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THE SUNDAYTIMES

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What new tax changes mean for your savings

New rules affecting personal finances kicked in this week.

David Prosser sees if they add up

New tax year, new rules. From April 6, the first day of the 2016-17 tax year,

changes to the tax system affect the personal finances of almost everyone in Britain.

First, many people will be keeping more of their money from the taxman, thanks to a £400 increase in the personal allowance – the amount you earn before paying tax – to £11,000; it will rise again to £11,500 next April.

Thereafter, basic rate tax is 20 per cent until your earnings reach £43,000 (£45,000 next April), when higher-rate tax becomes payable. Additional-rate tax, at 45 per cent, applies on earnings above £150,000.

Lower rates of capital gains tax, payable on profits above £11,100 a year, may also help, with higher-rate taxpayers now paying 20 per cent rather

than 28 per cent, and basic-rate taxpayers paying 10 per cent, down from 18 per cent.

If you are saving money in a bank or building society you will now benefit from a personal savings allowance. This allows basic and higher-rate taxpayers to earn up to £1,000 and £500 respectively and pay no tax at all.

Everyone benefits also from a new dividend allowance, allowing them to receive up to £5,000 worth of dividend income from shares each year with no tax to pay. However, above this allowance higher tax rates now apply: 7.5 per cent for basic-rate taxpayers, 32.5 per cent for higher-rate taxpayers and 38.1 per cent for upper-rate taxpayers. These may catch out small



Alamy

business owners who pay themselves dividends.

Individual savings accounts (Isas) can also be a useful way to shelter savings and investments from tax. This year you can put £15,240 worth of assets inside an Isa; and, for the first time, you will be able to hold peer-to-peer loans within these shelters under the new Innovative Finance Isa.

The rules on Isas will be

even more generous next year, when the total allowance rises to £20,000 under reforms that include the new Lifetime Isa. With these “Lisas” the government will put up to £1,000 a year into the accounts of those aged between 18 and 40 saving for the future.

But it's not all good news. Pension rules are becoming less generous. Most people are still able to invest up to

£40,000 a year in a tax-free pension scheme – although tougher rules now apply to additional rate taxpayers – but the total amount you may save in all such schemes, known as the lifetime allowance, is coming down from £1.25m to £1m.

Meanwhile, the new flat-rate single state pension is for anyone reaching state retirement age from April 6 onwards and offers up to £155.65 a week. It replaces the previous system of a basic state pension and an additional state pension with a single payment, although how much you get still depends on how long you have been making national insurance contributions.

One other change affects people buying second homes, including buy-to-lets. They now have to pay stamp duty at rates 3 percentage points higher than those buying their main residential home.

How best to deal with all these changes? “My tip would be to seek out a financial adviser for more tailored advice,” says Les Cameron, a tax specialist at Prudential.

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Hiring an expert may be your best investment

A qualified adviser can boost returns – and your peace of mind, writes
Laura Whateley

This year, half of adults in the UK are unlikely to seek financial advice when investing their money, according to research by HSBC. And two thirds of those questioned say they have already invested without

any professional help. Almost a quarter believe that financial advice is too expensive, but in reality you could end up saving far more in the long term by making important decisions with the help of a well-qualified financial adviser.

Whether it is paying for your children's education, how and when you can afford to retire, buying or selling a property, starting a business, getting divorced, writing a will, or simply ensuring you set aside enough for regular sunny holidays and rainy days, you are faced with difficult financial choices at every stage of life. Making an ill informed one could have serious implications for you and your family's future.

"Not everybody needs professional advice. For many people the most basic financial planning should be paying off debts, building a



The best independent advisers will help you to navigate through the hazards on the way to achieving your goals

cash pot of savings, paying off a mortgage and joining a company pension scheme," says Stephen Kavanagh, chief executive of Chase de Vere, the financial advice firm.

"But those with larger amounts of savings and investments, or higher earnings, will greatly benefit from talking to a professional. It is also important for those who are facing challenging life

events, such as taking pension benefits, inheriting money or splitting up with a partner."

As an example, Vanguard, the US fund manager, estimates that working with a financial planner can add about 3 per cent a year to your investment returns.

One potential pitfall in making your own decisions, legal or financial, is that even if you have received some

guidance or information, then you are totally responsible for them. You will have no comeback if it all goes wrong.

A big advantage of hiring a qualified adviser, from an accountant to help with your tax liabilities, to a solicitor to advise on house sales, is that you can seek redress if the advice is not suitable and you make a poor call as a result. Professionals will help you

to identify and understand your situation and future, steer you away from hazardous decisions and suggest strategies for reaching your goals that you may not have considered.

Adam Price, founder of reviews website VouchedFor, says: "A good adviser helps you navigate through the situation, makes the process smooth and gives the best chance of a financially rewarding outcome. Having no advice or the wrong adviser means you simply roll the dice and hope everything turns out okay."

All advisers and planners should explain the costs of their services up front in writing. And good advisers and planners should also be happy to have an initial fee-free conversation to discuss your needs. This gives you a good chance to compare several different companies.

Make sure you check their professional qualifications and their experience. The Institute of Financial Planning suggests you choose a financial adviser with at least two years experience of working directly with individuals.

Interviewing a potential adviser, solicitor or mortgage broker is rather similar to interviewing a job candidate: check you both get on and that they will help you meet your needs and attain your goals

It's never too late to soothe away that pension tension

Seeking personal advice might make that Lamborghini affordable after all, says
Alan Copps

One year after the introduction of pension freedoms, more than one in five Britons over the age of 55 have expressed fears that their combined workplace and state pensions will not be enough to fund their retirement.

A number of surveys taken to mark the anniversary of George Osborne's pension reforms have shown that although the age group most affected is aware of the changes introduced in last year's budget, only 10 per

cent have taken advantage of them. So while the rush to cash in pension pots for Lamborghinis that was feared has not materialised, the phenomenon of "pension tension" is very much alive.

A survey carried out by YouGov for the Institute and Faculty of Actuaries, the professionals who set annuity rates, found that 75 per cent of respondents are confident about taking decisions over how to draw their pensions.

But there remains considerable confusion between the free "guidance" offered by the government's Pension Wise service and paid-for financial "advice" offered by professionals, with 45 per cent saying they did not understand the difference. For a fee, an independent financial adviser is able to offer specific investment options, rather than simply guidance on what form of pension might be best.

Another survey found that just over half of those earning between £50,000 and £60,000 and fewer than one in five earning under £50,000 had taken professional advice.

Paul Speight, of James Hay

Partnership, the retirement specialist, says: "One of the questions this poses is whether people have actually sought personal advice or whether it has been given in the workplace in a generalised way. Do people really know what level of advice they have engaged with? There is a serious question about what is guidance and what is advice."

