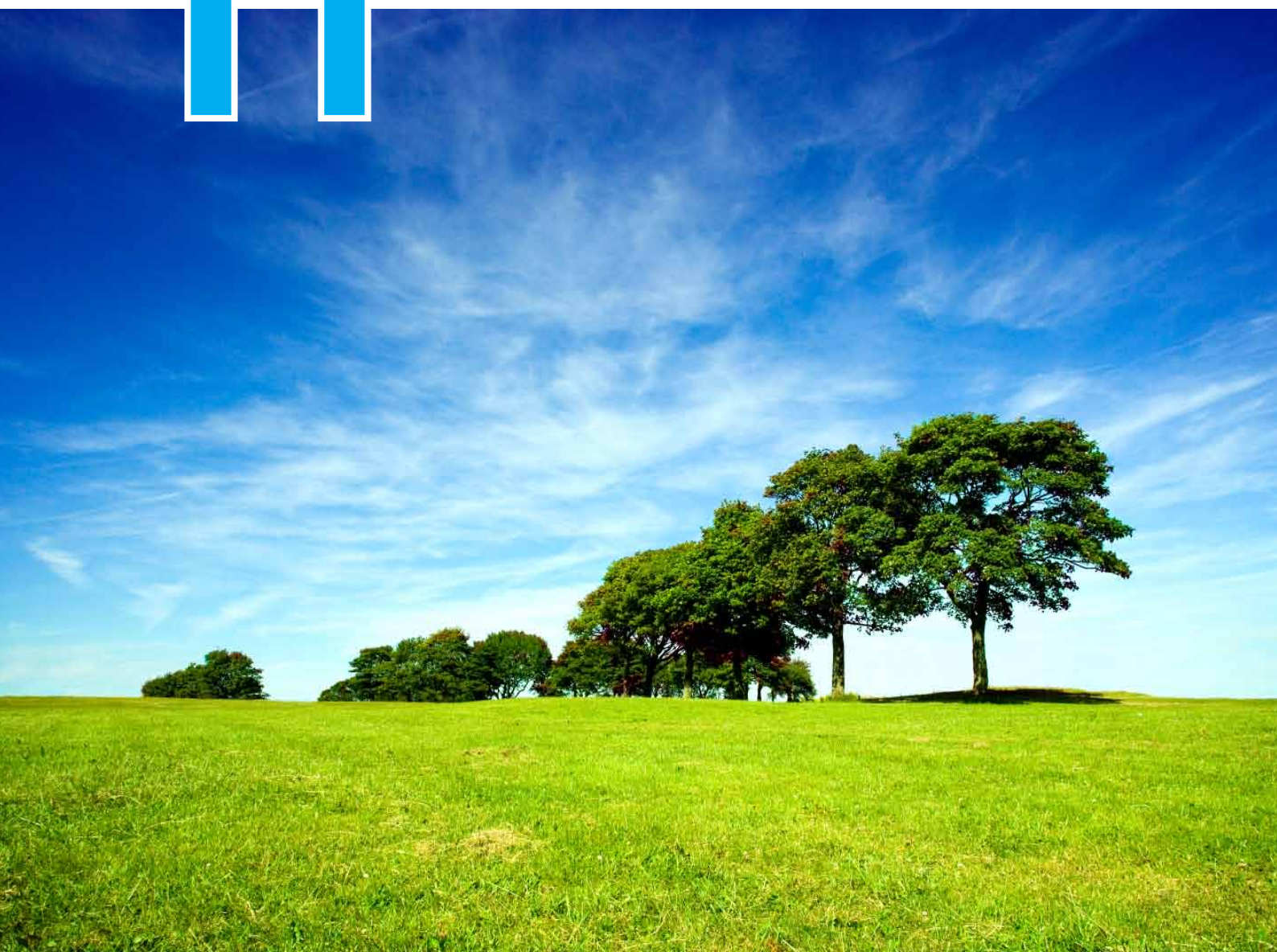


11

Reasons to Review Your Accountant (And 5 Things to Ask When You Do)



High value financial solutions
Chartered Certified Accountants
and Registered Auditors



Contents

- 3** Introduction
- 4** Fast-Track Checklist
- 5** Reason 1
- 7** Reason 2
- 9** Reason 3
- 11** Reason 4
- 12** Reason 5
- 14** Reason 6
- 15** Reason 7
- 16** Reason 8
- 17** Reason 9
- 18** Reason 10
- 19** Reason 11
- 20** Your next move
- 21** 5 Questions to Ask an Accountant
- 22** Contact Us - for a FREE Business Health check



11

Reasons to Review Your Accountant

Introduction

This brief report is designed to provoke your thinking about changing your accountant or at the very least reviewing the quality and effectiveness of the service and advice they provide for you – for the price they charge.

