

SAVE YOUR MONEY TIME AND WORRY

# **Easy TAX TIPS**

**FOR UK TAXES** 

By an Expert with 23 Years Experience

42 easy to read and practice tips.

Edited by Hirsch & Co Accountants
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#### Tax Tips For All Types Of Businesses Based On UK Tax

Busy business men and women have not got time to read a lot of pages of stuff. So we have kept the tips short and sweet.

These 42 tax tips will definitely help your business succeed if you practice them. Take one tip a week put it into practice before going on to the next one. As it is the **practice** that counts, then your business truly abounds, as do you.

This guide teaches you to be the KING/QUEEN of the business world: by saving tax **you will save** money and will have more, to make your business grow and succeed.

For some reason a lot of accountants do not help you or your business with the tax rules to save you money. So this guide is very profitable for you. We have provided you with easy to practice tips.

We have left out the complex ones and the ones that may get you into trouble with the tax authorities. So these tips are not only easy to apply but are safe to apply.

This book describes the chancellor's strategy to get us out of recession. This is known as the Multiplier Effect. If it works it is good news for all businesses and every one. If it works the effect will take a few years to be noticed and we will be out of recession. However the forecast for growth has been revised down. See tip 42 for more details.

Some tips are repeated for reinforcement purposes.

We are dedicated to saving you money, time and worry.

# Tax tip 1:

If your name gets on the won't pay list of HMRC you are in for a rough ride. So the moment you find you cannot pay ring 0845 302 1435 and negotiate a payment plan. If HMRC do not budge, contact us, we know how to make them.

# Tax tip 2:

One of the ways of taking money out, tax free, from your company is to invest in a company pension scheme. There are many other ways as well. There are ways of reducing tax especially for higher tax payers

#### Tax tip 3:

To avoid vat of 20%, some business owners are increasingly tempted to split their businesses into different entities, so the part with non-business customers or both parts falls under the compulsory VAT registration threshold when split. This enables them to avoid registering for vat. The Vat are watchful of this type of tax planning and where they believe businesses have been artificially separated to avoid VAT, HMRC will direct that the businesses should be reaggregated and impose penalties.

However there is a way of doing it legally. If you need advice contact

Hirsch & Co as each case is specific.

# Tax tip 4:

Consider the children:

Every child has a tax free allowance of £8105 for 12-13 tax year (£9440 13-14 tax year). Unmarried children under 18 can be given tax free gifts of £100. R85 form can stop tax being charged on savings for children. Deduction of tax by students may be avoided by completing form P385.

#### Tax tip 5:

For VAT purposes it's important to know the difference between cars and other vehicles. This is because in most cases, VAT-registered businesses can't reclaim the VAT when they buy a car. But they may be able to reclaim the VAT when they buy a commercial vehicle, motorcycle or motor home.

In most cases, VAT-registered businesses can't reclaim the VAT when they buy a car.

VAT rules say that a car is any motor vehicle of a kind normally used on public roads. It must have three or more wheels and meet one of the following conditions:

- 1.It must be constructed or adapted mainly for carrying passengers.
- 2. It must have roofed accommodation behind the driver's seat. This must either be fitted with side windows already or be constructed or adapted so that side windows can be fitted.

In addition, the following are not cars for VAT purposes:

- 1. Vehicles capable of accommodating only one person or suitable for carrying twelve or more people including the driver
- 2. Caravans, ambulances and prison vans
- 3. Vehicles of three tonnes or more unladen weight
- 4. Special purpose vehicles, such as ice cream vans, mobile shops, hearses, bullion vans, and breakdown and recovery vehicles
- 5. Vehicles with a payload of one tonne or more

# Tax tip 6:

In order to avoid a penalty you have to submit your personal tax return online after the 31st October deadline each year.

