

# Addition

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## IN ALL THINGS TAX

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TIME IS OF THE  
ESSENCE



LOOKING AHEAD TO 2023

THE REALLY BIG QUIZ

TAX PLANNING POTENTIAL

GETTING THE BEST  
OUT OF YOUR  
PERSONAL ALLOWANCE

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# FROM THE TOP

Looking forward, 2023 is set to be an exciting year for the firm and one that I'm certain will see continued growth in the business.

After 4 years at the helm, I will be stepping down from my position as Senior Partner and I am delighted to say that Mark Simic will be taking over the role from April 1st 2023. He will be joined by Seb Beard (Finance Partner) and Jo Tope on the Management Board.

The New Year will also see the retirement of Jean Paul Quartier on March 31st as Partner and you can read the recent news of Jilly Watson's retirement from the Barnstaple office on page 10. We wish them both a very happy next chapter.

This edition of Addition, features the latest in Tax Planning for individuals and businesses alike.

You will also see the article on the 12th Really Big Quiz Barnstaple, which was held at the end of last year and raised a record-breaking £3,000 for the Barnstaple Town Mayor's charities.

Enjoy!

Mary Jane Campbell



When you have finished with this brochure, please recycle it, preferably by passing onto another reader.

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# PLANNING POTENTIAL: INCOME TAX RATES AND ALLOWANCES

A review of planning possibilities in the light of the Autumn Statement, and the Budgets in Wales and Scotland.

### KEY POINTS TO NOTE ARE:

- the personal allowance (PA) is frozen at £12,570 until 5 April 2028 across the UK.
- the basic rate band is frozen at £37,700 for the same period (England, Wales and Northern Ireland). This means that the point at which someone with the standard PA starts to pay higher rate tax continues to be £50,270 until 2028.
- the additional rate threshold (top rate threshold in Scotland) falls from £150,000 to £125,140 from 6 April 2023. Note too, that £125,140 is the figure at which all PA is lost (see below).
- no change to tax rates in England, Wales and Northern Ireland.

\* Note that the additional rate threshold falls from 6 April 2023.

### IMPACT OF RECENT ANNOUNCEMENTS

Much has been made of these changes representing a 'stealth' tax, because as wages rise, a bigger slice of income falls to be taxed. This will be particularly noticeable in a time of inflation. Freezing the PA and basic rate band, for example, will push more people into the higher rate tax band.

There will be a similar effect in Scotland, where the tax burden for some individuals is already higher than for equivalent earners elsewhere in the UK. For Scottish taxpayers, it is also important to factor in the increase in the top two rates of tax, as well.

Lowering the additional rate (top rate in Scotland) threshold will significantly increase the tax take from those on higher incomes. It is expected to bring something approaching a quarter of a million more taxpayers into additional rate tax from 2023/24.

### LAST-CHANCE OPPORTUNITIES

Where income is expected to be between £125,140 and £150,000 in 2023/24, bringing income into 2022/23 could mean the difference between being taxed at 40% in 2022/23, rather than being taxed at 45% in 2023/24; or between 41% and 47% in Scotland. Scottish taxpayers may also want to accelerate income to reduce the impact of the 1% rise to both the higher and top rates of income tax.

There are a variety of ways that this may be done, and we can help you review the possibilities in your circumstances.

To talk to us about your opportunities to plan ahead, contact us on 01392 211233

# PLANNING POTENTIAL FOR DIRECTOR-SHAREHOLDERS

The tax position has altered significantly with recent and forthcoming changes:

- change to corporation tax rate for some companies.
- fall in the Dividend Allowance from 6 April 2023.
- higher rates of income tax on dividends introduced in 2022 set to continue.
- fall in additional rate (top rate in Scotland) threshold from 6 April 2023.

## CORPORATION TAX

From 1 April 2023, the main rate of corporation tax rises to 25%. Not every company will pay at this rate however. Profits exceeding £250,000 will be charged at the main rate, but a small profits rate of 19% applies where profits do not exceed £50,000. Companies with profits under this level, therefore, effectively see no change.