He says that in Australia, where pension freedoms have been in place for some time, a recent survey found that one in ten 75-year-olds had run out of money, while a proportion of the other nine were living in relative poverty because they were too afraid to use their funds, sometimes unnecessarily. If people sought personal advice such fears could be avoided.

Speight says there is anecdotal evidence that some savers have cashed in funds because they fear the new freedoms will not last – either that the government might change its mind, or a new government might reverse the rules and they would be unable to access their money.

"The pensions industry is in real need of a period of



stability to give people confidence," he says.

Pension providers and financial advisers also suggest the definition of a pension is changing. Although a workplace pension remains a major part of retirement saving, there is a move towards other forms of long-term saving, such as ISAs,

which is likely to be encouraged by the Lifetime ISA available from next year.

Rebecca Aldridge, managing director of Balance: Wealth Planning, based in Nottingham, says: "More people are now leaving full-time work at 50 or 60 and then going on to work on a freelance or contract basis for

years afterwards. There is not a clear line between 'working life' and 'retirement'. One blends into the other gradually and it may not be until well into their 70s that they stop working altogether.

"Yet most pensions advertising I've seen suggests that we are all just waiting for 'the big day' when we retire. In reality, I think for many people that just isn't the case.

"There is definitely more engagement with ISAs than pensions. I think it's because they are flexible, visible and have a feeling of being in the investor's control. In contrast, many people see pensions as difficult to set up, the literature is voluminous, the choice can be overwhelming. Why not have an entry-level cash pension that works in a similar way? It would be much more straightforward to understand."

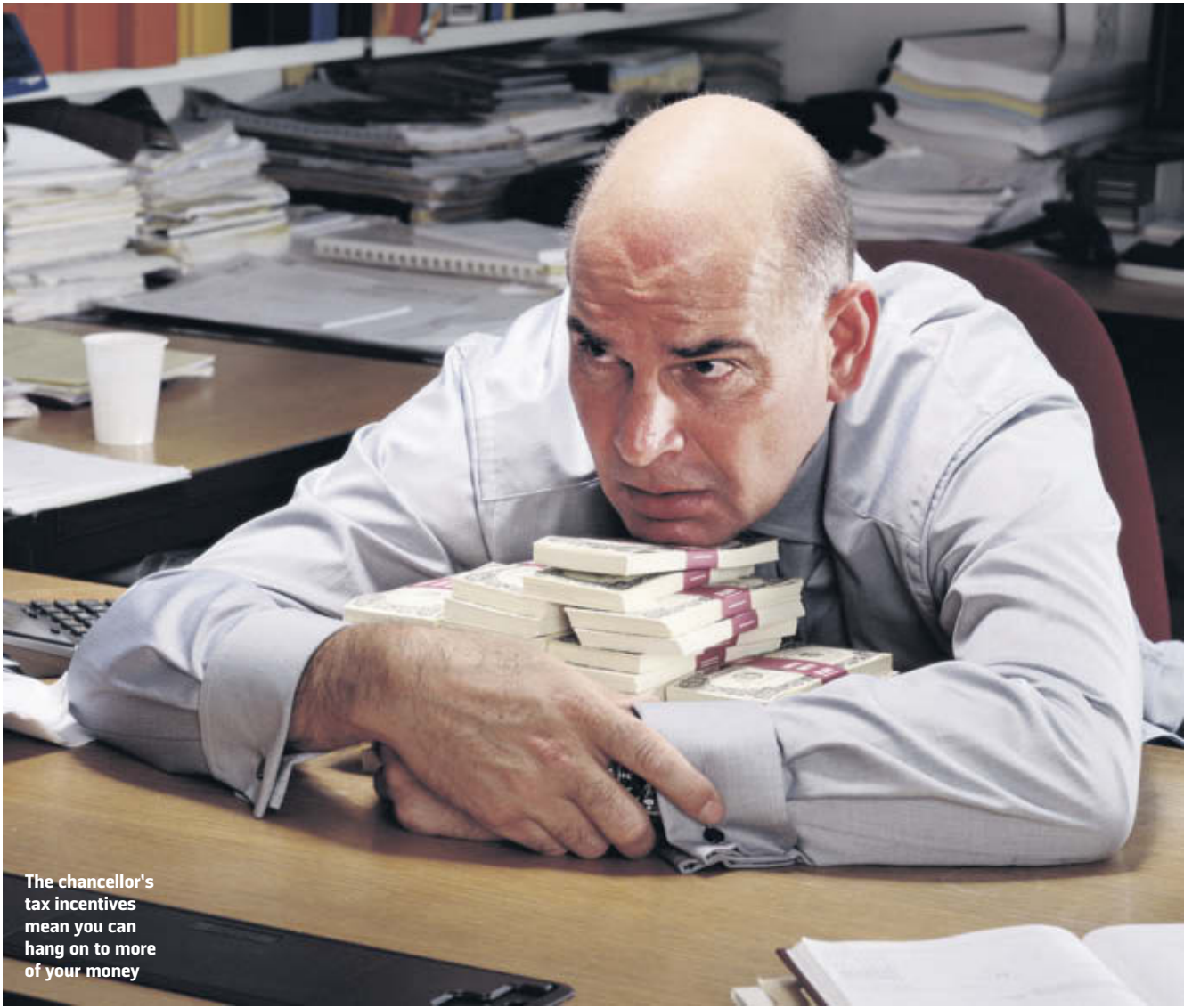
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Grab the sweeteners and starve the taxman

Pensions are not the only way to make your money work for you, finds David Prosser

Anyone who puts money by for the future wants to enjoy the fruits of their labour to the fullest extent without the taxman taking a substantial bite. Since the Government wants people to stand on their own two feet financially, it offers tax incentives to encourage saving. Using these incentives, you can

substantially reduce your tax bill perfectly legally. Private pensions, which offer upfront tax relief on annual contributions of up to £40,000 a year, are the most generous example. A £1,000 contribution costs a basic rate taxpayer just £800 after tax relief – and a higher-rate taxpayer only £600. Pension investments grow tax free and when you cash in your pension you can take 25 per cent of it as tax-free cash. However, there are people who find themselves butting up against the pension limits (in addition to the annual contributions limit, tax charges apply on funds worth above £1m) and many savers aren't keen to tie up all their money in pensions, which can't be accessed until age 55. That's where other tax-efficient savings and investment vehicles come in. Each year, individual savings accounts (Isas) allow you to shelter a set amount of savings and investments from income and capital gains tax



