



The Little Blue Book

Issue 44 | Autumn 2019

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Chartered Accountants
Independent Financial Advisers

www.rnsca.co.uk
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Welcome

to the Autumn, 2019, edition of our Little Blue Book.

With the uncertainty around British Steel and Brexit, it has not been the easiest times for business.

However, northern Lincolnshire is an area of growth and potential and colleagues and I see success stories daily. One example is Winterton dealership Richtoy, a business whose growth I have taken satisfaction and pride in. You can read more in this newsletter.

The edition welcomes Gary Makinson's appointment as an equity partner and introduces new members of our team.

These include two trainee accountants – maintaining our commitment to producing tomorrow's chartered accountants – and staff to cope with additional work. We welcome them all.

Our profile features Catherine Snell – an example of our successful trainee programme – and this edition also includes articles on pensions and investments, our Barton office and colleagues raising a lot of money for charity – some while getting very wet!

I hope you enjoy reading it. Please feedback any comments through your partner here or email action@rnsca.co.uk

John Heeney



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Added Strength

RNS has strengthened its management team by appointing a long-serving employee as equity partner.

Gary Makinson joined RNS Chartered Accountants 16 years ago and had previously been an associate partner at the firm.

He is based at the Brigg office on Bridge Street and specialises in small and medium-sized owner managed businesses, particularly within the transport and agriculture sectors.

Gary said: "I am proud to have worked my way up to equity partner.

"I've worked in practice since the age of 18 but did not have the chance to train as a chartered accountant until I joined RNS at 26.

"I'll always be grateful for that opportunity.

"I could not have done this without the support of my colleagues and clients.

"I'm looking forward to working with the other partners and continuing to ensure RNS is a place for employees to flourish and for clients to enjoy the very best service."

Born in Doncaster, Gary grew up in the nearby mining village of Bircotes.

He joined a small accountancy business in Worksop upon leaving sixth form college and gained his Association of Accounting Technicians (AAT) qualification.

He moved to Scunthorpe in 2002 and joined Coleman & Co and, when it merged with RNS, he studied to become a chartered accountant, qualifying in August, 2011.

He is married to Kerry and they have two children.

Senior partner John Heeney congratulated Gary.

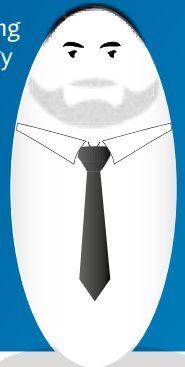


"We're pleased to appoint Gary as an equity partner," said Mr Heeney.

"He's a well-known and trusted face among our clients.

"The move further strengthens our eight-strong equity partner team and continues our strategy of developing individuals and promoting them through the practice.

"We look forward to Gary helping us to grow the business still further in the future."



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Consider diversification



Partner Andrew Clayton, from RNS Independent Financial Advisers, looks at potential investment opportunities.

Diversification is an established principle for investing. Diversification means spreading money across different financial assets.

It is inherent in the nature of investing that it is not always possible to predict precisely what is going to happen in the future, and when.

Brexit is one example. But although it is a prominent issue domestically, it is not unique, and there are always unanswered questions and things to judge in the financial market place.

To manage and mitigate risks and events like Brexit it is reassuring then, that modern technologies and ways of working, allow us to invest into a very wide range of different financial assets across the world, safely, using fully regulated UK-domiciled investment funds.

Global Equity

Equities are stocks and shares, so global equity is investing in non-domestic stock markets.

America is the world's largest economy and we frequently invest and recommend diversification into that market.

But global equity can be invested anywhere in the world.

We have favoured investments in the established and well developed markets regions like America, and in newer economies, such as China.

Corporate Bonds

Corporate Bonds are loans and debts to businesses.

They are lower risk than equity, mainly because they have a fixed term and interest rate, whereas equity is open ended and the rates of return are not guaranteed.

As well as corporate bonds we can invest in Sovereign Bonds, which are government loans and debts.

And just like with equity, all of these bonds are invested globally.

Mixing bonds with equity is one of the main ways to diversify an investment portfolio and to manage risk.

Property

There are several ways to diversify into property.

