

SenigUK - Website Text

Weblink: <http://www.senigukconsulting.co.uk/>

HOME PAGE

[in header]:

Did you like working with us and know someone who would benefit from our service too?

[button]:

Recommend a friend!

[text]:

And pick up some great rewards

[h1]:

Your One-Stop Solution for Accounting, Payroll and Tax

[h2]:

Helping Your Business to Function and Thrive

[insert video]

[h2]:

Do you need clarity with your accounts and financial planning?

[button]:

Book a free initial consultation!

[Services section]:

[h3]:

Tailored accounting services giving you a solid foundation for business growth

[body text]:

Everything from essential bookkeeping to expert specialist financial advice - we'll be with you every step of the way

[insert boxes for top services]:

- Self Assessment Tax Returns
- Year End Accounts
- Bookkeeping Services
- VAT returns

[button]: **See all our services**

[link to Services hub page]

[h2]:

Why Choose SenigUK?

- Easy access to telephone and email support
- 24-hour access to online accounting portal

- 15% discount on business insurance package
- A wealth of experience with large and small businesses across the UK
- Same-day limited company formation
- Tax advice tailored to your individual business
- Dealing with HM Revenue & Customs on your behalf for all business and personal affairs
- Guidance in choosing the right bank and business account to suit you
- Setting up your business for VAT and PAYE

[Sectors section]:

[h3]:

Who do we serve?

[text]:

We regularly work with hundreds of businesses, sole traders and contractors just like you:

[insert icons for:]

Contractors / Doctors / Dentists / Nurses / Physiotherapists / Pharmacists / GP Practices / Teachers / IT Professionals / Telecoms Companies / Farmers / Events Organisers / Clubs & Venues / Leisure Businesses / Caterers / Restaurants / Media Companies / Charities / Construction Workers

...and many others who pay through a CIS scheme to HMRC.

[button]:

See how we work with your sector

[link to Sectors hub page]

[About section]

[h3]:

Who We Are

[text]:

We're an accountancy consultancy with a dynamic team, a wealth of experience and a personal approach. Whatever your situation, your adviser will work with you to improve your finances.

[button]:

Read more about SenigUK

[testimonials section]

[h2]:

What our clients say about us...

[text]:

We've helped clients throughout the UK and internationally to improve their business process and performance - you can join them!

[insert testimonials]

[News section]

[h3]:

What's new in SenigUK and the accounting world?

[text]:

Get the latest in advice and developments from our office and across the industry.

[insert blog post links]

[CTA]:

Do you need clarity with your accounts and financial planning?

[text]:

Book a free initial consultation today on [insert number] or by clicking the button below:

[button]:

Arrange an appointment

[footers - social media, map, address, contact details]

ABOUT PAGE

[h1]:

About Us

[h2]:

SenigUK Consulting

[h3]:

SenigUK Consulting is an integrated accountancy practice to cover all your financial needs.

[body text]:

Your accounts form a vital part of your business. They show where you are making money, where you are spending it, and what you can do to improve your returns.

Our aim is to provide you with a personal, tailor-made service that focuses on strengthening your business and saving you money. We aim to help you with everything from essential bookkeeping through to expert financial advice, so you can build a solid platform for growth.

From our fast-growing base in Harlow, Essex, we are also able to offer:

- Bookkeeping training
- Tax planning
- Management accounting
- General business consultation

If you are a large organisation and need help to manage your Bookkeeping and Payroll services, you can outsource this to our expert teams. We can manage your Bookkeeping and Payroll for you, leaving you free to get on with what you do best - running your business and serving your clients.

Talk to our committed, experienced team today - we will be happy to go over all your needs and plan the right solution for you.

[team photo and details when available]

[h3]:

Memberships and certifications

[body text]:

We're proud to be members of:

[with logos?]:

AIA - Association of International Accountants

ACCA - Association of Certified Chartered Accountants

[h3]:

SenigUK Consulting: your one-stop accountancy solution

[body text]:

Do you have a particular problem you need help with, or want to know how an integrated accountancy service can streamline your business? Click to book a free initial consultation today.

[button]:

Contact us today

[footers - social media, map, address, contact details]

SERVICES HUB PAGE

[h1]:

Our Services

[opening line]:

Are you looking for the most efficient way to plan ahead, maximise your profits and minimise tax? Are you dealing with self-assessment, or preparing for an investigation?

