



# ***THE GOLDING GUIDE TO PARTNERSHIP***

***A mutual agreement to  
achieve success together***



**Above all else**

# **OUR PROMISES TO YOU**

We have a set of values that we live and breathe at Golding, and since we tend to work with like-minded people, we think this is probably a breath of fresh air for you too.

We're here to **make your life as easy as possible.**

How we do that:



## ***Support, always***

We're in love with the magic of tech, but sometimes you just need to pick up the phone – and we don't charge for that! We're ready to help with any business challenges, big or small.



## ***Honesty, always***

No fluff, no jargon, no BS. We get your accounts and taxes done, so that we have more time for a cup of tea and an honest conversation about your business.



## ***Efficiency, always***

We use the latest and best technology so that you know your tax liabilities well in advance, and so that you can make more informed decisions about the future of your business.

# **The way we do things** **AROUND HERE**

Above all else, we have a set of values that we live and breathe at Golding. There are three things we think are crucial to the way we work:

- ⚡ **We're great with people**
- ⚡ **We're great with tech**
- ⚡ **We never skip a chance for a cup of tea**



For many, it can seem like point 1 and 2 contradict each other. But we don't think robots are taking over the world, and we don't believe that technology is a barrier to our relationships.

Quite the opposite! We use the best accounting and business technology to improve the efficiency of your bookkeeping and reduce the time spent on everyday accounting, so that we can spend more time on the bigger picture human stuff: your personal and business goals, hopes and dreams... or even just a catch up on how you're really doing.

Think of it like banking. Now that we have simple and sophisticated online banking (not to mention a cash machine on every street corner), you wouldn't go into a bank every time you need to withdraw money, or make a transaction.

What you might do is make an appointment with a bank manager to discuss the important things. The future things. The tricky situations. The things you need to work out with a real person, face to face.

*\*and when it comes to point 3, well, say no more.*

# **The tech that allows us to** **DO OUR BEST WORK**

We work with business owners operating in many different industries. If we discover a software or an app that we think is particularly game changing for your industry needs, we'll explore it ourselves and present the option to you.

There are, however, some apps that stand the test of any business, that we use across the board. They are:



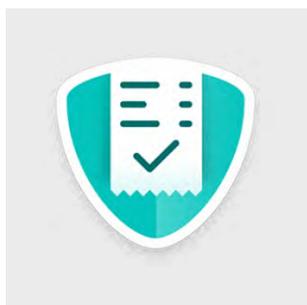
## **Xero**

Xero gives you the ability to access your business finances anytime, from any internet-connected device – phone, tablet, or computer. It allows you to do all of the manual stuff you don't enjoy a lot quicker. It also allows for a better partnership with us. With access to your xero account we can track your numbers and make sure data is accurate. Being able to see how your business is doing at a glance, means we can talk to you about improvements you can make to become a more profitable business.



## **Dext**

We set all our Limited Company clients up on Dext because it's an absolute no brainer. Gone are the days of turning up to our offices with a sainsbury's bag full of receipts. You simply take a photo of a receipt on the go and upload it to the app, and it pulls all the important information into Xero to record the expense.



## **1tap**

1tap is like Dext for our sole traders. In much the same way, it removes all the manual work that goes into recording expenses for your self assessment return. If you're a sole trader, we'll set you up on 1Tap so that you can simply take a snap of your receipts as you go about your work day, and the rest is done for you.

Because we use tech to get a lot done, it means we can work with clients all over the country. We can run our meetings with you digitally via zoom and of course, we can always pick up the phone (we do still use that thing).

But we do exist in real life in an office in Leigh-on-Sea, Essex. So for those of you who are close enough for in-person meetings, we will work that way too.

## **Team work is** **DREAM WORK**

We love to talk. So far, we've talked a lot about us and what you can expect from our side.

But for us to be your sidekick and for your business to grow with us, we also need a commitment from you.

A commitment to:

- ⚡ Being open and honest with communication
- ⚡ Providing information in a timely manner
- ⚡ Ensuring your account with us is always up to date
- ⚡ Patience with the team when called for
- ⚡ Enjoying a cuppa when you come to us!



# **We know that**

# **NOBODY IS PERFECT**

Not even us!

As we've said a lot already, we believe in being truthful. And it wouldn't be very truthful to pretend that human beings are perfect beings.

Sometimes things can go wrong. What if we put the milk in your tea first by accident?

(Just kidding, we'd never do that).

