



WHY ARE WE NUMBER 1?

- We used to be number 2, but we tried harder.
- Saving on numbers is what we are good at.
- That's the address the Post Office gave us.

Tax Goblins

With HMRC investigations and prosecutions up and with their new **BUSINESS RECORD CHECKS** looking for victims, you need to be sure your records are sound, and we recommend fee protection lest you fall into the Revenue's web...



We also give business advice: we have seen a lot of cases over a lot of years and three recessions, so do not let them spook you!

THE FUTURE



A few years ago we reported on a survey including some questions on why people have their own businesses. My old neighbour says it's so they can have lots of money and holidays whenever they like, but he was creepy.

✦ 25% Wish to provide security in retirement
If that is you, are you actually achieving that? If you don't know, see your advisor!

✦ 19% Are interested in continuing to create pre-retirement wealth
We can certainly advise on how to keep it, if you can make it!

✦ 18% Want to leave money to heirs without suffering high Inheritance Tax, often combined with a "planned exit" - note the 'planned' bit!



This is not a 'witch' report, so don't have nightmares - come see us.

No-one plans to fail, but failing to plan can and usually does cost money.... So be it pensions, ISAs or mortgages.... ask Champion Financial Advisors to calculate how much you could save.... then do it. If it's more profits or less tax you want McLean Reid know a few 'tricks' - so treat yourself to a visit.