



SAFFERY CHAMPNESS



We recognise that selecting the right professional adviser to meet your needs is never easy.

Saffery Champness, established in 1855, is a UK top twenty firm of chartered accountants and business advisers. We specialise in providing expert financial, tax and business advice to private clients, businesses and business owners.

With so many chartered accountancy firms to choose from, what sort of firm should you be looking for?

We are committed to a proactive and personal team approach

TEAMWORK



We are a firm that is committed to a proactive and personal team approach. We are responsive to your needs. Our aim is to help you to protect and grow your business and personal wealth. We believe that your accountancy, tax and business advisory needs should be met promptly and efficiently by an accessible, committed and competent team.

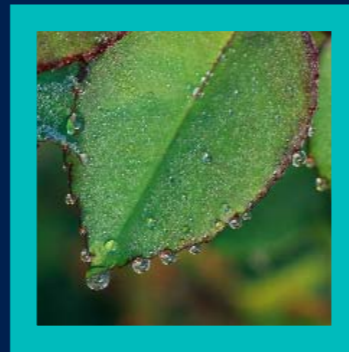
We will work with you to achieve your personal or business goals. You can depend not only on our skills, experience and depth of resource, but also on the professional way that our service is provided. A partner will always be the focal point of your relationship with us.

We have an open and approachable style and we are attuned to each client's differing requirements and aspirations. By clearly identifying the problems we are able to create solutions that will meet your particular needs.

As an Investor in People, we pride ourselves on the calibre of people that we recruit and retain. The professional development of our partners and staff continues throughout their career with the firm.

Our efforts are always focused on helping you to achieve your objectives, whilst carefully controlling costs

FOCUS



We ensure that our efforts are always focused on helping you to achieve your objectives, whilst carefully controlling costs.

We have nine offices located throughout the UK and one in Guernsey. All our offices share the same professional approach and commitment to partner-led service supported by the knowledge of experts drawn from throughout the firm. All our partners and staff are committed to delivering added value to our clients.

We build a long-term professional relationship with you that enables us to see the full picture

RELATIONSHIP



PRIVATE CLIENTS AND BUSINESS OWNERS

Our primary concern is the effective management of our clients' personal financial affairs and business interests. The interaction between your business and your ownership of it is of particular importance. We build a long-term professional relationship with you that enables us to see the full picture.

Our private client services include advising on different types of trusts, taxation issues and relevant accounting legislation. Our diverse commercial experience means that we are able to advise on many aspects of running a business, including: business financing, management accounting, financial statements, annual audits, tax planning, payroll management, corporate tax, employee taxes, VAT and business succession.

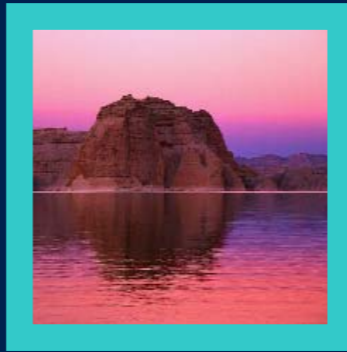
LANDED ESTATES

Acknowledged as leading experts in landed estates, we specialise in advising owners on the protection and enhancement of their assets. We develop long-term strategies, from trust planning to diversification, to ensure the continued enjoyment of such assets by future generations.

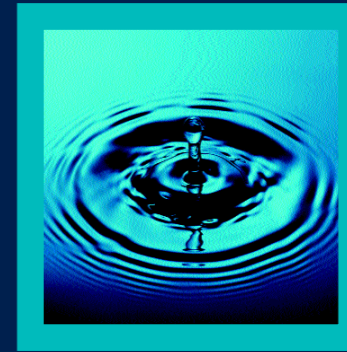
We address both risks and opportunities, from taxation and other commercial issues to personal factors such as marriage, inheritance or a change in family circumstances. We recommend tailored solutions to meet our clients' specific needs.

We hold influential positions in the leading organisations representing the interests of estate owners. Our clients own a total of more than 2.5 million acres across the UK.