## Tax tip 7:

National Minimum Wage Rates started Oct 12 ( are changed every Oct ):

The National Minimum Wage (NMW) rates from 1 October 2012 are as follows:

- 1. The adult minimum wage rate will increase from £6.08 to £6.19 an hour
- 2. The rate for 18 20 year olds will remain at £4.98 an hour
- 3. The rate for 16-17 year olds will remain at £3.68 an hour and
- 4. The apprentice rate will increase from £2.60 to £2.65 an hour. HMRC are able to charge penalties to those employers found to be in breach of the NMW rules.

# Tax tip 8:

Minimise tax rates by transferring income and assets to spouses and family members with lower rates of tax.

# Tax tip 9:

Ensure you are making full use of your personal and other allowances. This can save you money. There are several allowances that you can claim both personally and as a business. The tax free allowance for 12-13 is £8105 and for 13-14 is £9440.

#### Tax tip 10:

#### **Huge Self assessment penalties**

HMRC state about half a million people still have not submitted their 2010/11 tax returns. HMRC have started to issue additional penalty letters to these individuals.

The penalties being issued will be for a minimum £1,200, comprising:

- 1. The maximum £900 in daily penalties for non-filing
- 2.A further late filing penalty of £300 or 5% of the tax due (whichever is higher).

Hirsch & Co may be able to appeal on your behalf.

Please do get in touch if you have any concerns in this area

# **Tax tip 11:**

Make use of your capital gains allowance of £10600 (12-13): It is best to transfer assets in spouse's joint names.

Some assets can be disposed of gradually for example shares or part of a property where possible, try to divide them.

#### **Tax tip 12:**

HMRC have launched a new regime designed to ensure landlords are keeping the necessary records relating to their buy to let property.

A pilot scheme for record compliance was run between April 2011 and February of this year and more than three thousand property businesses were inspected by HMRC.

The results showed that 36% of those landlords targeted were found to have issues with their record keeping and a further 10% were identified as having 'serious' problems that necessitated follow up visits.

So if you are a landlord or in any type of business, Hirsch & co's 6 bookkeeping tips will help you in a big way. HMRC can impose a penalty of up to £3000 for poor bookkeeping. See tip 41. This scheme has been extended to all businesses. In order to avoid penalties contact Hirsch & Co who will guide you on record keeping.

# Tax tip 13:

#### **Personal TAX Returns Initiative**

From time to time HMRC have initiatives to make it easier for people to submit returns accurately, for those people, who have not done so before. Where taxpayers fail to take advantage of such initiatives, HMRC will use its powers to pursue outstanding returns and any unpaid tax and NIC together with significant penalties of up to 100% of tax due.

#### **Tax tip 14:**

HMRC are investigating certain business areas, where it is believed tax rules are being ignored.

Each task force will move on to a new geographical area once the first area has been investigated.

#### **Construction Industry**

The areas are: self-employed builders (including small companies) in the North West of England and North Wales. HMRC are looking for under-declared sales (such as cash jobs) and over-claimed expenses (where there are no supporting invoices).

HMRC are investigating certain other businesses also:

#### **Plumbers**

Plumbers are being targeted. They have charged some of them with a criminal offence.

#### Landlords

HMRC are targeting landlords with three or more let properties in the North West of England and North Wales.

#### No Tax Return Submitted

HMRC are currently operating in the South East of England, looking for businesses who have not submitted tax returns for corporation tax, VAT, PAYE or income tax. Once this initiative is successful it will be extended across the Country.

## **Tax Tip 15:**

If your turnover has reduced below the current limit of 77K you can apply to deregister for VAT on form VAT 7, and send the completed form to the VAT de-registration office in Grimsby. You must not stop charging VAT until you are given permission to do so by the VAT office. You must continue to charge VAT on your sales until your application to deregister from VAT is accepted, and this has been confirmed by the VAT office.

#### Tax tip 16:

How To Avoid Hefty TAX, VAT, PAYE AND COMPANIES HOUSE Penalties

Most tax and VAT returns now have to be submitted electronically. If the return is late, even by a minute, the computer sends out an automatic fine. This also applies to filing accounts and annual returns for companies or LLPs at Companies House.