For many people their biggest single asset will be the family home, so they will already be partly invested in property.

Buy-to-let properties remain a popular investment for clients.

Commercial property is also a very big area, and we use a range of specialised commercial property funds that hold traditional bricks and mortar assets like offices and retail space.

Increasingly, they are invested more into warehousing and distribution to adapt to new trends and diversify away from city centres and the high street.

This is just an example of some core areas.

Brexit and other financial events can be unnerving but there are always ways to diversify and this helps lead to a good financial outcome.

The suitability of different investments will depend on your personal circumstances and we would always recommend discussing things with one of our qualified financial advisers.

If you would like to discuss any of your existing investments or if you would like to look at new ones please do not hesitate to contact us.



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Staff profile

Name: Catherine Snell Title: Financial Adviser

When did you join RNS: I joined straight from university in 2007. I trained firstly as a Chartered Accountant (qualifying in 2010) and then as an Independent Financial Adviser (qualifying in 2013).

School / college / university: I did my GCSEs and A-Levels at Caistor Grammar School, then went to Loughborough University where I studied maths.

Professional qualifications: BSC (Hons), ACA, Dip PFS

Specialism: No particular specialism, but I work mainly in financial services, particularly pensions and retirement planning.

Interests out of work: My whole family are cricket mad. I was brought up watching/listening to cricket and we have loved supporting England over the summer. My five-year-old son Harry insists we play cricket almost every day so that keeps me busy! I also enjoy running and regular family days out.

Favourite holiday destination (and why): France; we used to holiday there every year as a child so I have great memories of family holidays, and I love the food there (although I could never bring myself to try Escargot!) I also particularly enjoyed South Africa when I went there on honeymoon - we had an amazing time on safari.

Favourite TV programme (and why): Line of Duty - I joined the bandwagon late but I was soon hooked and watched series 1-5 back-to-back! Also love Friends - never fails to make me laugh after a long day.

Favourite food: Anything Italian, so pasta, pizza, risotto. I also appear to have a reputation in the office for eating bread products!

Best thing about living in the area: I enjoy the drive to work from Market Rasen along the country roads, spotting wildlife as I go. I would hate to live anywhere with lots of traffic.

What is the best thing about working at RNS: The friendly and relaxed atmosphere in the office makes coming to work a pleasure, and meeting new clients who always have an interesting story to tell.



Barton office's excellent growth

The High Street's demise has been greatly exaggerated – ask staff at RNS Chartered Accountants' office in Barton.

It continues to see growth in people walking in for accountancy services, independent financial advice and Yorkshire Building Society services.

In fact, new business coming into the office is up 25% over the past 12 months, with the investment in the building now paying dividends.

Senior partner at RNS Chartered Accountants John Heeney was pleased to see the business growth.

"We took over the office almost eight years ago and, at the time, were confident we could grow the Barton business but you can never be certain," John said.

"However, we have experienced year-on-year growth, helped by our excellent team in the town, led by Sarah Johnsen and Carol Clayton.

"We also continue to benefit from lower Humber Bridge tolls, with increasing numbers of North Bank clients appreciating our quality customer service and advice at cost-effective rates."

In addition to accounting services, independent financial adviser Catherine Snell, from RNS Financial Services, also works out of the Barton office.

Partner Alex Douglas said: "Barton residents and businesses in need of advice about, for example, investments and pensions, can have every confidence the answer can be found on their High Street with a proud-to-be-local firm."

Sarah, a former pupil at Barton County Junior School (now Castledyke Primary) and Baysgarth, has worked at the offices from leaving school more than 30 years ago.

Colleague Carol Clayton started at the office before that so, between them, they are extremely well known in the town.

Sarah thanked the firm's clients for their loyalty.

"It's good to see our business continue to grow with Barton customers and those from the surrounding area, including those who travel over the bridge," she said.

Carol said: "Our role as an agent of the Yorkshire Building Society is also popular.

"Barton is a busy little market town that continues to grow and we're proud to provide a much-valued, local service."

Kerry Shaw, Development Manager for Yorkshire Building Society, said: "The relationship between Yorkshire Building Society and RNS Chartered Accountants is great for our customers and gives people in Barton access to a range of accounts to help them save for the future and to buy their own homes.