[body text]:

As an accountancy consultancy, we are about far more than simply balancing your books and collating your expenses. We can deal with everything from individual tax planning to handling your payroll or setting up a new company.

When you talk to our advisers, we'll be able to identify your exact requirements and tailor our services to suit you and your business. Why not call us today and tell us more about the kind of help you need?

See what each of our services can do for you:

[insert boxes/buttons for sectors]

[h3]:

SenigUK Consulting: your one-stop accountancy solution

[body text]:

Do you have a particular problem you need help with, or want to know how an integrated accountancy service can streamline your business? Click to book a free initial consultation today.

[button]:

Contact us today

SELF ASSESSMENT PAGE

Our services...

[h1]:

Self Assessment

[opening line]:

Have you found self-assessment to be over-complicated and frustrating? We can help you to get your accounts prepared and submitted well ahead of any deadline.

[body text]:

Self assessment is presented as a simple, straightforward online process, but to many individuals and businesses it's a time-consuming, drawn-out and often confusing exercise.

We can help you to turn around your annual accounts, make sure you are properly registered and then file your self assessment with HMRC on your behalf using approved integrated software.

Who needs to submit a self assessment tax return?

- Company directors
- Sole traders
- Those earning income from dividends
- People claiming child benefit whose income (or partner's income) was over £50,000
- Individuals whose annual income is more than £100,000
- Those receiving any income from overseas
- Landlords letting one or more properties
- Anyone who has sold land or property in the relevant tax year
- People whose annual income from investments was £10,000 or more

We'll ensure you are paying exactly the right amount of tax, and can offer you further advice on tax planning for the future to keep your liability to the minimum.

[h3]:

Still stuck with self assessment?

[text]:

We're ready to help. Call our friendly expert team today on 01279 772966, or drop us a line via our Contact page to arrange your free initial consultation.

[button]:

Talk to an adviser

[link to Contact page]

[usual footer with contact details, socials and map, etc.]

PAYROLL PAGE

Our services...

[h1]:

Payroll

[opening line]:

Are you spending too much time trying to manage your payroll while your business is expanding? We can take the weight off your shoulders, and let you do what you do best.

[body text]:

Every business that employees people has to deal with payroll and all the issues around it. It can be a time-consuming task, and needs to be managed efficiently to ensure all your obligations are being met.

With our services, your payroll will be managed efficiently, so everyone is paid on time with a minimum of hassle, and your obligations for PAYE tax and pensions automatic enrolment are met.

The introduction of real-time information to HMRC has proved a daunting prospect for some. We can take the pressure off you and make sure that being fully up-to-date and compliant is a painless experience.

The advantages of our payroll services include:

- Registering your employer PAYE scheme with HMRC
- Advice on adding employees to your payroll
- Ensuring your business meets all HMRC employer obligations
- **Advice on calculating and deducting payroll benefits for the employee**
- Staff payslips issued on a weekly or monthly basis
- Processing auto-enrolment
- Real-time information integration with HMRC
- Efficient year-end compliance and filing of returns ahead of deadlines

If you are a larger employer, outsourcing your payroll to us is a straightforward solution that will **provide a convenient and positive result for you and your employees.**

[h3]:

Are payroll issues taking up too much of your time?

[text]:

We're ready to help. Call our friendly expert team today on 01279 772966, or drop us a line via our Contact page to arrange your free initial consultation.

[button]:

Talk to an adviser

[link to Contact page]

[usual footer with contact details, socials and map, etc.]

SECTORS PAGE

[h1]:

Who We Work With

[opening para]:

Whether you're a sole trader, contractor, company director or a large-scale businesses, we can help you to find clarity and efficiency with your accounts and financial planning.

[body text]:

We know that no two businesses are alike, and will take the time to get to know you and your business so that we can provide you with a tailored service that suits your needs. Our friendly team of experts have years of experience with a variety of sectors, both locally and nationally, and will work with you to find the most tax-efficient solutions possible.

Are you in any of the specialist areas below, and need help with accounting or tax advice? Feel free to call our staff today on [insert number], or send us a message via the Contact Page to get the ball rolling.

