



**Chadwick Accountants
& Bookkeepers Ltd**

Who we are

Accountancy has changed a lot with the advent of cloud-based digital software. Fees should have come down as our roles in the process of entering and recording all your financial information is much quicker and less labour-intensive.

We have streamlined our fees in line with this new age of accounting and would like you to explore how our service fees compare to your existing solution. We believe that our fees reflect value for money and we will continue to help our clients make the best decisions in terms of tax planning and any other finance-related topics.

If you think it's time for a change and want to explore what a firm like Chadwicks can offer you, then please get in touch.

When you choose Chadwick Accountants you can expect a personal and efficient service from start to finish. We will organise a call to suit and discuss your requirements.

From there we can quote on all services of interest to you, and explain different options. After you are engaged as our client we provide accountancy advice free of charge as required so you can make informed decisions about your finances.

Offering more than your average licensed accountancy practice, we also provide a wide range of consultancy, partnering with experts to bring you a comprehensive service, but still with the personal touch.

All consultancy services are provided on a FREE CONSULTATION, no obligation to buy basis.

We'd love to hear from you! Contact us today!





Why are we different?

All of our staff come from BUSINESS – not practise

- We understand what it means to give great value service
- We understand the pressures businesses have, the busy lives our clients lead and will work in a way that suits them.
- We're an extension of your business, here to make life easier & give you back time
- All our packages come with ad hoc advice as required – no more surprise bills!

Industry partners

We partner with professionals in the industry to offer best in class service.



Meet the team

Each member of the team at our practice in Bidford-on-Avon has extensive accountancy experience, and in-depth understanding of business operations and finance. Our team pride themselves on attention to detail, efficiency, and professionalism, as well as providing a friendly and personalised service to small businesses across the local area.



**Rachael-Ann
Harrison**

Accountant & Founder

Rachael-Ann is a strong leader with an outstanding track record of leading highly successful teams; motivating, developing and inspiring teams to achieve targets and strategy over 14 years.

Excellent analytical problem solver; transforming a number of businesses with multi-disciplined financial and operational processes. Enabling clients to make informed decisions with tailored management accounts.

Accomplished advisor overseeing turnaround, year-end processes, credit and cost control, financial forecasting and the development of robust accountancy systems to automate future needs and increase efficiency. Giving clients assurance in the numbers whilst finding more effective ways of working.

Responsible for driving change and integration with corporate acquisitions as well as raising funding and managing investor expectations. Helping clients raise funding for working capital, growth and to fund asset purchases.

Sustainable business planning through consolidated cash flows and making recommendations at board level.

Systems Expert:

Sage wizard, Xero Partner, Quickbooks Certified Pro and experience with multiple in-house systems.

Qualifications:

AAT Licensed Accountant –
MAAT Status – CIMA Cert BA



Hazel Roberts
**Payroll Manager &
Executive Assistant**

Hazel keeps our clients compliant and on time with all payroll processing, as well as ensuring director's pay themselves in the most tax efficient way.

From salary payment runs to more complex overtime and commission structures, she keeps things simple for our clients. She's an effective project manager with a strong background in customer service management and finance co-ordination.



James Montague
Senior Accountant

James has a degree in Accountancy and is an ACCA finalist. He's spent his career in an accounts team in the SME sector building his skills across many areas of finance. Organised, with a keen eye for detail, James ensures our client's accounts and tax returns are submitted in a timely manner. We flex the workload to meet the clients expectations, no last minute or late returns again!



Harry Ferris-Day
Junior Accountant & Marketing Executive

Harry has specialised in the SME sector. Previously a CMAP Financial Advisor, he has built his experience in credit unions and underwriting and is now enjoying furthering his knowledge in the accountancy sector.

Harry takes care of the day to day bookkeeping for clients, to save them time - letting them get back to what they do best.



Charlotte Skinner
Accountant

Charlotte's blend of professional dedication and personal enthusiasm makes her a valuable asset to Chadwick Accountants. Her attention to detail, commitment to accuracy, and eagerness to learn and grow ensure she is well on her way to achieving her career goals while contributing significantly to the success of the firm.



Christopher Harrison
Business Analyst, R&D Specialist

Ensuring clients maximise allowable R&D allowance, assisting with smooth payment of R&D credits, whilst safeguarding 100% compliance with HMRC. From product and service costing to big data analysis, Christopher takes care of all our clients costing & business analysis needs. Helping clients price their products profitably.



Kiri Harvey
Bookkeeper

Fast paced and approachable, Kiri has over 10 years experience in administrative roles.

She is passionate about helping smaller and medium-sized businesses across the UK and helping teams to have the right skills, opportunities and tools to succeed.