Filing a tax return or submitting accounts online can be quicker and safer. You are given a longer period to file online, - an extra 7 days for VAT returns and an extra 3 months for personal tax returns. However, you do need software to file online. The HMRC and Companies House versions often do not work properly or may create problems.

## **Partnerships**

Partnerships must submit a partnership tax return in addition to the personal tax returns for each partner. The partners' individual tax returns can be submitted online using the HMRC software, but the partnership tax return cannot. Need special software for that.

## **VAT**

All VAT returns, for periods starting on or after 1 April 2012 must be filed online, and any VAT due must be paid electronically, not by a cheque.

#### **Limited Company Returns**

Accounts and reports need to be attached to your company returns. These have to be in IXBRL format or they get rejected.

Private company accounts must be submitted to Companies House within 9 months of the company's year end. The corporation tax should also be paid within 9 months to HMRC.

Companies House provides free software to submit company accounts online through its website, but this does not always work. If you leave filing your accounts to the last day, and the software, or your internet connection fails, you will get a fine of £150. If they are just over a month late the penalty is a whacking £375.

#### **PAYE**

If the PAYE return is late HMRC waits for 4 months then impose a hefty £400 fine.

## **Tax tip 18:**

How can you to reduce your tax bill by Charitable Donations?

When you make a donation to a charity or to a community amateur sports club you can **make a declaration** that your donation is made under Gift Aid. This declaration can be made in writing, online or over the phone, but in all cases it should include your name and address details, the name of the recipient charity, and a statement that you have paid sufficient UK tax to cover the 20% tax the charity will reclaim from the Tax Office.

Say you make a donation of £1,000 to a charity, and make a Gift Aid declaration for that gift. This results in a gift of £1,250 in the charity's hands as they can reclaim basic rate tax (20%) on the gross equivalent of the gift. In this example,  $20/80 \times £1,000 = £250$ .

You have to declare, with your gift aid declaration, that you have paid at least £250 in UK income tax or capital gains tax in the tax year in which you make the gift.

If you pay tax at 40%, the thresholds at which those higher rates are imposed **are extended** by the gross value of your gift, which gives you additional tax relief for your gift. For example, the 40% threshold is currently £34,370, so if you make donations under gift aid that total £1,000, these are treated as gross gifts of £1,250. Your 40% threshold is extended to £35,620, saving you 20% tax on £1,250 = £250. So overall it would have cost you £750 for the charity to receive £1,250.

It is not possible to completely eliminate your tax bill by making donations under gift aid. Such gifts would only reduce your tax bill to 20%. That means that 40% tax savers get a 20% tax saving of all income over the basic rate.

#### Tax tip 19:

**Pensions Auto Enrolment:** The timetable has been revised.

Under the rules employers must:

- 1. Auto-enrol eligible employees into a pension scheme
- 2. Make employer pension contributions for them.
- 3. Make deductions of employee pension contributions from the employees pay.

The rules come into force from October 2012. However at the moment they only impact on the largest employers.

Medium sized employers will be re-allocated automatic enrolment dates between 1st April 2014 and 1st April 2015. This means that the implementation dates of some of these employers will be up to nine months later. However, this still means that around 70% of eligible workers will be automatically enrolled before the end of this Parliament compared with around 75% under previous arrangements.'

**Small employers** will be allocated automatic enrolment dates between 1st June 2015 and 1st April 2017.

## **Tax Tip 20:**

VAT on hot food:

HMRC have consulted on drafting new rules on hot takeaway food to ensure that all food (with the exception of freshly baked bread) that is above ambient air temperature when provided to the customer is standard rated

**Currently** the rules are complex. Food is hot because it has just been cooked, such as freshly baked pies or roasted chicken.

# **Tax Tip 21:**

## P11D's need to be filed by 6th July each year

The forms P11D, and where appropriate P9D, which report employees and directors benefits and expenses for the year ended 5 April 2013, are due for submission to HMRC by 6 July 2013.