[h3]:

Contractors

[text]:

Wondering what you need to do to stay compliant with HMRC rules and also only pay the proper amount of tax due? One of our advisers will be able to look closely at what you need in your business and run through everything to make sure your accounts and taxes are all in order.

Our package includes:

1. Company formation
2. Easy access to specialist brokers for help with contractor mortgages
3. IR35 advice

[h3]:

Healthcare

[text]:

Looking after the health of others often places great demands on your time and energy, meaning that dealing with accounts, payments and admin can fall down your list of priorities. With greater

conditions and monitoring placed on funding, it's imperative to make sure you are making the most of your time and money.

We've been helping all kinds of practitioners across the healthcare sector stay on top of their accounting - including doctors, dentists, consultants, GP practices, care specialists, nurses, pharmacists and physiotherapists - and we can help you too.

Charity Organisations

Your priority is to make sure the funds you receive from donations go towards your charity. You want to help the people or cause you work so hard for, and at the same time look after your staff and keep your office running.

Charities and non-profit organisations face increasing legislation, but you can get special exemptions or allowances from [HM Revenue & Customs](#). [We can help you to claim back gift aid from HMRC](#) and work closely with you to make sure you are making the most of every penny you raise.

Engineering

In the detailed and precise world of engineering, efficiency and accuracy are key. We can bring clarity to your accounting, whether you are a self-employed consultant or a larger firm involved with design, manufacturing and production.

Complications around payroll, national insurance and pensions can become a thing of the past, and we can use our integrated, cloud-based financial software to ensure your accounts are compiled and presented on time, every time.

Information Technology & Telecommunication

Technology has moved a long way in recent years to become embedded in our everyday lives. If you're involved with IT and telecoms it's highly likely you are already making the best use of cloud-based systems to run your invoicing, accounting and payments.

We can offer financial advice to make sure you are paying the right amount of business and personal tax, that your pension plan is up-to-date and you are meeting your obligations to your employees. And our integrated software makes it simple to stay on top of everything.

Agriculture

Working in farming is a career like no other. In a sector affected as much by environmental and biological factors as it is by the economy, it's important to stay on top of your incomings and outgoings, and plan for the future.

[We can help with cash flow forecasts and business plans that will help increase the chances of success for your applications for external funding and grants. We can also manage your pension plan, explain transfers of assets to minimise inheritance tax, and through standard bookkeeping we can save business tax when accounting for stock and valuation, capital allowance and agricultural business expenses.](#)

Media, Sport and Entertainment

This fast-paced and high-profile sector leaves no room for any mistakes. One single breach of regulations can negatively impact your profile and career, and HMRC need no reason to start an investigation into your accounts and tax returns.

We can work with you to ensure your accounts and returns are presented accurately, efficiently and on time, so you avoid any penalties or investigations while paying only the amount of tax that you need to. As a sports person, we can help you claim for the correct mileage on travel, subscriptions, accommodation and training expenses, as well as accounting for the correct tax on image rights and royalties.

Hospitality & Leisure

The general increase in lifestyle convenience has also fed the rise in people wanting to look after themselves more and more. New and easier ways to eat out, pamper yourself and visit the gym have led to a lot of growth in these sectors, and a lot of new businesses opening to meet demand.

A high volume of transactions means that you have to be agile and online when it comes to serving people in these businesses. Our integrated software can help you to keep your reporting up-to-the minute and makes submitting accounts and tax returns to HMRC very easy.

Estate Management

As more and more organisations are outsourcing the management of their buildings, grounds and assets, so we have seen a rise in companies in this sector. Private companies managing land, parks, halls and homes are dealing with maintenance, tenants, events and more, with a mixture of permanent and temporary staff arrangements.

We can help you to manage your books efficiently and deal with your payroll, whether your employees are directly employed by you or contractors. We can handle all issues to do with national insurance, PAYE/income tax, accounting, VAT and general bookkeeping to make sure you are all compliant and correct.

Food Production

Whether you are sourcing locally or internationally, making raw products, serving cooked food, or negotiating with supermarkets, we understand how you need to adhere to strict safety regulations and procedures at every step of the food chain. Doing things the right way can sometimes cost more, but it's worth it.

We can bring clarity to your accounting, so you can easily see where your margins are best, where your costs are going up or down, and what changes you should make in the future. And, most importantly, we can ensure you pay the right amount of tax. Online apps mean you can invoice clients and check accounts on the go, wherever you are.