The difficulty for most business owners – even those with great reasons to review and change – is that they find it difficult to make the break, move on and progress. The simple fact is we all dislike change. We don't like being outside our comfort zone, preferring to have familiar people and patterns around us, whether that's in business or at home. So it's no great surprise to find that the vast majority of businesses resist change especially when it comes to reviewing and potentially changing your accountant.

To break that inertia, many of us need to see solid business reasons to make a review and see what else might be available. And that's the motivation behind this report. In it, we are going to introduce you to 11 different reasons why you should review the service your accountant provides. Of course, not all will apply to your current situation but any one of them could impact your bottom line, your personal wealth and your business network significantly.

The events of the past few years and the significant economic changes that have taken place have led many business owners and directors to review all areas of their business performance, including of course, finances, cash flow and all elements of expenditure. What's surprising though, is just how few businesses have received proactive, up front advice, support and guidance from their accountants at a time when it was needed most.

At MMP we recognised that our clients (even if they did not realise it themselves) were desperate for help. That's why we provided immediate short, medium and long term help for them to overcome the difficulties. As a result, they have avoided many of the negative impacts of the recession and are now looking forward with renewed strength, lower overheads, improved profitability and long term strategic goals in place.

Supporting your business, protecting your wealth

If your accountants have left you to cope 'on your own' for the past 2 or 3 years, perhaps it's time to think about changing to a hands-on, helpful firm like Michael Martin Partnership Limited who always have a keen interest in supporting your business and protecting your wealth. You'll find we are always available to talk to you and provide a wide range of services designed to add value to your business.

For a no-obligation, no-charge meeting, including a **FREE Business Health check**,
Call **01227 770 500** (Whitstable) or **01233 633 336** (Ashford) or [email](#) me personally.



Director
Michael Martin Partnership Limited



YOUR FAST-TRACK CHECKLIST

If you like the idea of reviewing your accountant, but don't have the time to read this report in full straight away, here's a fast-track checklist to help you speed through the process.

TRUE or FALSE

1. I haven't changed my accountant for more than 5 years
2. Most accountants think the same way and do the same things
3. My accountant is more interested in last year's accounts than planning for the future
4. My accountant has never talked about ways to help me increase profits
5. I have no plans for selling the business or retirement
6. My accountant never calls me to discuss how the business is doing
7. I never talk to my accountant about my ideas
8. My accountant never asks me tough business questions
9. When times are tough I never see my accountant
10. My accountant uses so much jargon I find it difficult to understand him
11. I never know what my accountant will charge me

If you've answered 'True' to any of the above statements, you should talk to a new accountancy firm and discover what today's '**new breed**' of accountants can do for you and your business.

Call **Michael Martin Partnership Limited** now for a **Free**, no-obligation Business Review
On **01227 770 500** (Whitstable) or **01233 633 336** (Ashford) or [email](#)

Reason 1

Lack of change leads to lack of thought!

As mentioned in the introduction, change is an unwelcome intruder for most people. We love the comfort of things staying the same and find change an irritant that's difficult to cope with. Even the most entrepreneurial business owners and decision makers often prefer to accept the 'status quo' of an existing relationship with their accountant while they are driving forward new ideas and projects. Even if they are not totally happy with the situation, the chances are they would rather put up with it than make a change, especially those who believe all accountants are the same.

The following are the most frequently offered reasons we hear why businesses don't want to review – followed by our reasons why it's important that you should!

“We use a **LOCAL** firm who are just around the corner”

One of the most common reasons for sticking with a current firm is that they are local. Of course these days thanks to ever-improving online technologies, accountants don't need to be on your doorstep to give you great service. They can work from anywhere. They can be in the Outer Hebrides and do all your accounting/bookkeeping, and give you as much advice as you need by email or phone. You can even have regular video-conferences so they are involved in your business, almost like a virtual FD.

“We are **CONTENT** with what has always been in place.”

We believe contentment breeds complacency and in a business-critical area such as accounting, this is a costly mistake. Given the opportunity to meet with you, we can take you through just how we make a real difference to our customers and their bottom line.