For companies with profits between £50,000 and £250,000, the tax rate is tapered. These companies pay at the main rate reduced by marginal relief: essentially, the tax rate increases from 19% to 25% depending on the level of profits. Limits are adjusted where there are associated companies.

HMRC has created an online tool to demonstrate how marginal relief works: this can be accessed on gov.uk, by searching for 'marginal relief calculator'. Director-shareholders in companies with higher levels of profits are likely to need to plan for the cash flow implications of higher corporation tax bills.

## DIVIDENDS

The overall picture is less favourable for the future. The Dividend Allowance is set to fall, while dividend tax rates are at a new high, making the extraction of profits by way of dividend payment more expensive than it previously has been.

Dividends falling within the Dividend Allowance are not taxable, and for 2022/23, the Dividend Allowance is £2,000 per year. From 6 April 2023, however, it falls to £1,000, with a further fall to £500 per year from 6 April 2024. The change is likely to impact more than 3.25 million individuals in 2023/24. The effect of this change is compounded by the increase in dividend tax rates. From April 2022, rates rose by 1.25 percentage points. They are now 8.75% for dividends falling within the basic rate band; 33.75% for those falling in the higher rate band; and 39.35% where falling in the additional rate band. Though the increase was originally part of the measures around the Health and Social Care Levy, the rates are set to continue, even though the Health and Social Care Levy has been scrapped.

## IMPACT ON PROFIT EXTRACTION STRATEGY

Traditionally, many director-shareholders have relied on a combination of low salary and a significant level of dividend payments, to extract profits in a tax efficient manner. This was due to the availability of the Dividend Allowance, a low rate of corporation tax, and because dividends do not incur National Insurance contributions (NICs) - a saving both for the employer company and the recipient. With the incoming changes to available allowances and rates, these advantages are now being reduced.

Dividends are paid out of retained profits, that is profits on which corporation tax has already been paid. In future, for companies with profits above £50,000, this will mean profits subject to a higher rate of corporation tax, and thus a reduction in the reserve available to pay dividends. Furthermore, as the Dividend Allowance reduces, there will be a lower amount of profit available for extraction free of tax. Although incorporation is about more than just tax advantage, these changes make it prudent to keep under review the question of whether a company is the best structure for your business.

## REMUNERATION: LAST-CHANCE OPPORTUNITIES

An appraisal of remuneration strategy is always beneficial. The best solution for you will depend on your individual circumstances. Given the increasing burden of income tax for Scottish taxpayers, it may even vary depending on where in the UK you are based. However, in every case, the form (bonus as against dividends) and timing of remuneration take on unusual significance for director-shareholders this year, with the potential to impact the overall tax position even more than usual.

## PLANNING POTENTIAL: WATCH TIMING

Dividend payment in the 2022/23 tax year gives a last-chance bite at the current higher Dividend Allowance, and the higher additional rate threshold (top rate in Scotland). You may want to consider accelerating payment of dividends if there is scope to do so.

Procedure around declaration and payment of dividends is complex and it is important to check that it is done correctly. In times of economic stress, it is also important to be sure that there are profits available for distribution.

To discuss the upcoming changes for directors and shareholders please get in touch with your contact at Simpkins Edwards directly, or call us on 01392 211233



# GETTING THE BEST OUT OF THE PERSONAL ALLOWANCE

Everyone has a Personal Allowance (PA). Look, wherever possible, to use the PAs available in your household. Now that the PA has been frozen, planning to avoid its being wasted assumes new importance.

The standard PA is £12,570 throughout the UK. It can be higher if you are eligible for the Blind Person's Allowance; or have an income less than the PA, and are eligible to make a transfer of what is called the Marriage Allowance to your spouse.

You start to lose the PA if you have what is called 'adjusted net income' over £100,000. Adjusted net income is, broadly speaking, total taxable income before personal allowances, but after some deductions such as Gift Aid.

The PA is clawed back by £1 for every £2 of adjusted net income over £100,000. When income is £125,140 or more, all PA is lost.



