DON'T TAKE A CHANCE WITH YOUR FINANCES...

Need expert advice? You will want the best accountant you can get...



Legally anyone can call themselves an 'accountant' – they don't need any qualifications, training or experience.

ICAEW Chartered Accountants are financial experts with the knowledge, initiative and judgement you can trust.

What does 'chartered' mean?
The chartered title is an internationally recognised professional designation which can be used by qualified professionals including accountants, engineers and surveyors. It demonstrates the highest standards of ethical and professional conduct, up-to-date technical expertise and capability of a qualified professional.



What's an ICAEW Chartered Accountant?

ICAEW Chartered Accountants can be recognised by the ACA or FCA after their name.

They are:

- qualified chartered accountants who complete a minimum of three years in-depth training including practical experience
- committed to continuing professional development training every year to keep their knowledge and skills up-to-date
- members of ICAEW – The Institute of Chartered Accountants in England and Wales
- bound by our Code of Ethics and subject to our disciplinary procedures
- required to hold a practising certificate and professional indemnity insurance if they offer professional services to the public
- subject to review as part of our Practice Assurance scheme, which demonstrates their commitment to quality assurance, and upholding and developing the highest professional standards.



ICAEW Chartered Accountants can also be recognised by this logo, which shows they are a qualified chartered accountant.

How can they help?

To make the right decisions you need the right financial advice.

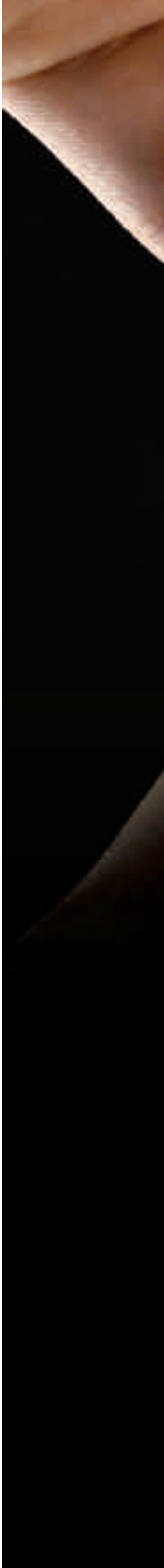
Whether you need guidance on your personal finances, or detailed financial advice about your business, an ICAEW Chartered Accountant can help.

Because the world is constantly changing, you need the most up-to-date financial advice, and to understand how the latest regulations affect you or your business. ICAEW Chartered Accountants are at the forefront of their profession, so you know that the guidance they give can be relied on to help you make the best decisions possible.

ICAEW Chartered Accountants listen and question, ensuring that the recommendations they make are of the highest standard. Their high quality advice, sound judgement and insight into your finances are second to none.

They have in-depth knowledge and technical expertise gained from rigorous academic training, and the ability to apply it to all financial situations. Above all, they are bound by a Code of Ethics which ensures their professionalism and responsibility to their clients.

ICAEW Chartered Accountants provide a wide range of services across accountancy, finance and business. It is important that you find a firm that offers the services and has the experience that is right for you. You can search for firms by location, specialisms and expertise on icaewfirms.com





What do you need to know?

When you see an accountant make sure you ask them:

1. Are you a qualified chartered accountant?
2. Do you hold a practising certificate?
3. Do you have professional indemnity insurance?
4. Do you offer the services and have the experience I need?
5. Are you authorised to do audit, investment business or insolvency work?

Need help with your business?

A chartered accountant can help you start up a business and run it with confidence. They can ensure that you make the best decisions right from the start.

A chartered accountant could help you with…

Planning your business

- Self-employment and limited companies
- Raising finance
- Preparing your business plan
- Selecting premises

Starting your business

- Tax, NIC, VAT and HMRC
- Essential accounting records
- Legal issues
- Insurance

Managing your business

- Cash flow management
- Monitoring progress
- Employing staff
- Business plans and budgeting

Growing your business

- Additional funding
- Expansion and restructuring
- Exporting opportunities
- Exit or sale strategies

Find out more at icaew.com/businessadvice



Need help with your personal finances?

A chartered accountant can help you make important tax savings and plan for the future. It is a good idea to consult a financial expert when you make key financial decisions.

A chartered accountant could help you with…

Tax issues

- Personal taxation
- Capital gains
- Estate and inheritance

Retirement planning

- Pensions
- Insurance

Wills

- Estate and inheritance
- Trusts

Debt problems

- Debt counselling
- Bankruptcy

Everyday finances

- Financial planning
- Gifting
- Marriage and divorce
- House purchases

For more information go to icaew.com/personaladvice



GAA
Global Accounting Alliance

ICAEW is a founder member of the Global Accounting Alliance, which represents over 775,000 professional accountants in over 165 countries worldwide, to promote quality services, share information and collaborate on important international issues.

ICAEW is a professional membership organisation, supporting over 136,000 chartered accountants around the world. Through our technical knowledge, skills and expertise, we provide insight and leadership to the global accountancy and finance profession.

Our members provide financial knowledge and guidance based on the highest professional, technical and ethical standards. We develop and support individuals, organisations and communities to help them achieve long-term, sustainable economic value.

Because of us, people can do business with confidence.



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