“We **TRUST** our current accountants – and won't know a new firm.”

All relationships require trust from both sides and not least the area of accounting and financial planning. We are a professionally qualified firm with a proven track record working with clients of all sizes. When working through our ChangeEasy programme we will explain our experience, qualifications and structure so that you can trust us and our entire team.

“ We're **RELUCTANT** to change and **LIKE** the status quo.”

Reluctance to change is understandable, but recognising the benefits of change is essential. Without reviewing other alternatives, you simply do not know what you are missing out on.

“We don’t want the **IRRITATION** of upheaval or someone new learning our processes”

We recognise this and have developed a unique ChangeEasy programme which will minimise interruption and irritation for YOU. This programme enables our team to learn the essentials of your business and how to improve the current process with minimal irritation and upheaval for you. Any short term investment of time from you will be more than compensated for by new ideas and new focus on your profitability.

“We settle for **POOR SERVICE** because the bill is cheap”

The truth is you are almost certainly paying more for this ‘cheap bill’ through poor strategic advice, inflated tax bills, little or no financial planning and potentially woeful business systems. If your view is truthfully to pay the least possible for the minimum you can get away with – we are probably not right for each other. However if you have simply paid a low fee to your current firm because you didn’t know what else was on offer we would love the opportunity to meet with you.

“We have **INSECURITY** that we might be told something we don’t like or cannot change”

If there’s something you don’t like, you and your new accountant will always be able to find a way to change things.

“We have a **FEAR** of change resulting in accepting the norm.”

No one should accept ‘the norm’. By striving for something better, you will open your business to more opportunities and achieve more.

Accepting the status quo is in reality doing a disservice to you, your business and almost certainly to your future and retirement plans.

Change is of a vital part of long-term commercial success. By making changes, you’ll make breakthroughs; you’ll see different, better and more profitable ways of doing things in the short term whilst planning deliberately for the long term. As Spencer Johnson explains in his marvellous book *‘Who Moved My Cheese?’*, Every company wants to do more than just survive. It needs to be competitive – and that means its employees have to adapt to new influences. Loyalty is not enough. They must have a flexible rather than defensive attitude to change.

Lack of change often leads to complacency and in the mistaken belief that you are currently getting the best available service from your accountant, you miss out on new, more exciting and more profitable opportunities.

TAKE ACTION

Take the initiative and call us on [01227 770 500](tel:01227770500) (Whitstable), [01233 633 336](tel:01233633336) (Ashford) or [email](mailto:paul@mmpaudit.co.uk) for a totally **free Business Health Check**. At Michael Martin Partnership Limited, we understand the difficulties associated with change and will help you work through them. We also recognise the significant benefits you will receive by changing to a more future-focused, business-orientated accountancy firm: a firm which will help you reach your business and personal goals more quickly and more profitably.

Reason 2

We are not all the same!

There's a common perception that all accountants are the same. They all have a qualification and they all produce the same set of accounts at the end of the year. They are a necessary expense that every business has to endure. Those of you who are using a very poor firm will simply view us as the necessary evil that plagues every business. Let's call these 'average accountants'.

At the other end of the spectrum, accountants can be an essential part of any successful business, providing strategic financial and commercial expertise to maintain the business's competitiveness and increase its profitability whilst legally minimising tax. Some use the term proactive. We'll call these 'special accountants'.

Most business owners remain isolated from true best-practice thinking. It is too easy to focus on your key customers, suppliers and even staff rather than focusing on profit, cash-flow and business survival. An 'average accountant' can help you with the basics, but what most businesses are crying out for these days is a 'special accountant' who will not only pay attention to the basics, but who will guide and protect them with financial insight, business acumen and advanced tax strategies – the equivalent of having your own FD on board.

Is your current accountant 'average' or 'special'? The average accountant knows profit and cash-flow. They have spent their whole working life dealing with figures, and can read a balance sheet like the rest of us read a newspaper. Test if we're right by asking your accountant questions like; "How do I improve my cash flow?" Or "What do I need to do to improve my gross margin?", And you should get a worthwhile response.



However, ask your accountant the following questions and you may spot some signs of weakness: “How do I keep my best customers?”, “Which of my employees must I keep?”, “What is my exit strategy and how much will I be worth when that happens?” And “What is the best way to groom the business to sell and how do we achieve this in the most tax efficient manner?”

It's unlikely they will be expecting those questions, so see how they react. Are they comfortable answering them or are they being evasive with their answers? Only then will you know if your accountant is 'average' or 'special'.