The chancellor's tax incentives mean you can hang on to more of your money

on a permanent basis. This year's Isa allowance is worth £15,240 but from 2017-18 onwards it will rise to £20,000, as part of reforms including government top-ups for younger savers. You can use Isas to shelter a huge variety of assets from tax, including cash, bonds, shares and even peer-to-peer loans. But any unused annual allowance is gone for good. "Use your pension and Isa

allowances in April 2016, not April 2017: in other words sooner, not later," says Simon Webster of Facts & Figures, the financial planners. Thereafter, venture capital trusts (VCTs) and the enterprise investment scheme (EIS) are worth considering. In return for putting money into small companies, often young businesses, investors get generous tax perks. Both schemes are riskier – small, developing companies have a higher failure rate – but the rewards can be attractive. With VCTs, portfolios of qualifying companies run by professional fund managers, investors get 30 per cent upfront tax relief, so it costs only £700 to invest £1,000. Income and profits are tax free, providing the shares are held for at least five years. You can invest up to £200,000 in VCTs in any tax year. Paul Latham, managing director of Octopus Investments, says: "Investors are increasingly using VCTs to complement their existing portfolios. Along with the tax relief, any dividends earned are tax free and there is no capital gains tax to be paid when the shares are sold"

The EIS has a higher annual investment allowance of £1m and can be used to put money into individual businesses or a managed fund. Like VCTs, the EIS offers 30 per cent upfront tax relief and tax-free returns, attractive source of potential growth over the long-term with tax incentives," says Charles Owen, the founder of CoInvestor. A separate initiative, the Seed Enterprise Investment Scheme, operates similarly to

JARGON BUSTERS
Independent financial adviser: Able to recommend products or services from all providers, offering tailored suggestions that work for you.

Restricted advice: Given by advisers who are not independent, either because they can only suggest products from one company, or because they specialise only in one area, such as pensions.

Commission: A way advisers make money, receiving a return on any product or investment

sold to you. Since January 2013 no IFA is allowed to accept commission and should charge you an up front, transparent fee.

Level 4 qualifications: All IFAs must pass level 4 qualifications, either a diploma in financial planning (DipFP) or the advanced diploma in financial planning.

Financial Conduct Authority: All financial advisers must be registered with the FCA, the financial industry watchdog.

but you can also defer paying tax on previous capital gains and set any losses against tax. "The EIS is a natural fit for investors looking for an

The EIS is a natural fit for investors looking for growth with tax incentives

attractive source of potential growth over the long-term with tax incentives," says Charles Owen, the founder of CoInvestor. A separate initiative, the Seed Enterprise Investment Scheme, operates similarly to

These IFAs have received the highest volume of positive client reviews in the past two years on VouchedFor.co.uk, the ratings site for financial and legal professionals. As well as being endorsed by more than ten clients, each adviser has been checked against the Financial Conduct Authority Register. When seeking financial advice choosing an independent adviser gives you access to all products on the market without restriction.

CENTRAL ENGLAND					
Name	Number of Region Reviews	Town	Services	Qualifications	
Thomas Dickson	34	C England	Birmingham	1, 2, 3, 4, 8	3, 4
Adrian Smith	35	C England	Coventry	1, 2, 3, 4, 8	3, 4
Neil Padgett	42	C England	Coventry	1, 2, 3, 4, 5, 8	4
Chris Dunn	40	C England	Derby	1, 2, 3, 4, 6, 8	---
Stuart Urridge	37	C England	Derby	1, 2, 3, 4, 5, 6, 7, 8	---
Ian Couling	34	C England	Great-Yarmouth	1, 2, 3, 4, 5, 7, 8	---
Clare Farrell	43	C England	Hinckley	1, 2, 3, 4, 5, 6, 7, 8	---
Alan Crowley	31	C England	Kenilworth	1, 2, 3, 4, 6, 7, 8	---
Anita Gatehouse	34	C England	Kidderminster	1, 2, 3, 4, 8	---
Gary Metcalf	55	C England	Leicester	1, 2, 5, 7, 8	---
Scott Gallacher	30	C England	Leicester	1, 2, 3, 4, 5, 8	4
Ashvin Pankhania	29	C England	Leicester	1, 2, 3, 5, 7, 8	---
Stuart Evans	48	C England	Lichfield	1, 2, 4, 5, 8	1, 4
Chad Morris	42	C England	Lowestoft	1, 2, 3, 4, 7, 8	4
Neil Gilbourne	115	C England	Newark	1, 2, 3, 4, 5, 6, 8	---
Craig McClurg	34	C England	Northampton	1, 2, 3, 4, 8	---
Sue Hodge	35	C England	Norwich	1, 2, 4, 8	---
David Murden	36	C England	Nottingham	1, 2, 3, 4, 5, 8	---
Mark Evans	30	C England	Oswestry	1, 2, 3, 4, 8	4
Wayne Clark	32	C England	Peterborough	1, 2, 3, 4, 7	---
Colin Hart	31	C England	Solihull	1, 2, 3, 4, 8	---
Sandra Saint	38	C England	Southwell	1, 2, 3, 4, 5, 6, 8	4
Jamie Gordon	46	C England	Spalding	1, 2, 3, 4, 6, 7, 8	---
Nicholas Platt	32	C England	Sutton Coldfield	1, 2, 3, 4, 8	3, 4
Paul Reid	32	C England	Sutton Coldfield	1, 2, 3, 4, 8	---
Hannah Cowell	43	C England	Swadincote	1, 2, 3, 4, 5, 7, 8	---
Dave Thomas	34	C England	Tipton	1, 2, 3, 4, 8	---
Craig Burgess	62	C England	Walsall	1, 2, 3, 8	3, 4

