

CHARTERED ACCOUNTANTS

Simmons Gainsford (SG) is a leading business advisory and chartered accountancy firm with its head office in central London and offices in Sussex and Gibraltar. We deliver proactive business advice to national and international clients, from entrepreneurial start-ups to established businesses. We offer a range of multi-disciplinary services tailored to the needs of individuals and businesses seeking financial success and security.

Clients benefit from the experience of a highly trained and skilled workforce which offers expert advice on:

- Audit, Assurance and Compliance
- Tax Mitigation and Planning
- Corporate and Personal Tax
- Corporate Finance and Business Consultancy
- Inward and Outward Investment
- Strategic and Financial Planning

Each client has a dedicated relationship partner, who will act as a focus for all the services provided and will ensure that the client's interests are always at the forefront for any work performed. Our teams work closely together to ensure joined up thinking in relation to all of a business's affairs, including the interaction with the private affairs of business owners.

International Network

With an office in Gibraltar and dedicated teams covering the Far East, Eastern Europe and Ireland, the firm is perfectly placed to deliver bespoke service packages to meet the complex challenges of all clients. Outside of these dedicated teams we are also a member of a worldwide association of independent accounting firms, PrimeGlobal, one of the five largest associations of independent accounting firms in the world.

Whether you are in the UK, wishing to invest abroad or you are overseas seeking to invest in the UK, we can assist you in achieving your goals.



Chartered Accountants
Part of the Simmons Gainsford Group

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BANKING ADVISORY

Impartial advice to help you get the most out of your business banking relationship. Our Banking Advisory team is led by experienced bankers with an extensive network and first-hand experience of bank credit processes, attitude to risk and pricing strategies for borrowing and operational needs. Speak to us for an independent insight into what is on offer and what would work from a banking perspective before you even meet with the banks.

An efficient way to ensure you get a fair deal. Whether you need bank funding for growth, support when times are more challenging or just the peace of mind that the deal fits, we can advise you on:

Raising New Debt

Advice on the most appropriate structure to meet your business needs, bank appetite and the information you will require to proceed.

Renewing Existing Debt Facilities

Advice as to whether your current arrangements wholly meet your needs and other options you may have. Reviewing pricing, terms & conditions (including financial covenants and security).

Monitoring Debt Facilities

Guidance to help you effectively monitor your facilities to ensure continued bank support.

Modelling

The banking advisory team also specialises in building bespoke financial models and providing financial analysis for accessing finance and strategic planning. The team includes qualified accountants and ex-banking professionals, who use their commercial knowledge and experience to help move your business forward.

Banking Operations

Advice on efficiencies and cost savings in areas such as Service Charges, Payments and International support.

As a result of our advice should you require us to manage any of the above on your behalf to ensure you secure the best deal then let us know. We are experienced in identifying specific funding options, producing business plans, forecasts and sensitivities, negotiating competitive terms, covenant criteria and security requirements.



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CAPITAL ALLOWANCES

SG Capital Allowances (SGCA) offers a specialist capital allowances advisory service with the objective to ensure clients maximise the tax relief on their capital expenditure.

Certain items of capital expenditure may qualify for tax relief, thereby reducing the amount of tax payable each year. The most common examples of such expenditure are fixtures, fittings and furniture, equipment and motor vehicles' used in the business. More complex areas of capital allowances are related to property expenditure.

SGCA was founded by surveyors with over 30 years specialist experience in capital allowances and who have worked in all commercial property sectors including office, industrial, retail, healthcare, leisure including public houses, restaurants, night clubs, gyms and hotels.

A no-obligation initial review of any property or project can be undertaken to identify whether a claim can be made. On instruction, a detailed report will then be provided to support a claim.

Whether the expenditure relates to a new build, an extension, a refurbishment, a contribution to another persons' expenditure, or the purchase of an existing property SGCA can assist.

From the initial analysis of the available documentation, right through to negotiation and final agreement of the claim with the HM Revenue & Customs, a complete and comprehensive service is provided.

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Capital Allowances
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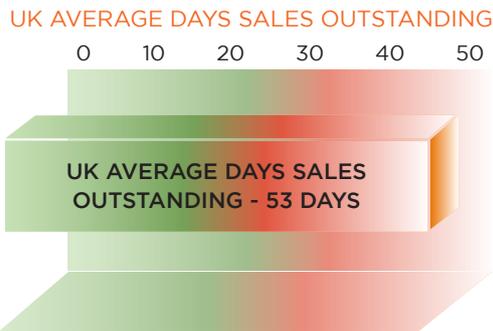
CREDIT MANAGEMENT

SG Credit Management (SGCM) offers a complete credit management service that ensures outstanding invoices are collected, and debts are recovered quickly and efficiently. Clients enjoy on average a reduction of 30% in outstanding debts within 6 months.