Which category is your accountant in? If you think they are average, maybe it's time to change. If you have been with them for a long time, they don't charge much, and do a good job with your compliance work, you might want to consider keeping them. But take on a 'special' value-added accountant to help your business grown and thrive.

If they are shrewd (and mostly they are!) They will agree to work closely with you and your old accountant, providing strategic business advice. They understand that's where the real value is and know that if they do a good job, you will transfer all your business to them at a later date.

We are not all the same. Now is the time to test how good your accountant is by asking those key questions listed above. Then sit back and wait for their answers!

If you would like to change to a more future-focused, business-orientated accountancy firm: a firm which will help you reach your business and personal goals more quickly and more profitably, then why not arrange an introductory meeting with one of our senior team and get a free Business Health check without obligation, simply by calling [01227 770 500](tel:01227770500) (Whitstable), [01233 633 336](tel:01233633336) (Ashford) or email



Reason 3

Are you reviewing the past – or planning for the future?

Perhaps one of the most important reasons to review your accountant is the way in which they work and the way in which you have become used to working with them.

All too often we hear the words “They come in; tell us what we already know; leave and send us their bill”. Of course, there’s a requirement for accountants to review or audit the books to ensure they show a ‘True and Fair’ view of the company’s affairs. But in today’s marketplace, this should represent a small proportion of your accountant’s time and certainly not the key contact and thing you expect to receive from them each year

Far better that they and you should have access to ‘real time’ data to gain an insight into what’s happening in your business right now through accurate and timely management accounts and to generate realistic forecasts for the future.

Furthermore your chosen practice should work with you to develop valuable Key Performance Indicators (KPIs) that enable you to assess your business performance, quickly and accurately. Very simply put, these are the things that you would want to know if you were on holiday and had 3 questions to ask the office before your phone battery died!

The purpose of performance measurement is ultimately to drive future improvements in performance. There are two main ways you can use KPIs to achieve this kind of management power.

The first is to use your KPIs to spot potential problems or opportunities. Remember, your KPIs indicate trends in your business performance. If the trends are moving in the wrong direction, you know you have problems to solve. Similarly, if the trends move consistently in your favour you may have greater scope for growth than you had previously forecast.

The second is to use your KPIs to set targets for departments and employees throughout your business that will deliver your strategic goals. Here are a few examples of the KPIs you can use to monitor and drive your business:

- **Actual Cash position Forecast:** how far 'off' are you from your forecast cash position? What's the main reason for it?
- **Actual Sales Forecast:** any discrepancies need to be researched and understood so you can take necessary action to bring the figures back into line.
- **Liquidity ratio:** this will let you know how well you are able to meet your short-term financial obligations – a key figure for almost all businesses in the current climate.
- **Gross profit margin:** how much gross profit you are making on average, per sale? You'll know what margin you expect to make, so the actual margins will reveal whether you are paying more for the cost of sales or not achieving your full sales potential.
- **Daily production quantities:** in a high volume manufacturing business, the speed of production could be critical to profitability, so you'll want to know that performance is at acceptable levels.
- **Customer complaints:** if you deal with consumers, say in a mail-order business, you'll want to know how many complaints you have each day, and the broad reasons for them, so you can spot any trends and make plans to deal with them.

Of course, there are hundreds, if not thousands of performance indicators within every business. Your accountant will be able to help you identify those that are key to your business and set up systems to monitor and measure them on a daily, weekly or monthly basis.

Do you have KPIs?

Is your current firm spending too much time checking historical records, rather than helping you monitor and measure the key indicators in your business so that you – and they – can drive your business forward to greater profits. It's not rocket science, but it does require a more future-focused attitude to your business.

If you would like to change to a more business-orientated accountancy firm to help you reach your business and personal goals more quickly and more profitably, then why not change to Michael Martin Partnership Limited?



Reason 4

Does your accountant add value to your business?

Years ago, accountants provided a simple set of compliance-driven services to their clients; bookkeeping (if required), annual accounts and tax calculations, and filing of statutory documents.

Today, many accountants have 'real world' experience that can add significant value to your business. Of course, no two businesses are the same, but every business needs to identify its own potential and then develop tax efficient strategies to realise them.

Does your accountant benchmark your results against those of your competitors, allowing you to identify profit and business improvement opportunities? It's that type of proactive and innovative approach that enables your business to become more successful, helping you keep more of what you earn and making the business more enjoyable to run.