LONDON					
Ray Rastall	44	London	Borough	1, 2, 3, 4, 8	---
Chris George	31	London	Borough	1, 2, 4, 5, 8	---
Brendan Sheehan	30	London	Borough	1, 2, 3, 4, 5, 7, 8	2
Alistair Mann	32	London	Cobham	1, 2, 3, 4, 5, 8	4
Anna Sofat	41	London	Euston	1, 2, 3, 4, 8	3, 4
Andrew Sotiriou	31	London	Finchley	1, 2, 3, 4, 5, 8	---
Danny McFarlane	38	London	Fleet Street	1, 2, 3, 4, 5, 8	---
Sebastian Hurst	29	London	Fleet Street	1, 2, 3, 4, 6, 7, 8	4
David Hadzra	29	London	Fleet Street	1, 2, 8	3
Bill Paice	33	London	Hornchurch	1, 2, 3, 8	---
Hennietta Oxade	52	London	Hoxton	1, 2, 3, 5, 8	---
Robert Forbes	43	London	Knightsbridge	1, 2, 4, 6, 7, 8	4
Jeremy Askew	86	London	Loughton	1, 2, 3, 4, 8	3, 4
Anthony Willis	138	London	Marylebone	1, 2, 3, 4, 8	3, 4
Keith Galgut	42	London	Mill Hill	1, 2, 3, 4, 7, 8	---
Jonathan Kinch	55	London	Moorgate	1, 2, 3, 5, 8	4
Sebastian Fretten	40	London	Moorgate	1, 2, 3, 4, 8	---
Shannon Currie	32	London	Moorgate	1, 2, 4	3
Fotis Ioannou	46	London	Oprington	1, 2, 3, 4, 8	---
Russell Hammond	34	London	Parsons Green	1, 2	---
Chandan Hinduja	37	London	Pinner	1, 2, 3, 8	---
Hayley Norton	34	London	Primrose Hill	1, 2, 3, 4, 5, 6, 7, 8	4
Ian Green	52	London	Putney	1, 2, 3, 4, 8	---
Patrick Murphy	34	London	Raynes-Park	1, 2, 3, 5, 8	1, 3, 4
Dominic Thomas	31	London	Raynes-Park	1, 2, 3, 4, 8	---
John Lang	35	London	Richmond	1, 2, 4	3, 4
David Chew	29	London	Romford	1, 2, 3, 8	---
Trevor Eldridge	33	London	Shepperton	1, 2, 3, 4, 5, 6, 7, 8	4
Robert Guy	32	London	Soho	1, 2, 3, 4, 8	---
Matthew Smith	32	London	St. James's	1, 2, 3, 4, 5, 7, 8	4
Andrew Pereira	43	London	Stammore	1, 2, 3	---
Jiten Varsani	33	London	Stammore	1, 2, 3, 4, 5, 6, 8	---
Paolo Standerwick	77	London	Surbiton	1, 2, 3, 4, 7, 8	---
Harvey Clear	50	London	Sutton	1, 2, 8	---
Mary Waring	37	London	Thames Ditton	1, 2, 3, 4	4
Susan Tague	47	London	Uxbridge	1, 2, 3, 4, 7	---
Chris Lee	35	London	Uxbridge	1, 2, 3, 4, 5, 7, 8	---
Paul Standerwick	47	London	Wallington	1, 2, 3, 4, 6, 7, 8	---
Rachel Lane	31	London	Weybridge	1, 2, 4, 5, 6, 7, 8	---
Gareth Rees	39	London	Wimbledon	1, 2, 3, 4	3, 4
Elliott Swatton	32	London	Wimbledon	1, 2, 3, 4, 8	4
Robert Cornell	31	London	Woodford	1, 2, 3, 4, 8	---

NORTHERN ENGLAND					
David Otway	34	N England	Alderley Edge	1, 2, 4, 5, 8	---
Graham Slater	42	N England	Altrincham	1, 2, 3, 8	4
Nick Dando	30	N England	Altrincham	1, 2, 4, 8	---
Mark Gill	38	N England	Barnsley	1, 2, 3, 4, 5, 8	---
Anthony Hoskisson	30	N England	Blackpool	1	---
Phil O'Connor	67	N England	Bolton	1, 2, 3, 4, 8	3, 4
Christina Clegg	37	N England	Burnley	1, 2, 3, 4, 5, 8	---
Steve Holmes	29	N England	Bury	1, 2, 3, 5	---
Kevin Titmus	32	N England	Cheadle	1, 2, 3, 4, 5, 6, 8	---
Andrew Day	34	N England	Cheadle	1, 2, 3, 4, 5, 8	4
Wyn Thomas	34	N England	Chester	1, 2, 3, 4, 8	---
Richard Brocklehurst	30	N England	Chester	1, 2, 3, 4, 8	---

SCOTLAND AND NORTHERN IRELAND					
Carl Melvin	98	Scotland & NI	Bridge of Weir	1, 2, 3, 4, 8	1, 3, 4
Brian Kerr	40	Scotland & NI	Cumbernauld	1, 2, 3, 4, 5, 6, 7, 8	---
Andrew Finnie	98	Scotland & NI	Dumfries	1, 2, 4, 8	---
Chris Donald	34	Scotland & NI	Edinburgh	1, 2, 4	---
Hugo Balfour-Melville	30	Scotland & NI	Edinburgh	1, 2, 3, 4, 8	---
Julie Flynn	32	Scotland & NI	Glasgow	1, 2, 3, 4, 5, 8	---
Allan McRoberts	34	Scotland & NI	Glasgow	1, 2, 3, 4, 5, 6, 8	---
Alistair Creevy	34	Scotland & NI	Glasgow	1, 2, 3, 4, 5, 8	3
Clayton Cumming	33	Scotland & NI	Glasgow	1, 2, 3, 4, 5, 8	---
John Porter	54	Scotland & NI	Helensburgh	1, 2, 3, 4, 6, 8	---
David Hill	40	Scotland & NI	Larne	1, 2, 3, 4, 5, 8	3, 4
Paul Chada	32	Scotland & NI	Magherafelt	1, 2, 3, 4, 5, 6, 8	---

SOUTH EAST ENGLAND					
Mark Insley	41	SE England	Ascot	1, 2, 3, 4, 5, 6, 7, 8	---
Jonny Rider	37	SE England	Ascot	1, 2, 3, 4, 5, 6, 7, 8	---
Paul Ormerod	45	SE England	Aylesbury	1, 2, 3, 6, 7, 8	---
Doug Muirhead	42	SE England	Aylesbury	1, 2, 4	---
Simon Torry	41	SE England	Basildon	1, 2, 3	4
Mike Robertson	34	SE England	Battle	1, 2, 3, 4, 5, 6, 7, 8	---
David Gunnerson	36	SE England	Beaconsfield	1, 2, 4	3, 4
Gary Beck	33	SE England	Benfleet	1, 2, 3, 4, 5, 8	4
Michael Woolard	31	SE England	Benfleet	1, 2, 3, 4, 5, 8	---
Jenny Jackson	36	SE England	Biggleswade	1, 2, 3, 4, 8	---
Paul Davis	36	SE England	Billerica	1, 2, 3, 4, 5, 8	---
Richard Elliott	39	SE England	Bordon	1, 2, 3, 5, 8	3
Philip Hanley	103	SE England	Burford	1, 2, 4, 5, 8	---
Andy Manning	36	SE England	Bury St. Edmunds	1, 2, 3	---
Diane Wilkins	55	SE England	Chelmsford	1, 2, 3, 8	---