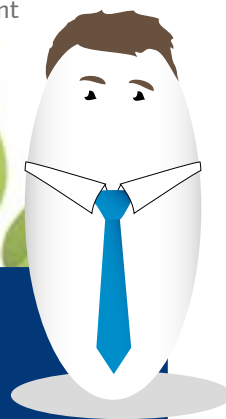
"For many customers, face-to-face contact that agencies like Barton bring is hugely important in helping them manage their money."

RNS, established more than 80 years ago, also has offices in nearby Brigg and Scunthorpe.



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Left to right: Alex Douglas and Carol Clayton (both RNS), Tom Pratt (Rotary), Tracey Abrams-Porter (Young Carers), David Witter (Rotary) and Peter Kipling (Rotary).

Young carers' donation

Young carers and their families will benefit from kind-hearted customers of Yorkshire Building Society's Barton agency, based at RNS Chartered Accountants' High Street office.

A £500 donation has been made to Young Carers (North Lincolnshire) from the Yorkshire Building Society Charitable Foundation.

The money will provide first-aid training to those under 18 who regularly care for a family member who is mentally or physically ill or has a disability, drug or alcohol problem.

Young Carers (North Lincolnshire) provides information, advice and support to young people in this position and professionals who may know of someone carrying out this role.

RNS partner Alex Douglas said Barton colleagues nominated them for a donation after a conversation with customers from the Rotary Club of Barton-upon-Humber who work with the charity.

He said: "We're committed to supporting local charities where our members live and work, and are pleased we could secure a £500 donation for Young Carers (North Lincolnshire) from Yorkshire Building Society Charitable Foundation.

"Providing first aid training for these young people could save the life of someone they care for so we feel proud to support them."

Yorkshire Building Society Charitable Foundation is funded through the Small Change Big Difference® scheme where members donate the pennies from the interest on their accounts once a year to help smaller UK charities.

Richtoy



It started out as a few ideas being bounced around – now it's a multi-million-pound business.

Assisted by RNS, Winterton car dealership Richtoy Motorsport Ltd is the brainchild of Richard Clayton and Toyne Fox.

They started their venture in a derelict garage on King Street in Winterton.

While the address remains the same, everything else has changed.

They have purchased neighbouring plots to create a thriving business which employs 15 people and an annual turnover of £3million.

It is a success story witnessed and assisted by RNS' senior partner John Heeney.

He has been the "go to adviser" since helping the business convert from a partnership to a limited company in 2002 and is proud of their success.

For Richard, owning a garage had not been part of the plan when studying Business and Engineering at the University of Hull.

"I met Toyne in 1995 and we bounced some ideas off each other," Richard said.

"He was self employed as Toyne Fox Motor Engineers and it wasn't until 1997, when I graduated, that we started working together.

"I said to my mum that I was going to set up a garage in Winterton after university and my dad said he would give us three months!

"Here we are today, continuing to look at ways we can grow our business."

Richtoy Motorsport was established in 1999 as a partnership and they transformed the empty property at 2 King Street.

"We started selling cars in the late 1990s and we also got into the performance sector, selling alloy wheels, body kits and rear spoilers.

"Insurance premiums meant converting a car became too expensive. Besides, we were going into our 30s and maturing too! It was time to move on.

"We were approached by Subaru about becoming a main dealership in February 2017 and it felt right that it would form the next chapter.

"It's meant we needed to be more organised and it has helped develop us as a business."

As well as being northern Lincolnshire's only Subaru dealers, Richtoy sells petrol and electric trial bikes, has a bodyshop, valet bay, conducts MOTs and services all brands of vehicles.

"We are keen to develop and train our staff and will be adding another one to the workforce to replace a technician as he wants to learn sales.

"It's all about looking forward and this move will give the business opportunities."

They were excited about the launch of the first self-charging hybrid from Subaru, the Forester e-BOXER, due to launch soon.



"It will be a big and important launch for us.

"We have come a long way since we met in 1995 and John and the team at RNS have supported us in transforming the business, including advice around purchasing neighbouring property.

"They are great people to deal with and I'd like to thank them for what they do."

