

When to call us....

At ABG we take pleasure in hearing from you on a regular basis. However, if you are thinking of making any decisions that might make a change to your financial circumstances, please contact us BEFORE you act. These might include....

Property and investments

- Buying or selling commercial property
- Refurbishing, extending/improving commercial property
- Buying or selling investment property
- Buying or selling a home
- Buying or selling other assets
- Other major investment

Borrowing, banking and finance

- Remortgaging
- Thinking of changing bank
- Thinking of borrowing
- Thinking of leasing or some other form of asset finance
- Other forms of refinancing

Business expansion

- Launching a major new product, service or division
- Setting up a new business
- Buying a business
- Setting up a Limited Company
- Turning your business into a Limited Company

Unhappy with the performance of your business

- Unhappy with your sales and/or profits
- Unhappy with your cashflow
- Unhappy with your personal tax bills

You and your employees

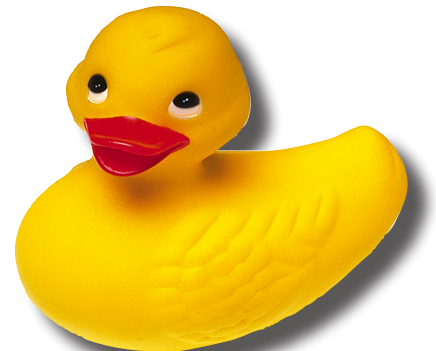
- Paying key people over and above their standard salary
- Making additional payments to the owners
- Appointing a new Director
- Parting company with an existing Director
- Changing Director's service agreements
- Employing a family member
- Taking on a "sub-contractor"
- Setting up a profit sharing scheme
- The business buying assets for the personal use of the owners/employees

Cars

- Buying or leasing a car
- Using a car for business

Business ownership and structure

- Major changes to what the business does
- Changing shareholders/partners
- Changing business structure
- Changing shareholder/partnership agreements
- Transferring or selling shares
- Issuing new shares



Getting out

- Selling all or part of your business
- Thinking about retiring
- Setting up or changing pension arrangements

General tax and accounts

- Changing accounting system
- Receiving correspondence from the tax authorities
- Exceeding the VAT threshold
- Being notified of a VAT or PAYE visit
- Changing your VAT arrangements

Other business issues

- Appointing consultants or other professional advisers
- Exporting or importing
- Winning a major new contract or customer

Family

- Writing a will
- Suspecting that you may receive an inheritance at some time in the future
- Getting married or divorced
- Births and deaths
- Moving abroad
- Making large gifts to family and friends
- Receiving a large windfall such as a lottery win
- Other major changes in your personal circumstances

Don't be a "sitting duck" call us first...