VOUCHEDFOR'S TOP 250 INDEPENDENT FINANCIAL ADVISERS					
Donna Robertson	55	N England	Chesterfield	1, 2, 3, 4, 8	---
Mike Clarke	49	N England	Chorley	1, 2	---
Stephen F Danson	43	N England	Chorley	1, 2, 3, 4, 5, 8	4
Paul Taylor	38	N England	Chorley	1, 2, 3, 4, 5, 8	4
Paul Lewis	32	N England	Clitheroe	1, 2, 3, 4, 5, 6, 7, 8	---
Kate Boon	59	N England	Consett	1, 2, 4, 5, 8	---
Stephen Summer	61	N England	Cramlington	1, 2, 3, 4, 5, 7, 8	---
Mike Pendergast	38	N England	Crewe	1, 2, 3, 5, 6, 8	---
Chris Breward	37	N England	Durham	1, 2, 3, 4, 8	4
Laurence Turner	48	N England	Halifax	1, 2, 3, 4, 5, 8	4
Gregg Drawford	36	N England	Hessle	1, 2, 3, 4, 8	---
Sean McDermott	53	N England	Heswall	1, 2, 3, 4, 5, 7, 8	---
Yianni Theodorou	49	N England	Heywood	1, 2, 3, 4, 5, 7, 8	---
Stephen Baxter	42	N England	Huddersfield	1, 2, 3, 8	---
Steven Haigh	35	N England	Huddersfield	1, 2, 3, 8	4
Ricardo Da Silva	29	N England	Hull	1, 2, 3, 4, 5, 8	---
Philip Jacobs	32	N England	Ilkley	1, 2, 3, 4, 5, 8	4
Vinny Lall	39	N England	Leeds	1, 2, 3, 5, 8	---
David Wynnrick	39	N England	Leeds	1, 2, 3, 4, 7, 8	---
Darren Goodall	35	N England	Leeds	1, 2, 3, 4, 5, 7, 8	---
Barry Orr	33	N England	Leeds	1, 2, 3, 5, 6, 8	---
Ash Patel	33	N England	Leigh	1, 2, 3, 4, 8	---
Martin Wilcocks	36	N England	Liverpool	1, 2, 4	---
Chris Lunt	44	N England	Liverpool	1, 2, 3, 4, 8	---
Darron Whitehead	46	N England	Liversedge	1, 2, 3, 4, 5, 8	---
Mark O'Neill	45	N England	Lytham S t Annes	1, 2, 4	1, 4
James Collins	65	N England	Macclesfield	1, 2, 3, 5, 8	---
Paul Ward	36	N England	Manchester	1, 2, 3, 4, 8	---
Simon Warburton	35	N England	Manchester	1, 2, 3, 4, 8	---
Paul Lindfield	32	N England	Manchester	1, 2, 3, 5, 8	---
Martin Jinks	31	N England	Middlesbrough	1, 2, 3, 4, 5, 7, 8	---
Darrell Barnes	38	N England	Mirfield	1, 2, 3, 4, 5, 6, 8	---
Claire Stones	41	N England	Morley	1, 2, 3, 4, 8	4
David Pritchard	43	N England	Nantwich	1, 2	---
Christopher John Booth	33	N England	Newcastle upon Tyne	1, 2, 3, 4, 5, 8	---
Gary Barnes	32	N England	Newcastle upon Tyne	1, 2, 7	1, 2, 3, 4
Simon Richards	39	N England	Newcastle upon Tyne	1, 2, 3, 4, 8	---
David Rogers	31	N England	Newton-le-Willows	1, 2, 3, 4, 5, 8	---
Derek Dryden	33	N England	Northallerton	1, 2, 3, 4, 7, 8	---
Mark Ferris	36	N England	Northwich	1, 2, 3, 4, 5, 8	1, 4
Eric Mowinski	32	N England	Oldham	1, 2, 3, 4	3, 4
Angela Maher	49	N England	Ormskirk	1, 2, 3, 4, 6, 7, 8	---
Martin Miller	47	N England	Otley	1, 2, 3, 4, 5, 8	---
Peter Hart	41	N England	Otley	1, 2, 3, 4, 5, 8	---
Mark Russel	56	N England	Preston	1, 2, 3, 4, 5, 7, 8	---
Carl Fletcher	36	N England	Ripon	1, 2, 3, 7, 8	---
Wayne Davis	45	N England	Rochdale	1, 2, 3, 5, 8	---
Richard Martin	40	N England	Rochdale	1, 2, 3, 4, 5, 7	3
Sue Farrington	33	N England	Sale	1, 2, 4, 8	---
Paul Robinson	71	N England	Scarborough	1, 2, 3, 4, 5, 8	---
James Lawton	37	N England	Sheffield	1, 2, 3, 4, 6, 8	---
Nicholas Pratt	31	N England	Sheffield	1, 2, 3, 4, 5, 8	---
Lisa Vaughan	30	N England	Sheffield	1, 2, 3, 4, 8	4
Andrew Hursthouse	29	N England	Sheffield	1, 2, 3, 4, 5, 8	---
Andrew Platt	42	N England	St. Helens	1, 2, 4	3, 4
Chris Newland	48	N England	Stockport	1, 2, 3, 4	---
Nick Matthews	35	N England	Stockton-on-Tees	1, 2, 3, 8	---
Richard Hollington	38	N England	Stone	1, 2, 3, 4, 8	---
Steven Hendry	32	N England	Stone	1, 2, 3, 4, 5	---
Andrew Eldon	40	N England	Wetherby	1, 2, 3, 4, 5, 8	3, 4
Derrick Haigh	29	N England	Wigan	1, 2, 3, 4, 8	---
Helen Brown	47	N England	Wirral	1, 2, 3	---
Nick Lawson	43	N England	York	1, 2, 3, 4, 8	---
Julie Wilson	38	N England	York	1, 2, 3, 4, 6, 7, 8	4
John Walker	37	N England	York	1, 2, 3, 4, 8	4

Why using a mortgage adviser is a good bet

Interest rates are low but buying a house is always a bit of a gamble, writes **Mark Fray**

A house is the biggest purchase most people ever make. If you buy using a mortgage, it can also seem like the biggest gamble you

ever take. If you make the wrong choice or if rates go the wrong way, you could end up thousands of pounds worse off. This may all seem academic given that the base rate has remained stubbornly pegged at 0.5 per cent since May 2009. Yet renewed gloomy economic predictions and the uncertainty of Brexit looming on the horizon means that those taking out a mortgage now should consider their options carefully. First, think realistically about how much you can afford to borrow, as this will affect what types of mortgage and rates are available. Don't forget to consider any additional costs, such as moving, solicitors' fees, stamp duty, new furniture and changes to household bills. The introduction of the Mortgage Market Review in

2014 means that lenders have become stricter, requiring potential borrowers to provide evidence of their income and outgoings, including things such as gym membership fees. Lenders are also required to consider the effect of a rise in interest rates on your ability to repay. Repayment mortgages – where you pay back the capital as well as the mortgage interest – are also now the norm, except for buy-to-let mortgages, Andrew Johnson, money expert at the independent Money Advice Service, says: “Whether you decide to go to a lender directly or use a broker (who will have access to a wider range of mortgages) it is always a good idea to take advice from a suitably qualified individual. If using a broker, be sure to ask what fees (if any) they charge for their services.”