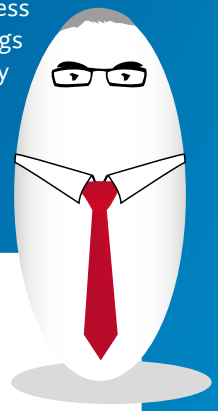
John was delighted by their success.

"It is a wonderful part of the job to see a business such as Richtoy grow from such small beginnings to something that is unrecognisable, physically and on a balance sheet," said John.

"I'd like to congratulate Richard and Toyne on their continuing success and wish them luck with the launch of the new vehicle."



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Staff news - new starters



Partner Karen Lyth with new recruits (left to right) Karen, Jasmin, Ellie and Declan at the Brigg office.

Six new members of staff have joined the RNS team recently.

Trainee accountant Ellie Osborne is based in Brigg.

She attended Tollbar Academy and Franklin College in Grimsby, where she lives, and Hull University, graduating in 2016 with an English degree.

Ellie worked in payroll for two-and-a-half years before joining RNS.

She has started her ACA qualification and works with Sharon Clarke and Chris Driver.

“I’m enjoying working in a friendly team and getting involved straight away,” Ellie said.

Outside of work, she likes to travel, sew and visit museums.

Joining Ellie as a trainee accountant is Jasmin Sunar but she is based at the Scunthorpe office.

A former pupil at Sir John Nelthorpe School in Brigg, she went to John Leggott College and Nottingham Trent University.

Jasmin, who lives in Scotter, graduated with a 2:1 in accounting and finance and will also work towards an ACA qualification.

She enjoys working with a friendly group of people and, out of work, she likes to travel and spend time with family and friends.

A new bookkeeper at Brigg, Georgi Hayward has 10 years’ experience in industry in a similar role.

She works with Amy Kirkham and enjoys the challenges presented by each individual client and how no day is quite the same.

A former pupil at Huntcliff Secondary School, she lives in Brigg and loves to spend all her time outside of work with her daughter, husband and the rest of her family.

Fellow bookkeeper Alice Sharp has an unusual passion – performing stand-up comedy.

She lives in Brigg and her interests also include being a member of an astronomy society, gardening, festivals and crafting.

She is studying her AAT Level 2 in Accountancy, with a final exam to complete.

This is the first job she's wanted, applied for and studied in. Others, from dental nursing to pub management, have been by accident.

She loves organising, problem solving and, possibly most of all, stationary. Joking aside, she says RNS is an amazing firm to work for, so supportive and she's learning so much.

Former student at The St Lawrence Academy in Scunthorpe, trainee accountant Declan Hodges is working towards his Level 3 AAT.

He went to sixth form at Gordonstoun in Scotland where he achieved A-levels in maths, further maths and physics.

He works with Danica and enjoys working alongside a supportive team and the challenges the work brings.

He lives in Scunthorpe and his main interest outside of work is football.

Finally, Karen Graves joins RNS Financial Advisers' administration team.

She has worked in financial services for more than 20 years, working at Britannia Building Society and the Cooperative Bank, so she joins us with a lot of relevant knowledge and experience.

Karen attended Branston School and Community College in Lincoln and now lives in Bottesford.

She enjoys being part of a great team of people and all of the client and customer engagement that comes with working in a busy branch or office.

Outside of work, her two children keep her busy and she enjoys watching her son play football. She also likes to walk and has started jogging, taking part in the odd park run.



It's a Knockout

Fun was had and money raised when staff entered the annual It's a Knockout competition in Cleethorpes.

It was the 10th year the Humberston North Sea Lions Club had organised the event and, as a member, our own Roger Whitehouse has played a key role.

So our brave team had a familiar face cheering them on when they faced the obstacles and characters made famous by the old BBC television show.

This year the event, held at the Meridian Ground, raised money for the Lincs and Notts Air Ambulance.

The partners kindly agreed to sponsor a team to take part.

Roger said: "The event went off smoothly. It was very warm so the team were lucky as some games involved getting covered in bubbles, water etc.

"Other memories include seeing team members dressed as giant parrots rolling around on the floor!

"The team seemed to enjoy themselves."

Roger said the event raised £17,000.