Credit Control

The service is designed to ensure you get your invoices paid quickly, whilst maintaining your customer relationships. We work entirely under your brand so that your customers are unaware that the function is outsourced. The service is more effective, reliable and cost effective than an in-house credit control resource, resulting in clients receiving the following benefits:

- Credit control experts managing your sales ledger
- A consistent service running each working day
- Wealth of sector specific expertise
- Access to a debt litigation specialist solicitor as and when necessary



Debt Recovery

The objective is to get your debt paid as quickly as possible whilst achieving the most cash positive result for you. For business debts late payment fees and interest can be added to the debt so that the debtor effectively pays for the service. The debt recovery process model centres around constructive communication with debtors, in a professional, escalating manner so that they understand their responsibility and consequences of taking no action. Debt recovery is performed on a commission only basis with no upfront fee.

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Credit Management
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FINANCIAL INVESTIGATIONS

SG Financial Investigations (SGFI) is the Group's specialist practice for due diligence, forensic, financial modelling services and valuations.

Forensic

SGFI is an expert in forensic accounting and company investigation work. It provides an extensive range of skills and, in contrast to larger organisations, can boast a minimal risk of conflicts of interest. The practice is also recognised by the Department of Business, Innovation and Skills and has been regularly asked to perform investigative work on their behalf.

Due Diligence

SGFI provide both 'Sell-side' and 'Buy-side' due diligence support. As part of these services we can:

- Review sale and purchase agreements (SPA) including Tax disclosures for warranties and indemnities.
- Assist in the preparation or review of completions accounts
- Undertake non-statutory audit testing or ad hoc review of specific areas of concern or risk.
- Provide benchmarking of accounting policies.
- We also assist with post-deal planning from both a personal and corporate tax perspective.

Financial Modelling

Bespoke, integrated financial models and systems incorporating sensitivities and covenants to reflect your business needs and aid the best strategic and lending decisions.

Valuations

We can provide all forms of share plan valuations including for CSOP, EMI and ESS plans. Our valuations can also add support for EIS and SEIS qualifying fund raising. SGFI can also provide management incentive valuations. In conjunction with other services above, our expertise can also be utilised to support the company sale process.



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FINANCIAL SERVICES

SG Financial Services (SGFS) is a well-established Independent Financial Adviser (IFA) practice offering a comprehensive service to clients of all sizes and complexities in both the individual and corporate markets.

We consider ourselves to be a traditional adviser with modern, forward-thinking ideas.

Our clients range from small private investors and high net worth individuals through to well-known corporate brands employing hundreds of staff.

Having embraced the latest technological advances, the teams are highly skilled and vastly experienced. The firms adhere to a programme of continual professional development so you can be sure that the service you receive is of the highest calibre.

SGFS is an appointed representative of the Vintage Group of companies which are authorised and regulated by the Financial Conduct Authority (FCA).

SGFS is able to offer the following to its clients:

Corporate client services:

- Employee Benefits
- Financial Education
- Business Protection
- Corporate Pensions
- Auto-enrolment
- Private Medical Insurance
- Protection

Individual client services:

- Savings and Investments
- Pensions and Retirement Planning
- Tax and Estate Planning
- Mortgages
- Private Medical Insurance

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GIBRALTAR

Simmons Gainsford Gibraltar (SG Gibraltar) is a leading advisory and the largest independent chartered accountancy firm based in Gibraltar. Together with its central London head office, the firm works with businesses and individuals seeking financial success and security.

Clients benefit from the experience of a highly trained and skilled workforce, which offers expert advice on:

Corporate client services:

- Audit, Assurance and Compliance
- Tax Mitigation and Planning
- Strategic and Financial Planning
- Corporate, Financial, Insolvency and Business Consultancy
- Inward and Outward Investment, especially using Gibraltar as a European base
- Corporate and Personal Tax

To give you the best possible service, we tailor our multi disciplinary services to suit your needs. Each client has a dedicated relationship partner, who will act as a focus for all the services provided and will ensure that the client's interests are always at the forefront for any work performed.

Our teams work closely together to ensure joined up thinking in relation to all of a business's affairs, including the interaction with the private affairs of business owners.

International Network

With offices in central London, Sussex and Gibraltar and dedicated teams covering the Far East, Eastern Europe and Ireland, the firm is perfectly placed to deliver bespoke service packages to meet the complex challenges of all clients. Outside of these dedicated teams we are also a member of a worldwide association of independent accounting firms, PrimeGlobal, one of the five largest associations of independent accounting firms in the world.