## PLANNING POTENTIAL: KEEPING THE PERSONAL ALLOWANCE

If you are in the £100,000 - £125,140 income bracket, planning to keep your taxable income below £100,000 can help you keep the PA. There are various possibilities here, including the following:

- where one spouse is in a lower tax band, married couples may have opportunities to redistribute income, or transfer income-producing assets.
- there can be further planning potential if you are in business with your spouse. If you are in partnership, for example, it may be possible to review the profit-sharing ratio. If you are self-employed, increasing wages for a spouse who works in the business is another possibility, provided that this is commercially justifiable and reflects the underlying reality of the way your business is run.

These are areas in which it is important to make sure that arrangements are fully compliant with relevant legislation.

**We should be happy to advise further. Do please talk to us prior to action.**

# PLANNING POTENTIAL: SAVINGS AND INVESTMENTS

## SAVINGS

Interest of up to £1,000 from savings such as bank and building society accounts, unit trusts, and trust funds, can be sheltered from tax by the Savings Allowance. Availability of the allowance depends on your tax band.

The allowance applies across the UK. Scottish taxpayers therefore need to assess their savings position based on UK rates.

## INDIVIDUAL SAVINGS ACCOUNTS (ISAs)

ISAs are sometimes referred to as a tax 'wrapper' for investments: they allow you to make a tax-efficient investment, rather than dealing directly in the investment market and facing the tax consequences attaching.

The tax benefits here are considerable. ISAs are free of income tax and capital gains tax and do not impact the availability of the savings or Dividend Allowance. Anyone over the age of 18 (or 16 for a cash ISA), who is resident in the UK, can open an ISA: for Lifetime ISAs, applicants must also be under the age of 40. Crown servants and their spouses not living in the UK are also eligible. Junior ISAs are available for children under 18.

There are four types of ISA: cash ISAs, stocks and shares ISAs, innovative finance ISAs and Lifetime ISAs. The total you can invest in any tax year is set by the government: for the tax year 2022/23, it is £20,000. This can be allocated across the different types, as you choose.

Although you cannot hold an ISA with, or on behalf of, someone else, you and your spouse each have an ISA subscription limit: this means you can invest £40,000 between you. It is also possible to open and manage an ISA for someone lacking the mental capacity to do so for themselves. This is done by applying to the Court of Protection for a financial deputyship order. In Scotland, application would be to the Office of the Public Guardian in Scotland.

## PLANNING POTENTIAL: REVIEW YOUR POSITION EACH YEAR

ISA limits cannot be carried into future years. Use it before 5 April 2023, or lose it.

### ISA subscription limits:

Type of ISA	2022/23 limit
Cash ISA	£20,000
Stocks and shares ISA	£20,000
Innovative finance ISA	£20,000
Lifetime ISA	£4,000
Junior ISA	£9,000

Looking forward, once the capital gains tax annual exemption falls from 6 April 2023, ISAs become an even more important tool for tax planning.

**To discuss your savings please get in touch with your contact at Simpkins Edwards or give us a call on 01392 211233.**

# PLANNING POTENTIAL: CAPITAL GAINS TAX

A phased reduction in the capital gains tax (CGT) annual exemption is on the horizon. Currently £12,300, the exemption falls to £6,000 from 6 April 2023. A further reduction takes effect from 6 April 2024, when it drops to £3,000. The move is expected to raise an additional £25 million in tax revenue in 2023/24 alone, and it makes planning in this area even more important.

CGT is charged at a lower rate of 10% (18% on residential property) for UK basic rate taxpayers and 20% (28% on residential property) for UK higher and additional rate taxpayers. Where one spouse is a higher rate taxpayer, and the other has not used their basic rate band in its entirety, transfer of assets thus has the potential to enable access to the 10% tax rate, rather than the 20% tax rate.

Note that Scottish taxpayers pay CGT based on UK rates and bands and therefore need to assess their position based on UK rates.

A key component of any such planning is to make best use of the annual exemption. It is possible to transfer assets between you and your spouse on a no gain/no loss basis in order to make best use of the exemption. It is essential to get the detail

of any transfer correct. Do please discuss any disposal with us first to make sure that it is effective for tax purposes.

