you can budget and plan. It's very simple; you select from a choice of three packages. Then provided there are no changes from the agreed work, there will be no change to the price – guaranteed.

Secondly our clients tell us they want choice. They don't want a one-size-fits-all solution. Not only that, increasingly people are telling us they want us to go beyond just doing a tax return and calculating taxes owed, they want us to ensure their tax return is in keeping with specific needs and future dreams.

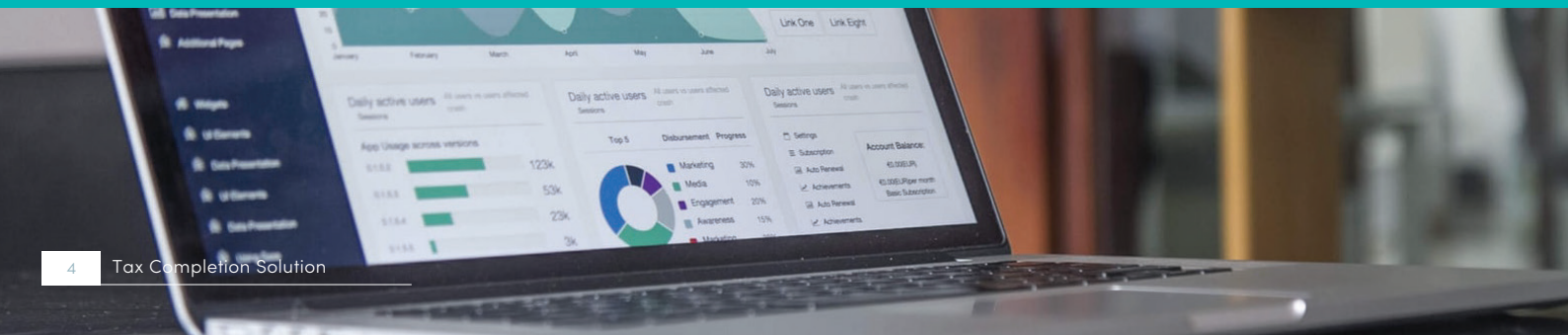
*“Your most unhappy customers are your greatest source of learning.”*  
-- Bill Gates



# Your options at a glance

Whatever your personal or business needs you will find one of our Tax Completion packages to suit you. The table below summarises what is included within each of our Tax Completion solutions. To help you identify the best option for you here is a quick overview:

<b>Tax Reduction -</b>	This is the best option for people who want comprehensive tax support, advice and planning to help them plan and minimise their tax bills.
<b>Peace of Mind Tax -</b>	This is our most popular option because it includes reminders of tax payments due as well as an estimate of the taxes which you will pay for the 2020/21 tax year, meaning you can plan and budget. This is the best option if you want complete peace of mind.
<b>Essential Tax -</b>	This option is for those who are on a tight budget and are happy to miss out on some of the more valuable input from us, and instead only receive the essential elements.



# Your options in detail

	Tax Reduction	Peace of Mind Tax	Essential Tax
Advance preparation	●	●	●
Completion of your tax return	●	●	●
Online filing	●	●	●
Calculation of the amounts of tax payable / refundable	●	●	●
Electronic version of your tax return	●	●	●
Free advice and consultations	●	●	●
Prepare a profit and loss account and balance sheet (for your business)	●	●	●
Advice and consultations for your family	●	●	○
Trading and investment structure review	●	●	○
Checking your notices of coding	●	●	○
Checking your Self-Assessment statements	●	●	○
Provision of payment reminder emails	●	●	○
What if planner – estimate your taxes for the next tax year	●	●	○
Your premium tax return pack	●	○	○
Comprehensive pre-year-end tax planning	●	○	○
Personal balance sheet	●	○	○
Inheritance Tax health check and estimate	●	○	○
Monthly payment of our fees making it easier for you to budget	●	○	○
Join the Together We Count network	FREE	FREE	FREE
Invitation to post a guest blog on <a href="http://www.togetherwecount.co.uk">www.togetherwecount.co.uk</a>	FREE	FREE	FREE

● Included within the bundle

○ Not included within the bundle

**Note:** If it is important to you, we can complete all of this within 2 weeks of you providing us with all the information we need. This comes under the Fast Track service.