Today, most firms offer a wide range of 'added value' services from which clients can pick and choose, including:

- Advanced tax strategies
- Long term strategic planning and forecasting
- Systemised processes to increase profitability and business performance
- Business-building tools, systems and other powerful resources
- Wealth generation, protection and management
- Cash flow management and collection of debts

- Investigating potential targets for acquisition
- Structural review of your systems and people
- Difficult cases, HMRC investigations and disputes
- Trusts, estates and inheritance tax
- VAT planning
- Setting your prices for maximum profit
- Measuring the important things and monitoring your results
- Delivering sensational customer service every single time

With specialist staff able to contribute cutting-edge advice and make the very latest information available to clients, it's essential that business owners and managers use the considerable expertise that's available to them through their accountants. Is your current firm really adding value to your business through meaningful support services in addition to simple compliance matters?

At **Michael Martin Partnership Limited** we can provide a huge range of profit-focused, added-value services to help you reach your business and personal goals more quickly and more profitably. Take the initiative now and call us on [01227 770 500](tel:01227770500) or email paul@mmpaudit.co.uk for a totally FREE Confidential Performance Report.

Reason 5

Has your current firm challenged, discussed & planned for your future?

One of the most important tasks for an accountant is to make certain that his client's future is understood, planned for and regularly reviewed. Only by making appropriate plans well in advance and reviewing them regularly, can your future and that of your business be safeguarded.

In order to make those plans your accountant needs to know:

- Where do you want to be, financially, when you retire?
- What actions have you taken already to achieve this goal?
- Do you have an exit plan?
- Do you want to sell the business at some stage, or do you have a successor in mind?

So many people we speak to have a goal of selling shares in a business as part of their long term strategy yet take no action in the short term to work towards that. Many others plan to sell certain assets, land, property, shares etc with little or no thought to the tax implications and without any plan or knowledge of how to mitigate this tax.

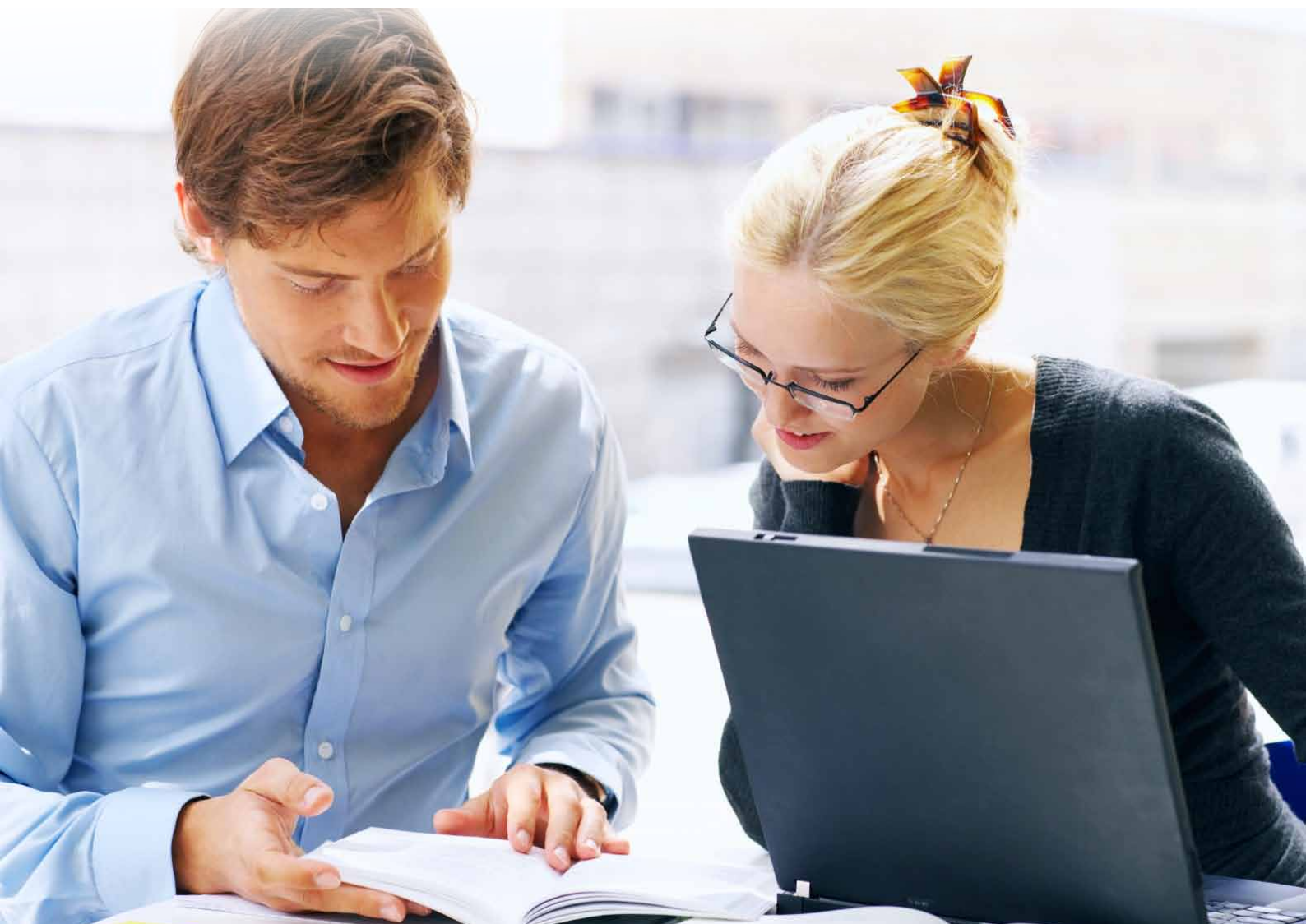
Has your accountant been working on plans for your retirement? Are those plans reviewed regularly, especially in the light of any stock-market falls? Has a business exit strategy been planned? Are current results in line with that strategy? Is your wealth protected? Is your family protected in the event of your death?