## **Tax Tip 22:**

The PAYE returns deadline is 19Th May each year. For 12-13 it is 19/05/13. This is for anyone who employs people and for anyone who has a Limited company: even if you do not employ people but take wages from the company. HMRC may fine you £400 if they are not in by this date. Soon you would be expected to file them each month.

Please see tip 23.

## Tax tip 23:

From April 2013 HM Revenue & Customs (HMRC) have introduced RTI.

Under RTI, information about tax and other deductions under the PAYE system will be transmitted to HMRC by the employer every time an employee is paid.

Employers using RTI will no longer be required to provide information to HMRC using Forms P35 and P14 after the end of the tax year, or to send Forms P45 or P46 to HMRC when employees start or leave a job.

From 6 April 2012 HMRC will be able to ask for a security, if there is a serious risk that PAYE and NICs deducted by employers may not be paid over to HMRC.

From 06/04/13 you have to submit monthly returns for PAYE for monthly staff and weekly for weekly staff.

Hirsch & co can submit all of the above mentioned all other online returns for all businesses.

#### **Tax tip 24:**

HMRC have several campaigns going against various traders who have not

declared all their income and are bringing criminal prosecutions. We can help you declare your income in a safer way: at the moment plumbers, electricians, e traders etc are very vulnerable.

The e-marketplaces campaign is for people who are trading online, through an online marketplace, sometimes referred to as an online auction or online market, to sell goods and services as a trade or as a business, but isn't paying the right amount of tax.

#### **Tax Tip 25:**

If you are self-employed your business is based at your home address.

You need to show that your trading activity does not cease when you arrive home so that you may claim the costs of travelling to your customers' sites against your taxable profits. It is good to keep the following records should help prove this:

- a. A diary of the time spent working on proposals, quotes and other business related paperwork at your home address.
- b. Business-related paperwork such as invoices and quotations should show your home address as the business base.
- c. Any insurance policy you need for your business should show your home address as the operational base for the business.
- d. Records of all journeys to your customers' sites, including the date, the mileage, and any public transport tickets and parking receipts.

If you want to make a claim for the cost of running your business from home, speak to us to see what can and cannot be claimed as a business expense.

# **Tax Tip 26:**

From 6 April 2012 HMRC are increasing the guideline rate which self-employed/employees can claim for use of home to £4 per week without having to consider anything else.

#### **Tax Tip 27:**

PAYE payments need to clear Taxman's bank account by 19th of the month, if paid by cheque. Electronic payments should arrive by 22nd of the month, or the last banking day before that date.

Late payments of PAYE will result in an automatic penalty of up to 4% of the PAYE that was paid late. One late payment of PAYE during the tax year may not incur a penalty, but two or more late payments will mean that a penalty will be charged after the end of the year.

If you have still not paid after six months you may have to pay a further penalty of 5 per cent. A further penalty of 5 per cent may be charged if you have not paid after 12 months. These apply where only one payment in the tax year is late.

The Taxman has already issued many penalties for late payment of PAYE in 2010/11, and some of these penalties have been calculated incorrectly. If you receive a penalty notice, please ask us to check it as soon as it arrives. Any appeal must be submitted within 30 days.

## **Tax Tip 28:**

#### **VAT**

Before you can reclaim VAT on goods and services you have bought you need to check the following:

- 1. The purchase was for business purposes not for your personal needs.
- 2. The purchase is not a type that is not allowed for VAT reclaims, such as entertaining expenses.
- 3. You have a valid VAT invoice.

A valid VAT invoice should include all of the following details:

- a. The supplier's name, address and VAT registration number.
- b. Your name and address.
- c. Date of issue of the invoice and time of supply of the goods or services
- d. A description of the goods or services supplied including:
  - The unit price
  - o The rate of VAT charged
  - The amount payable excluding VAT
- e. The total amount payable for the whole invoice excluding VAT.
- f. Rate of any discount available.
- g. Total amount of VAT charged.

Retailers can issue less detailed invoices for purchase of up to £250, but that invoice must still show key details such as the name, address and vat number of the supplier, nature of the goods and the rate of VAT applicable.

