



ACCOUNTANCY & TAXATION

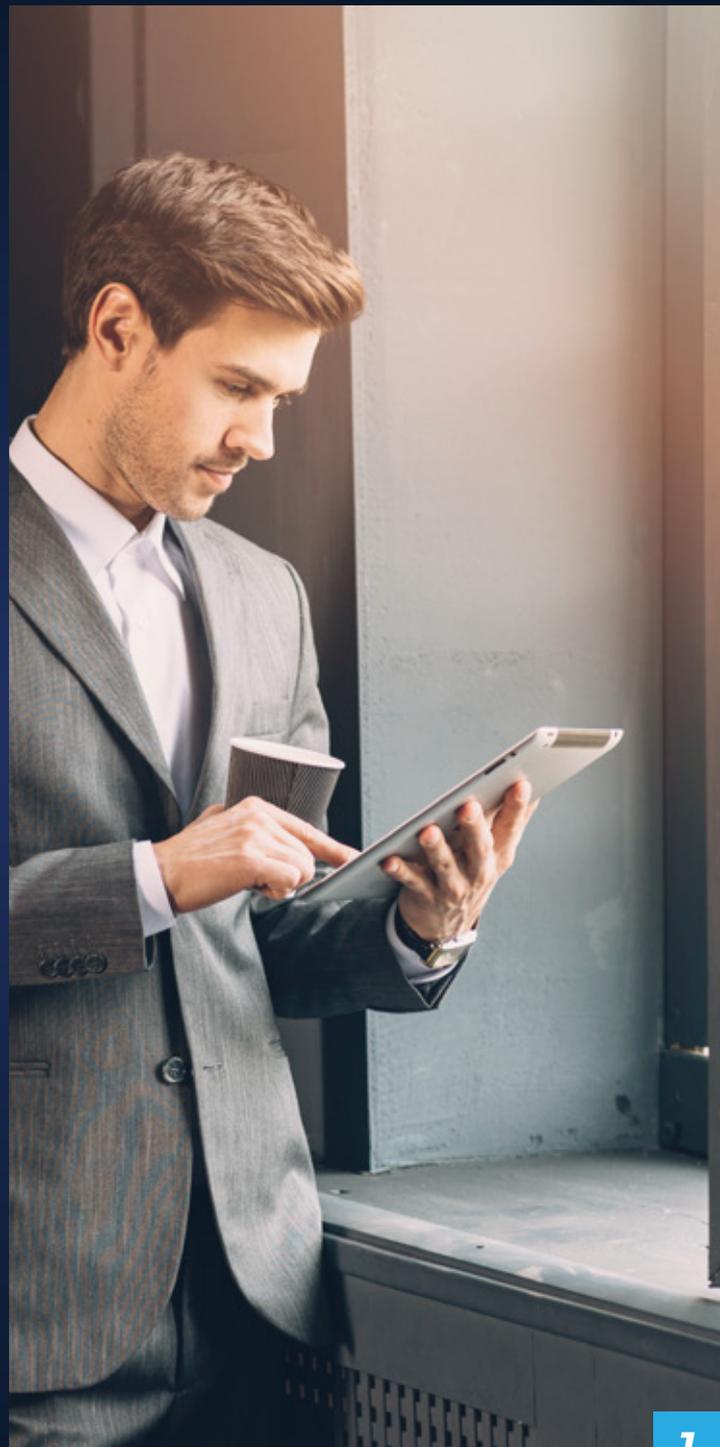
A dark blue world map is centered in the background. Several small white dots are scattered across the map, primarily in the Asia-Pacific region, Europe, and Africa, indicating global service locations.

At SGP Accountants
Accountancy & Taxation

we pride ourselves by the on-going development
of services available to our clients.

CONTENTS:

Introduction	2
Accountants	8
Business Services	10
Consultancy Services	12
Finance Services	16
Audit Services	18
Tax Services	20
Computer Services	24
Payroll	28
Global Services	34
Location	39



INTRODUCTION:

SGP Accountants

is a dynamic professional practice offering a comprehensive and competitive range of high quality services, business support and consultancy to a wide variety of small & large enterprises from sole traders to large corporations, public companies and private individuals.



In order for us to extend our service range further, we work closely with a number of companies to ensure that client needs and expectations are met without any worry.



• INTRODUCTION

Our expertise has been drawn from over 16 year's experience in financial, commercial, information technology and business management disciplines gained in a wide range of business sectors.



We understand the operational needs, requirements and problems of modern business and have the skills and dedication to help you take your business forward.

The practice ethos is based around personal service, with regular client contact and visits to ensure that our advice and service is always current and relevant. Initial consultations are free and without obligation.

• INTRODUCTION

SGP is a member of the following accounting bodies:



The Association of International Accountants (AIA)

A.I.A. is one of six statutorily Recognised Qualifying Bodies (RQB's) in the United Kingdom for company auditors under the Schedule 11 of the Companies Act 2006. The AIA professional qualification is also recognised through out the European Union and in other major financial centres around the world.



Institute of Financial Accountants. (IFA)

The Institute of Financial Accountants was established in 1916 and is the oldest body of non Chartered Accountants in the world. The Institute sets technical and ethical standards for all their members.



Institute of Public Accountants (IPA)

The Institute of Public Accountants was established in 1923 as the National Institute of Accountants, the IPA now has more than 26,000 members and students in Australia and Asia.



Association of Chartered Certified Accountants (ACCA)

Founded in 1904, the Association of Chartered Certified Accountants is the global professional accounting body offering the Chartered Certified Accountant qualification. ACCA inspires its members and students towards greater success and prosperity.

• INTRODUCTION

Why
choose?
SGP Accountants

• INTRODUCTION



Everyone is ***different.***
You may be in the same business as your neighbour, the same age and with similar personal commitments.

But there will still be something in your list of lifetime priorities that sets you apart from your neighbour.

We understand that, and we understand our true role is to provide holistic solutions to client needs.

To do that properly we need to know our clients – and they need to know us.

Each client is assigned an account manager who makes it their business to know the client and his/her needs, so there's always someone available to deal with anything that crops up.

We understand that if someone tries to contact us, it's because they want some help – and it's no good returning calls a week later. So, one of our guiding principles is a quick response.

If you contact us you get a response either that day or at latest the next day.

ACCOUNTANTS:

What **should**
you look for in an accountant?



**At SGP Accountants, we offer a unique
'guarantee' service – *everything we do is
guaranteed!***



If you don't feel that you have had value for money or that we have not performed as we should, we will adjust your bill accordingly.
Many clients opt for our standing order fixed rate service, this means you can call us at any time, without the worry of running up large bills.

BUSINESS SERVICES

Business Advisory

Business planning, development and start-ups.

Identifying the most appropriate business format, type of funding and financial structure.