Financial advice



RNS has four fully qualified and regulated financial advisers.

Working from our offices in Scunthorpe, Brigg, and Barton, they would be pleased to help and provide existing and new clients with independent financial advice.

We provide advice on your existing policies and on any new investment or financial plans that you would like to consider.

Savings and investments

We advise on all types of savings and investments, including deposits, fixed term accounts, ISAs, and stocks and shares.

We will review your circumstances to identify what is suitable for you and make personal recommendations about the best investments that meet your needs and objectives.

And we will manage those investments for you to keep them current and relevant.

Pension savings

Saving into a pension can be very tax effective.

There is income tax relief of up to 45% for personal savers and, for corporate clients, pension contributions are an allowable trading expense so you get corporation tax relief in your business.

We advise on things like personal pensions, company pensions, and SIPPS.

Pensions at retirement

People with pension funds need to use those funds effectively in retirement.

There are more ways to use your pension now than there ever have been.

This choice and flexibility is very good but it also means it is more complicated and taking independent advice is more relevant than ever.

We advise on drawdown, annuities, and everything in-between.

Life insurance and key man insurance

It takes time to build up your pension and to save enough in your investments to feel financially secure.

Life insurance, and key man insurance, which is life insurance for corporate clients, is a low cost way to make sure you are protected *now* in the event of tragic circumstances.

We can set up life insurances for family protection, mortgage protection, and business protection, as well as special life insurances to help with things like estate and inheritance tax planning.

To discuss any financial needs please ask your RNS partner or contact one of our financial advisers directly.



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Capital gains - landlords

Significant changes to the administration and payment dates of UK capital gains tax on property disposals are being introduced.

Currently, when a UK resident incurs a CGT liability on the disposal of residential property, the gain is reported within their annual self assessment tax return and the liability is payable by 31 January following the end of the tax year in which the disposal was made.

From 6 April, 2020, when a UK resident disposes of UK land, a CGT return will need to be submitted to HMRC within 30 days of the completion of the disposal, and the full liability will be payable within that same 30-day window.

This will mean an increased compliance burden for such taxpayers, said RNS partner Jenny Camm.

Each relevant property disposal will require its own 'payment on account' return in addition to the person's regular annual self assessment tax return, resulting in the potential for multiple filing deadlines throughout the year.

In order to file the payment on account return, a potentially complex CGT calculation will need to be prepared within 30

days, which will mean that full up to date records will need to be available at that time.

A reasonable estimate of the person's expected income for the year will also be needed to apply the correct CGT rate to the calculation, along with details of their available unused annual exemption and any unused capital losses.

Currently, UK resident individuals and trusts have between 10 and 22 months to pay any CGT due on the disposal of residential property, meaning that in the interim they can use those funds at their own discretion.

Jenny said: "Our advice to clients is please tell us about residential property sales as soon as they are agreed, so we can help calculate the tax due and submit the property disposal return to HMRC within 30 days of the completion date."



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Fee Protection Service

Fee Protection Service renewal date 1st December

Why we recommend you renew:

Each year HMRC undertake an enormous number of tax enquiries into individuals and businesses to check they have paid the right amount of tax.

Since 2010, HMRC have strengthened their approach to enquiry work. Consequently, they secured a record £30.3 billion of additional tax revenue in 2017/18 alone.

HMRC don't just target big businesses.

£3.5bn was generated during the last financial year from HMRC pursuing the 45m people in the tax system who have an income below £150,000 and assets below £1m in the UK.

£900m was secured from the UK's 8,500 wealthiest individuals alone.

These results have been achieved by targeting individuals, traders and businesses by using sophisticated software and data to enable enquiries to be targeted more efficiently and on a greater scale.

HMRC can open an investigation on a random or selective basis, to see if the taxpayer has paid the right amount of tax.

Tax enquiries can last for months, even years and the cost of defending you against HMRC's detailed questions can amount to thousands of pounds, even if no extra tax is payable.

Tax Enquiry Fee Protection

To provide peace of mind, we offer our clients a Tax Enquiry Fee Protection Service. This will ensure that the costs of dealing with an enquiry are covered.

