

swelliWard



Chartered Accountants | Financial Services | HR Services

# Ward Williams Group

## ■ About us

We are a leading provider of quality business support and personal financial services to our chosen clients. We differentiate ourselves through the range of services we provide. Our client-focused services are delivered through three divisions: Chartered Accountants, Financial Services and HR Consultants, all working together from three locations in Weybridge, Uxbridge and Bracknell.

Our business clients are entrepreneurial businesses operating in the UK and overseas in a wide range of sectors, covering marketing services, professional services, technology and innovation, defence, property and construction, distribution and manufacturing. Whilst we have a dedicated team of industry specialists, we prefer to focus on the people rather than the industry.

We are committed to helping our personal clients, many of whom are the entrepreneurs behind our business clients, achieve their financial objectives by providing an all-round financial solution to help create, build and preserve their financial wealth and security for now and for the generations to come.

# Ward Williams Chartered Accountants

## ■ Tax Planning & Compliance

We help successful businesses and individuals maximise their tax efficiency with our innovative and highly specialised tax strategies and advice.

With an increasingly complex tax regime, and greater emphasis placed on taxpayers' individual responsibilities, we are here to support you in meeting all your compliance obligations whilst always looking for opportunities to reduce the tax burden.

### Our services include:

- Self assessment returns and enquiries (personal and corporate)
- Extraction of profits from family companies
- Capital allowance maximisation
- Research and development tax credits
- Patent Box
- IHT planning
- Trusts and estates
- Capital gains tax planning
- VAT planning
- SDLT mitigation
- Share option schemes
- Corporate restructuring
- Sale and purchase of companies and assets

Why not follow our Tax club? [wwtaxclub.blogspot.com](http://wwtaxclub.blogspot.com) & [twitter.com/wwtaxclub](https://twitter.com/wwtaxclub)

## ■ Outsourcing

We manage your total financial function leaving you free to concentrate your skills on building your business. We offer a complete bookkeeping function (both in-house and online), comprehensive management reporting, a payroll bureau, as well as assistance with budgets and cash flow forecasting for both business start-ups and established companies.

Our VAT compliance service will complete your VAT returns, and advise on more complex issues to help you deal with this significant area of tax as efficiently as possible. From initial registration to a simple quarterly VAT return, classifying and reporting international trade transactions, or dealing with partially exempt situations, we can advise or deal with it for you.

We also provide system services to assist you in selecting and implementing accounting systems, including but not limited to; Sage, QuickBooks and Access.

## ■ Finance Director

Although good management information is a great starting point, the real challenge is to interpret these numbers and act on them. We are able to take on the role of financial director to provide the financial leadership required as part of your management team.

Our finance director solution can provide advice and analysis when required, at a fraction of the cost of an in-house finance director. There are no full time fixed costs, no ongoing liability, just proactive advice and hands-on support as and when needed.

### **Financial solutions provided by our service include:**

- Taking ownership of the finance function
- Introducing new systems to cope with growth
- Establishing reporting lines and responsibilities to ensure accountability
- Establishing key performance indicators (KPIs) to monitor the performance of the business
- Provide benchmarking against key competitors
- Best practice cash management - forecasting and managing cash flow for growth or survival
- Liaising with existing suppliers of finance and accessing new sources
- Obtaining the best deals on financing
- Developing and implementing business and financial strategy
- Planning and completing acquisitions
- Planning and delivering an exit strategy

Why not follow our FD club? [wwfdclub.blogspot.com](http://wwfdclub.blogspot.com) & [twitter.com/wwfdclub](https://twitter.com/wwfdclub)

## ■ Company Secretarial Services

We offer a range of services aimed at assisting companies to maintain, monitor and manage statutory compliance. We offer a reliable and cost-effective service and ongoing support on a range of company secretarial matters.

### **Services include:**

- Routine compliance covering the statutory records and filings with Companies House
- Specialist advice to the board covering their legal obligation and best practice
- Registered office
- Company formation
- Amendments to the company's articles
- Shareholder agreements
- Corporate governance
- Trade marks
- Share options

## Audit & Assurance

Our hands-on and proactive approach to audit services allows the process to be completed as efficiently as possible. Key to this is planning and communication. Our audits are designed to comply with all relevant legislation and legal requirements, whilst minimising interruption to your business.