Preparation of long and short term business and strategic plans, cash flow forecasts, etc. – which are essential requirements for raising finance, loan & finance applications, business start-ups and general financial control.

Assessing survival, risk management, understanding business risks such as running out of business, cost underestimations, break-even points, overstocking etc.

Business Advisory and Consultancy

- Advice on acquisitions, disposals and succession planning which is especially important in family businesses and the related tax and valuation issues etc
- Help with understanding your business performance
- Identifying and evaluating business risks
- Setting objectives and performance measurement, advice on organisation, growth and compliance issues, etc
- Managerial training in financial and business awareness
- Analysing, interpreting and reporting on performance and risk, and managing risk to assure survival and to provide for both positive and negative contingencies

Business Start Up

Most people who start up in business do so because they have a good business proposition and the enterprise and commitment to see it through, not because they are experts in the legal, financial, and fiscal aspects of running a business.

Indeed, these matters can often seem daunting, and even off-putting, to the budding entrepreneur. The good news is that you do not need to be an expert in these fields to succeed in business. All you need is the support of a team of trained experts.

That's where we fit in. Bring us your business ideas and we'll help you to evaluate them in a constructive and realistic manner. We can also help you:

- Decide on the most suitable structure for your business – sole trader, partnership, or limited company
- Prepare a business plan, cash-flow projections, budgets and trading forecasts. Assess your finance requirements, advise on the best sources of finance and draw up the necessary proposals
- Establish a good working relationship with your bank
- Complete any registration procedures with Companies House, Inland Revenue, or Customs and Excise
- Deal with company secretarial issues
- Set up a recording system for your internal

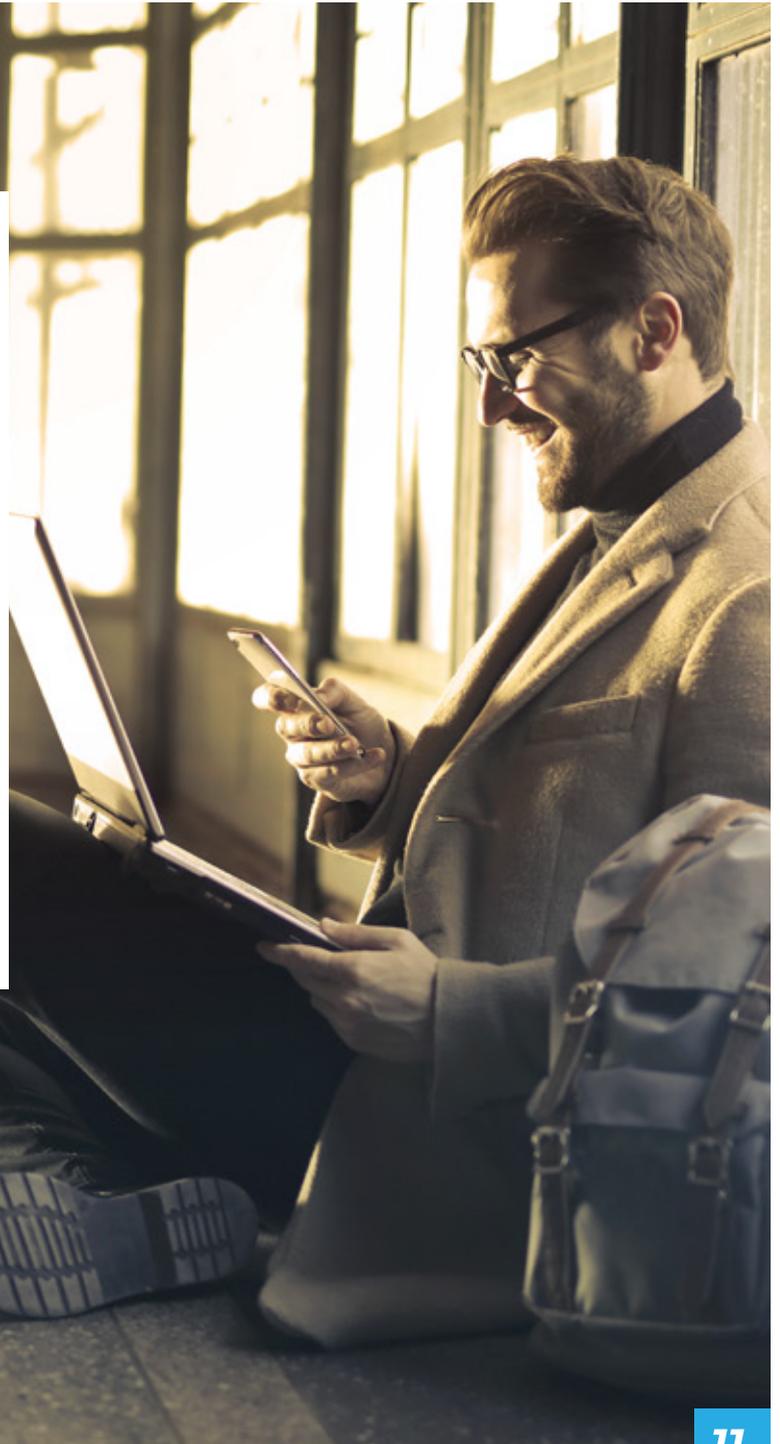
• BUSINESS SERVICES

■ Building Profit

As an example the construction industry is one of the most volatile sectors in the UK economy.

Careful planning and advice are needed to maintain efficiency and competitiveness. With years of experience in this sector, we pride ourselves on having an understanding of the specific problems faced by builders, building and civil engineering contractors and civil engineering consultants. This understanding enables us to recommend effective solutions.

We work with you to help you optimise your performance through advice on appropriate funding, project planning, cash flow planning, payroll services, etc. We guide you through the maze of regulations imposed on the industry, help you to minimise your compliance costs and help you to build a successful future.



CONSULTANCY SERVICES

Selling Up

If you are considering selling your business you will need professional advice.

SGP provides this in many ways, including:

- Valuation - How much is your business worth – are the offers received reasonable?
- Structure - How should the sale be structured to maximise the potential and to avoid unnecessary complications?
- Taxation - What are the tax implications and how can the impact of tax be minimised without jeopardising the commercial aspects of the transaction?
- Procedure - What procedure should be followed to affect the sale with the minimum cost and maximum reward?
- Liabilities - What clauses are acceptable within any sale documentation and how can the indemnities and warranties be limited to protect your future exposure?

Strategic Planning

Everyone knows that a successful business must plan ahead, but all too often the pressures of keeping the business going on a daily basis mean that strategic planning is not given the attention it needs.

The result is often rushed judgments, over- or undercapacity or missed opportunities.

Every business owner needs a planning adviser who has the time and knowledge to take the long view and advise on an appropriate course of action before it is too late.

With years of experience advising the local business community we have a wealth of experience and expertise for you to draw on.