**To look at your Capital Gains Tax liabilities and review these changes, please give us a call on 01392 211233 or talk to your Simpkins Edwards contact.**

# PLANNING POTENTIAL: GIFT AID

It is not always appreciated that donations made under Gift Aid are not just good for the recipient charity or community amateur sports club, they can also be a useful planning tool for the donor – and even generate tax refunds for some taxpayers.

## GIFT AID BENEFITS DONORS TOO

Gift Aid donations work to your advantage because they can reduce your tax bill and/or preserve allowances or other entitlements.

A timely gift before 5 April 2023 may help avoid:

- the High Income Child Benefit Charge, where clawback starts for income above £50,000
- the abatement of the personal allowance when income exceeds £100,000
- higher and additional rates of tax (intermediate, higher, and top rates in Scotland).

## TIP: REPAYMENT POTENTIAL

If you pay tax at more than the basic rate, you are entitled to claim tax relief at your top rate of tax on the donation. This means that you get the difference between the basic rate and higher rate tax on the donation. In the year to April 2022, HMRC statistics suggest that some £540 million was due in such relief. Many higher rate taxpayers, however, fail to claim the repayment due.

A repayment claim is made either via the self-assessment tax return, or by asking HMRC to amend the tax code. Make sure there is a valid Gift Aid declaration in place for all gifts, and that you record the date, amount of each gift and name of the recipient charity to back up your claim.

## TIMING IS EVERYTHING

A carry back election can be made, meaning Gift Aid donations are treated as if made in the previous tax year – something which can be of benefit, for example, where income is uneven. Strict time limits and other rules apply here, and we are happy to advise further.

## TIP: DECIDE WHICH TAX YEAR TO USE

If you are likely to pay higher or additional rate tax (top rate in Scotland) in 2023/24, Gift Aid donations in that year should have the potential for a larger repayment. If you are making any substantial donation, and you have discretion over timing, consider whether a donation in 2023/24 is preferable to one in 2022/23.

**We would be delighted to discuss Gift Aid with you, please get in touch on 01392 211233 or contact your Simpkins Edwards contact.**

*giftaid it*

# RETIREMENT WISHES FOR BARNSTAPLE PARTNER, JILLY

**We're sad to be bidding farewell to Jilly Watson, who is retiring as partner from our Barnstaple office at the end of 2022.**

Jilly has been with us for over thirteen years, working with a diverse portfolio of clients, including a substantial number within the agricultural sector. Alongside becoming lead partner at the Barnstaple office, she has been a part of the firm's marketing committee and has hosted the annual Really Big Quiz since its launch in 2010, which has raised over £32,000 for local charities.

With a career spanning over forty years, Jilly has had experience in both general practice – where memorable moments included the challenge of assessing the quantities of coal in massive bunkers as an auditor! – and retail, as company secretary and head of internal audit at B&Q. She then had several part-time roles while she juggled raising her small children, before becoming partner at a firm in the New Forest in the nineties.

Jilly joined Simpkins Edwards in 2009, having moved to Devon to take on a 37-acre smallholding. Looking after a small herd of Dexter cattle helped her to build her knowledge of the farming industry, providing her with a broad understanding of the farming cycle which has proved useful within her role at the firm.



There have been many changes within the accountancy world since Jilly began her career, including the rapid advances in technology.



She says, *“When I started, we only used pencil and paper. There were no computers (although these did arrive shortly after I started, but only for the typists). Now we don't use pencils or paper!”*

She's also tracked the improvement in gender equality. Having graduated from the University of Exeter, she accepted a training contract with Southampton firm, Deloitte Haskins & Sells in 1979. This was a very male-dominated environment at that point and she was one of only two women among twenty new starters.

After such a busy and broad career, Jilly is looking forward to her next chapter – in particular, to spending more time with her family (*“they have had the short straw over the years”*), meeting up with old friends around the country and getting back to establishing a vegetable plot after an absence of twenty years.