It is fair to say there are mixed views on the need for, and benefits of an audit for any private limited company. Announcements from the UK Government, the EU and regulatory bodies do not assist in making the future of regulation any clearer. In truth, they have little understanding of the SME market place in particular.

The reality is many businesses require an audit either because of legal obligations or occasionally commercial considerations. For these businesses we ensure the audit process has value.

## Business Services

We cover the services traditionally provided by the 'general practitioner'. This is a personal service for SMEs delivered by our highly expert advisors and client service teams specialising in key business areas. Our hands-on, proactive approach provides practical and valuable solutions to specific problems in a timely manner. Our advice always considers the personal aspirations of the individuals involved, together with the aims of the business as a whole.

We will prepare your year end statutory accounts, sole trader or partnership accounts together with the associated tax returns for a fixed fee, which includes all telephone and email contact, but this is just one end product. We are here to support you and your business throughout the year and offer relevant and practical advice to any issues that arise.

## Corporate Finance

We aim to maximise shareholder wealth using our knowledge of you, your business and the business sector combined with our relationships with banks, specialist lenders, venture capitalists and commercial lawyers. We work with you and guide you through the process from start to finish. The nature of many deals is that there will be ups and downs along the way. Our role is to find creative and effective solutions to any problems that arise, while remaining focused on the original rationale behind the transaction. Whatever the transaction, we will look to keep it on course.

### Services include:

- Start-up finance
- Development capital
- Working capital
- Acquisition finance
- Debt restructuring
- Corporate restructuring
- Business and share valuations
- Preparing for sale
- Identifying acquisition targets
- Management buyouts and buy-ins
- Financial due diligence
- Succession planning
- Exit strategies

## Ward Williams Financial Services Ltd

Ward Williams Financial Services Ltd was originally established by Ward Williams Chartered Accountants as a separate company to provide Independent Financial Advice to its personal and business clients, as well as its professional connections. Ward Williams Financial Services Ltd is authorised and regulated by the Financial Services Authority.

The team at WWFS believe that professional advice, when delivered in an active and constructive way, can add significant value to individuals and businesses and that there is a considerable hidden cost in not obtaining the best advice at an appropriate time. We are highly proficient and experienced in understanding and creatively analysing a client's needs, identifying the most appropriate solutions and providing an ongoing, effective review service.

Just as important as advisory services are administration and management. For individual and corporate clients alike, WWFS has fully computerised systems enabling portfolios, policies, schemes and loans to be recorded, accessed and analysed as required.

WWFS never handles client money and policies and investments are always registered in the name of the client.

The team provides the full range of professional advice from straight-forward protection policies to complex retirement and inheritance tax planning solutions. Will instructions and advice on powers of attorney are also covered, enabling us to provide a full holistic approach to a client's needs.

All charges are fully disclosed, discussed and agreed prior to work being commissioned, and many charging options are available which enables clients to choose an option the most suitable for them.

We aim to establish a partnership with our clients to assist in the creation and preservation of wealth and security, and the ongoing service that we provide is key to delivering our side of the relationship. This two-way relationship enables us to ensure that the changing needs and aspirations of our clients can continue to be met as circumstances develop.

Our business areas can be split into two:

- Personal Financial Planning; and
- Business Financial Planning.

However, since we deal with many SMEs, there is often an overlap between the two. We see our ability to give joined-up advice to Directors of SMEs, both personally and as Directors, as a strength of our business model since our recommendations can be more effective and pertinent.

## ■ Personal Financial Planning

We offer a professional and high quality holistic Financial Planning service for individuals that is tightly integrated with the excellent tax, strategic and business planning services of the Ward Williams Group. Our independence and thorough understanding of the goals of our clients ensures that we can provide a comprehensive appraisal and enables our advice to be tailored to individual needs and aspirations.

Our highly qualified advisors have expertise in providing independent financial planning advice on all financial matters including:

- Investments;
- Retirement planning;
- Protection;
- Inheritance tax planning;
- Mortgage broker;
- Wills (Wills are not regulated by the Financial Services Authority).

