

W&H
Chartered Accountants



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Why Whitehead & Howarth?

Choosing the right Chartered Accountant can significantly boost your business performance.



At Whitehead & Howarth Chartered Accountants, we offer so much more than just dealing with your year-end accounts. Since the 1920s, we have grown to become one of the leading firms of Chartered Accountants in the Lytham St Annes area, offering expertise in an extensive range of services to both businesses and individuals.

As members of the Institute of Chartered Accountants in England & Wales (ICAEW), you can be sure that you are being advised by members of one of the country's premier professional bodies, with qualifications that are recognised and respected internationally.

We also offer fixed fee pricing with payment options over twelve months and will match any like for like quote.



Meet the team

Our highly experienced team includes AAT, ACCA and ICAEW qualified Chartered Accountants.

We want to provide a dedicated service to all of our clients. From the very beginning, each client will be allocated to one of the four partners to ensure a personal and consistent service.



Christian Dugdale B.Com F.C.A.

Christian qualified as a Chartered Accountant in 1977 after first obtaining a Bachelor of Commerce degree at the University of Leeds. He became the Senior Partner at Whitehead & Howarth in 2003 and provides accountancy, tax and advisory services to a diverse portfolio of clients, many of whom are second and third generation clients of the firm.



Mike Cronshaw M.B.A. A.C.A.

Mike qualified as a Chartered Accountant in 1986 and joined Whitehead & Howarth in 1987. In addition to his accountancy qualification and MBA, Mike also holds a law degree - making him extremely well qualified to advise businesses in relation to the various impediments to progress that they may face. Mike's time is often spent assisting small and medium sized business with all aspects of accountancy and tax compliance.



Gareth Maddock BA (Hons) F.C.A. DChA

Gareth qualified as a Chartered Accountant in 2000 and he joined the practice in 2001. Gareth became a Partner in 2003. In addition to having a degree in Accountancy and Finance, he has gone on to obtain a diploma in Charity Accounting. Gareth provides accountancy, audit and assurance, tax and advisory services to a wide range of clients.



Candice Higgins BA (Hons) F.C.A.

Candice joined Whitehead & Howarth in 2011 before becoming a Partner in 2012. She was previously a client relationship manager in a large national firm. Candice provides audit and assurance, accountancy, taxation and advisory services to a wide range of owner managed businesses.



Mark Croasdale BSc (Hons) FCCA

Mark is the newest member of the management team and he was appointed as Audit Manager in 2014. Mark provides audit, accountancy and business advice to start-up companies and medium sized entities. Prior to joining Whitehead & Howarth, he attended the University of Bradford where he obtained a degree in Maths & Statistics. Mark qualified as a Certified Chartered Accountant in 2005.

What our clients think...

“...you treat your clients with respect whether they are a large business or small...”

“...I am happy to recommend your practice to anyone who is looking for reliable and professional accountancy advice...”

“Whitehead & Howarth have been our accountants for some 18 years supporting us as our business has grown through a series of acquisitions and mergers, offering sound financial advice and support”

“Our engagement partner takes the time to understand the business and it’s needs which in turn means that their team are well briefed and supportive”

“To have a local accountant who is easily accessible, good value and offers a comprehensive level of advice on all business matters is priceless”

“The payroll service you carry out on our behalf is second to none. We teach people how to run payroll systems however the service you offer is so good that we choose not to do it in house”



Services to business

Our clients know that they can turn to us for advice on any financial issue they may encounter when running their business, including:

Accountancy

We deal with the preparation of annual financial statements for sole traders, partnerships, LLPs, charities and limited companies. We employ the latest IRIS software ensuring that your financial statements will be compliant with all the latest reporting requirements.

Accounting software

A wide range of accounting packages are available to suit every type of small business and we can help you choose the system that is best for you. Whilst we use Sage and IRIS products in-house, as members of the Sage Accountants Club, we can supply Sage software at competitively discounted prices.

Audit & assurance

We are fully registered by the ICAEW to carry out audit work in the UK and Ireland. We can provide assurance reports, where stakeholders require more comfort than a mere accountant's report, to full audit engagements under the Companies Act or Charities Act regulations.

Book keeping & VAT

All businesses are required to maintain a minimum record of their business transactions. We can produce monthly management reports and quarterly VAT returns, enabling you to keep a finger on the pulse of your business' finances and spend more time on do what you are best at - serving your customers.

Budgets & forecasts

Whether you are looking for additional funding from the banks, applying for a grant, or simply want to have a better idea of the performance of your business, budgets and forecasts can be a very useful tool in monitoring the growth of your business. We can prepare budgets and forecasts for you or simply provide assistance in setting these up for you on your own accounting system.

Cash flows

Whatever size of the business, success or failure rests upon the effective management of cash flow. It is essential to prepare cash flow forecasts, predicting precisely when your cash reserves may be at their lowest so that adequate provision can be set in place to avoid unnecessary hiccups. We can prepare cash flow forecasts for you over any period to suit your needs.

Corporation Tax

Limited companies are required to submit self-assessment tax returns in a similar way to the self-assessment tax returns completed by individuals. We provide corporation tax services to all of our limited company clients and will also assist with tax planning matters.

Financial Services

We can introduce you to independent financial advisors with the expertise to help you make crucial business decisions relating to finance. Should you require assistance with the latest stakeholder pension schemes, tax planning products, refinancing or mortgages, you can rest assured you will receive completely independent and impartial advice.

Going Limited

Ensure that your newly incorporated company is properly registered with Companies House and HM Revenue & Customs, and that all necessary registers and documents are produced. Your company can also have its registered office at our address so that all correspondence from Companies House gets dealt with promptly and efficiently.

