



A Synergy of Tradition and Innovation

# TRUST & WEALTH SERVICES

## RAWLINSON & HUNTER

Rawlinson & Hunter is a leading firm of Chartered Accountants established in 1933, and through its international grouping now operates from 12 offices in 10 countries with over 50 partners and directors, over 500 staff and 10,000 clients. The Firm offers taxation, accountancy and advisory services to individuals, families and businesses. Rawlinson & Hunter is also the largest firm of Chartered Tax Advisers in the UK.

### **The hallmarks of our approach are:**

- Innovative and effective advisory services;
- Exceptional partner-led personal service;
- Strong support for our clients;
- Excellent track record dealing with regulatory bodies;
- Pragmatic advice with clear recommendations;
- Significant investment in IT development;
- Expert partners and staff with broad-based experience;
- International tax specialists who think globally.

This publication offers an insight into the work performed by our Trust and Wealth Team. It provides an account of the development of the team and the suite of services which it offers, an explanation of the importance of cutting edge IT innovation in the service offerings and then provides information on the following specific services:

- Trust Services
- Trust Corporation
- Estate and Probate Services
- Support for Non-Resident Trusts and Companies
- Family Office Services
- Services to Charities
- Source of Wealth Support
- Consolidated Investment Reports
- Income and Expenditure Support



## A SYNERGY OF TRADITION AND INNOVATION

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Rawlinson & Hunter is a firm of Chartered Accountants and Chartered Tax Advisers which was founded in 1933 and is based in central London and Leatherhead in Surrey. Whilst it provides a traditional range of corporate, accounting and tax services, it is best known in the profession for its award-winning services to private clients. It is this which drives the Firm's business and we are constantly looking to develop our range of services to meet the needs and requirements of our clients. An important element of our services to private clients is delivered by our Trust and Wealth team from our bustling Leatherhead office, and it is this team in particular which has successfully combined the Firm's traditional values with cutting edge technological innovation.

Over the many decades of the Firm's existence, size has never been regarded as important. Indeed, the partnership ethos is central to the philosophy and values of the Firm and the basic credo of partners across the generations is that if the number of partners exceeds 20, that ethos begins to break down. The objective of each and every partner has been to focus on quality, not size. By this, we mean enhancing the quality of service delivery by ensuring that we as partners are as expert in our respective fields as we possibly can be, and that the staff who support the partners are professionally qualified and trained to the highest degree and have at their disposal the latest technology. This has enabled us, over time, to gain an enviable reputation in the profession for our services to the private client community in London and internationally. We have developed and expanded our suite of services to support our private clients and their families throughout their lives. In so doing, we pride ourselves on delivering a genuine partner-led service. Our partners are all specialists who lead the advice to our clients, supported by staff who are amongst the best in the profession. We aim to give clear and direct advice without 'fence-sitting'. This alliance of a traditional, quality-orientated, partner-led service with strategic thinking on development of innovative services for our clients is reflected perfectly in the journey of the Trust and Wealth team over the decades.

Trusts and trust law, which feature in the legal systems of many countries with a past linked to the British empire or the Commonwealth, had their beginnings in England in the 12th century. Rawlinson & Hunter's specialism in trusts as wealth planning and succession vehicles dates back not to the 12th century but to 1941, when Felix Chivers became a partner of the Firm. It was Chivers, through his interest in Estate Duty planning, who pioneered trust work at the Firm and attracted many wealthy clients to the Firm.

Having been an adjunct to the Private Client Tax team for many years, in the early 1990s the Trust team (as it was then known) gained its own identity and for many years solely focused on tax and accounting for UK and overseas trusts. From the early 2000s the team expanded and began to advise charities, covering compliance, advisory and governance matters, leading to the team now advising over 75 charities with grant making resources ranging between £1million and £500million+. This dual trust and charity focus continued for a decade, until a fundamental tax change occurred in 2006 (the Inheritance Tax treatment of transfers

to trusts was revised so as to impose an entry charge in many more circumstances than had previously been the case). Anticipating, (overly pessimistically as it turned out) that this change would occasion a fall in the popularity of the trust, the partners made a strategic decision to harness the investment and accounting skills within the team to launch an additional service line dedicated to outsourced family office and investment reporting work. It was at this point that the team became known as Trust & Wealth Services (TWS).