Vic Gavin
Bookkeeper

With years of experience in accounts, Vic brings a comprehensive understanding of bookkeeping to the table. Proficient in managing a wide range of bookkeeping tasks, Vic excels in accounts payable and receivable, bank reconciliations, and financial statement preparation. Dedicated to ensuring accuracy and compliance in every financial transaction.

Business packages

Most of our limited company clients opt for an SME business package, allowing them to spread the cost of accountancy over the year.

If you spending your weekends and evenings doing the books or you simply haven't gotten around to them you're way behind and it's started keeping you awake at night then Chadwick Accountants are the solution you need! We are experienced bookkeepers from business available to provide an all year round service where your books will always be up to date, you'll never miss a deadline and there will be no need to employ someone and deal with sickness or holiday. We can do this remotely or come to you if you're within 20 miles of our office.

SME BASIC Under £85K Turnover – £75 p/m		SME NON VAT REGISTERED Under £85K Turnover – £112 p/m		SME VAT REGISTERED £85K – £250K Turnover – £253 p/m	
Year-End Accounts	✓	Year-End Accounts	✓	Year-End Accounts	✓
Corporation Tax Return (CT600)	✓	Corporation Tax Return (CT600)	✓	Corporation Tax Return (CT600)	✓
Companies House Secretarial Service	✓	Companies House Secretarial Service	✓	Companies House Secretarial Service	✓
Self-Assessment x1 Director	✓	Self-Assessment x1 Director	✓	Self-Assessment x1 Director	✓
1 hour Bookkeeping per month	✓	1 hour Bookkeeping per month	✓	1 hour Bookkeeping per week	✓
Director Payroll	✗	Director Payroll	✓	Director Payroll	✓
VAT Returns	✗	VAT Returns	✗	VAT Returns	✓

Outsourced Finance packages

Our most popular service, looking after the day-to-day of all your finances from sole traders to multi-million turnover businesses.

Let us take care of everything for you, giving you back your evenings and weekends and much better value than hiring a bookkeeper in-house.

We also put together Bookkeeper only packages if you wish to stay with your current accountant. All ad hoc advice inclusive – never get an unexpected bill again! Bookkeeping is tailored to the business needs and may include categorising and matching invoices, credit control, raising POs and match them, reconcile supplier accounts, liaising with suppliers on your behalf and reconcile your bank.

BRONZE PACKAGE £663 p/m +VAT		SILVER PACKAGE £1097 p/m +VAT		GOLD PACKAGE £1997 p/m +VAT	
Year-End Accounts Preparation & Submission	✓	Year-End Accounts Preparation & Submission	✓	Year-End Accounts Preparation & Submission	✓
Corporation Tax Return (CT600)	✓	Corporation Tax Return (CT600)	✓	Corporation Tax Return (CT600)	✓
Quarterly VAT Returns	✓	Quarterly VAT Returns	✓	Quarterly VAT Returns	✓
Monthly Payroll (up to 10 employees)	✓	Monthly Payroll (up to 15 employees)	✓	Monthly Payroll (up to 25 employees)	✓
Self-Assessment x1 Director	✓	Self-Assessment x1 Director	✓	Self-Assessment x2 Director	✓
4 hours Bookkeeping per week	✓	8 hours Bookkeeping per week	✓	14 hours Bookkeeping per week	✓
Monthly Management Report	✗	Monthly Management Report	✗	Monthly Management Report	✓

Sole Trader packages

We haven't met a client who hasn't saved more than our fee in tax by having us complete them on their behalf.

The economy package is ideal for sole traders/landlords with all the essentials covered, if you have an average of 25 transactions per month.

The business package suits VAT registered sole traders with an average of 100 transactions per month. Our first class package is perfect for bigger sole trader businesses who need regular reporting, reviewed by a qualified accountant.

SOLE TRADER – ECONOMY Only – £45 p/m	
QuickBooks License	✓
Dext License for super easy receipt capture	✓
Fee protection insurance to protect you from HMRC investigations	✓
Annual Self-Assessment	✓
Ad hoc advice as required	✓
1 hour Bookkeeping per month	✓
VAT Returns	✗

SOLE TRADER – BUSINESS Only – £95 p/m	
QuickBooks License	✓
Dext License for super easy receipt capture	✓
Fee protection insurance to protect you from HMRC investigations	✓
Annual Self-Assessment	✓
Ad hoc advice as required	✓
1 hour Bookkeeping per month	✓
VAT Returns	✓

SOLE TRADER – FIRST CLASS Only – £145 p/m	
QuickBooks License	✓
Dext License for super easy receipt capture	✓
Fee protection insurance to protect you from HMRC investigations	✓
Annual Self-Assessment	✓
Ad hoc advice as required	✓
Monthly Management Accounts	✓
VAT Returns	✓

Payroll packages

Payroll professionals that will make payroll a quick and easy process each month – we can even provide you with a bank import file so you don't have to key everyone's wages!*

Start a stress free payroll process with friendly advisors to enable smooth transition and provide advice as needed. We even provide an employee portal so your staff can access all their payslips and p60's in one place.