# How you benefit from our Tax Completion Solution

## Essential tax

Your Essential tax includes the things you need to do to comply with HM Revenue and Customs Self-Assessment filing requirements. We set out below exactly what we will do.

## Advance preparation

Our work actually starts long before we begin to prepare your tax return. We want to ensure that you don't fall foul of any penalties from non-compliance with the tax authorities. Because of this it is really important that we keep reminding you of upcoming deadlines and aspects of compliance at all times. These will include:

- Helping you to keep good records and making you aware of the things you should be keeping by providing you with advice and checklists. Keeping fully compliant and good records will help you avoid enquiries and penalties from HM Revenue and Customs. Our tax return information checklist will also save you time getting together all the information we will need.
- Prompting you to provide exactly what we need to complete your tax return. Making you aware of what to submit (and why) will ensure that work is done as quickly as possible, with minimal effort on your behalf. We will do our utmost to ensure that the entire Self Assessment tax return experience is as hassle-free for you as possible.

“

I had been with my family accountant for a few years and to be honest I didn't really know what I should have been looking for in an accountant, I just have a major panic towards the end of the financial year. TWC was recommended to me by a friend of mine and so I thought I would give them a go, on a really good recommendation, but not really knowing what to expect.

Right from the outset Aaron gave me lots of reassurances, helpful practical information and sought to understand the needs of my business – subsequently giving me three different quotes depending on what I was looking for.

Not only was he great to work with throughout but I really appreciated the full breakdown of my financial situation through the year and the calming and professional nature of his approach. I would most definitely recommend working with TWC, they are reliable, experienced, knowledgeable and I feel create a service that caters to each business/individual and their needs.

Thank you Aaron and TWC – lifesavers!!!

-- Mahla, Charity Sector





- We will write to you 1-3 weeks before the start of the tax year to remind you of some key things.
- If you have not submitted your information, then we will contact you at least monthly to remind you to provide your records. As mentioned above HM Revenue and Customs issue fines and penalties for late submissions, we do not want you to receive these.
- At all times, we will make you aware of your legal obligations, deadlines and potential penalties looming.

### Completion of your tax return and online filing

As soon as you supply all the information we need we will complete your tax return within a pre-agreed timescale. Wherever possible we will identify claims and reliefs that can be included on your tax return to reduce your tax liability, thus saving you money.

Once you have approved your tax return, we will file it online. Here are some of the key benefits of online filing:

- You will know exactly when HM Revenue & Customs received it
- There should be no processing errors by HMRC
- You will have more time since you can file right up to 31 January and perhaps more importantly...
- Where you are entitled to a tax repayment you will receive your money much, much quicker

## Calculation of the amounts of tax payable

We will calculate your tax liability and payments on account, so that you know exactly how much to pay and when to pay it. And where your payments on account are too high, we will make a claim to reduce them.

### What are payments on account?

If your tax and NI bill is over £1,000 HM Revenue and Customs require that you make a payment on account (so upfront tax payment) for the following tax year. The payment on account increases the amount of tax you must pay for the current tax year but will be deducted from the next tax years liability, once calculated.

## Electronic version of your tax return

We will provide you with electronic PDF versions of your documents, so that they can never go missing. The documents will also be available on an online secure portal.

## Free advice and consultations

Your fixed price Tax Completion service is fully inclusive of unlimited access to our entire team for advice on ad-hoc tax matters (via telephone, email and online meetings).

This means that you can call on us at any time knowing that you will never be charged for our time or advice. So, I hope you will feel free to speak to us whenever you need to, without ever having to worry about the cost.

During these free consultations, where appropriate and practical, we will give you our initial reactions and thoughts in response to the tax issues and questions you raise. Of course, if the issues raised at any of these unlimited free consultations (or anywhere else) require research or analysis beyond the consultation, we will give you a fixed price quotation for that extra work before any additional work is started.