The Firm only develops and offers new services if we are confident that we can provide something which is different, or something which we can do to a higher standard than is otherwise available in the market. Our unique and technologically advanced wealth reporting platform resulted from this initiative and is now a much valued resource for our clients and their family offices. We keep under continuous review how the platform can be further enhanced. Its scope and capabilities are described in this publication, along with the other services which our Trust and Wealth team offers to our clients. The wealth reporting element of the team now services significant family offices based all over the world, offering complete or partial outsourcing of investment reporting, general ledger accounting and performance measurement, using cutting edge technology.

The experience of the TWS team members is broad, with accountants, ex-custodians, economists and ex-traders now forming part of the team.

The most recent development was an extension into probate work, which, in reaction to changes in regulations, seemed a natural extension to the work already undertaken. The team is now able to facilitate non-contentious probate from start to finish and is seeing rapid growth in this area.

It has been a long journey from a small support team to a thriving Trust and Wealth Services team encompassing trust, charities, wealth reporting and probate. The evolution continues, most recently evidenced by the addition of IT developers to the team, allowing technology to remain at the forefront of all future developments.

We, the partners and the staff, pride ourselves on the traditions and core values of the Firm, which have been coded into its DNA over the decades of service to its clients since 1933. Embracing traditional values is not, however, about being stuck in the past. Rather, it is the concrete foundation on which all of our services are built. What our clients value, so they tell us, is the expertise and critical thinking of a traditional Partner-led service supported by the most advanced technology in the profession.



## IT INNOVATION

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Rawlinson & Hunter's commitment to innovation is demonstrable by the growth of the TWS department and the ongoing value we provide to our clients. Within the accounting industry and private client sector, the constant evolution of technology produces opportunities as well as challenges for our clients and their advisers who need clear information and efficient information flows in order to make informed decisions. Our objective is to meet and exceed those needs through innovation within our technology development, by focusing on automation and efficiency. However, the detailed working knowledge that our staff have about our clients is also paramount. Therefore we seek to strike a balance between our technological innovation, our heritage of technical excellence and our traditional hands-on client service.

Given our commitment to innovation and the bespoke nature of the services we provide to our clients, we have established an in-house team of IT developers based in the UK who work closely alongside our accounting staff. These developers come from a diverse range of industries, with backgrounds in finance, web/app development and database administration.

While several of the applications used within the Firm are industry-leading offerings from third party providers, our development team specialises in creating tools that streamline our workflows, making products work effortlessly together. Our development team is responsible for creating a variety of applications used by our staff and our clients, each of which is designed to save time and increase efficiency. We have developed applications which perform automated bank data capture, automated reconciliation, accounts production for financial statements, and reconciliation between both records and statements.

The development team is also responsible for creating the report/statement formats which our clients receive. We use the latest report writing standards to design templates that remove the chance of manual error in the figures we produce. The team can create flexible bespoke reports to match each client's specific requirements, which can then be run and rerun in mere seconds each day, month, quarter or year.

In particular, we have developed innovative methods to capture data from almost any source and format, including the integration of machine learning to ensure that our applications are flexible and adaptable to change. High levels of automation result in minimal manual intervention, thus ensuring that data accuracy and integrity are maintained throughout our processes. Ultimately, by using straight-through-processes wherever possible, we provide accurate information to our clients on a regular and timely basis.