Jilly says, *“I'm going to miss working with the teams in Barnstaple and our other offices – the sharing of knowledge and the camaraderie. I'll also miss my clients, who are a really lovely bunch of people. They have been very generous with their wisdom over the years.”*

James Welton, Partner at Simpkins Edwards, says: *“It's been a real pleasure working alongside Jilly. She was pivotal in taking on the responsibility of the Barnstaple office, helping ensure a continuity in our levels of service when our previous practice head retired. She's also been instrumental in growing the office over recent years. We'll miss her immensely but wish her all the best for a wonderful, fulfilling retirement.”*





## CLIENT FOCUS:

# MAKING MUSIC - CREATING COMMUNITY WITH WREN MUSIC

**For a small organisation based in Okehampton, Wren Music covers a lot of ground - both geographically, operating throughout Devon and beyond, as well as in the scope of its work.**

“Our vision is a world where every voice is heard,” says Marilyn Tucker, co-founder and Creative Director at the organisation, which has been using music to bring communities together for nearly forty years now. Its activities span everything from school visits and large scale events, to workshops in care homes, choirs across the county and more.

Underpinning this is a celebration of folk music from England and around the world, with a particular focus on the music of Devon. “There is a rich cultural history in folk music,” explains Community Musician, Jon Dyer. “We seek out old folk songs and record this oral history before it’s lost, passing it on to make sure this continues to be heard.”

Alongside the preservation of these old songs, the “musician-led” organisation also produces new music, using the tradition of folk as a lens for modern issues such as environmental justice. A recent project for International Women’s Day involved sourcing and composing songs about women hidden in history, as well as today’s women. These were then collated in a songbook.

“We’re recording the lives of people today in the folk songs of tomorrow,” says Jon.

This storytelling element is perhaps part of the enduring appeal of folk music. As Marilyn observes: “There’s something about it that people intrinsically love.” Folk songs are meant to be passed on and down the generations, giving an insight into social history and people’s experiences of the world around them.

There is “often a strong connection with workers”, as well as with nature and the seasons. The latter is reflected in many of the events that Wren Music organises and takes part in.

The Okehampton Lantern Procession is the largest of these, gathering people together to say goodbye to the winter and hello to spring. After a two-year hiatus due to Covid restrictions, the event made a welcome return at the end of March, drawing over 1000 people to Simmons Park. People were encouraged to create paper and willow lanterns at workshops leading up to the event, which they could bring for the procession alongside spectacular lanterns by professional artists. This culminated in “a crescendo of events” at the park, including pyrotechnic and dance displays.

The organisation also liaised with the activity co-ordinator of a local care home to capture residents’ memories of spring. “These gathered memories were turned into song and incorporated on lanterns,” says Marilyn. They then staged a mini procession in front of the home so that the people were able to see the results of the work.

## Music for everyone

This sense of inclusivity is an important aspect of all Wren Music’s activities, which seek to connect people and allow them to express themselves through music whatever their previous musical experience and ability.

The organisation’s professional musicians lead a number of choirs and workshops throughout Devon, which include mixed groups, a men’s singing group, a women’s singing project called Her Story, and a ‘Singing for Wellness’ programme for those with COPD and other respiratory issues.

There is no requirement for participants to read sheet music, making the sessions accessible to all: “Everything’s learnt by ear, you can’t do it wrong,” says Jon.

With such a full events and activities programme, it’s not surprising to learn that the Covid pandemic initially “put a bit of a spanner in the works”. The organisation was quick to adapt, however, moving to online sessions. These worked well, helping people to “keep a sense of connection and community” during what was a challenging time for many.

## The right advice

Having been with Simpkins Edwards for many years, the team at Wren Music found the firm’s support during the pandemic period “invaluable”. This included regular communication on the latest Covid guidance for businesses, as well as “assisting us with the cultural recovery fund process by inspecting our reporting”.



“The team has been very happy with Simpkins Edwards,” says Marilyn, noting that they have always found it easy to communicate with the firm, forming a good working relationship over the years.

As well as conducting payroll duties and carrying out the annual inspection of accounts, Simpkins Edwards has also helped Wren Music to understand “how our finances work and are working”.

This has enabled the organisation to expand its activities over time. “For a small organisation based in Okehampton, we have developed a reach that extends internationally in the folk world - building a sense of community wherever we go,” Marilyn says.