Be careful not to mistake any of the following documents for a valid VAT invoice:

- a. Supplier statementb. Delivery notec. Request for paymentd. Pro-forma invoice

## **Tax Tip 29:**

## **Self-employed contractors:**

A recent case called Autoclenz Ltd v Belcher heard in the Supreme Court may affect whether workers are defined as employees, and hence whether they are entitled to employee rights and whether the employer has to pay them under PAYE:

Autoclenz Ltd required its workers to be self-employed contractors. It issued contracts to those workers, which they were required to sign in order to be offered any further work by the company. The company provided the workers with all the tools and materials they needed, but deducted a 5% charge for use of those tools and materials from the invoices it prepared on behalf of its 'self-employed' workers.

The workers were paid so badly that they made claims to the employment tribunal to be paid the national minimum wage and holiday pay.

The tribunal agreed the workers were employees in spite of the contracts they were required to sign. The Supreme Court found that the written contracts were a sham and did not reflect the reality of the relationship between the workers and the company.

#### Tax Tip 30:

#### Budgets For you

- a. Every budget provides tax saving opportunities the increase in Personal Allowances presented (reproduced below). The 2012 budget has increased them even more because of increase in PA to £9440 from 6/04/13. So the opportunities are even better next year.
- b. The 2012 budget wants you to be very wealthy to get a whacking 5% drop in the higher personal allowance and 8% drop in tax for a large company (over the last couple of years). No change for small companies.

#### **Tax Tip 31:**

Expansion of an earlier tip: You may take advantage of the increased personal allowance by considering the following:

- 1. Taking on a family member as a partner in your business, so they can share some of the profits.
- 2. Employing your spouse or children in your business, perhaps on a part-time basis.
- 3. Transferring an income-producing asset, such as a let property or savings account into the name of the lower earning spouse.
- 4. Ensuring the higher earner makes all the Gift Aid donations to charities from the family.

These changes should be made as soon as possible to gain the maximum advantage in 2012/2013. They need to be implemented correctly so please contact us for advice before proceeding.

#### **Tax Tip 32:**

Tax Tip 30 in more detail:

#### How to save tax:

Some of the ways is to avoid wasting your personal allowance: The level of personal allowances (tax free income) have increased significantly over the last two years, and are expected to increase again in 2012/13 to at least £8,105 and £9440 in 13/14 per person. This is a good time to look forward to 2012/13 and 13/14 to assess who will be earning what in your family.

This allowance cannot be transferred between family members, so if some people in your family are earning less than this, their personal allowance is going to waste.

You may avoid wastage of the personal allowance by considering the following:

- 1. Taking on a family member as a partner in your business, so they can share some of the profits.
- 2. Employing your spouse or children in your business, perhaps on a part-time basis.
- 3. Transferring an income-producing asset, such as a let property or savings account into the name of the lower earning spouse.
- 4. Ensuring the higher earner makes all the Gift Aid donations to charities from the family.

These changes should be made as soon as possible to gain the maximum advantage in 2012/2013 and 13/14. They need to be implemented correctly so please contact us for advice before proceeding.

The Government plans to withdraw child benefit in 2013 from parents where either person pays tax at 40% or higher. To retain your child benefit (worth at least £1,055 per year) you need to ensure your taxable income is below the 40% threshold, which will be set at £34,370 after allowances for 2012/13 and £32010 for 13/14. See tip 40 & 42 also.

#### Tax Tip 33:

- 1.If the paperwork is kept properly it increases your chances of winning in any investigation. So please note the following **key elements**:
- a. There should be an invoice for every thing claimed or it should show in your bank or credit card statement.
- b. Keep proper records for all sales.

The above mentioned guidance has been kept simple as we know you are busy people and do not have time to read lengthy guidance. The above are the **key elements.**See tip 41 for details.

### **Tax Tip 34:**

HMRC have found a lot of businesses paperwork is not in order. They have started to investigate this and impose a hefty penalty on people. They tried this with clients. Hirsch & co used their professional skills to make them drop the investigation. The above tip and tip 41 explain how to make sure your paperwork meets HMRC checks.