Deciding when to use third party propriety technology vs. when to develop technology ourselves is vital. We have designed an advanced system structure that enables a common core processing engine, yet precisely designed inputs and output. By using best in class third party investment ledger and general ledger platforms, we benefit from the latest features and achieve scale on the parts of the process that are

common to all our clients; yet by building applications such as bank interfaces and statement production ourselves, we are able to completely tailor the parts of the process that are unique to each client.

Our system architecture integrates investment reporting, performance analytics, management accounts, statutory accounts, trust accounts and charity accounts into a single flow of information, avoiding duplication and ensuring consistency across our clients' records. Each record delivers the unique requirements of the intended recipients.

We have implemented an industry leading investment ledger platform that enables the preparation of sophisticated wealth reporting and performance calculation generation. Furthermore we pass information from our investment ledger into a powerful and flexible financial management system to meet client needs, whether we are producing financial statements or acting as the client's finance department.

Rawlinson & Hunter utilises an industry leading cloud based accounting package for our clients, which provides instant access to their financial information from anywhere in the world. With a modern and easy to use interface, clients and their advisers can view their transactions, run financial statements and even design their own reports easily, including those with multi-currency, complex, intergenerational structures. We perform the hard task of regularly updating records and ensuring their accuracy, while empowering our clients with information at their finger-tips, all via an exceptionally cost-effective solution.



## Trust Services

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Trusts frequently feature as an important part of a family's inter-generational wealth and succession planning, for many diverse reasons. Fundamentally, they can be used to preserve capital and provide an income stream for current and future generations.

The tax treatment of trusts can be complex. UK resident trusts are subject to income tax and CGT in their own right and many are subject to Inheritance Tax every 10 years. Trustees are also required to enter information about the trust, its terms, its assets, its settlor and beneficiaries on a trust register.

Administering a trust in the UK has considerable responsibilities associated with it. Some of these are compliance and reporting responsibilities such as the bookkeeping of transactions, the preparation of accounts for the trust, the preparation of trust Tax Returns, ensuring that entries on the trust register are properly updated and that any regulatory disclosures are made accurately and on a timely basis. Other requirements are less routine. Trustees need careful guidance in making decisions about trust assets and the trust fund itself, especially where they are required to exercise their discretion in making distributions of income and capital to beneficiaries, making loans etc. A professional understanding of trust law and trustee responsibilities is crucial.

This is why we often act as trustee alongside our clients, where trusts form part of their family succession planning. We prefer to do this through our trust corporation, The R&H Trust Co (UK) Ltd, for reasons explained in the 'Trust Corporation' section of this publication.

**'Driven by the needs of our clients, Rawlinson & Hunter's experienced team of trust practitioners can provide a comprehensive and holistic service of advice, oversight, administration and compliance in respect of our clients' family trusts.'**

### The range of services includes the following:

- Advice on the use of a trust, and the tax implications of establishing, administering, varying or winding up a trust
- Bookkeeping of trust transactions from source data
- Dealing with annual tax filing requirements, including income tax and Capital Gains Tax reporting
- Advising on and dealing with necessary Inheritance Tax reporting
- Making and updating the entry in the Trust Register for the trust
- Ascertaining and then dealing with domestic and international regulatory reporting
- Professional corporate trustee services
- Advising on the management and control of assets for trustees and beneficiaries



## Trust Corporation

We often find ourselves acting as trustee alongside family members, bringing to bear our professional experience and knowledge of trust law to operate in tandem with their hands on understanding of their families' financial needs and priorities.

The issue encountered in all such cases is the matter of the trustee appointment. The process of appointing a trustee, or replacing a trustee, can have significant legal costs associated with it. At Rawlinson & Hunter we are used to serving generations of the same family over many decades, and these relationships with the Firm often span the careers of several partners servicing the client's family. If the trustee provided by the Firm is the individual partner responsible for the client, the death or retirement of that partner would necessitate a change of trustee, with its attendant costs.