Alamy

WHEN LOOKING FOR THAT DREAM HOUSE, GO FOR BROKER

If you are looking to move house, remortgage, or buy a second property as a landlord, some of the best deals can be found through a mortgage adviser or broker. As with a financial adviser, there are mortgage advisers that are independent or “whole of market”, able to suggest loans from a variety of banks and building societies, or mortgage advisers that are tied to a specific lender and can only talk you through a limited number of options. Advisers may have access to loans that you would not find when searching independently. Their knowledge of different lenders' criteria can be invaluable, too, in an environment where banks and building society rules are stricter than ever. For example, a broker may negotiate lending to someone who is self-employed and may be able to exert more influence, chase up a lender and hurry along an application in a way you would struggle to do alone. David Hollingworth, of L&C Mortgages, says: “Although finding the right rate is important, there is little point if the buyer can't meet the lender criteria. As a result, advice has become ever more important as the market has tightened since the credit crunch. “Criteria around areas such as affordability, interest only and the self-employed has become stricter, which can make it much harder for borrowers to identify the right fit for their circumstances.”

opting for the fixed route.” Johnson adds: “If you're worried about the impact of a rise then you may want to consider fixing your mortgage. However, these type of mortgages often attract a premium and/or additional fees when compared to a standard repayment mortgage.” The Council of Mortgage Lenders, which represents banks, building societies and other lenders, says there would be no immediate regulatory effect if the UK left the EU. Bernard Clarke, PR manager at the council, says, “A decision to leave would represent a material shift in our political, economic and social lives. As an open economy and a major financial centre, the UK has – and would continue to have – close links with global economies, including those within the EU. “It is impossible to say how the referendum or its outcome might affect individual decisions about mortgage products. It is far more important for the borrower to choose a product suited to their circumstances.”

JARGON BUSTERS
Whole of market: Some brokers only use a few mortgage lenders but others can recommend from the “whole of market”, with the best selection of deals.

Direct-only mortgages: Some lenders don't sell mortgages via brokers and you have to apply directly for them. Ask your broker about direct deals.

Arrangement fee: Most mortgages come with a fee that you must pay up front.

Buy-to-let mortgage: Available for landlords who wish to buy a property to rent out. Lenders will take into account the rent earned on a property before the borrower's income.

Fixed-rate mortgage: The amount of interest and your monthly repayments will be set over a defined period, usually two, three or five years.

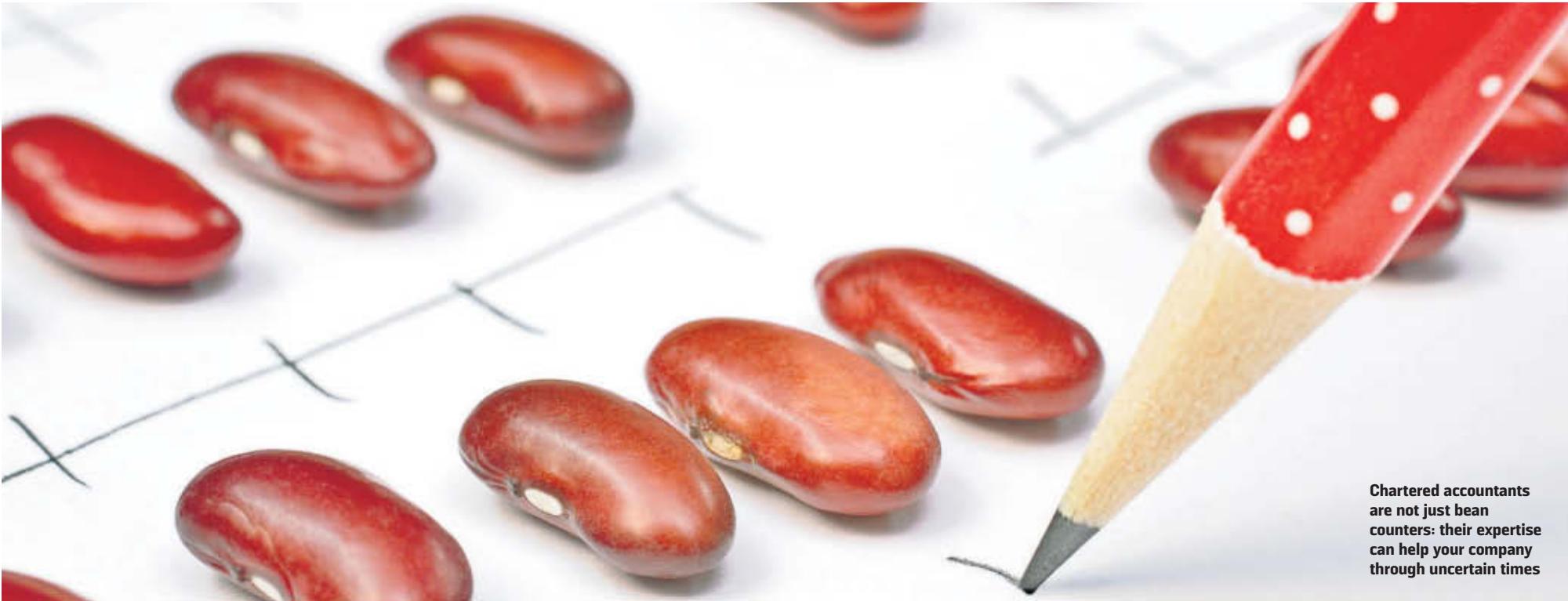
Tracker mortgage: Interest rates are pegged to the Bank of England base rate and will rise and fall accordingly.



Your house looks great...could your mortgage rate look better?

Sorting your mortgage is quick and easy at VouchedFor. Go to VouchedFor.co.uk for mortgage advisers, rated and reviewed by people like you. Even vacuum maestros...