Our advisers are highly proficient and experienced in understanding and creatively analysing clients' needs, identifying the most appropriate solutions and providing an ongoing effective and pro-active review service.

The initial meeting is always at our cost and is normally held in one of our offices, although meetings can be held elsewhere, such as a client's home, if this is more convenient.

## ■ Business Financial Planning

In line with our Personal Financial Planning Service, we offer a professional high quality service that is fully integrated with the Ward Williams Group.

Ward Williams Financial Services Ltd has expertise in the following areas of financial planning:

- Investments;
- Auto-enrolment;
- Company pensions;
- Employee benefits;
- Shareholder protection;
- Keyman insurance;
- Workplace advice for staff/directors.

Ward Williams Financial Services Ltd has sophisticated back office systems that can assist with the compliant running of auto-enrolment and company pension schemes.

The initial meeting is at our cost and can be held either at a client's office or at one of our offices.

## Review Procedure

We offer an initial consultation at our cost with no ongoing obligation, and aim to form long-term relationships with our clients in order to provide a pro-active and ongoing review service.

Typically, our procedures would go along the following lines:

- Meet with a client and collect information on their current circumstances, existing financial arrangements and objectives – this meeting usually lasts around 1 to 2 hours;
- Write to confirm the service we can provide and how we propose to be remunerated. This will also have been discussed at the meeting;
- The client would confirm that they wish to proceed and, having completed authority forms, we will collect information directly from the providers on the client's current financial arrangements for review;
- A Financial Planning Report would then be produced. This will summarise the current position and make recommendations. We will complete, or partially complete, as much paperwork as possible and this will be sent with the Report;
- The cost of a report varies hugely depending on the complexity of personal situations but costs can typically span from around £800 to £2,000. Staggered payment options are available if appropriate;
- A further meeting is then generally held to discuss the Report and its implications. Decisions would then be made at this stage as to how to proceed.

Throughout the process, every effort is made to tailor solutions to requirements and expectations and, other than the payment of the fee for the Report, there are no other ongoing costs, unless recommendations are followed, or obligation to proceed.

We ensure that recommendations are clearly understood and that the costs and the benefits of proceeding are fully explained.

On the back of this initial review procedure, we aim to build an ongoing relationship with the client. We seek to have a review meeting with each client at least annually, but this is often more frequent depending on the needs of the client and the complexity of their affairs.

We are proud of the quality of the service we provide and believe that we have a reasonably priced yet superior offering that will be to the long term benefit of our clients.



## Ward Williams HR Ltd

We help employers deliver best practice processes and reduce their HR overheads, whilst releasing them from administrative burden; so they can focus on strategic issues.

Our full service range is tailored to meet the requirements of all types of businesses; from SMEs to large conglomerates. We offer support to employers that is relevant to the size of their business, and that grows alongside their business. This support can be outsourced to us or taken in-house. The most crucial element of our service is our personal touch. We place a strong emphasis on inter-personal skills to achieve successful solutions; because at the end of the day HR is all about people.

Our services can be taken individually or as a complete package, and include the following:

- Indemnified HR and Employment law advice & support
- Documentation production
- Dispute/Grievance management
- Redundancy and Dismissal
- Health & Safety
- Training
- Payroll

We offer a free one-hour consultation with no ongoing obligation.

### Indemnified HR and Employment Law Advice & Support

This is an extremely important area of any business operation and it is vital to keep up-to-date with current legislation. That is easier said than done, since legislation is constantly evolving and there are many details that must be implemented correctly. Even the simple aspects of recruiting staff can be troublesome to the unwary, as this may require consistent selection criteria and pre-employment checks. These, together with discrimination, redundancy and dismissal procedures, are some of the areas in which we specialise. We are here to provide you and your managers with all the support and accurate advice they need, on a virtually day-to-day basis.

In our experience, the majority of issues can be avoided by managers who are properly briefed on correct ways of handling people – often by ‘nipping issues in the bud’; before they become problems.

# Documentation Production

We offer a full range of up-to-date documentation templates to support our clients in delivering best practice processes in areas such as pre-employment right through to departure.