Complete compliance with HMRC – making tax digital reporting in real time, tax code notices actioned, sick pay and statutory pay calculated and reclaimed where applicable.

PAYROLL 10 Payroll (Up to 10 employees) £50 p/m		PAYROLL 25 Payroll (Up to 25 employees) £75 p/m		PAYROLL 50 Payroll (Up to 50 employees) £100 p/m	
Portal for employees to access payslips	✓	Portal for employees to access payslips	✓	Portal for employees to access payslips	✓
Pension submissions on Nest	✓	Pension submissions on Nest	✓	Pension submissions on Nest	✓
P60's included	✓	P60's included	✓	P60's included	✓
Digital employee annual leave approval system	✓	Digital employee annual leave approval system	✓	Digital employee annual leave approval system	✓

For weekly payroll or more than 50 employees please contact us for a tailored quote.



Consultancy services

We make your business success our priority. From start-up to established businesses – we are committed to helping you at every stage of your journey.

Do you need support to raise funding? Have your bank asked for a long-term forecast and business plan?

Perhaps there's a project that needs to be managed short-term or you need interim support in the finance department.

These problems no longer need to be daunting, we will integrate with the business to take provide you with the solutions you need.

Group restructures are a phase many SME's go through either to safeguard assets, separate trades or to incorporate different ownership structures. At Chadwick's we have years of experience in this area from creating simple holding companies to complex restructures to align with the company strategy.

We have worked with directors to develop fair KPI systems that incentivise teams to achieve

company targets including looking at share schemes for employees and finding the best solution for your business.

We have a team of system experts, James has experience in merging systems from different acquisitions to line up with head office systems. Rachael has a fantastic talent at being able to analyse systems and find ways to automate outdated processes. Hazel creates simple manuals specific to company systems to ensure staff can easily follow company processes in line with policy, she is also key when it comes to training in-house staff. Together we have delivered many successful internal restructures to optimise productivity.

We can provide interim support, Rachael has acted as CFO and Finance Director to support businesses, providing hands-on leadership and giving assurance in the numbers.

Since 2020 Rachael has helped raise over £13m to support SME's, she has worked on a number of high profile projects. Experienced in funding, cashflow planning, forecasting and supporting businesses that need advice or crisis

management our experts are on hand to assist your business.

We have a track record of delivering successful acquisitions by providing due diligence, securing funding and liaising with banks, sellers & solicitors to complete the transactions.

Our consultancy services include all of the following:

Working together with experts in the field we can offer consultancy in the following areas:

- New Business Start-up
- Business Planning
- Crisis Management
- Sourcing Funding & Investment
- Group Restructure
- Leadership Advice
- PR & Investor Relations
- Objective review of Company Strategy
- Project Management
- Interim support Finance/Marketing/PR

Client testimonials

"I switched to Chadwick Accountants and I am beyond satisfied with the service I received so far. Rachael-Ann has been extremely helpful with reviewing all my accounts as well as providing accountancy advice.

Rachael-Ann has been very accommodating to my accounting needs and even tailor made a new subscription plan to suit the business requirements"

Ebrahim Moshaya
Director, i-Quality Goods Ltd

"We have been extremely impressed by the level of service we have received from all the team at Chadwick Accountants.

Our previous accountants had been neglectful, bordering on completely incompetent, so it has been a refreshing change, & a huge relief to have our payroll calculated correctly, end of year accounts submitted early & accurately, & a refund from the HMRC acquired!

I would have no hesitation in recommending Rachael & the team!"

Amber Beddows
Director, Cherwell Industrial Doors Ltd

"I switched to Chadwick Accountants as I was becoming increasingly dissatisfied with the service provided by previous accountants and their increasing fee rates. I arranged to meet with Rachael-Ann and after a very positive meeting I felt confident to change (I had been with my previous accountants for 20 years so this was a considered decision!).

I am so glad I made the move. I now get a much better responsive service and more detailed information about my business, and at a much more competitive price. I have not regretted the move and would confidently recommend Chadwick Accountants to any SME business"

Annie Richardson
Director, Quantum Corporate Coaching

"Highly recommend this firm of accountants. Great service and knowledge provided, in a clear way that I could understand. Tax and money matters can be confusing but the team helped me make an informed decision about a capital gain tax query.