Due Diligence

If you are considering making an acquisition or are in the process of raising finance, it is likely that you will be asked to appoint an external professional firm.

Such as SGP, to carry out a due diligence exercise or a pre-lending review on behalf of a Bank. If the acquisition is being financed out of existing resources then in our experience, you should still carry out the due diligence exercise to reduce the risks associated with your acquisition.

The terms of reference for each assignment are agreed between all relevant parties at the outset and differ depending on the particular circumstances of each transaction.

Due to the specialist nature of such reviews and reports, we only use partners and senior managers on assignment as we believe that for real value to be obtained through our work we should use our most experienced teams.

•CONSULTANCY SERVICES

Corporate Restructuring

The Corporate Restructuring team comprises of a group of specialists who have had many years of working with troubled businesses.

Our team has demonstrated their experience, skill and problem solving abilities by working with all major lenders in the UK. The team is at the forefront of turnaround work and provides innovative solutions and strong leadership whenever a problem arises.

Searching for the best solution has enabled us to deliver a comprehensive range of services focused exclusively on turnaround, restructuring and insolvency.

Whenever a financial difficulty arises you can be assured of a quick response with full partner involvement from start to finish. A full range of services for distressed businesses including fully supporting the Rescue Culture, a concept adopted by all responsible lenders and corporate recovery professionals. Identifying problems early is the essence of the Rescue Culture.

Often, if problems are identified early, they can be corrected quietly and with less trauma. It is a well-known fact amongst corporate restructuring professionals that many companies could have avoided administration or liquidation if their problems had been discovered or addressed earlier.

The range of our Corporate Restructuring services includes the following:

Services for Directors or Stakeholders of troubled businesses – advising on and implementing practical plans for businesses with financial challenges via our own unique Business Review process. We will identify how corporate performance can be improved. This work can include profit improvement and cost reduction techniques to ease cash flow pressure. We also advise directors on their legal responsibilities when faced with commercial insolvency problems.

Services to Lenders of troubled businesses–providing advice, strategic assessments and practical guidance on strategies to maximise recoveries.

Raising rescue funding at short notice – the partners have extensive relationships with Lenders, Business Angels and Factors and Discounters who are prepared to provide finance to troubled businesses or assist in funding restarts.

Forensic and Fraud services – by applying latest investigation techniques we have solved some of the most complex frauds of recent times.

Estate Planning

Few of us like to think about dying, but equally few of us could live with the thought that we have not made adequate provision for family and friends who survive us.

The legislation that governs passing on your estate to your chosen beneficiaries requires you to plan well in advance.

Since none of us knows when we shall die, this means making the necessary provisions now.

The earlier you make the arrangements, the greater your chance of taking full advantage of the tax opportunities available and thereby maximising the amount that goes to your beneficiaries.

Nothing is more demoralising than the thought that a substantial slice of the wealth you have worked hard to accumulate will end up in the Government's coffers!

It is equally important when planning to transfer your estate that you make adequate provision for yourself and your spouse in your later years.

Striking this balance calls for considerable skill and foresight – and a detailed knowledge of the tax regime.

We provide a discreet estate planning service that includes:

- Help with drawing up and reviewing your will.
- Making full use of exemptions and lower tax rates on lifetime transfers.
- Optimising lifetime transfers between spouses.
- Transferring agricultural or business property.
- Transferring assets into trust.
- Arranging adequate life assurance to cover potential inheritance tax liabilities.

Our comprehensive service can be tailored to meet your specific needs and can cover the following:

- Pre and ongoing lending reviews for major international banks
- Acquisition investigation
- Management buy-out reviews
- Management buy-in reviews
- External finance raising

• CONSULTANCY SERVICES

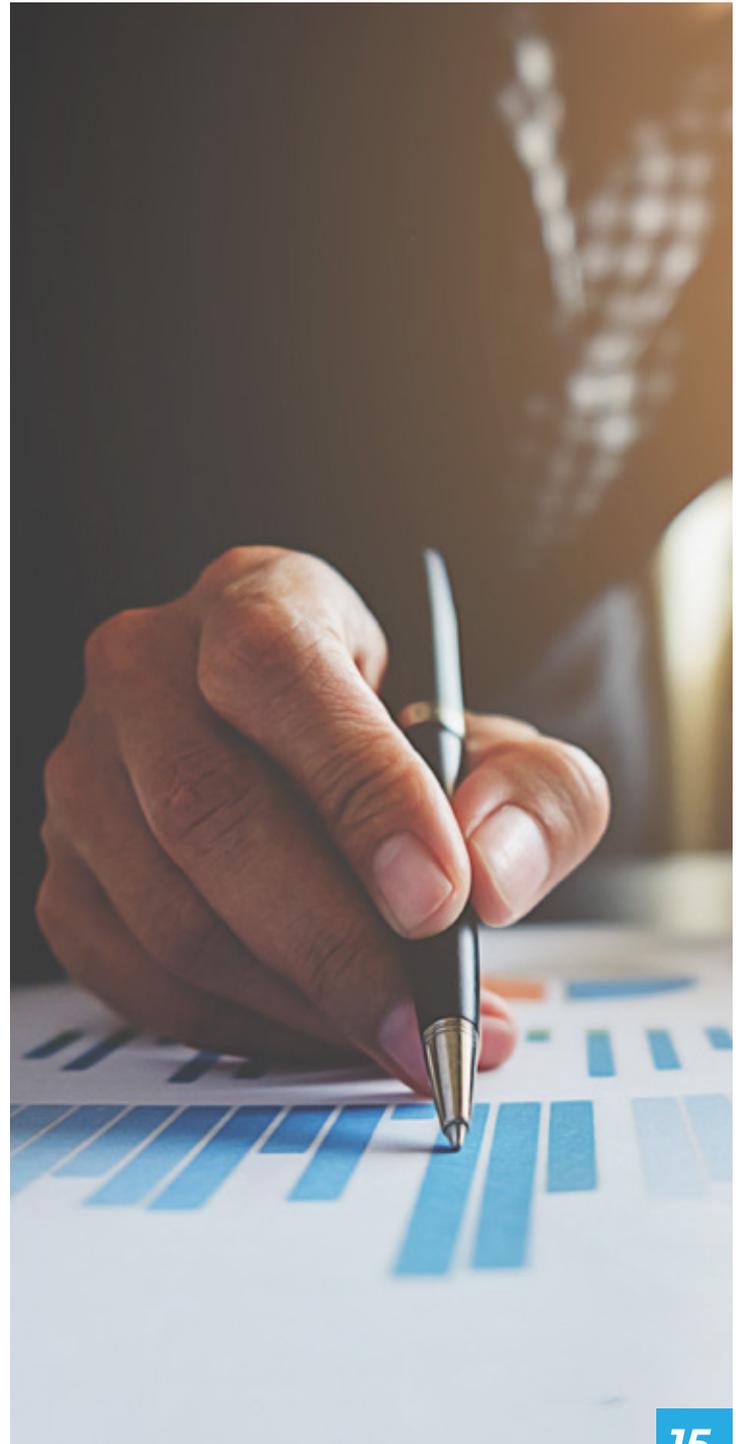
■ Corporate Turnaround

SGP Corporate Restructuring is the business turnaround division of SGP Accountants.