Solicitors

Every detail counts when it comes to working with clients, allocating your time and calculating your incomings and outgoings. As providers of professional services ourselves, we understand the issues you face, not only with working in your clients' best interests, but also in careful billing and meticulous attention to itemised costs and overheads.

We will take the time to understand you and your business, ensuring we deliver a tailored, integrated service encompassing financial accounting, personal and corporate tax planning, and business advice. We thrive on a collaborative approach that aims to meet all your needs.

Construction

We have many years of experience and expertise in dealing with all aspects of the construction industry. Whether you are a large building company, a supplier, a contractor or sub-contractor, a consultant or any other professional within the field, we know every detail of the issues you face regarding cash flow, taxes, payments and accounting.

As well as being able to assist you with all aspects of bookkeeping, accounts and taxation regulations, we can help you with your payroll process, PAYE, CIS submissions, IR35 and compliance with all HMRC regulations. Keeping you on the right side of the revenue while ensuring you are still at your most profitable.

Education

Being an expert in your field is a valuable asset, and the ability to pass on your knowledge to others is a key skill. A lot of teaching staff are directly employed by schools or local authorities, but those of you who are **working as a contractor or on a freelance basis** may now need to run their payments through an umbrella company to ensure compliance with HMRC and IR35 regulations.

Whether you are a teacher, lecturer, consultant or a private tutor, or also involved in educational admin and support, we are able to take the burden of accounts and tax calculations off your shoulders. We'll ensure that you are reporting exactly as necessary to HMRC, paying the right amount of tax, and also planning ahead with your pension.

FAQs PAGE

[h1]:

Frequently Asked Questions

[opening para]:

Some questions come up again and again, and we hope you find the answers you need below.

[box]:

Do you have an issue you want to talk to someone about?

Get in touch with us on [insert number] or via the form on our Contact page. One of our friendly, experienced team will be able to offer you quick advice or set up a meeting.

[questions]:

I need an umbrella company. Do you cover umbrella payroll services?

Yes, we can help you with this. We set up our sister umbrella company SenigPay specifically to help contractors in all industries and the public sector to get paid quickly and efficiently, while remaining compliant with PAYE and all relevant HMRC rules. If we are also handling your accounts, tax and pension requirements, it might make sense to have all your employment needs under one roof.

Jump over to www.senigpay.co.uk or call the team on 01279 772966.

Which is the best option for me - limited company or umbrella?

Both options offer you an escape from the trap of daily employment, but the right option for you may depend on your circumstances, the type of work, and how inclined you are to run your own business.

Your own limited company can be the most tax-efficient way to manage your income, but comes with responsibilities and obligations as a business owner. The administration side is more complicated, and compliance with IR35 will be an issue.

Using an umbrella company can prove more expensive, but does take away the admin and stress of running your own company. It also removes the need to worry about IR35, as you would be paid via the company's PAYE scheme. The suitability of using an umbrella company may also depend on the level of supervision and responsibility you have in your place of work.

The only way to really know which is the best option for you is to consider your priorities and talk to one of our advisors, who give you the best advice based on your personal circumstances.

I want to register my business for VAT, can you give me advice on the best scheme to use?

If your turnover is going to exceed the VAT threshold, or you simply want to reduce how much you pay out in VAT, then you will want to register. However, the VAT rules can be quite complex, depending on the kind of goods or services you trade in, and where you source or deliver the products.

We will sit down with you, take the time to get to know your business and recommend the best VAT scheme to suit your operation. Why not give us a call today? A member of our team will be happy to walk you through the options.

What is the difference between Corporation Tax and the Self-assessment tax return?

These are both taxes around your business income, but they each deal with very different circumstances.

Corporation Tax is what every limited company in the UK must pay on the profits they make. We can make sure you are officially registered with HMRC, enable you to take advantage of the tax reliefs available for your business and act on your behalf to prepare and submit your accounts.

A Self-assessment tax return is submitted by individuals, not companies, and can relate to many sources of income - from a traditional salary to interest on savings and investments, dividends

paid to directors of limited companies, and any income from overseas. All these are taken into account and HMRC will calculate the tax due.

In either case, HMRC has strict deadlines for tax returns and imposes fines or interest payments on tax that is paid late. So it could be in your interest to talk to one of our advisors to make sure your tax returns are in order.