Of particular importance, for example, and an area in which, interestingly, many employers fail to protect themselves is employment applications. Our template application form provides safeguards for employers by ensuring prospective employees provide a signature confirming that details such as previous experience, criminal record, health and qualifications are correct and have been submitted in full.

For easy reference we also draft The Employee Handbook, incorporating all policies and procedures in some detail, so both employers and employees are informed of their rights and know what is expected of them in the event of a dispute.

Documents include:

- Absence from work including sickness
- Adoption
- Annual leave
- Conduct & behaviour
- Contracts & service agreements
- Compromise agreements
- Corporate, social & environmental responsibilities
- Data protection
- Directors & responsibilities
- Employee confidentiality, restrictive covenants & business interests
- Employee handbook
- Employment status
- Employment tribunal
- Equal opportunities
- Expenses & loans
- Employee benefits
- Flexible working
- Grievance
- Harassment & bullying
- Human rights
- Illegal working
- Induction
- Information & consultancy regulations
- Insolvency
- Lay-offs & short time working
- Leaving service
- Maternity
- Parental leave & time off for dependants
- Paternity
- Pay/Salary/Wages/Remuneration
- Performance management
- Probation
- Recruitment
- Redundancy
- Relocation
- Salary sacrifice
- Telephone/Computer/Email/Internet
- Training
- Trade Union
- Travel
- TUPE
- Whistle blowing
- Working time regulations

# Dispute/Grievance Management

An unmanageable dispute is a worst-case scenario. Yet in most instances, grievances can be alleviated before they become real problems. We have a 'nip it in the bud' philosophy that prevents distress and expensive disruption for employers and employees. Managed properly, disputes can be contained and their effect on general staff morale can be minimised.

We advise on how to use regular appraisals to recognise early signs of resentment. We can train your managers on the use of parameters like attendance and performance to determine the underlying issues and recognise growing behavioural patterns. We can also show managers how 'singing from the same song sheet' and developing consistent processes will help them dissolve problems before stronger action becomes necessary. A problem dissolved is a dispute solved!

## ■ Redundancy & Dismissal

Of all the problems facing employers, redundancy and dismissal rank amongst the most awkward and sensitive areas to deal with. Employers are often tempted to take short cuts or simply skip parts of the process; running high risks of becoming involved in litigation claims. It is not just a question of treating outward-bound employees fairly and lawfully; there is also the question of the effect a messy redundancy or dismissal has on the rest of your staff.

We advise on how to handle the processes properly, so everyone is fairly treated and general morale and business efficiency is not affected. In fact in many cases, we are able to suggest ways of minimising redundancies and reducing the impact they have on your business.

## ■ Health & Safety

The Health and Safety at Work Act 1974 is the primary piece of legislation covering work-related health and safety in the UK. It states your responsibilities for health and safety at work.

The aim of health and safety is to prevent people from being harmed or becoming ill through work. Health and safety law states that we must not put ourselves, other workers or members of the public in danger. Health and safety law applies to all businesses, whatever the size. It covers all employees, whether full or part time, permanent or temporary, work experience, apprentices and charity workers.

### **Services include:**

- Risk assessments
- Health and Safety audits
- Fire risk assessments
- Strategic Risk Management
- Policies and Procedures

## ■ Payroll

If you can keep it off site you can also keep it confidential. By outsourcing your payroll to our in-house experts you save on the number of accounts staff you need and the office space they occupy. You will also relieve yourself of the burden of repetitive processing, and ensure that year end returns are correct and prompt.

We provide a complete, outsourced service that brings a quick turnaround time to all end-of-year areas as well as PAYE. Using our HR expertise we can highlight any issues that arise from your Payroll at an early stage, for example persistent absenteeism; we can then take the necessary steps to solve these problem areas.

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Registered to carry out audit work and regulated for a range of investment business activities by the Institute of Chartered Accountants in England and Wales. Ward Williams Limited.

Registered in England and Wales No.04874704

A list of directors is available from the Registered Office

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Ward Williams Financial Services Limited is authorised and regulated by the Financial Services Authority  
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