Only if you agree to and sign an "Extra Work Order" (or EWO) to confirm that you are happy to pay for the extra work – on the mutually acceptable terms set out in the EWO – will we do anything over and above the work specifically listed here. This means that you will **NEVER** get an unexpected bill.

## Prepare a profit and loss account and balance sheet

If relevant and if you are a sole trader or a partner in a partnership, we will need to prepare annual accounts and tax computations. We can do this for you as part of the tax return service, providing your business trades under the VAT threshold. The profit and loss account will state income and expenditure then profit or loss. The balance sheet will state assets and liabilities amongst other information. This is vital information needed to ensure you are informed of your business's historic performance.



# Peace of Mind Tax Package – How you benefit

## Advice and consultations for your family

Each of your immediate family members will be entitled to a free consultation, worth up to £250 each, to help them sort out their tax queries. These free consultations can be via telephone, email or an online meeting. And once again, if the issues raised at any of these consultations require research or analysis beyond the consultation, we will give your family member a fixed price quotation for that extra work before any additional work is started.

## Trading and investment structure review

Tax laws are constantly chopping and changing, which therefore means your business and investment portfolios need to be constantly monitored to ensure that you are as tax efficient as possible. We can review your current business and investment portfolio structure and explore different avenues. For example, would incorporating your sole trader business or partnership bring tax savings amongst other commercial benefits? Would holding properties in a different manner reduce tax burdens?

## Checking your notices of coding

If you have employment income you are likely to receive several coding notifications during the tax year. We will review these to ensure that the correct tax code is issued for your employment income. This will avoid you over-paying tax during the year or having a nasty surprise tax bill when it is not necessary.

## Checking your Self-Assessment statements and other correspondence with the tax authorities

Have you ever seen a Self-Assessment statement? They're unbelievably complicated.

We will deal with all correspondence with HMRC, including checking your Self-Assessment statements to ensure you pay the right amount of tax.

## Provision of payment reminder emails

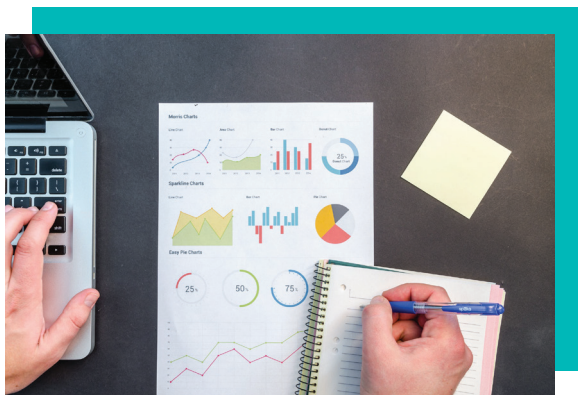
We will also send you a payment reminder email so that you know when and how to pay your tax and avoid unnecessary interest and penalties. We can also confirm that HMRC have successfully received your tax payments.

*“A business has to be involving, it has to be fun, and it has to exercise your creative instincts.”*

*-- Richard Branson*

## “What if” planner – estimate your taxes for the next tax year

We can provide you with an estimated tax calculation for the following tax year, based off the current year's information. This is extremely handy because you can therefore plan even further in advance to ensure that you are on track with saving for any tax liabilities way in advance of them becoming due. Armed with this information we can devise a sound tax saving strategy.



“

I am very happy working together with TWC. My tax return has been submitted quickly and precisely.

-- Tommy, Tattoo Artist

## Tax Reduction Package – How you benefit

### Your premium tax return pack

Once completed we will supply you with a bound copy of your tax return, together with a schedule of the data used, the detailed tax calculation, and suggestions on how your tax liability may be reduced in the future for you to consider.

### Comprehensive pre year-end tax planning

We want to help ensure you pay not a penny more than your fair share of tax. It's one of the biggest outgoings you will have in life. That is why we specialise in helping our clients plan their tax affairs so that you don't give the taxman a penny more than your fair share of what you've earned.