No matter how challenging the circumstances, our people are trained to seek innovative and practical solutions to the most complex financial problems. No situation is too demanding and we are renowned for saving businesses, reputations and livelihoods in the most difficult circumstances.

Committed to excellence in problem solving, our professionals have worked on some of the most challenging turnaround and crisis management situations of recent years. Often working in a non-disclosed consultancy role, we rebuild and realise value with underperforming businesses.

For further information on SGP Corporate Restructuring **visit our website www.sgpaccountants.com**



FINANCE SERVICES

■ Corporate Finance

Entrepreneurs face many challenges in their corporate lives: starting a business, then expansion whether by organic growth or perhaps an acquisition and then ultimately a flotation or sale.

Our experienced corporate finance team has worked on a diverse range of transactions across numerous sectors and enjoys excellent working relationships with financial institutions and other professionals. We provide strategic advice on achieving your goals and help at a transactional level by structuring deals to fit in with your objectives.

Our expertise in corporate finance includes:

- Obtaining start-up finance
- Due diligence and valuations
- Raising money for expansion
- MBO's and MBI's
- Flotation's
- International transactions

■ Raising Finance

Most people who start up in business do so because they have a good business proposition and the enterprise and commitment to see it through, not because they are experts in the legal, financial, and fiscal aspects of running a business.

Our network of contacts will help secure the right finance package.

Businesses should give themselves the best chance of success by obtaining professional advice. SGP has considerable experience in this area and we base our advice on sound projections.

We establish both how and over what period funds will be utilised, where specialist advice, such as for obtaining grants or venture capital is necessary.

The main sources of finance available are:

- Personal funds and family wealth
- Bank overdraft facilities
- SGP Equity Funding Alliance
- Bank loans – which could include loan guarantee schemes
- Longer term commercial loans and mortgages
- Hire purchase and leases
- Debt factoring and invoice discounting
- Private equity capital
- Institutional equity capital
- National and regional grants and loans or assistance

• FINANCIAL SERVICES



AUDIT SERVICES

Audit

Though business owners traditionally regard the annual audit and preparation of annual accounts as a cost centre – a necessary evil that adds no value to the business – we strive to transform it into a profit centre.

Besides helping you meet the statutory requirements, we also take the opportunity to conduct a review of your financial and management systems.

This can often result in our identifying potential problem areas and recommending opportunities to improve your business performance. We discuss the problems and opportunities with you and help you implement any agreed solutions.

We see the preparation of your annual report as an opportunity to enhance your external image.

A wellprepared report can have a considerable positive impact on the perceptions of investors, potential finance sources, customers, prospects, referral sources, and even your own staff – all of which greatly improves your business prospects for the future.

Accounting

Advice upon, the design and install of control & reporting systems needed to:

Assess both the profitability and pricing of products, services, contracts and customers.

Show how you are performing by providing detailed analytical, explanatory management information and operating reports, measuring performance and variances against budgets and plans. Provide corporate, strategic, developmental and operational planning services and budgetary control financial modelling.

Forensic Accounting

Assessing the commercial or financial implications of legal disputes is imperative to ensure that financial settlements encompass every aspect of your case.

The ramifications attached to this assessment are huge and getting it wrong can have long-term repercussions.

Forensic accounting is a highly complex and specialist skill used to assess the financial facts of a legal dispute.

Our dedicated and experienced team of specialist partners provide investigative assistance of a suspected or actual fraud, authoritative quantification of damages or act as an expert witness capable of making a decisive contribution to your case.

Our expertise in forensic accounting includes reports on:

- Financial strategy and settlements for divorce
- Business valuations
- Damages for personal injury and loss of profits
- Fraud investigation
- Shareholder disputes
- Wrongful dismissal compensation claims

• AUDIT SERVICES

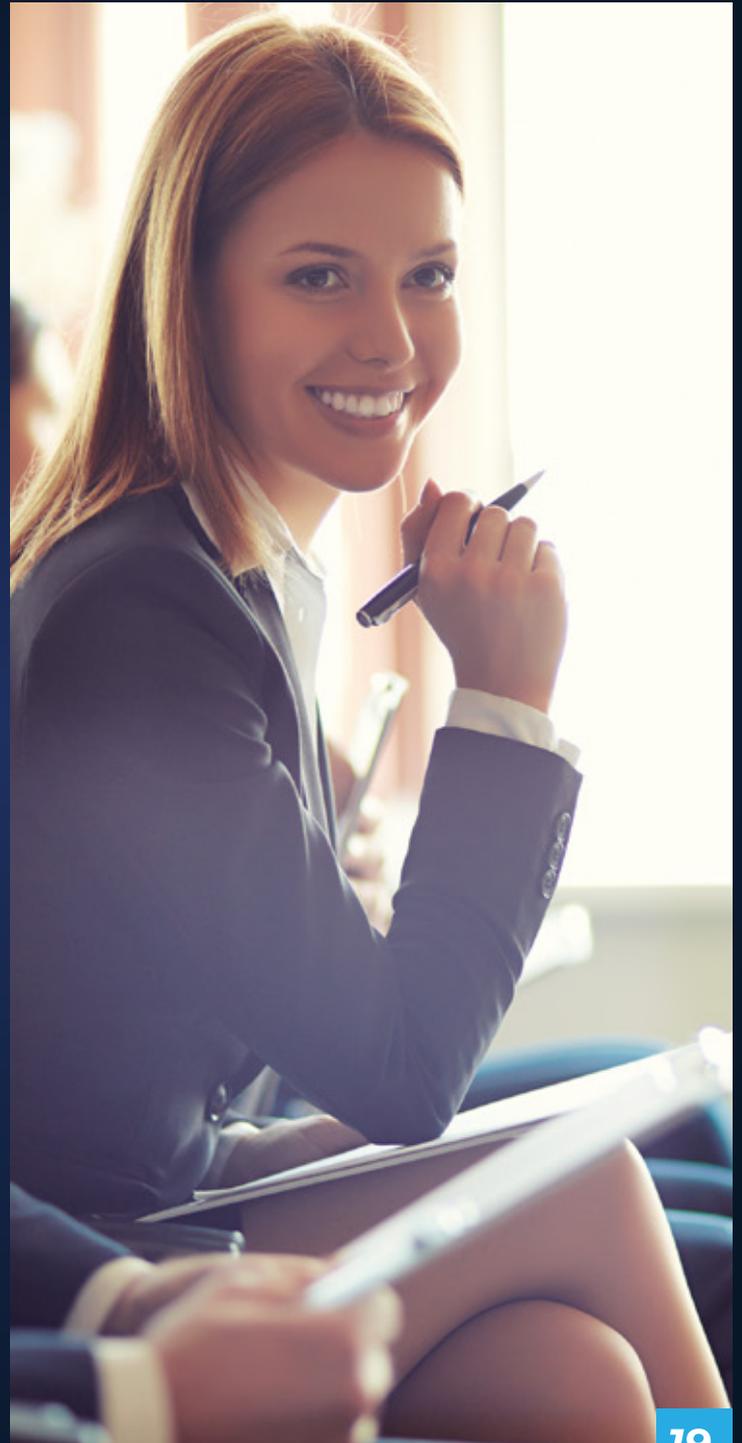
Bookkeeping and Accounting

We can relieve you and your staff of an enormous burden by taking care of all your bookkeeping and accounting needs, including the preparation of your annual accounts.