In the event a client suffers an investigation, we will represent you and reclaim any costs incurred in dealing with the enquiry directly from the insurance company.

Business and employment legal telephone helpline

As an additional benefit of subscribing to the service, business clients receive unlimited access to a business legal helpline.

This is a 24-hour, 365-day a year telephone advice service staffed by an experienced team of more than 50 barristers and solicitors.

The helpline provides a wide range of companies and organisations with commercial, employment and health and safety advice.

Many of our clients use this service and find it very useful.

Our renewal packs will be coming out shortly.

If you would like any further information on this or you would like to join our scheme please speak to your usual partner or contact the office on (01652) 655111 or (01724) 842713.



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Know what you owe

It's not too early to be preparing for the 31st January personal tax payment deadline.

Partner Robert Smith advised clients to know what was owed in plenty of time and the best way of doing this is to gather your information and bring it to RNS in plenty of time in advance of the 31st January filing and payment deadline.

"HMRC is not sending payslips to companies any more and we have seen the amount of clients paying late or forgetting altogether increasing," said Robert. This confusion and lack of payslips is also spreading into personal tax.

Large numbers of statements of account issued by HMRC did not show an individual's full tax liability due by the 31st January, 2019, deadline as they did not include the payments on account due for 2018-19.

HMRC has advised that if payments on account have been left off the individual's statement and they did not receive demands for payment in January, 2019, or July, 2019, then no interest will be charged - as long as any tax due is paid in full by 31st January, 2020.

HMRC is confident that the issue should not happen when 2018-19 returns are filed.

With confusion stemming from HMRC, it is therefore worth checking your position with RNS and confirming your tax position well in advance of payment deadlines. This allows you to plan your personal cash flows more easily.

If you haven't organised your 18/19 tax return yet make it your top priority!



IR35

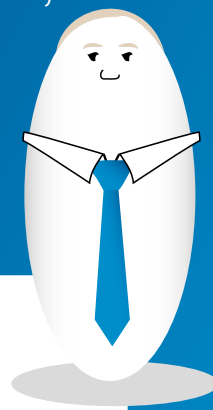
Businesses are reminded that how the off-payroll working rules are applied will change from 6 April, next year. From this date, public authorities and medium and large-sized clients will be responsible for deciding the employment status of workers.

In simple terms, two key parties are created:

The "End Client" decision-maker receives the services of the Personal Service Company (PSC) worker, and the end client's obligation is to make a decision as to whether or not an engagement falls within IR35 (i.e. the individual is a deemed employee).

The "Fee Payer" is the party responsible for ensuring the correct tax treatment is applied to the PSC. Gross payment of the PSC is outside of IR35, or NET (subject to PAYE) if the engagement falls within IR35. The Fee Payer is typically the party closest to the PSC in the contractual chain (i.e. the party physically paying the PSC).

For more details on IR35, please contact your partner at RNS.



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Income tax rates and bands 2019/20

	£ per year
Basic rate - 20% ¹	0 - 37,500
Higher rate - 40%	37,501-150,000
Additional rate - 45%	Over 150,000

¹ There is a 0% starting rate for savings income only. The starting rate limit is £5,000 for 2019/20. If an individual's taxable non-savings income exceeds the starting rate limit, then the 10% rate for savings is not available. The tax rates for dividends are 7.5% basic rate, 32.5% higher rate and 38.1% additional rate.

Income tax allowances 2019/20

	£ per year
Personal allowance	12,500
Income limit for personal allowance	100,000
Dividend allowance	2,000
Marriage allowance	1,250

National insurance rates 2019/20

Lower earnings limit	£118 a week
Primary threshold	£166 a week
Secondary threshold	£166 a week
Upper earnings limit	£962 a week
Employees rate on earnings between £166 & £962 per week	12%
Employees rate on earnings over £962 per week	2%
Employers' rate on earnings above £166 per week	13.80%
Upper profits limit	£50,000 a year
Lower profits limit	£8,632
Class 4 self-employed rate on profits between £8,632 and £50,000	9%
Class 4 self-employed rate on profits over £50,000	2%
Class 2 self-employed national insurance	£3.00 per week

We help and advise businesses every day. Give us a call for a completely free, no obligation meeting.



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