To avoid the above scenario, we usually recommend that our Trust Corporation, The R&H Trust Co (UK) Limited, is appointed as trustee. Established to provide trustee and other fiduciary services, most of our private client partners serve as its directors. One of the key advantages of using the Trust Corporation as trustee is that, unlike an individual partner, the corporation cannot die or retire! So all of the problems commonly associated with appointing a successor trustee or changing legal title to trust assets on the death, retirement or incapacity of an individual trustee are circumvented. Beyond this important issue of continuity, there are also significant administrative advantages. For example, since most of our private client partners are directors of the corporation and can therefore sign and execute urgent documents on the trust's behalf or indeed make bank transfers, delays can be avoided which otherwise might arise if an individual trustee is away or unavailable.

**'Given our well established expertise in private client compliance and advisory work and the frequency with which we are asked to take a trustee involvement in our clients' affairs, we believe that our Trust Corporation is a complementary and necessary part of the suite of services which Rawlinson & Hunter can provide to our clients' family wealth holding vehicles.'**

**The role of the Trust Corporation is not confined simply to acting as trustee alongside others. Some of its further uses are:**

- Acting as sole trustee (which is not possible for an individual)
- Being named as an Executor under a person's Will which, when taken with our licence to undertake probate work, enables us to offer a full service to an estate in administration
- Being appointed under certain types of Power of Attorney
- Being assigned to act as a nominee for either individual or commercial clients





## Estate and Probate Services

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With the Firm's partner-led service, our clients tend over time to forge a close and trusting relationship with the partner responsible for their affairs. It is therefore perhaps unsurprising that many clients ask a partner of the Firm to act as an Executor under their Will. This can be done either through a personal appointment or through the Firm's trust corporation.

At a difficult time for the family, our role is to ensure that the estate is administered with efficiency and discretion. With our existing detailed knowledge of our clients' financial affairs, we are well placed, with a comprehensive understanding of their financial affairs, to identify the assets falling within the estate, liquidate them where necessary and distribute the estate to the beneficiaries in accordance with the Will. Where the Will provides for the creation of a trust to hold the assets from the estate going forward, we are then able to provide a full range of trustee and trust administration services.

As tax specialists, we can also advise carefully on the Inheritance Tax implications of the estate. Sometimes, beneficiaries of an estate wish to disclaim or vary their entitlements and this can have an impact on the Inheritance Tax position. This is an area in which we frequently advise and have significant experience.

**'The Firm is authorised by the ICAEW to conduct probate work, and a number of the Firm's partners are qualified to provide these services. We can therefore work with the co-executors of the estate and its beneficiaries and offer full and immediate professional support through to the end of the administration period.'**

**Here are some of the matters in which we get involved where we provide services related to an estate in administration:**

- Collecting information on the assets and liabilities of the deceased's estate
- Completing and submitting the Inheritance Tax Return
- Liaising with HMRC in agreeing the deceased's tax position up to the date of death
- Applying for grant of probate
- Collecting the assets of the estate and liquidating them where necessary, and discharging liabilities
- Advising on variations and disclaimers
- Preparing and filing Tax Returns for the estate in administration
- Making interim and final distributions to the estate's beneficiaries
- Preparation of estate accounts



## Support for Non-Resident Trusts and Companies

Trusts can play an important role in the disposition, preservation and succession of a family's wealth. For international families with a UK footprint, there will normally be a preference for a wealth holding structure situated and administered abroad.

The Firm provides trustee services outside the UK through its network of overseas offices. A trustee is often a key figure in the lives of family members and occupies a position of great trust, a role which can only be performed by someone who is fully acquainted with the family's circumstances and objectives and with whom the beneficiaries of the trust feel able to communicate freely. In our international partners, we have highly experienced individuals in several jurisdictions who, working closely with us and with our clients, provide fiduciary services and administer trust structures with empathy and expertise. Our international partners are based in Jersey, Guernsey, Switzerland, Bermuda, the British Virgin Islands, Cayman, Singapore, New Zealand and Australia.