Newcomer Cliff Massey, Marketing & Communications Officer, has discovered for himself how infectious folk music can be. “I remember saying at my job interview that I’d love to work here but there’s no way you’ll get me singing,” he comments. “And then, within about three weeks, I’d joined a choir - and I love it!”

You can find details on all Wren Music’s activities online at: [www.wrenmusic.co.uk](http://www.wrenmusic.co.uk)

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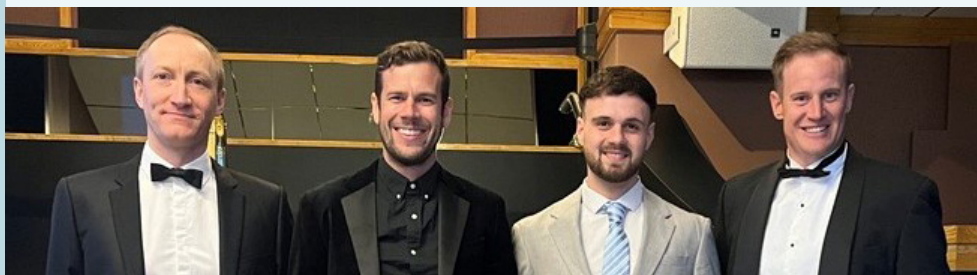


# XERO AWARDS UK & IRELAND 2023

Simpkins Edwards has been announced as a Finalist in the national Xero Awards UK & Ireland 2023.

For the second year running, we have been shortlisted for the Community Impact Award. This award celebrates accountancy firms who have gone above and beyond – and not just for their clients, but also for giving back to their community. This is something we are passionate about in Devon and the communities surrounding our five offices.

The awards evening will be held in London on 19th April. Wish us luck!



Partner James Welton presenting The 12th Really Big Quiz Barnstaple



One of the 30 teams who entered the quiz.



James Welton from Simpkins Edwards presenting the Deputy Town Mayor for Barnstaple, Janet Coates, with the money raised on the night.



The winning team on the night collecting their prize

# THE REALLY BIG QUIZ BARNSTAPLE

We were delighted to host the Really Big Quiz Barnstaple at the end of last year which raised a record amount of £3,000 for the 2022 Mayor's Charities.

Joining forces with Barnstaple Town Council, the funds raised on the night through the quiz entry and raffle provided much-needed money for three great charities, Encompass Southwest, The Veterans Charity and North Devon Forum for Autistic Spectrum Conditions and ADHD.

The evening, hosted by Simpkins Edwards Partner James Welton, along with other staff members and the valuable contribution of the Sea Cadets, meant the evening ran very smoothly and everyone had a fantastic night.

The 13th Really Big Quiz Barnstaple will be held this year on November 15th 2023.

In the meantime, we are busy preparing for The Really Big Quiz Exeter on Wednesday 10th May at Exeter Corn Exchange. We will be raising vital funds for Exeter Dementia Action Alliance (EDAA).

Drop us an email to [marketingadmin@simpkinsedwards.co.uk](mailto:marketingadmin@simpkinsedwards.co.uk) to register your interest – we look forward to seeing you there.



# YEAR END CHECKLIST

- Evaluate last-chance opportunities to access current tax rates, tax bands and allowances.
- Director-shareholders: review profit extraction strategy.
- Maximise allowances available across the family.
- Take advantage of 2022/23 ISA allowance.
- Assess payments made under Gift Aid.
- Review and update pension arrangements Re-examine wills and estate planning.
- Be aware that reviewing your affairs before 5 April 2023 gives the best scope for tax efficiency.
- Check that you record the date, amount of each gift and name of the recipient charity to back up your claim.



As your accountants, we have the all-round vision of your circumstances that can really help make an impact.

**To make the tax rules work to your advantage, it's best to start the discussion as soon as possible before 5 April 2023. We look forward to being of assistance.**

## NEWSLETTERS

Current and back issues of Addition, Agricultural Addition, Food & Drink Addition, Healthcare Addition, Leisure & Tourism and Not-For-Profit Addition can be found on our website.

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## ON-LINE ACCOUNTANCY PACKAGE