Our first step is to work with you so we can gain a full understanding of your business. We then tailor our approach to your requirements so we can provide exactly the service you need.

Besides your core bookkeeping, we can also maintain your VAT records, prepare and audit your group pension fund, and take on short-term projects to relieve your staff of any temporary overload.

But perhaps the most important part of this service is the preparation of management accounts. These are vital to the continued success of your business. We discuss your requirements with you and provide you with tailored information and constructive advice on a regular basis.



TAX SERVICES

Business Advisory

Value added tax is one of the most complex and onerous tax regimes imposed on business – so complex that many businesses inadvertently overpay or underpay VAT.

The ever widening scope of VAT, the constant stream of detailed changes to the regulations, and the ever rowing demands of HMRC call for a trained professional eye to ensure that you do not fall foul of the regulations and do not pay the Exchequer more than you need to!

We provide an efficient cost effective VAT service, which includes:

- Assistance with VAT registration
- Advice on VAT planning and administration
- Use of the most appropriate scheme
- VAT control and reconciliation
- Help with completing VAT returns
- Planning to minimise future problems with HMRC
- Negotiating with HMRC in disputes and representing you at VAT tribunals

Personal Self Assessment

The term 'self assessment' is proving to be one of the great misnomers of all time.

Many taxpayers struggle to understand the complex tax returns and complete them correctly. In the first year of the regime alone, 775,000 taxpayers received £100 penalties for failing to submit their returns on time, and some 400,000 incurred further penalties because their returns were still outstanding six months later!

The constant stream of changes to tax legislation means not only that the returns are becoming even more difficult to understand but also that taxpayers risk incurring more penalties through failing to complete their returns on time or correctly.

We can save you a lot of time, worry and money by handling your self-assessment for you. We will do all the necessary computations, complete your return and even offer advice on how you can minimise your tax liability.

We can act as your agent, dealing directly with the HMRC on your behalf and should you be selected for a selfassessment enquiry, act for you at any meetings.

• TAX SERVICES

■ Tax Investigations

Tax investigations are very stressful.

As well as the fear of penalties, there is the threat of damage to business reputation and the potential to lose a business that has been built up over many years. Because most people are unused to such investigations, they are unaware of how they can help safeguard their interests.

SGP can help with simple HMRC enquiries on matters such as PAYE and Self Assessment, but we can also help with more serious matters such as Special Compliance Office investigations.

Our services include:

- Professional practice investigations
- Omissions from tax returns
- Hansard investigations
- PAYE or NI enquiries
- Random enquiries
- Offshore companies trading in the UK
- Offshore trusts
- Dual contracts
- Transfer of assets overseas

Clients who have to undergo a tax investigation are reassured to have an expert on their side. We can help in dealing with HMRC, allowing them to get on with running their business. We can also help by:

- Minimising liability to tax and interest
- Negotiating lowest penalties
- Negotiating to avoid prosecution
- Identifying missed tax-planning opportunities



• TAX SERVICES

Corporate Tax Planning

Corporation tax represents a substantial part of your trading costs.

Moreover, the increased reporting obligations, robust investigation policies on the part of the tax authorities, and harsher penalties for non-compliance mean that an undue amount of your time and resources can be taken up collecting revenue for the Government.

We offer a range of services to help you minimise your corporate tax exposure and relieve you of the administrative burden of complying with tax legislation. These include:

- Determining the most tax effective structure for your business.
- Taking full advantage of tax opportunities and relief's.
- Achieving the optimum capital or revenue tax treatment.
- Reducing tax on disposals and maximising relief on acquisitions.
- Making the most of tax opportunities specific to your industry.
- Meeting the rigorous demands of compliance including corporation tax self assessment.
- Acting on your behalf in discussions with the tax authorities.
- Efficient corporate tax planning can result in potentially significant improvements in your bottom line.

Personal Tax Planning

With the tax regime becoming more complex and more emphasis being put on taxpayers' individual responsibilities.

Everyone who is subject to taxation needs professional advice and support if they are to optimise their tax position and ensure they meet all the compliance requirements.

We are the tax specialists. We can provide you with all year round tax advice on:

- Income tax.
- Capital Gains tax.
- Inheritance tax.
- Trusts and estates.
- Non-domiciliary tax issues

Every pound of income tax you save means more income at your disposal, every well planned disposal of assets means minimal loss of capital gains and every inheritance tax saving means more benefit for your beneficiaries.

• TAX SERVICES

Retirement Strategies

Everyone hopes to maintain the same standard of living in retirement as they presently enjoy while working, but to achieve this requires considerable forward planning.

Here are some important questions you need to ask yourself:

Exit strategies

If you are in business, the first thing you need to consider is your exit strategy.

Will you withdraw from the business, leaving it for the next generation or will you hope to sell the business?

If you intend to hand the business over, do you have a workable succession plan? If you intend to sell, how will you value the business, find a suitable buyer, etc.?

Are you aware of all the tax implications of the timing of disposals?

Pension provision

Have you made adequate pension provision and do you have the right type of pension? Are you aware of all the pension possibilities open to business owners and directors? Are you making full use of all your allowances?

Savings and investments

Do you have the right balance between savings and investments, and between high and low risk exposures?

Personal Tax Planning

Life assurance and long-term care

Do you have adequate life assurance? Have you made provisions for long-term care and medical insurance for you and your spouse in your later years?

We can help you answer all these questions and recommend solutions tailored to your particular needs.

Car Tax Benefit

As you may be aware, the method of calculating the taxable benefit of receiving a company car changed from 6 April 2002. The tax charge is now based on the car's CO2 emissions rather than on the mileage. This change in the method of taxing company cars has meant that many employees now find that their tax burden has increased significantly.

Our recommendations could give you significant cash savings through ensuring the car is owned in the most beneficial manner.