The tax treatment of UK resident settlors and beneficiaries of non-resident trusts is complicated to say the least. There are many challenges for trustees in properly considering the UK tax consequences of normal trustee actions such as making investments, meeting expenditure and making distributions and loans to UK resident beneficiaries. Trustees also need to ensure that their beneficiaries are adequately advised, and that they receive accurate and timely reporting information to complete their Tax Returns. This is where our team of specialist tax advisers can provide support.

**'All trusts are different and great care is required to ensure that their terms meet the requirements of the clients and their families, and that the tax consequences are fully considered.'**

**The London and overseas offices together provide a joined up suite of services in relation to non-resident trusts and companies which includes:**

- Advising on the potential benefits of trust arrangements
- Identifying the most suitable trustee, reviewing trust documentation and advising on all UK tax implications for the settlor and beneficiaries of establishing and receiving benefit from the trust
- Liaising with tax professionals in other countries, as necessary
- Calculation and monitoring of trust tax pools in order to ascertain the tax treatment of benefits received by beneficiaries
- Construction of investment guidelines and account structures for tax efficiency
- UK Inheritance Tax advice and reporting in relation to UK assets
- Preparation of non-resident landlord returns and ATED returns for UK property-owning companies
- Advising on all tax reporting for the trust and for the settlor and beneficiaries



## Family Office Services

Some of our clients are family groupings who have complex financial affairs which require a significant degree of administration and support. It is common for such clients to manage their affairs using a family office.

In practice, many of the private client services which Rawlinson & Hunter offers are delivered via the family office, so we are experienced in liaising both with the office personnel and with other professionals involved with the client, whether lawyers, bankers, investment managers or others. This has led to an enhanced understanding of the family office, how it operates and what it needs, putting us in a prime position not just to advise the family office in a range of different ways but also to advise the clients on the structure and operation of the family office itself.

For instance, we can advise on the establishment of a family office in order to centralise administration, streamline decision making and enable the family to run its affairs along business lines. We can assist in deciding on appropriate governance of the office. Indeed, partners of Rawlinson & Hunter sometimes sit on the family council or advisory group. We tend to take a pragmatic approach, designing a structure and processes which will operate smoothly. Once the office is operational, the Firm can deliver a wide range of private client services, many of which are summarised in this publication, to the family via the family office.

We are fortunate to be in a position where our clients trust us to see the full picture. Where a client chooses not to have a family office, there are also a number of services which the Firm can offer which are of a nature which a family office would provide.

**‘Our experience is such that we can advise on the establishment of the client’s family offices, support the family office with a multiplicity of services and even act as the client’s family office.’**

**The Firm’s services in respect of a family office or in place of a family office include the following:**

- Advising on the establishment and governance of the family office
- Ad hoc support, such as forecasting cash flow ahead of a purchase, providing financial material for a fee negotiation
- Administration of the family’s affairs and structures
- Assisting with selection processes for a new service provider (e.g. lawyer, investment adviser, property manager)
- Full support on IT and HR matters
- Assisting with the multitude of regulatory compliance for investors, which differs by provider and jurisdiction
- Project monitoring, such as tracking costs and delivery against a service agreement, while steering a project towards the end result required by the client
- Project management and liaison with other professional advisers
- Assisting with financial education of the next generation of the family



Scan here to see our  
Family Office Support  
Services brochure



## Charity Services

Philanthropy is an important consideration for many, and we frequently guide our clients through the complex process of tax-effective charitable giving. However, many clients seek active guidance in pursuing charitable causes, establishing donor-advised funds or setting up their own charities. This has led us to develop a service offering which enables us to provide full administration, regulatory and accounting support to charities.

On the practical front, the team provides assistance in all aspects of administration of a charity. For instance, in addition to getting involved in budget and cash flow forecasting and ongoing monitoring of cash positions, we often operate bank accounts, deal with payment requests and provide a correspondence address so that we can deal with unsolicited applications for funding. We maintain accounting records, produce management accounts and undertake performance reviews of charity investment assets. We also diarise and coordinate grant commitments, ensuring that they are approved and paid on a timely basis. We help steer trustee meetings, preparing agendas, putting together meeting packs, attending meetings and preparing minutes.