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INDIRECT TAX SERVICES

Simmons Gainsford Indirect Tax Services (SGITS) gives technical advice across the whole range of VAT matters. We have particular expertise in relation to the VAT treatment of property and construction, business and property sales, cross-border transactions, voluntary disclosures, negotiating on penalties, insolvency and reconstructions.

Our advice is by no means confined to VAT. We frequently advise on customs and excise issues and SDLT as well.

Our services cover both technical and contentious matters. We have helped clients in relation to HMRC investigations of VAT, customs and excise matters. We can also help clients to challenge seizures by Border Force. We have substantial experience of Tribunal work, with and without Counsel and we have advised on, and participated in, tax mediation.

As well as advising businesses direct, we also provide technical advice to accountants and solicitors to support their client service. Our work in this area has included cases which have been held as far as the Court of Justice of the European Union.

The SGITS team is an active member of "PrimeGlobal", one of the five largest associations of independent accounting firms in the world, having access to an international network of professionals. We can assist and arrange for VAT/GST advice and representation worldwide.

We always work closely with our corporate and personal tax colleagues to ensure that our service considers the totality of our clients' needs, not just the indirect tax.

We can help with:

- VAT for Property and Construction
- Structure M&A deals to secure VAT efficiency
- VAT, customs and excise disputes
- Alternative dispute resolution
- VAT and insolvency
- Cross border transactions
- SDLT

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INSURANCE SOLUTIONS

Delivering Solutions to Risks

Adding value for our clients is not just about improving the insurance itself. It is also about reducing or even eliminating risk, at the same time as improving profit margins for our clients. **Simmons Gainsford Chaseside Insurance Solutions** is an Independent Chartered Insurance Broker, with a wealth of experience in the provision of Insurance Broking and Risk Management Solutions to our Commercial and Private Clients.

A smooth and seamless delivery of service is at the heart of what we seek to provide based on close working relationships with our clients.

A personalised claims service is included and tailored to our clients' preference and includes 24 hour reporting. Procurement of competitive insurance products along with excellent advice and service tailored to our clients' needs, is just one aspect of the client/broker relationship, as we see it.

What we can do for you

We provide risk management solutions in the form of resource to support our clients' loss control, claims management, safety and compliance procedures. Some of these tools are employee communications to raise awareness, business workplace policies, industry specific risk management tools which will help you to protect your business and also to reduce your costs. We set out the areas that SG Chaseside Insurance can assist you in your business planning of risk mitigation.

Compliance

- HSE Fines & Prosecutions
- Government Compliance
- Insurance Act
- DVLA Updates
- DWP
- EU Regulations

Communication

- Employee Safety Manual
- Workplace Posters
- Industry-Specific Safety Training
- Employee Newsletters

Insurance Guidance

- Quote
- Claims & Billing Assistance
- Negotiate Renewal
- Cover Comparison
- Cover & Policy Expertise
- Application Submission

Risk Management

- HSE Updates
- Risk Summaries
- Absentee Reduction
- Cyber Risk
- Fraud Reduction Programme
- Business Continuity Planning

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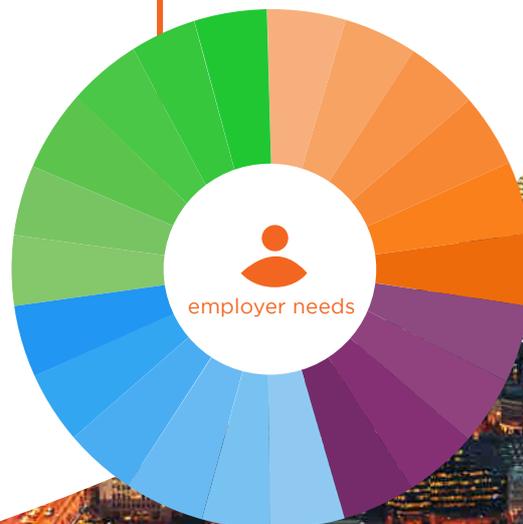
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PROCUREMENT SERVICES

How would you like to save 20% on your overhead costs?

SG Procurement Service (SGPS) work with Purchase Direct, a leading procurement services provider. We provide a cost reduction programme, which will substantially cut your business overheads. Our clients save on average over 20% by choosing to adopt our consolidated procurement model, which is unique and designed to provide a longer-term consultative solution to overhead purchasing requirements.

So how does it work?