Any practice worth its salt will make sure all these questions – and more – are answered as part of the annual client review. What's more, they should be connecting you with the right companies who can sell your business for the highest possible price when the time comes.

What will you earn when you retire? What are your long term plans?
Are you regularly reviewing (every 6 – 12 months) your long term plans, taking into consideration the massive current market changes? Is your accountant discussing this with you and encouraging this process?

We are a future-focused, business-orientated accountancy firm: a firm which will help you reach your business succession, retirement and wealth creation goals with greater certainty.

To arrange an introductory meeting with one of our senior team and get a free Business Health check without obligation, simply call [01227 770 500](tel:01227770500) (Whitstable), [01233 633 336](tel:01233633336) (Ashford) or [email](mailto:paul@mmpaudit.co.uk).



Reason 6

Are you having a relationship with your accountant?

A valid criticism of many firms is that they are not proactive enough with their clients. They never call you to find out how your business is doing or ask your opinion on something. And when you call them, you can never speak to them immediately. If you are lucky they may call you back a few days later.

Without that ability to chat and discuss matters informally, it's hard to advise you with any degree of accuracy or create any rapport – an ingredient that's essential if you want to create a long-term business relationship that's founded on mutual respect and cemented with trust.

After all, your accountant should be closely involved in your business; helping you with the big decisions and providing advice and guidance whenever you need it. If there is no relationship, there can't be any respect or trust.

You need to have the ability to pick up the phone for a chat about anything connected with your business (without thinking that every minute is costing you a small fortune!) What's their opinion of...? What's the best way to deal with...? Should I buy a new car on Hire Purchase or Contract Hire? In other words you need a business 'friend'. Someone you can rely on to give you great advice when you need it; someone who's not afraid to tell you the truth when you need to hear it; someone who you like and trust enough to recommend to your friends and colleagues.

Ask yourself the following questions and you'll have a good idea of whether you have a relationship with your accountant:

1. How often do they call you to discuss your business?
2. When was the last time you met, face to face?
3. When did they last call you to discuss something that might save you some money?
4. How quickly do they respond to your phone calls?

If there's no relationship, there's no trust.

If you would like to reap the benefits of a more meaningful and profitable relationship with your accountants, call Michael Martin Partnership Limited on [01227 770 500](tel:01227770500) (Whitstable), [01233 633 336](tel:01233633336) (Ashford) or email.

You'll be changing to a more future-focused, business-orientated accountancy firm: a firm which will help you reach your business and personal goals more quickly and more profitably. Arrange an introductory meeting with one of our senior team and you'll get a free Business Health check without obligation.

Reason 7

Is your accountant a 'sounding board' for commercial ideas, thoughts, plans or hopes?

Many business decision makers and owners, especially those who are entrepreneurial, operate their businesses in something of a vacuum. They are the creative force behind the idea; they generate the sales and, more often than not, they'll undertake the marketing too.