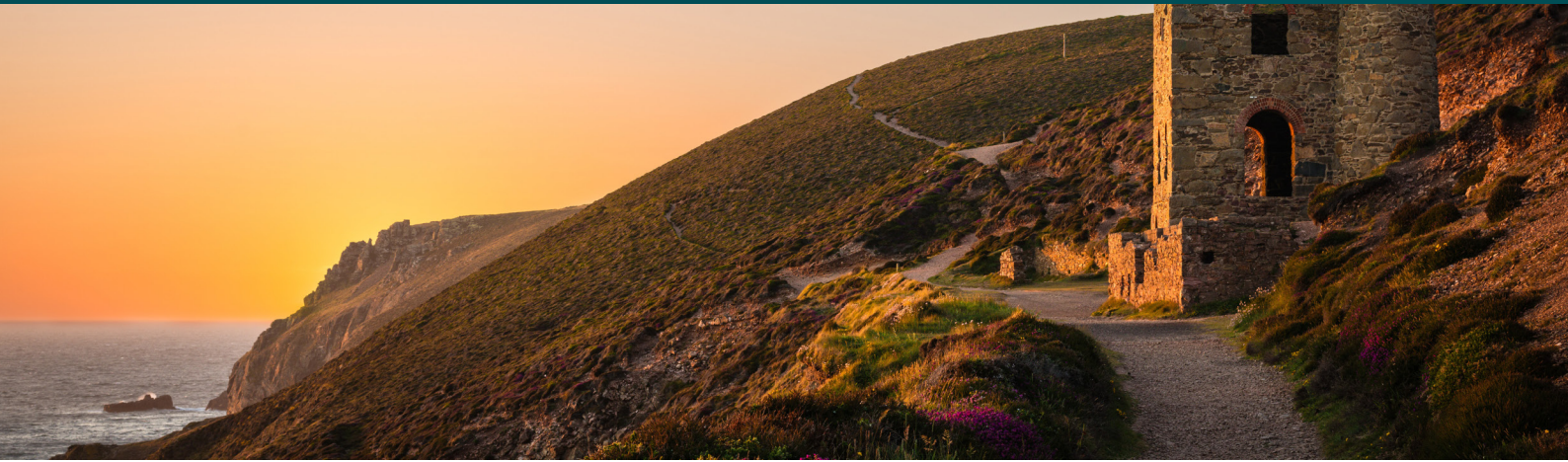
The team is experienced at developing and implementing policies and procedure for a charity. For instance, we can prepare or review policies and protocols to ensure that they are in accordance with the Charities Statement of Recommended Practice (FRS 102). Additionally, we can prepare Fit and Proper declarations for the trustees, conduct annual risk reviews and monitor grants.

On the annual compliance requirements, we provide a comprehensive service. This includes the preparation of statutory Financial Statements and liaising with the charity's auditors, preparation and filing of Annual Returns and maintenance of charity records at the UK Charity Commissions, complying with Companies House requirements and offering a full company secretarial service alongside a registered office address.

**'We have deep practical experience of what is needed to run a charity allied to a hands on style of approach, and can therefore provide support in a multitude of ways.'**

### **The Firm's services in respect of Charity formation, accounting and administration including the following:**

- Advice on the formation and on the charity structure
- Registration of the charity with HMRC and the Charity Commission
- Preparation of statutory year-end financial statements
- Compliance with requirements of the Charity Commission, Companies House and HMRC
- Financial projections and forecasts for the charity
- General administration for the charity
- Preparation and review of policies, Fit and Proper declarations, risk reviews etc.
- Advising on Foreign Account Tax Compliance Act and Common Reporting Standard compliance
- Preparation of Charity tax returns and Gift Aid tax relief reclaims



## Source of Wealth Support

Financial service providers such as banks and investment advisers face a series of legal and regulatory challenges in the process of taking on a new client. In the UK, the Proceeds of Crime Act 2002 together with the complementary Money Laundering Regulations place a requirement on service providers to satisfy themselves as to the source of the prospective client's funds.