The process is very simple. Our consultants will analyse your costs in detail and identify every potential saving that could be made. Our portfolio covers more than 100 products and solutions which encompass all business expenditure, ranging from utilities and telecoms to janitorial supplies and office stationery. We focus on what you buy and why, not just on the price you pay and insist on regular reporting from your suppliers, to deliver a sustainable year on year service. Unlike other consultancies, we do not take a cut of these savings, you will simply pay a fixed monthly fee and we guarantee the return will exceed 5 times your investment. We believe the lion's share of any savings should go to you, so our charges are based on the work we do rather than the savings generated.

Don't just take our word for it ...

"The Dune Group has been working with SGPS since 2012. Annual savings have been identified across a wide range of areas and the total is in excess of £250,000. Naturally we are very pleased with this and to date we have implemented over £150,000 of these savings to our bottom line."

Finance Director, The Dune Group

Interested?

There is no risk and no obligation. Why not benefit from our procurement expertise and contact us for an initial discussion?

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Procurement Services
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REAL ESTATE SERVICES

SG Real Estate team provides a London and UK market focused Real Estate service. Our Real Estate Solutions are tailored for both Investors, Developers, Owner/Occupiers and Property/Asset management teams.

The Real Estate team brings together a wide range of skills and experience to deliver practical advice. The Real Estate Tax team has market leading experience in structuring real estate and infrastructure funds and associated management vehicles in a direct tax, personal tax and VAT efficient manner.

The team also has great experience in merger and acquisition transactions involving direct and indirect real estate. The team also covers private tax for individuals coming to the UK to live or work. This includes structuring ownership and disposal of property, businesses and private residences for tax efficiency and IHT issues and planning. Our advisers can cover property funds, both authorised and unauthorised, by the FCA, as well as sale and lease back transactions and tax efficient refinancing of substantial real estate in the financial sector.

We also cover VAT with expertise in property and construction, analysing project costs to help clients to maximise VAT reliefs. The Capital Allowance experts can prepare claims in respect of acquisitions, construction and refurbishment projects across the property spectrum covering offices, retail, industrial, healthcare, hotels and leisure properties. The real estate team is also supported by our Audit and Corporate Finance team where the assignment involves financial due diligence or other transaction support services, or ongoing property audit.

Clients benefit from the experience of a highly trained and skilled workforce which offers expert advice on:

- Audit, Assurance and Advisory
- UK and International Tax
- Corporate and NRL Tax Compliance
- Corporate Tax Reporting & Restructuring
- VAT
- SDLT
- Transaction Advisory & Due Diligence
- Transfer Pricing



Real Estate
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Business Outsourcing

Fl3xiBooks is a reliable, friendly Business Outsourcing service which tailors bespoke solutions. Fl3xiBooks is run by an experienced and highly professional team. As part of the Simmons Gainsford Group, Fl3xiBooks provides all aspects of an outsourced internal accounting function. Our team of professionals are on hand to offer support to suit your needs and deadlines and take the stress out of your busy working schedule.

Services Covered:

- VAT compliance
 - Preparing and submitting VAT returns
 - Reviewing VAT returns
 - Assistance with HMRC VAT enquiries
- Management reporting
 - Management information to suit your needs
 - Provided on a timely basis
 - Bespoke reporting
- Documents and data processing
 - Using automated systems where beneficial
 - Relevant and accurate
 - Compliant
- Cloud based services
 - Xero accredited partner

Why Fl3xiBooks?

- Knowl3dge: Our team have a wealth of experience within the accounting industry
- Exp3rienced: Run by an an experienced team
- Support3d: A fantastic support network of expertise as part of the Simmons Gainsford Group

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Fl3xiBooks

Business Outsourcing

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Payroll Services

PayAssist is a modern Payroll bureau. We offer a reliable Payroll Service with a friendly and personal touch. We work with businesses of all sizes, across all of the UK. We believe that a Payroll Service should work around your individual business' needs. This is why we offer a range of additional services tailored to your specific requirements.

Services covered:

- Payroll
 - Payroll for businesses of all sizes
 - Tailored payroll frequencies
 - HMRC compliant
- Auto Enrolment
 - Employee enrolment for businesses of all sizes
 - Bespoke pension schemes
- BACS
 - Fully licenced BACS Bureau
 - Complete payroll service from start to finish
 - Choice of payment submission methods
- Customised Reporting
 - P11D Reporting
 - Dispensations
 - PAYE settlement agreements
 - PAYE/NIC healthchecks
 - IR35 and CIS
- ePayslips
 - 24/7 access
 - Mobile/tablet friendly
 - Reduced administration
 - Full privacy and security
- **Why PayAssist?**
 - Competitive pricing
 - Complete HMRC Checks
 - Fully integrated BACS service

payassist
Payroll Services

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