But in all businesses, there comes a time when one team's vision needs to be supplemented by someone with external focus. It could be a friend or family member, but who better to act as a sounding board for new business ideas than your accountant?

These days, accountants have to be far more than simply compliance clerks. They should have a broad range of business expertise, a variety of clients and the ability to make sound business decisions. Yet all too often, they don't get involved in this decision-making process. Perhaps that's because:

1. The business owner doesn't have any reason to think they might have an opinion, or
2. They haven't made a conscious effort to get to know the client or the business well enough to express an opinion.

Either way, it's a missed opportunity on both sides.



Reason 8

Is your accountant asking you tough questions?

If your relationship with your accountant is built on the ability to communicate freely and to trust each other, he/she should regularly be asking you tough questions about your business. It's not a confrontational tactic, but an honest and open way to find out whether you are giving certain aspects of your business the importance they deserve.

After all, there's no value in asking questions which are easy to answer!

So, when was the last time your accountant asked you a 'tough' question, such as:

- "What impact will the increase in VAT have on sales and cash-flow this quarter?"
- "If your main supplier goes bust, where can you get supplies at the same or better price?"
- "If you lose another contract, what impact will that have on cash-flow?"

If your accountant isn't asking 'tough' questions about your business, there's an easy solution – find one who does!

Michael Martin Partnership Limited is a future-focused, business-orientated accountancy firm that's not afraid to ask the toughest questions to help you reach your business and personal goals more quickly and more profitably.

To arrange an introductory meeting with one of our senior team and get a free Business Health check without obligation, simply call [01227 770 500](tel:01227770500) (Whitstable), [01233 633 336](tel:01233633336) (Ashford) or [email](#).





Reason 9

The world has changed; the economy has changed.
Has your accountant changed?

As a result of the banking crisis of 2008/2009, and the period of recession which surrounded it, the business world has had to change. Orders were cancelled and staff laid off in an effort to reduce costs; there's been pressure on cash-flow and working capital, but bank loans have been far more difficult to obtain. Consumers too have felt the pinch through increased levels of deposits for homes, higher supermarket costs etc.

All this has meant that for many businesses it's been really tough. Just the time, you might think, that accountants would be most active; helping their clients get through the recession with helpful advice and proactive strategies.

Yet in many cases, accountants have put up the shutters themselves to ride out the storm. They've cut back on staff and made themselves scarce at a time when their clients needed their help the most.

Safe harbour?

If your accountant has a 'safe harbour in a storm' mentality rather than an 'all hands to the pumps' strategy, you'll know it's time to change.

To experience all the benefits of a more hands-on, proactive firm of accountants, call Michael Martin Partnership Limited on [01227 770 500](tel:01227770500) (Whitstable), [01233 633 336](tel:01233633336) (Ashford) or [_email](mailto:email).

You'll be changing to a more future-focused, business-orientated accountancy firm: a firm which will help you reach your business and personal goals more quickly and more profitably. Arrange an introductory meeting with one of our senior team and you'll get a free Business Health check without obligation.

Reason 10

Do you and your accountant speak the same language?

If you are reluctant to talk to your accountant because you can't understand the jargon he uses, it's highly likely that your relationship will be very short.

After all, being on the same wavelength is an essential prerequisite if you want to get maximum benefit from your accountant. Yet all too often, they are so wrapped up in their own language that it's difficult to know what you need to do – or when you need to do it.

Translator required?

Hiring a translator is not a sensible option, so find an accountant who dispenses with the jargon and speaks common sense English.

At Michael Martin Partnership Limited, we understand the language of business. We are committed to no jargon, no finance-speak, no B.S. Just plain English!

If you would like to change to a more easy-to-understand, business-orientated accountancy firm: a firm which will help you reach your business and personal goals more quickly and more profitably, then why not arrange an introductory meeting with one of our senior team and get a free Business Health check without obligation, simply by calling [01227 770 500](tel:01227770500) (Whitstable), [01233 633 336](tel:01233633336) (Ashford) or [email](#).

Reason 11

Do you know how much your accountant will charge you this year?

Having a clear fee policy is essential in today's business world. Clients need to know exactly where they stand. So for example, if you saw 'Fixed Fees agreed in advance. No extra charges for meetings or phone calls', you'd know exactly what your accountancy fees would be for this year.