This process is not necessarily straightforward in an increasingly complex financial world, with wealth creation originating from geographical regions around the globe and from numerous new sectors and activities, not all of which are widely understood. This can turn the whole process into a time consuming and stressful endeavour for the client prior to opening accounts, facilities and making investments. As a practice of Chartered Accountants with our particular expertise at investment and forensic accounting, Rawlinson & Hunter is strongly (if not uniquely) equipped to provide support in this area. We are frequently asked by clients to analyse the origin of funds and produce Source of Wealth Reports in order to answer the compliance requests of third party providers.

Drawing upon the combined expertise residing within our assurance services and wealth reporting teams, we are able to forensically analyse the source of funds for individuals with typically complex affairs across a number of jurisdictions. Whether there are a few bank and investment custody accounts or a multiplicity, we will agree an approach with the client and then work independently to produce a complete and accurate picture. In so doing, we will work to the standards required by the law and regulations with a view to satisfying the requirements of the third party.

**‘By utilising the expertise which the Firm has across its assurance, forensic accounting and investment reporting teams, we are able to offer a comprehensive Source of Funds Reporting service to our clients.’**

**The Firm's services in this respect include the following:**

- Review of all transactions on a cash basis
- Forensic approach taken to tracking investment contributions, withdrawals, income and gains, in order to establish their full schedule of global assets and history of wealth creation
- Liaison with providers for missing information and investigation of reconciliation breaks
- Production of income and capital gain analysis reports
- Production of a personal balance sheet report as necessary
- Meeting to present the findings and the report to the client
- Production of Source of Wealth Report or Letter for submission to the third party provider



## Consolidated Investment Reports

We have developed a system which provides individuals and families with bespoke investment reports which consolidate their entire net worth. By creating a central investment record, we can produce a variety of reports including investment value, investment performance, portfolio risk profile, income and expenditure and management accounts.

The system structure incorporates a common core processing engine which is flexible to any investment provider, yet contains precisely designed reporting output. High levels of automation achieved through direct data transfer results in minimal manual input into the reporting, which ensures that data accuracy and integrity are maintained. This also leads to a cost-effective solution for clients using this system. We are perfectly prepared to capture data manually when unavoidable, as we are committed to producing reporting which reflects the entire picture.

The beauty of the service is the flexibility of the reporting. It can consolidate assets in any way that our clients may think about them, whether broken down by family member, entity/trust, investment provider, geographical location or asset class – the options are endless. Reports can be devised so as to look through entities to see underlying assets and split them across asset classes, by currencies or by other criteria. The system can also accommodate income and expenditure reporting, so that family members can track income and expenditure over reporting periods and monitor cash flow against historic levels or against forecasts.

**‘The Firm’s wealth reporting service is a pioneer in its field technologically, and is a cost-effective and highly valued offering. Many clients, whether individuals, families or family offices, who use it come to find it indispensable.’**

**The capabilities of the reporting system are extensive and bespoke, so that clients can cherry pick the reports which are useful to them. These include:**

- Investment and asset valuations at a specified date
- The movement of investment and asset valuations between reporting periods
- Reports by reference to the valuation of asset classes, to facilitate re-balancing
- Reporting by reference to bespoke criteria, such as currency, location, investment house etc.
- Monitoring of cash flow



Scan here to see  
an example of our  
reporting



## Income and Expenditure Support

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Keeping track of income and expenditure can be a time-consuming and complicated process. It is one of those chores which is essential, yet one which clients with complex financial affairs and more strategic issues to think about rarely have time to do themselves.