Honestly couldn't be more happy with the service and the genuine care they provided"

Jane Probitts
Individual

"Rachael has been a fantastic leader in terms of her support to me and the Skewb Leadership team. Her pace and agility on turn-around is second to none. Rachael is passionate, on point with her advice and always keen to do the best for Skewb and me. Rachael's knowledge of legislation and advise on finance matters is really good. She has been on point in supporting Skewb's working capital requirements on our growth journey. Thanks Rachael, really value your support"

Shashi Seshadri
Co-founder, Director and CEO, Skewb Ltd



"I turned to Chadwick Accountants after noticing discrepancies and mistakes throughout my finances, which were being managed by a considerably larger company at the time.

I wanted a complete restructure after highlighting the issues and that is exactly what I got. She updated the systems I was using, ironed out the issues and now manages it for me, keeping me updated with weekly reports and on request. I genuinely can't believe this company has taken on twice the amount of work as my previous company and still works out considerably cheaper"

Bex Excess
Sole Trader

"They are professional and identified the needs of the organisation. They developed robust accountancy systems which have supported our development and expansion plans. Chadwick Accountants provide information in a timely manner and to meet the needs of our strategic plan.

I would recommend Chadwick Accountants for all financial aspects including bookkeeping, financial forecasting and account submission"

David Newman
Forward Day Services Ltd

"As a new business I thought I could manage my own tax affairs and try to save some money. I got myself into a bit of a pickle with HMRC and Rachael and the team at Chadwicks came to my rescue. They offered me a package of managing my taxes including VAT, CIS and PAYE, my general accounts, book-keeping and payroll. All this for a very competitive price and great customer service. Two and a half years down the line and my business is now thriving in large part thanks to Chadwicks. They have also given me business advice and coaching and I've never been more than a couple of hours between leaving a message and receiving a response. I would highly recommend Rachael and her team to any new and emerging or established and successful business or person. They have given my evenings and weekends back to me and I also got to build their office for them"

Stuart Dixon
Director, DPS General Building Ltd

"When I became self-employed the one thing that I found really daunting was keeping track of my own expenses and eventually filing a self-assessment. I contacted Rachael and arranged a meeting to discuss her services. I immediately found her to be friendly and professional, asking me exactly what I was looking for and how she could help. Now a solid extension of my business, Rachael has been absolutely invaluable. So efficient and reliable, she has made my journey into self-employment SO much easier and at an incredibly reasonable price, I would recommend her to anyone looking for an excellent accountant"

Nicola Joy
Sole Trader



Money saving tips

#1 Cut down on unnecessary meetings

How much does a team meeting cost?

Get all the team together for an hour a week.

A team of 10 that's about £175. To put that in perspective – £9,100 a year. Do you get that much value from it?

#2 Spend some time analysing your costs

So simple, yet so effective. Look at every cost – am I getting value for money here? Do I need that software? Is there a cheaper alternative that will perform as I need?

#3 Insurance comparison

I see it year after year, businesses just accept a renewal. They don't go out and bench it in the market and don't check that the cover is adequate for them.

Want to save some time and have someone else do all the legwork? The lovely Misty can help you misty@fairviewbroking.co.uk

#4 Find smarter, more efficient ways of working

Look at your processes, is work being duplicated? Are there processes that can be cut down or reduced? Are you having reports created with little or no value?

#5 Take back your time

Do you control your emails or do they dictate your schedule?

We recommend the email ninja Udemy course. Our staff completed this a few years ago and the lessons they learnt have stuck with them.

#6 R&D Tax Credits

Improved a process, product or service? For your own business or for a client? Contact us to get your R&D tax credits claim in. You can either reduce your corporation tax or if you haven't got any corporation tax to pay – get a tax credit in the bank! The scope for R&D is huge so please get in contact to discuss if you're eligible.

#7 Upskill your staff

Now you might be thinking, isn't that more cost? Well the cost of losing a great member of staff is far harder. Recruitment is an expensive process. Losing an experienced member of the team is expensive, so much lost history and knowledge of the business out the window. Staff retention is important to every business. Not only does upskilling your staff mean better morale but more efficient processes in the business too!

#8 Automation

Is there a piece of software that can replace something that is being done manually? Contact us, your finance system experts to analyse your current processes – we have a track record of being able to reduce resource needs by implementing timesaving processes.

#9 Compare your accountant costs!

Perhaps the most important on our list – are you getting value for money from your accountant?

Book yourself in for a FREE QUOTE

<https://calendly.com/chadwickaccounts/iaq>

#10 Check your subscription services

If we had a pound for every subscription that a client pays that they no longer use, I'd have a Porsche by now.

Get in touch



Chadwick Accountants & Bookkeepers Ltd

If you would like to know about the services Chadwick Accountants offer visit the website below or alternatively, you can also call or e-mail us and we are more than happy to assist.

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