VOUCHEDFOR'S TOP 250 MORTGAGE ADVISERS									
These Mortgage Advisers have received the highest volume of positive client reviews in the past two years on VouchedFor.co.uk, the ratings site for financial and legal professionals. All mortgage advisers featured are "whole of market" and endorsed by at least ten clients. A "whole of market" mortgage adviser can offer advice on all available mortgages, without restriction.									
CENTRAL ENGLAND									
Name	Number of Reviews	Region	Town	Services					
David Golt	18	Central England	Birmingham	1					
Philip Roberts	10	Central England	Boston	1					
Kevin Quinn	19	Central England	Coventry	1, 2, 3					
Simon Dendle	10	Central England	Derby	1, 2, 3					
Paul Simms	26	Central England	Hearon	1					
Geraldine Williams	38	Central England	Hinckley	1, 3					
Stewart Warden	31	Central England	Hinckley	1					
Benjamin Clay	23	Central England	Hinckley	1, 3					
Ian Randle	12	Central England	Hinckley	1, 3					
Matt Hays	13	Central England	Huntingdon	1					
Peter Randle	17	Central England	Kenilworth	1, 2					
Trupti Edwards	18	Central England	Kidderminster	1					
Andy Sheasby	33	Central England	Leicester	1					
Ashley Langton	27	Central England	Leicester	1, 3					
Andy Wilson	20	Central England	Lincoln	1, 2					
Cat Eley-Gaunt	25	Central England	Melton Mowbray	1, 3					
Thomas Andrews	24	Central England	Northampton	1, 3					
Mark Burton	47	Central England	Norwich	1, 2, 3					
Matthew Metcalf	13	Central England	Norwich	1, 3					
James Halstead	43	Central England	Nottingham	1, 3					
Wayne Harrison	36	Central England	Nottingham	1, 3					
Tim Steer	24	Central England	Nottingham	1					
Noord Romjon	27	Central England	Peterborough	1, 3					
Roger Coe	24	Central England	Peterborough	1, 3					
Lloyd Richards	66	Central England	Rugby	1, 2, 3					
Steve Walker	27	Central England	Rushden	1, 3					
Simon Jenkins	25	Central England	Shrewsbury	1, 2, 3					
Stuart Mosley	23	Central England	Smethwick	1, 3					
Sandy Ameer-Beg	66	Central England	Snithill	1, 2, 3					
Derek Johnson	16	Central England	Stafford	1					
Steve Farrell	32	Central England	Stamford	1, 3					
Jim Withers	51	Central England	Stratford-upon-Avon	1, 3					
Louise O'Reilly	25	Central England	Sutton Coldfield	1					
Louise Stevenson	16	Central England	Sutton Coldfield	1					
Daniel Cottam	14	Central England	Sutton Coldfield	1, 2					
Paul Dawson	24	Central England	Swadincote	1, 2, 3					
Mark Keenan	18	Central England	Tamworth	1, 2, 3					
Lee Gardner	24	Central England	Warwick	1, 2, 3					
Jane Sutton	16	Central England	Wisbech	1, 2					
Penny Harris	11	Central England	Worcester	1					
LONDON									
Colin Payne	46	London	Belsize Park	1					
Justin Whitelock	38	London	Bishopsgate	1					
Rob Still	73	London	Borough	1					
Andrew McCrossan	19	London	Bromley	1, 2, 3					
Robert Wilcocks	34	London	Brompton	1					
Charles Wade	18	London	Chiswick	1					
Jim Marlow	33	London	Croydon	1					
Melinda Bush	35	London	Dartford	1, 2, 3					
Colin Costello	19	London	Ealing	1					
Sean Duffy	35	London	Epsom	1					
Clara Duffy	20	London	Epsom	1					
Edward Wilby	17	London	Finsbury	1					
Owen Cook	24	London	Flitzrovia	1, 2, 3					
David Ward-Smith	33	London	Fleet-Street	1, 2					
Mital Patel	57	London	Harrow	1, 3					
James Oakley	52	London	Hoxton	1, 3					
Daniel Emerson	21	London	Hoxton	1, 3					
Keith Hunter	12	London	Hoxton	1, 3					
Stewart Twidle	28	London	Kingston-upon-Thames	1, 2, 3					
Stephen Trenholm	20	London	Kingston-upon-Thames	1, 3					
David Chivers	16	London	Knightsbridge	1, 3					
Christopher Taylor	18	London	Liverpool Street	1					
Paul Ellis	16	London	Moorgate	1, 3					
Ian Baker	11	London	Moorgate	1					
Dilip Kandaiah	56	London	Pinner	1					
John Yerou	45	London	Pinner	1					
Lilla Dillway	26	London	Pinner	1					
Gary Molden	19	London	Potters Bar	1, 3					
Richard James Mumford	12	London	Richmond	1, 2, 3					
Paul Favill	35	London	Teddington	1, 3					
Harpreet Chadha	30	London	Uxbridge	1, 3					
James McDermott	58	London	Weybridge	1, 3					
Lawrence Lee Baw	15	London	Worcester Park	1					
NORTHERN ENGLAND									
Stephen McDine	26	North England	Blaydon-on-Tyne	1, 2, 3					
Chris Ioannou	33	North England	Bolton	1					
Ian Holmes	21	North England	Brighouse	1, 2, 3					
Rob Hopkins	20	North England	Chester	1, 3					
Ben Weighill	14	North England	Chesterfield	1, 2					
Richard Roorcroft	16	North England	Clitheroe	1					
Craig Andrews	15	North England	Congleton	1					
Paul Cooksley	17	North England	Cramlington	1, 3					
Emma Richardson	32	North England	Darlington	1, 2					
Peter Huddart	16	North England	Doncaster	1, 3					
Chris Flanagan	11	North England	Hallifax	1, 3					
Carl Shepherd	21	North England	Harrrogate	1, 3					
Helen Kelly	19	North England	Hebburn	1, 3					
Stuart Carnall	11	North England	Hope Valley	1, 2, 3					
Damian Youell	34	North England	Huddersfield	1					
John Tamblin	10	North England	Kendal	1, 2, 3					
Paul Gill	26	North England	Knaresborough	1, 3					
Alan Parkin	28	North England	Leeds	1, 3					
Jeremy Finch	19	North England	Leyland	1					
Dan Payne	21	North England	Manchester	1, 2					
Brett Cocking	11	North England	Manchester	1					
George Oghani	68	North England	Manchester	1, 3					
Robert Fairbairn	11	North England	Middlesbrough	1, 3					
Adam Henderson	16	North England	Morpeth	1, 3					
Colin Wilson	10	North England	Morpeth	1, 2, 3					
Cameron McNeil	16	North England	Nantwich	1					
Carl Lawton	51	North England	Newcastle	1, 3					
Rachael Hall	10	North England	Newcastle-upon-Tyne	1, 3					
Paul Bain	15	North England	North Shields	1, 3					
Matthew Nickson	54	North England	Preston	1, 2, 3					
Matthew Castle	25	North England	Preston	1, 2, 3					
Andrew McLaughlin	17	North England	Preston	1, 3					
Richard Rutherford	64	North England	Richmond	1, 2, 3					
Alan Collins	11	North England	Ryton	1, 2, 3					
Bob Rich	23	North England	Scunthorpe	1					
Paul Dordard	47	North England	Sheffield	1					
Ian Christo	44	North England	Sheffield	1, 3					
Kevin Pierce	36	North England	Sheffield	1					
Paul Collier	33	North England	Sheffield	1, 2, 3					
Gregory Cooke	31	North England	Sheffield	1, 2					
Steve Proctor	27	North England	Sheffield	1, 3					