INDEPENDENCE



INTEGRITY



We advise charities of every type and size from national and international organisations and heritage funds to independent schools and foundations formed by individuals. Partners and staff who specialise in this sector will advise you on current legislation, charitable status, controlling costs, charitable settlements, tax-effective giving, pensions, accounting and SORP. We have a specialist team advising charities on VAT matters.

CHARITIES

Our clients include entertainers of virtually every description: sports personalities, musicians, songwriters, actors, dancers, television personalities and broadcasters. We also advise agents and management companies and we act for film and record companies and other corporate clients in the entertainment industry.

ENTERTAINMENT

Our experienced team will advise you about a range of complex taxation and accountancy issues that affect entertainers, from international tax laws to maximising the benefits you receive from your income generated by merchandise sales, performance, royalties or endorsements.

We advise educational bodies of every type and size. We have a particular understanding of the difficulties faced by schools, colleges and universities seeking to provide a first-class educational service whilst remaining economically viable. Our audit and general advisory services are complemented by specialist VAT expertise.

EDUCATION

PROPERTY

We advise our clients on all aspects of property matters and have many clients within the property sector including surveyors, builders, developers, investors and property management companies. Particular emphasis is placed on the VAT and taxation aspects of property transactions.

Property businesses vary in size and structure but all face challenges that our team is able to address.

PROFESSIONAL SERVICES

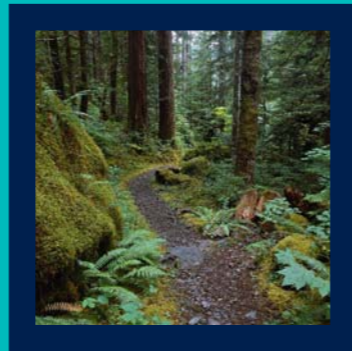
Our clients include many professional partnerships such as solicitors, architects and engineers. Our knowledge and experience ensure that partners are best advised both on tax matters and the specific accounting requirements of their relevant professional bodies.

We also act for clients in the financial services sector regulated under the Financial Services and Markets Act.

Barristers and their chambers have particular needs. We have considerable experience advising them on tax legislation, Inland Revenue and VAT procedures, pension provision, maintaining cash flow and tax planning opportunities.

We have an open and approachable style and we are attuned to each client's differing requirements and aspirations

APPROACHABILITY



TAX ADVISORY SERVICES

A major part of our work is devoted to planning measures to mitigate our clients' taxation exposure. Our specialists carry out regular reviews for clients to ensure that current and planned transactions are undertaken in a tax-efficient manner, addressing both direct and indirect taxes as required.

By utilising the latest software we are able to provide a swift and efficient tax compliance service. This encompasses the preparation of computations and correspondence with the Inland Revenue in a way that will ensure the costs of compliance are minimised.

We advise on the most tax-efficient way to structure specific transactions, whether they be disposals, acquisitions or distributions. Our team includes VAT experts who know how to negotiate effectively to resolve disputes that otherwise would be costly and time-consuming, particularly where legislation is complex or unclear. We assist with preparation for VAT, PAYE and National Insurance inspections. We can provide you with an effective tax strategy which will offer you maximum tax-saving opportunities.

TRUST SERVICES

We have specialised in trust services for many decades, dealing with hundreds of trusts on matters ranging from negotiation with the Inland Revenue to accounts preparation. We help to create and administer settlements through to termination, often working alongside other professional advisers.

RESPONSIVENESS



KNOWLEDGE



Through our partner-led approach we provide a tailored audit service to suit your needs and those of your business. We make the process as practical and productive for you as possible. Accounting services can be provided in areas where they are most needed, and we work with you to ensure that both the accounts preparation and audit are dealt with in an efficient and cost-effective manner. On completion of the audit process we are able to provide a report dealing with important issues, such as the improvement of accounting systems and internal controls. Such a report will be discussed in detail with you prior to completion to ensure accuracy and to obtain comments on our recommendations.