Options for reducing your tax burden

If you now find that your tax burden is causing you concern, our tax experts can review the ways in which this burden can be reduced. One of the key ways is to take a cash alternative instead of the company car.

Cash Alternative

We can calculate whether you are financially better off owning your own car, and the amount of the cash alternative that can be provided to you at no extra cost to the company.

COMPUTER SERVICES

Information technology consultancy, implementation and training.

Systems design, selection and advice for accounting & business systems, manufacturing & contracting systems & projects.

Establish, maintain and review the business systems necessary to achieve success in the market place.
Personal computer specialist applications and training – office and business systems, etc.

- Support for all leading small business systems – Microsoft, Lotus, Sage, Pegasus, and TAS etc
- E-commerce solutions
- Bespoke applications

IT Contractors

At SGP we understand that you may have neither the time nor the inclination to take care of all the administrative burdens associated with running a Limited Company.

That is why we have put together a package, which will take care of all your company's needs.

The fixed monthly fee of only £100 + VAT includes the following:

- IR35 compliance and solutions
- Year end accounts
- Dividend administration
- Completion of Annual Return
- Personal Taxation
- Payroll bureau
- Dealing with Inland Revenue and Companies House
- Unlimited access to our free help-line
- Free bookkeeping software

• COMPUTER SERVICES

■ Property Services

SGP acts for property developers of all sizes, from start-ups to large multi-site developers.

Each property development is unique and many factors will affect the commercial success of a project. SGP act for over 300 property developers and investors, and specialise in commercial accounting and tax issues.

Our property services team consists of expert advisers in tax, business planning and raising finance. SGP also acts for a wide range of suppliers to the property industry, including:

· Solicitors · Surveyors · Architects · Project managers · Estate & letting agents · Sub-contractors

With our comprehensive understanding of the wider property industry, we are well placed to advise developers looking for a suitable professional supplier. For further information you can download our Property Services brochure, or contact your local office.

■ Online Services

SGP eAccounting provides a simple and cost effective method of solving your company's accounting requirements.

You simply send us your paperwork and we do the rest.

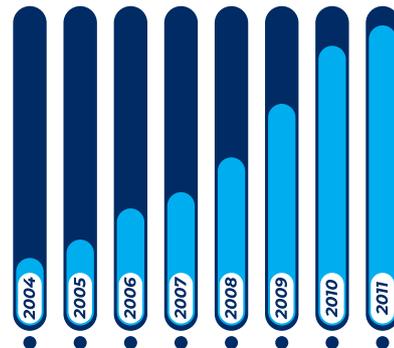
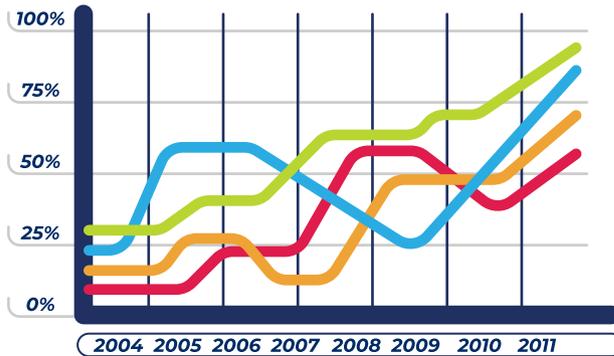
Top reasons to use SGP Group eAccounting

1. Your conventional accountant is expensive and slow. We save you money and time.
2. Our service couldn't be easier to use. You simply copy us your paperwork and within 2 working days it is available online 24/7.
3. We can undertake your company administration, payroll and statutory returns freeing you or your staff for more critical tasks.

More reasons to use our service

- | | |
|---------------------------|------------------------------|
| 1. FREE Company formation | 4. No more paper shuffling |
| 2. FREE Customer Support | 5. Full electronic archive |
| 3. Accessible anywhere | 6. Full management reporting |

• COMPUTER SERVICES



• COMPUTER SERVICES

Achieve profitable growth...

Support to implement any of the above services
is an important part of the Account Net Process.

PAYROLL:

Do you know how much it costs you to process your staff's wages?

Whether you pay one employee or one hundred, once a week or once a month, if you are an expert or hiring your first employee ..
we can help!

**Let us take our time for accuracy.
Use your time for business!**

With the ever changing rules and regulations concerning payroll processing, we fill in the expertise that you may not have. Plus we'll keep you informed about new payroll developments that may affect your business and employees.



• PAYROLL

■ SGP Accountants

Internet Accountant, created SGP Payroll on the Move in 2004.

Our mission is to provide a quality and cost effective Payroll Bureau Service to support our commitment and dedication to Internet Accountant's own clients.

SGP Payroll soon became the Payroll Bureau Services choice for our clients.

As Internet Accountant grew so did our Payroll Bureau, both in size and complexity. The nature of our business meant there were many variables in our payroll service and no two payroll runs were ever alike. As any good owner would, our clients chose to concentrate its efforts on core business priorities and leave the payroll processing to ourselves.

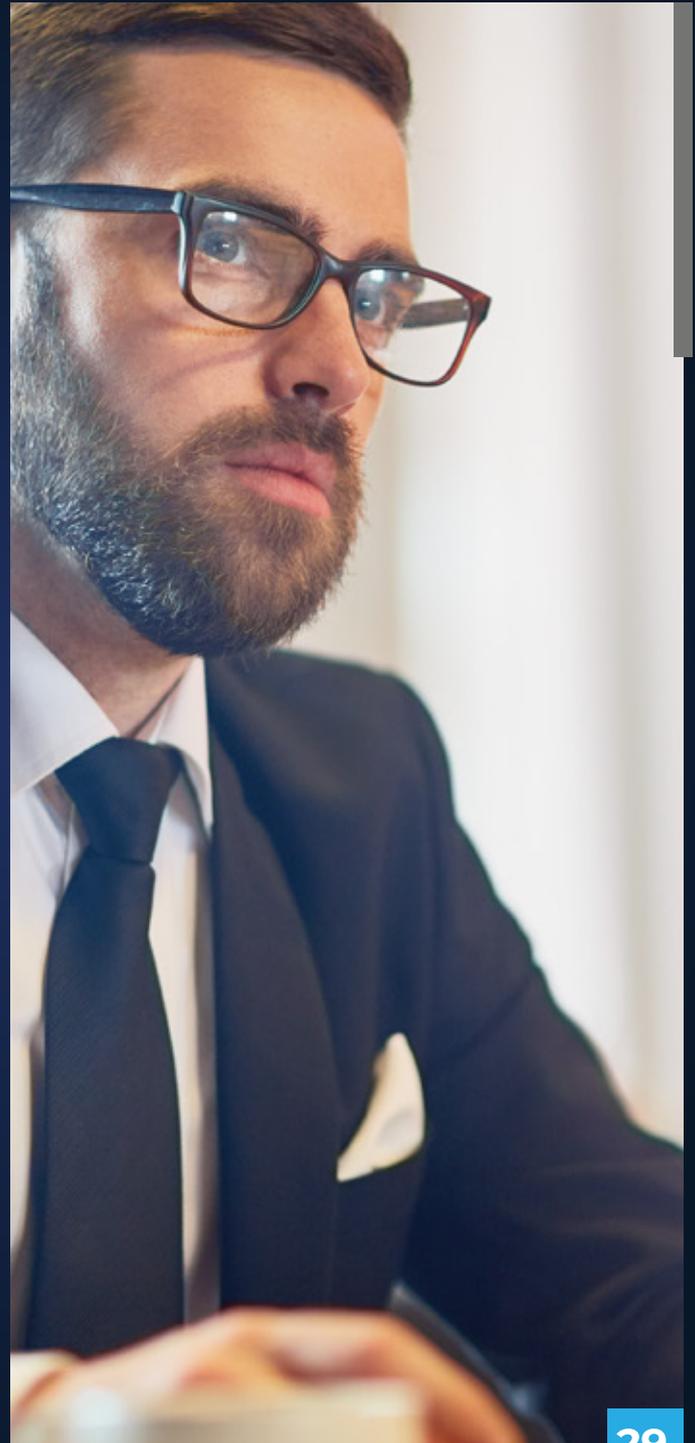
We hired new, experienced payroll staff, purchased payroll processing software, and created a new system that could accommodate their unique needs. It wasn't long before we became experts in every aspect of payroll processing.