Clients may have a complicated bank account structure, where income producing funds are spread across different currencies. There may be cash surpluses in the wrong currencies. The line between personal and business expenditure might become blurred. There may be competing cash demands from different family members. Our services to clients in this area fall into two main areas: reporting and monitoring.

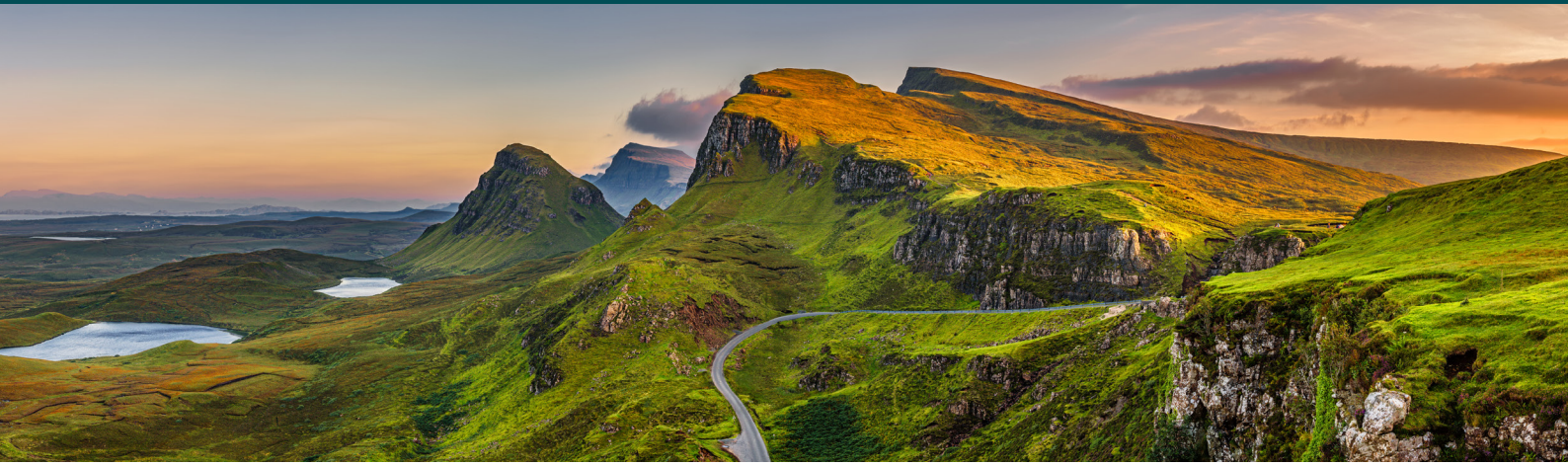
We can deliver reports which provide a consolidated view of a client's income and expenditure over an agreed period. These can be refined to contain a comparison with an earlier period, or a comparison against a budget. These enable a client to identify changes and trends in income and expenditure patterns. The reporting derives from sophisticated technology. During the reporting process, all income and expenditure is tagged against customised categories. Income categories can include salaries, family business distributions, investment income and trust distributions, while expenditure categories include retail, household, staff, travel, property and financial costs. Each category can then be split down into subcategories on a completely bespoke basis.

These reports enable budgets for family expenditure to be created and cash levels to be monitored. Where it is necessary to sell investments to meet expenditure, we can advise on the tax consequences of liquidating different positions.

**'Time is valuable. By giving our clients powerful information to manage their finances, we aim to give them their time back.'**

### **The support which we can provide in relation to a client's income and expenditure includes:**

- Consolidated reporting on a client's income and expenditure over an agreed period
- Production of bespoke expenditure categories to meet client reporting needs
- Assisting with the preparation of budgets and cash flow forecasts
- Monitoring income and expenditure against budgets and historic reporting periods
- Reviewing impending cash requirements to meet budgeted expenditure
- Advising on how to raise cash in a tax effective way to meet impending expenditure



## Contact Us

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