## **Tax Tip 35:**

Owners of 96% of commercial properties have not made a claim for Hidden Inherent Plant and machinery Capital Allowances within the property.

All commercial buildings are eligible for these claims.

So if you want to claim and reduce your tax Bill for thousand pounds please contact Hirsch & co.

IT IS A COMMERCIAL PROPERTY OWNERS STATUTE RIGHT TO MAKE THESE CLAIMS.

### **Tax Tip 36:**

HMRC is becoming more and more sinister: They not only impose heavy penalties on people whose tax affairs are not in order but also if you make an innocent error.

They have also been taking out criminal prosecutions as well. However there are ways to mitigate all this.

### **Tax Tip 37:**

HMRC had written to 50,000 electricians warning them that they could face criminal charges if they do not get their tax affairs in order. We can mitigate the penalty and help them as we have the expertise. The same for plumbers and all other businesses who want to avoid criminal charges and hefty penalties.

Electricians who took advantage of this "disclosure opportunity" faced a penalty rate of only 10%-20% of the tax owed. The taxman is now also targeting stay-at-home mums who earn pin money as Avon ladies and Tupperware party hosts. The HMRC warns: "Direct marketers and party planners who have not been including the taxman in their parties risk getting a very unwelcome invitation from HMRC".

# **Tax Tip 38:**

HMRC never send email about rebates to anyone. These emails are scams. They are after your bank details.

#### **Tax Tip 39:**

There are ways to save tax. It depends on whether you are a sole trader or partnership or a Limited Company.

For each type of business there are tax saving opportunities. Sadly most accountants do not provide this service.

All you have to do is ring 01695 578955 for a free appointment for a free consultation. Distance is no barrier. Hirsch & co use modern technology. They have clients all over UK, Middle East and even in China.

Gary came to see Hirsch & co: He said "In the last 15 minutes you have told me more than my accountant did in the last 15 years". Hirsch & co saved him £4500 in tax over and above what his account did. This is each year. Please visit <a href="www.hirsch.co">www.hirsch.co</a> and You Tube to see what he has to say in person. Listed on this website are 6 unique services for your business.

Hirsch & co looked at what Howard's last accountant had done and got him a rebate of £10,000.

Hirsch & co examined what Geoff's last accountant had missed and got him a rebate of £6540.

### Tax tip 40:

An income tax charge will apply at a rate of 1% of the full Child Benefit award for each £100 of income between £50,000 and £60,000, rounded down to the nearest pound. The charge on taxpayers with income above £60,000 will be equal to the amount of Child Benefit paid. So anyone on 60,000 income cannot get child benefit.

#### Tax tip 41:

6 Bookkeeping Tips Summarised. Bookkeeping is so Important for business success we have repeated it:

The first tip is: most people who do bookkeeping on spreadsheets or manually have the headings on the left hand side. It is better to have the headings on the top of the columns with totals at the bottom of each sales or expense heading. These bookkeeping tips are given in full detail in the book Easy Business success which is also available from Kindle.

The SECOND tip is: Please write cheque number on all invoices or cash if you pay by cash. If you paid by credit card please write CC. This will make the bookkeeping easier for you.

The Third tip is: The last tip makes it easy to reconcile the bank so make sure it is done for every month.

The Fourth Bookkeeping tip is: To begin with have 2 folders for all your bills, one for customers and one for suppliers. When customers have paid you or you have paid your creditors, transfer invoices into the 3rd and 4th PAID folders. Then the remaining unpaid bills are your debtors and creditors at any given time. Hence in total, you should have 4 folders.

Fifth bookkeeping tip is:

Business records you may need to keep:

- · Record all sales and other business receipts preferably as they come in
- Record all purchases as they arise
- · Record all other expenses as they arise
- Keep a record of all purchases and sales of assets used in your business
- Record all amounts taken out of the business for your own or your family's personal use either in cash or withdrawn from the business bank account
- · Record all amounts paid into the business from personal funds
- Keep supporting records, for example, receipts, invoices, bank statements and paying-in slips to show where the income came from

HMRC have now started a records check. If the records are not kept properly and the hence the bookkeeping not done properly, HMRC can fine you up to £3000.