We were confident we could offer a superior service.

We also knew there were many other businesses like yours that were looking for a payroll company willing to accommodate the needs of small to medium sized businesses. We have the knowledge, the technology and the desire to help them with their payroll.

Today, we process payroll for clients ranging from one employee to hundreds of employees.

We work in all sectors including retail, wholesale, manufacturing, financial, seasonal, technology and non-profit. We remain committed to providing flexible, reliable, and prompt payroll services to keep payroll processing easy and convenient for our customers.



• PAYROLL

■ Services we provide:

- N.I. Payments for the employer and the employee will be calculated
- P.A.Y.E. will be calculated
- Employees' wages will be calculated
- Figures for the accounts ledgers will be prepared
- Statutory Sick Pay will be calculated and dealt with correctly
- Statutory Maternity Pay will be calculated and dealt with correctly
- Run Pension Schemes and take out deductions
- Help set-up and record Tax Credit Funding
- Maintain Car & Fuel Records
- Record Student Loan Payments
- Remove leavers from payroll and send P45's and P11's
- Produce Employee Reports
- Secure phone service – get info on your employees over the phone
- Inform you on new legislation

■ Each month we send you:

- N.I. Payment figures P.A.Y.E payment figures
- Accounts Ledger figures
- Pay Slips for each employee
- Plus any other payment figures to/from I.R.
- Employee Reports

■ Year End Charge Services:

- Produce P14's
- Produce P60's for each employee
- Produce P35's
- Produce P38's
- P11D's. This is only needed if one of your employees receives benefits or has any expenses paid to them and is therefore a P11D employee. This takes extra time and needs extra computer software. P11D's are needed for the end of the year
- P9D's. These are returns for non-P11D employees who have been provided with certain expenses paid for. Also for the end of year returns
- Payslip to homes. Payslips will be sent to the homes of each employee on each payday by post
- Set-up Holiday Schemes. We can suggest holiday schemes that would fit your company and once you have chosen one, set it up in your payroll scheme. If you wish us to maintain your employees holidays this will be an additional service that can be discussed

■ Each month we send you:

We must stress for legal reasons that we at SGP Payroll are not financial advisers. What we can do is gather information on different pension schemes for you. Once you have chosen your preferred scheme we will set it up and incorporate it into the payroll system

• PAYROLL

■ Set-up:

- Conversions of company and employee data
- Assistance in collection of company and employee data
- Assistance in obtaining Inland Revenue tax identification numbers and payment coupons
- Assistance in using our services

■ Each month we send you:

SGP Payroll offers you a choice of how you submit your payroll information. You may choose to forward your payroll data via:

- Telephone / Facsimile
- E-mail (info@sgppayroll.com for more information)
- Web based – secure account using our partners
- Accountant Online
- Courier

■ Output of payroll:

• After each payroll has been processed, you will receive a payroll information package for your records. This package is put together based on your specific requirements and is delivered to you according to your preference.

• A typical payroll package often includes the following information, but remember, each payroll package is customised, so please ask about other information you'd like to include in your package

- Payroll Register (may be departmentalised)
- Specialised reports
- Employee cheques and/or earning statements
- Direct Deposit Summary
- Cheque register
- Quality Assurance Checklist
- Timecard & Adjustment Summary
- Year to Date Payroll Register

You also have a choice about how you receive your completed payroll package. You may choose to receive your payroll package via:

- Facsimile
- E-mail (info@sgppayroll.com for more information)
- Web based – secure account using our partners Accountant Online
- Courier
- Mail
- Personal pick-up

• PAYROLL

Taking care of our customers is our number one priority.

Big or small we're willing to do whatever it takes to satisfy your needs.

We take great pride in providing exceptional customer service and have made the following commitment to all our customers:



- Being there whenever you need assistance.



- Providing personalised service by someone who is familiar with your payroll.



- Listening carefully to your specific needs and wants and customising our service to meet those expectations.



- Providing easy to read reports containing information you want to know.



- Continually researching and developing new products and services.



- Staying up-to-date through ongoing training and development.

At SGP Payroll we're committed in providing a flexible, reliable and prompt service to keep payroll processing easy and convenient for you.

Flexible

Our customised reports and services enable us to meet your specific needs now and in the future. We work with you to ensure you get what you want.

Accurate and Reliable

Our knowledgeable, professional staff work hard to ensure you receive an accurate and reliable service on a consistent basis. Ongoing training and continuous improvement initiatives ensure you receive the best service possible.

Easy and Convenient

Our comprehensive, straightforward approach saves you time and frustration. With Ibex you don't need complicated and expensive software or hardware that requires regular training, updating and maintenance.

All you need to do is forward your payroll data in a format most convenient for you and we'll do the rest.

Cost Effective

Our competitive rates save you money on supplies and the time it takes to complete your payroll inhouse.

By outsourcing to SGP Payroll you can free up employee time for core business priorities.

• PAYROLL

Whether you are considering outsourcing your payroll for the first time or would like to change payroll service providers, SGP Payroll offers great value.

We are one of the most affordable payroll services in the industry.

In addition to competitive rates, outsourcing with SGP Payroll can save you the cost of time and supplies. With SGP Payroll, you don't need expensive, complicated hardware and software requiring training and ongoing maintenance. You also save time, money and frustration at year-end or when implementing new employment standards, taxation, deduction or benefit legislation.

Our Direct Deposit and Internet-based services also mean you spend less money on paper supplies.