Unfortunately, many accountants still operate by the 'old book' method of charging clients by the quarter-hour or perhaps, by the minute! So if you speak to a partner for 5 minutes on the phone, you'll be charged for 15 minutes at the partner's charge-out rate – perhaps £200 or more per hour.

Clear-fee policy

If you don't know how much you'll be paying for your accountant's work this year, now's the time to find one who will be free with his time and fixed with his fees.

At Michael Martin Partnership Limited, we recognise that some accountants are not interested in making their fee structure easy to understand. We do!

If you would like to change to an accountancy firm which has fixed fees; the option to pay by monthly standing order; a no-charge policy for phone calls and meetings and a commitment to call you back within 1 hour without fail, then why not arrange an introductory meeting with one of our senior team and get a free Business Health check without obligation,

Simply by calling [01227 770 500](tel:01227770500) (Whitstable), [01233 633 336](tel:01233633336) (Ashford) or email.

Your next move

Once you have read through 'The 11 Reasons to Review Your Accountant' you may come to the conclusion that your current accountancy firm falls short of the standard you should expect these days. At the very least, that means you need a meeting with them to review many of the items included in this report.

If however, you feel it's time for a change, what is the next step? How can you be sure that your next firm can provide the services you and your business needs? Here are 5 critical questions to ask any potential new firm of accountants – and that includes us if you decide to take up our offer of a [free Business Health check!](#)



5 Things to Ask an Accountant Before you Hire Them!

Once you have taken the decision to talk to new firms about becoming your accountant, here are 5 critical questions you should ask them. Their answers will give you a good idea of which one will suit you best!

Question 1

"How do you calculate your fees? I'd like a fixed price menu and the ability to talk as often as necessary on the phone or at meetings without extra charge."

It's important to establish what you want at the start of the relationship. If they don't have fixed prices already and are not prepared to change the 'rules' for you, then you probably shouldn't use them.

Question 2

"I want to make plans for when I retire in 10 years time. What thoughts do you have and can we set up a meeting to review this soon?"

Reaction to an open question like this will show you how much experience they have in dealing with such matters. You'll expect them to mention pensions, exit strategies, retirement planning, wealth and inheritance tax planning.

Question 3

"I'm not very good at financial planning and expect help and advice from my accountant. Can you provide a service that will create and monitor the forecasts?"

Most firms will jump at the opportunity to add this type of service. What you are looking for is how they will monitor the forecasts compared to actual and make recommendations to improve the results.

Question 4

"How can you help me improve our profitability?"

A simple question, but the answer will teach you a lot about their attitude to being proactive. Be on the lookout for jargon rather than common-sense English.

Question 5

"I'm sure I'm paying too much income tax. Can you do a quick review of my personal position to make sure I haven't overpaid?"

We all think we've paid too much tax, but many accountants will undertake a tax review as part of their induction process with new clients – at no charge.

Contact us – for a FREE Business Health check

If, as a result of reading this report, you feel you should review your current accounting firm, Please contact us on [01227 770 500](tel:01227770500) (Whitstable), [01233 633 336](tel:01233633336) (Ashford) or click [here](#) NOW for a free Business Health check without obligation.

This extensive review (worth £500) is undertaken by one of our senior advisers who will pull your business apart financially and check that all the elements are working properly. He will review your personal and corporate tax position and will review your ambitions for your business and personally. He will assess whether your retirement and business succession plans are sound and on-track.

Where there's a problem, he'll make recommendations to fix it.

At the end of the health check, we will both have had an opportunity to get to know each other and decide whether we would like to work together – and essential component of business.

If we do, then we can discuss the level of service you would like and agree our fees.

Here's a brief out line of what you can expect from us:

- Fixed fees
- Monthly payment option
- Free telephone calls and meetings
- Guaranteed call-back within 1 hour
- Range of low-cost added value services to improve your business profitability
- Experienced tax and pension planning
- ...And so much more

For your **FREE Business Health check**,

Call now on [01227 770 500](tel:01227770500) (Whitstable), [01233 633 336](tel:01233633336) (Ashford) or [email](#).



Michael Martin Partnership Limited | www.mmpaudit.co.uk

18 - 20 Canterbury Road, Whitstable, Kent, CT5 4EY
Tel: 01227 770 500
E: paul@mmpaudit.co.uk

3 Queen Street, Ashford, TN23 1RF
Tel: 01233 633 336
E: johnd@mmpaudit.co.uk



High value financial solutions
**Chartered Certified Accountants
and Registered Auditors**