How can I switch my business from Sole Trader to a Limited Liability Company?

It's easier to switch than you think. You'll still have the same clients and set-up - but the legal structure of your business will change, and you will have more complex accounting requirements.

As you switch from a Sole Trader to a Limited Company, you will have to inform all your clients, suppliers, lenders, employees and customers of the change. You will need to set up a business account, inform HMRC that you are no longer a sole trader, complete your last self-assessment as usual (next year you'll submit a return as a director and shareholder), register with HMRC for Corporation Tax, register your new company for VAT, and then also register your company as an employer (so you can pay yourself a director's salary).

We can help you with all of these tasks and more, making sure that everything is done properly along the way, and then continue to work with you on all your accounting needs.

How do I pay tax on sales of my property?

In the first instance, it's best to check if you actually need to pay tax. The HMRC website gives thorough information about Capital Gains Tax, what may be due on the increase in value of property you have sold, and the various tax reliefs that may apply. In the case of the sale of your own home, if it was your only and main residence and you have not let part of it out, you will not need to pay any tax at all.

You may need to pay some Capital Gains Tax on profits gained from the sale of second homes, buy-to-let properties, shares, and other high-value items like antiques or works of art. You will need to calculate the difference in value between what you paid for the item and what you sold it for. However, there may be ways to minimise the tax due, and you should speak to one of our advisers, who will be able to clarify your situation.

Any gains you have made from the sale of property should be declared on your Self-assessment tax form and HMRC will calculate any tax due at that time.

What is your Tax Investigation Service, and how much does it cost?

On occasion, HMRC will choose to undertake a tax investigation into an individual or company. In most cases, they will have cause to clarify and authenticate your accounting, but in actuality HMRC needs no reason to start an investigation.

This can be a stressful ordeal for any sole trader or small business owner. An investigation can take as long as a year and has the potential to cost you a lot of money if not handled correctly.

As your accountant, we are able to step in, act on your behalf and liaise with HMRC about every detail of your accounting and tax payments. They will not leave any stone unturned, and we will be ready to handle all their questions to make sure that all your accounts are compliant.

The cost varies on a case-by-case basis according to the level of your business and the complexity of your accounts, so we cannot give you a definite figure on this page. Please contact us for an informal discussion and we will be able to assess your individual situation.

Can we outsource all our payroll and bookkeeping to you?

Yes, we can offer you full bookkeeping and payroll services. Many companies find this option much easier and more affordable than keeping a full-time accountant or accounts department in-house at their firm.

We have years of experience in managing payroll services for SMEs, larger employers, public service contractors, local authorities, and more. We understand how to make sure your staff are paid on time, with all the correct paperwork, payslips and tax payments, and therefore remain happy and hard-working.

We also run all accounts for a wide range of businesses, from sole traders to start-up firms, LLPs, limited companies, charities and larger organisations. Feel free to get in touch for a free initial consultation - we'll be happy to run through all your needs and explain how we can really help your business.

What is IR35, and can you give me a complete IR35 guide?

IR35 is a short name for 'intermediaries legislation'. It ensures that contractors supplying services to a company through the worker's own limited company, or 'personal service company', are paying the correct tax and national insurance on the pay they receive.

The full official description is on the [HMRC's site](#), but if you want to talk it over with an expert, please call us on 01279 772966. One of our team will be happy to help.

If you sign up to be paid through an umbrella company, then IR35 will not apply to you. You will be paid via PAYE, and all your income will be fully compliant with HMRC.

What is the meaning of IHT?

'IHT' stands for Inheritance Tax, which is the tax due on the value of your home, possessions and cash (your 'estate') when you die. There is no tax to pay if the value of your estate is below the £325,000 threshold, or if you leave everything to your spouse or civil partner, a charity or a community sports club.

If you give away your home to your children or grandchildren, the threshold increases to £425,000. The standard Inheritance Tax rate is 40%, but this is payable only on the portion of the estate above the threshold. The HMRC website offers a useful guide to Inheritance Tax here: <https://www.gov.uk/inheritance-tax>

There may be some reliefs applicable to your estate - please contact us to talk over what we can do to help minimise Inheritance Tax on your estate.

END

Secure your present and be ready for your future.