We're completely committed to **doing it right first time** and **doing it well**.

But if something does go wrong, we also commit to:

-  **Holding up our honesty value** - We will always be completely transparent with you, and continue to be in communication with you as we fix the problem.
-  **Resolving the problem as fast as possible** - In the first instance, we hope to come to you with the problem already resolved. However, an instant fix isn't always possible. If we can't fix the issue straight away, we commit to being transparent about how we will solve the problem and how long it's likely to take.

Sometimes, the issues that crop up are out of our control. We will always do our best to make sure any outside agencies (mainly HM Revenue & Customs) are dealt with by Golding so that we can keep issues at a minimum.

# ***A very non-British conversation***

## **ABOUT PRICING**

It's still considered a little taboo to talk about money. But we value honesty, so we're going to address the elephant in the room - pricing.

Actually, we think it's really important to be open about how we price. We don't ever want you to feel like you're in the dark when it comes to money - that's quite literally the opposite of our job!

So let's talk about how and when we will invoice you:

### ***We price via our proposal tool, GoProposal™***

The pricing is clear and standardised across all clients. Your price is based on your circumstance, not based on a guesstimation.

### ***We will tell you the VAT inclusive price as standard***

VAT registered? Then you receive a + VAT price. Not VAT registered? Then why should you have to work out the total you will pay?

We see the same situation over and over again. Selling a house is a great example. You're expecting one fee and find that all of a sudden the costs are 20% higher because the agent has neglected to quote VAT to you. We find this incredibly frustrating, and we're sure you do too. We believe in clear and honest pricing, which is why all our quotes contain VAT.

## ***Year end accounts are paid for on a monthly basis***

- ⚡ We invoice and collect on the 1st of each month.
- ⚡ Your invoice will always be emailed to you
- ⚡ We endeavour to ensure that all the payments are made with in the accounting period
- ⚡ Our payment terms are always 14 days from the invoice date for billed work
- ⚡ We will accept Bank Transfers and Card payments (Via Stripe)

## ***We will never send you an unexpected bill***

Our fees are agreed upfront. Any additional work that is requested will be quoted for before any work is undertaken.



## **We promise**

# **TO DELIVER ON TIME**

Saving you from the unnecessary, last minute stress when dealing with HMRC and saving you as much money as we possibly can in the process.

But as with all trusty sidekick partnerships we need a little from you.

Below is a list of dates so you know when you need to submit information by to allow us to deliver what you need, when you need it.

### **Tax Return - Year end 5th of April**

- Submission 31st January
- Receive information ASAP but no ideally no later than 30th September
- Submission period - 4 weeks (max) but often quicker.
- Compilation on a first come first serve basis.
- Refund (if due) is 2-4 weeks and subject to HMRC approval.
- Directors' tax returns will be completed within the first 4 weeks of tax period subject to accounts being completed and any required information being received.

### **Payroll**

- Needs to be provided each month by 25th to be completed by the 28th of the month.

### **VAT Return**

- Info needed by 7th of the month and will be completed by the 30th.

### **Accounts**

- Completed to draft within the 3 months of year end subject to receipt of correct information.

### **Bookkeeping**

- Guaranteed once a month subject to receipt of correct information. by the 28th of the month.

**You can't have**

# **CHEAP, FAST AND GOOD**

Our aim is to make life easier for you. To implement efficiencies that will make the day to day run more smoothly.

To be able to do this, we can't, don't and won't cut corners - and our best clients understand that.

When you work with an accountant, you won't find a service that is cheap, fast and good. You can only have two out of three:

- ● ● If you choose **Cheap + Good**: you're going to be waiting a while. You might have an accountant friend who can do all the things. But if you're getting 'mates rates', you're not likely to be a top priority, and your business is likely to fall to the bottom of the pile.
- ● ● If you choose **Cheap + Fast**: the service isn't likely to be good. You'll find plenty of cheap, fast accounting solutions out there. If financial advice is cheap and fast, it's probably not tailored to your individual situation. You wouldn't choose your life's path based on a magazine horoscope, so don't make major business decisions on generic advice.
- ● ● If you choose **Good + Fast**: it isn't going to come cheap! If we do make an exception and rush something along for you, it's going to cost more for the 'express delivery'. Most businesses work this way.

**Everything hunky dory?**

**Sound like the beginning of  
a beautiful friendship?**

**GREAT, THEN LET'S GET STARTED.**