Each year we will carry out detailed and comprehensive tax planning reviews BEFORE the tax year end to ensure that you pay not a penny more than your fair share. These will include:

- Detailed tax planning for your business so that you keep more of your hard-earned cash.
- Detailed tax planning in respect of your employees, including tax efficient remuneration strategies. This will both save the business money and create a happier team.
- Detailed personal tax planning, including the very best way to extract cash and profits from your business.

## Personal balance sheet

We will prepare a personal balance sheet for you. This is a document that shows your total net worth. It is broken down so you can easily see your total assets and your total liabilities. This is a key document that is the start of you and your family's financial, wealth and retirement plans.

It will enable us to discuss what you might be able to do to increase your total personal wealth even further. And it is a great starting point for assessing your exposure to Inheritance Tax and how to reduce it.

## Inheritance Tax health check and estimate

Inheritance Tax (IHT) is often one of the biggest tax bills, but it's also described as a voluntary tax. There are many things we can do to help you plan. It starts with producing a preliminary estimate of your likely Inheritance Tax liability and tell you whether we recommend you to consider Inheritance Tax planning.

If we recommend you to consider Inheritance Tax planning you will qualify for an Inheritance Tax health check (normally £750 plus VAT). This health check could show you how to save your family substantial amounts of tax – usually in excess of £100,000.

## Freebies

Everyone likes stuff for free. Here are some of the free added benefits you will receive when you sign up to TWC:

### Join the Together We Count network

The entire Together We Count ethos is to simply help businesses grow, by working together. Therefore, if you have a service, product or calling we will happily recommend you to others in our network.

### Invitation to post a guest blog to [togetherwe-count.co.uk](http://togetherwe-count.co.uk)

Please send us a well written description of your business and we will publish this on our website and social media platforms to get your businesses name out there.

*"The way to get started is to quit talking and begin doing."*

*-- Walt Disney*

# Popular add-ons

Here are some services that are most popular with individuals we work with:

## Mortgage or letting agent reference

If you are looking to move home or need a mortgage very often the lender will require a mortgage reference letter from your accountant. With our mortgage or letting agent reference letter service, we can get this turned around inside 3 working days, helping you to get your mortgage or new home much quicker.

## Capital Gains Tax (CGT) on the disposal of non-residential properties

CGT incurred following the disposal of a non-residential property will have to be paid within 30 days of the completion date. Failure to pay on time will result in HMRC imposing penalties and interest. If this affects you, please get in contact.

## Tax enquiry support

Insurance against the cost of investigation giving you peace of mind:

- HM Revenue and Customs can select individuals on a RANDOM basis, without explanation, and can pursue a detailed and thorough investigation of your financial affairs (and this usually extends to your business).

- The vast majority of investigations will continue to have nothing whatsoever to do with fraud or negligence; minor year-to-year fluctuations in results may be enough to trigger a full enquiry.
- Currently an average HM Revenue and Customs investigation will last around 10 months and cost some £2,000 in professional fees to complete. Costs often bear no relation to the final tax settlement.

You will automatically be covered – in the event of a full enquiry we will be able to deal with this for you promptly and the insurance company will meet our fees.

“

Aaron and the team are highly recommended. He completed my tax return, clearly explaining all steps, what I can and cannot claim and even made use of a tax break which I had never heard of, this meant that my tax payments were as lean as possible.

-- Terence, Electrical Installations firm

## Remuneration planning report and implementation

If you trade through a limited company, there are often big tax savings for the owners from extracting cash in the most tax efficient way. We will carry out detailed calculations to identify the very best way of extracting cash and profits from your company so that you pay the least amount of tax and keep the most money in your pocket.

## Inheritance Tax Mitigation

Inheritance Tax (IHT) is regarded by many as an unfair form of double taxation – since it effectively charges 40% on income that has already been taxed. It is also widely regarded as a voluntary tax – since there are a number of simple steps that can be taken to reduce or eliminate it. In addition, the amounts involved can be very significant, as the example shows.