Investigations

Most businesses will be the subject of an employer compliance visit, VAT visit or tax enquiry at some time. We can help you during an enquiry. We also have access to support packages where you can cover the cost of any professional fees, which may be incurred as a result of a full investigation.

Management projections

Whilst some businesses simply take the balance of their bank account as a performance indicator, we can give you periodic profit and loss accounts, balance sheets, cash flows, budgets or projections. We can provide all of these whenever you need them, be they half yearly, quarterly or monthly.

Payroll

Let us take the strain and deal with your staff payroll. Our in-house payroll bureau use Sage payroll software to take the headache out of filing weekly and monthly reports to HM Revenue & Customs. Simply provide your weekly or monthly details to us by fax, e-mail or post and we will take care of the rest, even down to automated payments into your employees' bank accounts.

Self assessment

If you are a director you'll most likely need to submit a tax return, we can help prepare your return, ensuring you maximise your tax allowance and avoid penalties. In most small companies the directors and shareholders are one and the same and so they can choose the most tax efficient way to pay themselves. Using dividends can result in savings in NIC.

Sole traders & partnership

If you are a sole trader or in a partnership arrangement, we can offer bespoke accountancy support packages with less complicated accounting requirements so you can benefit from lower fees than those charged to similar incorporated businesses. We can also advise on the option of Limited Liability Partnerships.

Tax planning

In recent years limited companies have become more popular as they have usually resulted in less tax being paid overall. Tax rate changes year on year mean that this will not always necessarily remain the case. This issue is complex as the comparison calculations have to take into account current and future government proposals on income tax and NIC rates. Do get in touch if you would like us to review your particular circumstances.



Services to individuals

The appointment of a fully qualified Chartered Accountant brings a range of benefits to individual taxpayers too.

Capital Gains Tax

If you have already made a gain or are planning a disposal of a second property, we can support you and help you with tax planning or compliance.

Inheritance Tax

We have specialist Inheritance tax advisors on the Whitehead & Howarth team who can help you minimise, and sometimes even eliminate, your potential Inheritance Tax liability.

Self assessment

If you are self-employed, we can prepare your end of year accounts to the highest standards, ensuring that you maximise your tax allowances and avoid penalties. We can also help you with VAT, PAYE and income tax returns to make sure that they are accurate and on time.

Tax credits

In certain circumstances, you or your partner may qualify for tax credits. We can help you to work out what type of support or benefit to which you may be entitled.

Tax planning

Many tax payers can suffer sizeable tax liabilities simply because they are unaware of the breaks or credits to which they have access. With our professional expertise and appropriate planning, tax liabilities can often be significantly reduced or eradicated entirely. We can provide you with advice and assistance with Income Tax, Capital Gains Tax and Inheritance Tax planning to ensure you do not pay more tax than you need to.



Small office solutions

When you're busy running a business, you don't always have the time, resources or capacity to get to grips with your finances. It's all too easy to overlook your payroll duties, book keeping, accounting or tax planning.

That is why our "Small Office Solutions" service can be so beneficial in helping you to grow your business.

We can take care of all your book keeping needs, from running your sales and purchase ledgers, to completing your VAT returns and even arranging for invoicing and issuing of statements.

We can also help you manage your payroll and employment accounting tasks, and all this for a highly competitive and economical fixed fee.

In essence, you get the benefit of a complete accounts department to support your business at a fraction of the cost of trying to do the work in-house.

Testimonials

I am writing to offer my thanks for the work you have carried out for me and String Computer Systems.

The payroll service you carry out on our behalf is second to none. We teach people how to run payroll systems however the service you offer is so good that we choose not to do it "in house".

The last couple of years have brought some significant changes to the payroll system with the introduction of both RTI and pensions and even though I am fully aware of the complexities of both of these payroll departments handles then easily and professionally and with no disruption to my business. They are also very patient when I sometimes make last minute changes to the monthly run.

I would have no hesitation in recommending you and your service to anybody and in fact have done so on many occasions.

Sincerely yours,
Steve Pickering
Managing Director, String Computer Systems

Whitehead & Howarth have been our accounts for some 18 years now. Gareth has been our accountant whilst we have grown the company substantially over the last 10 years giving sound financial advice and supporting the management team at Marcold through a number of acquisitions and mergers. He takes the time to understand the business and its needs which in turn means his team are well briefed and supportive.

To have a local accountant who is easily accessible, good value and offers a comprehensive level of advice on all business matters is priceless.

Emma Emmerson
Marcold Limited Group of Companies

In today's busy world we sometimes fail to take time out to thank those who provide us with good service. I therefore wanted to take this opportunity of writing a short note in praise of the high standard of accountancy services provided by your practice.

Two years ago I had occasion to review the service being offered by my then current accountant and was a little reluctant at having to make a change from the status quo. However, I can honestly say that I have no regrets given the high levels of service this company has experienced since appointing Whitehead & Howarth. I have found your professionalism and level of integrity refreshing. Payroll is dealt with each month and year end accounts are dealt with promptly. Staff are always polite and helpful. Any questions or queries in relation to

accountancy matters responded to swiftly and I am never made to feel intimidated by raising what must appear to be mundane questions with obvious answers.

In short you treat your clients with respect whether they are a large business or small as is the case with my own company. I have every confidence in the services by Whitehead & Howarth and are happy to recommend your practice to anyone who is looking for reliable and professional accountancy advice.

Yours sincerely,
Susan Holden
Director, Holden Credit Management Ltd



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