We have simplified our payroll services without compromising quality. Our price structure includes all tax work, all payroll reports, mailing and handling. There are no hidden costs or annual fees to pay, making it affordable for any business.

Our fees are calculated after each client has furnished us with details of their requirements, therefore you could visit our website and complete the form under "Get A Quotation" to enable us to reply with our very competitive costs.

The practice ethos is based around personal service, with regular client contact and visits to ensure that our advice and service is always current and relevant. Initial consultations are free and without obligation.



GLOBAL SERVICES

Start your Business in Dubai, USA, EEC or International

professional group of companies with offices all over the world.

specialising in international Private Foundation formation, low-cost international Company registration (international LLC and international IBC), and international Banking.



- Global Services

Our experienced professionals are carefully and continuously analysing available and emerging international tax havens and have selected those jurisdictions which offer the best opportunities and advantages to the clients.

Our company is highly experienced, with over 2000 international companies incorporated in over 80 international jurisdictions, including complex structures for international and multinational companies.

Through our staff and partners located all over the world we offer you the best teams of accountants, lawyers and consultants in over 80 international jurisdictions, assuring you of the best fiscal solution adapted to your local business needs and our clients refer to us as being fast, accurate, responsive but yet very affordable.

There are two things clients can count on from us:

1 - high professional standards.

2 - the ability to deliver sustainable quality in everything we do Our professionalism, work ethic and knowledge of regional markets set us apart from the competition.

Our team has built an excellent reputation for confidentiality, privacy and for constantly meeting and exceeding the expectations of the international business community.

Our team is an innovative and creative association of multi-disciplined experts spanning all corners of the world. Our collective aim is to provide real and workable solutions in order to help our clients achieve maximum benefits, whilst reducing business costs.

Our main goal is to be focused on individual clients needs and exceed their expectation on deliver services.

We understand the needs of our customers and approach them individually, whether they are physical persons or companies. We provide the corporate and personal privacy and assurance you seek.

• Global Services

■ Advisory Services

We provide a full range of professional advisory services together with our international team (lawyers, accountants, commercial experts).

Our services include, among others, advisory for:

- Selection, establishment and management of international company structure.
- International Company Formation in all major countries
- Expertise in using double tax treaties.
- Establishment and maintenance of international foundations.
- Establishment or re-structuring international and international operations corporate structuring.
- Entering new markets.
- Financial engineering.
- Tax and VAT planning.
- Transfer pricing.
- Implementation of trading and investment structures
- Domestic and overseas property ownership.
- Contractual matters including billing and day-to-day matters of international corporate structures.
- Utilization of structures in high tax areas for international tax planning.
- Implementation of business start-ups and utilization of double tax.

■ Company Formation and Maintenance

When you incorporate international company you are taking advantages of financial benefits and opening up your tax planning options.

Due to our international presence we can provide you customized incorporation services all over the world, in the most rapid, cost-effective and solutions driven.

Our consultants provide tailored solutions to meet client's needs. We will give you any assistance or advice from the moment you choose to incorporate the company and for as long after incorporation as you require.

■ Commercial Services

Our team performs day to day banking and other financial and commercial transactions for international companies which we administer on behalf of our client.

- Global Services

■ Company Management, Secretarial, Compliance

Once you have incorporated a company, it is a statutory requirement to secure it by proper structuring in accordance with local legislation, and the statutory records and annual returns maintained on sophisticated company secretarial software to ensure the company fulfils its obligation each year.

We ensure fast, efficient incorporation of all types of company and also provide management and administration facilities to improve your business efficiency.

We can provide management and administrative support to large corporations, financial institutions, international private equity, venture capital managers, wealth managers and multinational private clients using all types of cross border entities.

■ Accounting Services

We have a professional team and partners dedicated to provide accounting and taxation compliance services for our clients' international companies as well as assisting in the process of meeting statutory audit requirements.

Our services extend to companies whose activities range from private investment holding to international trading companies.

■ International Banking

Most of the clients require our assistance in obtaining a bank account for their new international company or foundation.

The service we provide is that of an introduction to the bank and assistance with the required documentation and the application process.

We try to minimise inconvenience to our international banking clients and it is often not necessary for clients to visit the bank in person to obtain the corporate bank account.

Our international banking team prepares all account documentation and attends an interview on our clients' behalf. Depending on the bank selected, our clients receive international ATM cards, cheque books and world class internet banking.

We can provide you a full range of international online banking services, all of them with internet banking and debit cards which allow you to have quick and easy access to your funds from almost anywhere in the world.

We assist our clients to have their international accounts opened with minimum formal and financial obstacles.

We regularly review the best international banking opportunities for business or investment purposes in the market place and recommend those which we believe best suited to meet your identified needs.

What's even more important, being independent experts, we introduce our esteemed customers only to the best international banks.

- Global Services

■ Virtual Offices

We can provide you customised virtual office services for your international company in prime location, which allows you to set up all you need to run an office paying less than what you would pay for a normal office.

The purpose of a virtual office is to provide a professional business environment for your international company or an exclusive address for personal use, project a professional image and credibility to your business.

■ Immigration In Low Taxes and Jurisdictions

An international company is a necessary tool in today's modern global economy. Nowadays tax rates and the rules for computing taxable profits vary widely between countries.

Therefore some international jurisdictions, often known as tax havens, have very low tax rates. Those countries effectively offer services of a sovereign country to businesses and individuals for a modest fee. The result of introducing entities in further jurisdictions into financial structures can be to allow businesses and individuals to diminish the tax liabilities that would otherwise arise in other countries with higher tax rates.

There are many reasons for wishing to take up residency in a new country. Programmes for granting second citizenship and second passport in return for the investment exist in many countries worldwide.

■ International Registration – Ships, Yachts, Aeroplanes

We are highly experienced in managing running costs and vessel registration.

We can handle corporate and fiscal responsibilities that large or small yachts generate, while ensuring full legal and regulatory compliance.

Our team recognises the need for delivery of an accurate and diligent service for ships, yachts or aeroplanes for owners in order to retain strict owner control over costs and administration of these sophisticated assets.

•LOCATION

SWITZERLAND - Head Office
LUCERNE

UK
Teesside
London
Sunderland

ITALY
Rome
Pordenone

UAE
Dubai - JLT
Dubai - DIFC

KSA
Jeddah

USA
New York - NY
Duluth - GA
Fayetteville - GA
Valdosta - GA
Dunedin - FL
Hudson - FL



WITH BEST REGARDS
MIT FREUNDLICHEN GRÜSSEN
MEILLEURES SALUTATIONS
CORDIALI SALUTI
CORDIALES SALUDOS
多謝 谢谢
С НАИЛУЧШИМИ ПОЖЕЛАНИЯМИ
감사하며
SAYGILARIMLA
أطيب التحيات



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