**Example:** Mark and Sue Smith are married and are both only children and sole beneficiaries in their parents' Estates. Thanks to property prices, both sets of parents have Estates of £600,000. If both sets of parents also have tax efficient wills, then when they die each Estate will save £120,000 in Inheritance Tax. As a result, Mark and Sue will get an extra £240,000 in cash to spend in any way they want. In addition, if Mark and Sue also have tax efficient wills, then their son Peter will get an extra £120,000 when they die. So, from simple Will-based inheritance tax planning alone, the Smith family will be £360,000 better off.

The earlier you plan the better. As part of our IHT mitigation service we will calculate your potential exposure to IHT, provide you with our recommendations and estimate the potential amount of tax you can save.



## Making You Count: The new business support programme

Thinking of starting up a business?

Unfortunately, the odds are firmly against you. But don't worry. Our business start-up service is designed to help you overcome the hurdles that trip up most new businesses, and to help it become highly successful.

Based upon many years of helping entrepreneurs build successful businesses our start up service gives you access to the knowledge and advice you need to do things right from the start.

### Bookkeeping

Every business owner hates bookkeeping and paperwork. Unfortunately, it has to be done. And it has to be done in a prescribed format... otherwise the tax man will be on your back. And when done accurately it provides critical financial information, key performance indicators and aids decision making.

And because everyone hates bookkeeping – you'd much rather be out there making money from your business – most people end up doing it in the evening or at weekends. Yet, shouldn't evenings and weekends be spent playing with the kids, spending time with your friends and loved ones, or out on the golf course?

So why not let us take away all that hassle so you can spend your time with the people you love, doing the things you love.



“

As a self assessment novice, Aaron at Together We Count Limited came to me highly recommended and the level of service and quality of work I received certainly surpassed my expectations! Clear advice and instructions, quick to respond via email, always available for a chat when needed and professional yet friendly at all times, I knew my tax returns were in safe hands at every step of the way. I wouldn't hesitate in recommending TWC's services for those looking for accounts made easy!

-- Meghan, Property Investor





# How we go beyond compliance

Your financial welfare can be split into the following categories:

## Business

### Compliance

- Tax returns
- VAT returns
- CIS returns
- Company secretarial
- Year-end accounts

### Running your business

- Management accounts
- Payroll
- Auto-enrolment
- Bookkeeping
- Budgets
- Hr & Employment Law
- Training
- Credit control
- Board meetings
- Finance director
- Company formations

### Grow

- Business plans
- Cash flow forecasts
- Company valuation
- Profitability analysis
- Securing finance
- Acquisitions
- Sales training
- Business advisory
- Business coaching
- Price consulting

### Save

- Tax planning
- Banking
- Business cost reduction



## Individual

### What if's

- Business insurances
- Revenue investigations
- Other business
- Investigations e.g. Fraud

### Personal

- Pensions
- Savings/investments
- Wills/inheritance
- Protection
- Mortgages
- Income planning
- Personal tax planning
- Separation/divorce
- Annual reviews
- Family agreements
- Wealth management
- Wealth preservation
- Personal insurances
- Power of attorney
- Executor/trustee
- Capital gains tax
- Legal services
- Client account banking

### Other

- Exit strategy
- Shareholders agreements
- References
- Business systems
- Liquidations
- Company reorganisations
- Mediator



# Together We Count

# You Count, I Count, We Count

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 **ProActivTax**



**fsb**<sup>co</sup>  
MEMBER

Offices in  
Brighton and  
Sheffield.

T: 01273 569 088 / 0114 4000 119  
E: [aaron@togetherwecount.co.uk](mailto:aaron@togetherwecount.co.uk)  
[www.togetherwecount.co.uk](http://www.togetherwecount.co.uk)

Together We Count aim to ensure you:

- Achieve more profits
- Pay less tax
- Have reduced costs
- Have more cash
- Have less stress
- Are prone to less risk
- Save more time
- Increase your wealth
- Have a better lifestyle
- Have greater security