Please remember that sales include:

Goods taken from stock for your own, or your family's use that are not paid

for in cash.

Goods or services supplied to someone else in exchange for goods or services.

6TH Bookkeeping and business tip: Simplify!

#### Tax tip 42:

Budget help to businesses: The proposed cut in main rate of corporation tax rate to 21% from April 2014 is good news for UK companies. The following also helps:

- 1. £250,000 Annual Investment Allowance (AIA)
- 2. Enhanced Capital Allowances in Wales
- 3. Small Business Rate Relief and Empty Property rates
- 4. Personal allowance increased to £9440.
- 5. Fuel duty increase scrapped.
- 6. 1 billion funding for new business bank

By cutting the main rate of corporation tax the chancellor is hoping to attract foreign investment.

AIA: By such a huge increase in tax free investment in plant and machinery.

The Chancellor is hoping all of above mentioned changes will create jobs and people will spend this in stores, for buying cars, houses etc which in turn will create more jobs and the cycle will be repeated. This is known as the Multiplier Effect. If it works it is good news for all businesses and every one. If it works the effect will take a few years to be noticed and we will be out of recession. However the forecast for growth has been revised down.

<u>Unique Accountancy and Taxation Services</u> ( just as all business people are not the same all accountants are not the same ).

Sole traders and partnership we can save you

at least £3000 in tax over and above what your accountant saves you. This is each year.

Over 10 years this is a saving of at least 30,000. Obviously there should be sufficient profits.

**Limited company** directors/shareholders we can save you personal tax. For the last 23 years none of our clients have paid any personal tax, car tax etc with our **unique tax planning** which is free for a limited period (based on HMRC rules).

Hirsch & Co provide value for money unique services to you and are dedicated to saving you money, time and worry.

Please see the many newspaper articles and testimonials on www.hirsch.co (there is no UK after the .co). On the web site are listed the 6 unique benefits/services you get from us.

Also type 'Ormskirk accountants' on the Google bar and see more testimonials from well satisfied clients.

We provide Full range of accountancy and taxation services that you may need and tailor make them to suit you.

We also set up Limited companies for you if you need them and deal with all the compliance work both for HMRC and Companies House

Except for the first introduction, we deal with every thing by email thereby saving our clients time and money. Our clients never need to come and see us, only if they want to, for any matter. The first consultation is free.

Distance is no barrier as we use modern technology for

communication etc. All paperwork can be posted to us by recorded delivery. That is why we have clients all over North-West of UK, in London, the Middle East and even in China.

We provide free tax and business success tips every Monday for all business people who have given us their email addresses.

Please ring us **NOW** on 01695 578955 for a free telephone consultation.

#### Other Great, Best Easy Books on Kindle, Amazon etc:

- 1. If you have benefited from the above tips please buy the 'Easy Business success Tips' published by Amazon on Kindle or you can buy it by emailing besteasybooks@gmail.com. It will show you how to save tax and hence be more successful in business in a very practical way.
- 2. Also the Easy Business Success Book 2 will be coming out soon. It shows you how to manage staff, how to market your business easily and go into more detail of business success tips and give you new ones.
- 3. The very **unique** Novel 'Sidhaman' will make very enjoyable, informative reading and give you lots of intrinsic rewards. Sidhaman has a lot of special unique abilities. Learn about the Golden Age around the corner **for you.**
- 4. Also another 2 Easy books 'How To Live.100% of inner, absolute,

permanent life and 100% of outer, relative life.

5. Wait for the 'Book Of Life' also.

#### Later:

- 6. The Novel 'Sidhaman the Protector'
- 7. 'Sidhaman And The Mighty Avatars'
- 8. 'Sidhaman And The Holy Masters'
- 9. 'Easy Business Tax Tips 2'

And many more to look forward to and enjoy: for life is for enjoyment.