Businesses cannot afford to stand still if they are to survive and prosper. We can provide specialist skills, practical experience and objectivity to help meet the challenges faced by businesses that are seeking to enhance shareholder value through growth, investment, acquisition or disposal. We offer independent advice for all corporate finance activities.

We work closely with specialist financial services firms and fund managers to offer clients advice on arrangements for investments and savings, life assurance, pensions, mortgages, school fees, corporate planning and employee benefits. We take into account both the risks and potential rewards and the related tax implications.

AUDIT

CORPORATE FINANCE

INVESTMENT AND FINANCIAL ADVICE

OFFSHORE AND INTERNATIONAL BUSINESS

For those seeking advice on offshore trust and company formation, trusteeships, administration and accounting, we are able to call on the expertise of our long-established Guernsey office and of our newly opened Geneva office. Clients are also able to benefit from our close working relationships, gained over many years, with firms of independent accountants, tax advisers and business consultants in over 100 countries worldwide, who provide a distinctly personal service to their clients.

LITIGATION SUPPORT AND FORENSIC ACCOUNTING

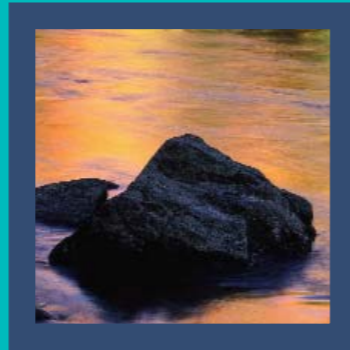
As a firm we have a wealth of specialist experience in providing litigation support to solicitors and their clients. In particular, our specialist matrimonial support team is regularly asked to advise on financial and ancillary relief matters in the course of matrimonial proceedings.

We specialise in detailed tax investigation work arising from Inland Revenue Special Compliance Office enquiries and investigations for other purposes. We have considerable experience of share valuations.

As the world becomes more litigious we are frequently called upon to provide expert opinion. Our advice is designed to achieve a successful and prompt resolution. We work with solicitors to ensure that our investigations satisfy the necessary legal requirements. On those occasions where settlement is to be decided by a third party, we will provide expert reports for proceedings and, when needed, appear in court as expert witness.

You can depend on our skills,
experience and depth of resource

DEPENDABILITY



BUSINESS SERVICES

We provide payroll and book-keeping services and will prepare management accounts to your requirements. We also offer a company secretarial service which includes computerised statutory records. You can leave all of these issues to us so that your time is devoted to developing your business.

IT CONSULTANCY

New technology presents new opportunities and new risks. With the frantic pace of change, it can be difficult to choose an effective accounting system with the most suitable software. Many businesses invest substantial sums in IT systems only to find that the results fall short of expectations. Your staff may be too busy to exploit the potential of new computer systems to the full.

Our IT consultants will be able to advise you on both hardware and software investments and assist you in realising the benefits.

HR CONSULTANCY

We help small and medium-sized firms handle human resources issues effectively in the face of increasingly complex legislation. We recognise that many clients are not able to employ personnel specialists, or keep up to date with legislation and 'best practice'. Our experienced consultants can help you fill that gap. Areas of particular expertise include pay and benefits structure, flexible benefits programmes, assessing and delivering training, recruiting specialist staff and assisting with performance issues, termination and redundancy arrangements.

OUR PHILOSOPHY

We believe in

- Providing a proactive, friendly and highly personal service which is both flexible and responsive to our clients' needs
- Offering a range of skills and specialist services to meet our clients' practical requirements
- Communicating clearly and openly with clients
- Working as a team with clients' existing professional advisers
- Providing access to a network of other professional contacts who offer complementary services and share our high standards of client service and in-depth technical expertise
- Offering a cost-effective service with fees agreed at the outset wherever possible
- Continuing the professional development of partners and staff on whose services our clients depend

This brochure can only give you an overview of what Saffery Champness has to offer. Please call or e-mail if you would like a meeting.