James Blundell	12	North England	Southport	1, 3					
Allie Baglow	25	North England	St Helens	1					
Barry Newton	31	North England	Stalybridge	1					
Ben Shirliff	39	North England	Stockport	1					
Alex Vincent	14	North England	Stockport	1, 3					
Paul Good	36	North England	Stockton-on-Tees	1, 3					
Carl Elsky	37	North England	Stoke-upon-Trent	1, 3					
Joe Bonallie	12	North England	Sunderland	1, 2					
Pam Stockdale	24	North England	Uttoxeter	1, 3					
Jennifer Yates	20	North England	Warrington	1					
Richard Ignatowicz	66	North England	Widmslow	1, 2					
Christian Coventry	44	North England	Wirral	1					
Mark Williamson	22	North England	Wirral	1					
Jason Gentles	21	North England	York	1					
SCOTLAND AND NORTHERN IRELAND									
Neil Gallagher	22	Scotland & N Ireland	Aberdeen	1					
David Milloy	20	Scotland & N Ireland	Alloa	1, 2, 3					
Ross Bennett	36	Scotland & N Ireland	Antrim	1, 3					
Tennielle McLroy	55	Scotland & N Ireland	Ballymena	1, 2, 3					
Ian Watters	12	Scotland & N Ireland	Bangor	1, 2, 3					
Gerry Mckeon	10	Scotland & N Ireland	Bathgate	1, 3					
Martin Mayo	10	Scotland & N Ireland	Brechin	1, 3					
Gareth Morrison	28	Scotland & N Ireland	Craigavon	1, 3					
John Wilson	18	Scotland & N Ireland	Dunfermline	1, 3					
Ciaran Scullion	18	Scotland & N Ireland	Dungannon	1, 3					
Colin McGugan	32	Scotland & N Ireland	Edinburgh	1					
Adrian Howard	12	Scotland & N Ireland	Fraserburgh	1, 3					
Paul McCaughy	39	Scotland & N Ireland	Glasgow	1, 2, 3					
Jean Dawson	16	Scotland & N Ireland	Kinross	1, 2, 3					
John Maxwell	16	Scotland & N Ireland	Largs	1, 2, 3					
Kelli Wilson	13	Scotland & N Ireland	Londonderry	1					
Emma Baird	30	Scotland & N Ireland	Lossiemouth	1, 2, 3					
Ross Stisi	20	Scotland & N Ireland	Musselburgh	1					
Moir Ness	15	Scotland & N Ireland	Nairn	1, 2, 3					
Frank Smyth	18	Scotland & N Ireland	Newry	1, 3					
John Miller	28	Scotland & N Ireland	Prestonpans	1, 2, 3					
Shona Barr	20	Scotland & N Ireland	Prestwick	1, 3					
Craig Aitken	17	Scotland & N Ireland	Stirling	1, 3					
SOUTH EAST ENGLAND									
Nick Daynes	24	South East England	Ashford	1					
Oliver Merritt	13	South East England	Ashford	1, 2, 3					
Patrick Reeve	25	South East England	Benfleet	1, 2					
Luke Richards	33	South East England	Bournemouth	1, 2, 3					
Tara Harper	29	South East England	Bournemouth	1, 3					
Bob Lalli	21	South East England	Bracknell	1, 3					
Colin Warburton	17	South East England	Brighton	1, 3					
Rebecca Robertson	13	South East England	Chatham	1, 3					
Phillip Clark	22	South East England	Chesham	1, 3					
Tony Pomphrett	28	South East England	Colchester	1, 2, 3					
Mark Grunwell	28	South East England	Crowborough	1, 2, 3					
Andrew Brady	28	South East England	Crowborough	1, 3					
Simon Munday	21	South East England	Crowborough	1					
Michelle Lawson	53	South East England	Fareham	1, 3					
Stuart Curtis	23	South East England	Fareham	1, 3					
Phil Moseedale	19	South East England	Haverhill	1, 3					
Ellie MacDonald	17	South East England	Hemel Hempstead	1, 2					
Chris Broome	27	South East England	High Wycombe	1, 2, 3					
Andrew James	23	South East England	Hockley	1, 2, 3					
Edward Lowe	56	South East England	Horsham	1					
Russell Tilbury	24	South East England	Maidenhead	1, 2, 3					
John Crabtree	42	South East England	Maidstone	1					
Mark Braidford	23	South East England	Maldstone	1, 2					
Andy Hawthorn	15	South East England	Midhurst	1					
Karl Wilkinson	41	South East England	Milton Keynes	1, 3					
Carol Brown	81	South East England	Newbury	1, 2, 3					
Chris Hall	24	South East England	Newbury	1					
Matthew Chipperfield	34	South East England	Ongar	1, 2					
James Best	19	South East England	Oxford	1					
Elian Lawrence	17	South East England	Polegate	1, 3					
Paul Leonard	14	South East England	Puckridge	1, 3					
Lewis Chapman	103	South East England	Ramsgate	1, 3					
Clayton Shipton	128	South East England	Rayleigh	1, 3					
Paul Harrington	21	South East England	Reading	1, 2, 3					
Alex Cross	15	South East England	Rochester	1, 3					
Terry Weller	21	South East England	Saxmundham	1, 2, 3					
Benjamin Warren	11	South East England	Seaford	1, 3					
Paul Steggles	17	South East England	Sevenoaks	1, 2, 3					
Nick Green	28	South East England	Sittingbourne	1					
Jonathan Holdaway	27	South East England	Southampton	1, 2, 3					
Nel Swan	15	South East England	Southampton	1, 3					
Alan Myles	21	South East England	Southend-on-Sea	1					
Chris Corbett	44	South East England	Southsea	1, 3					
Ray Ingleby	18	South East England	Tadley	1, 2, 3					
David Simmonds	26	South East England	Tonbridge	1, 2, 3					
Geraint (Bee) Spiller	22	South East England	Tring	1, 3					
John Henderson	22	South East England	Tunbridge Wells	1, 3					
Alan Miller	16	South East England	Tunbridge Wells	1, 3					
Mark Hancock	35	South East England	Waterlooville	1					
Tye Emin	13	South East England	West Mallory	1					
Nicholas Martin	11	South East England	Whitstable	1, 3					
Simon Chandler	19	South East England	Worthing	1, 3					
SOUTH WEST ENGLAND									
Colin Stratton	12	South West England	Andover	1, 2, 3					
Mark Davis	29	South West England	Bridgwater	1, 2, 3					
Guillaume Keirle	46	South West England	Bristol	1					
Khalid Javid	43	South West England	Bristol	1, 3					
Thomas Crane	30	South West England	Bristol	1, 3					
Catherine Hope	22	South West England	Bristol	1, 3					
Stephanie Maytham	17	South West England	Bristol	1					
Alex Parker	15	South West England	Bristol	1					
Matthew Burman	11	South West England	Bristol	1, 2, 3					
Karen Cooper	21	South West England	Dartmouth	1, 2, 3					
Peter Marriott	16	South West England	Exeter	1					
Della Price	30	South West England	Gloucester	1					
Stuart Barrett	10	South West England	Kingsbridge	1, 2, 3					
Jason Whitehead	38	South West England	Lydney	1, 3					
Gavin Hughes	22	South West England	Newquay	1					
Mark Ridgmont	10	South West England	Newquay	1, 3					
Robert Muscott	54	South West England	Ottery St Mary	1, 2, 3					
Steve Sims	21	South West England	Plymouth	1, 3					
Adam Nanson	13	South West England	Salisbury	1, 3					
Johanna Kemp	31	South West England	Sherborne	1, 3					
Mark Stallard	57	South West England	Stroud	1, 2, 3					
Ross Hampton	30	South West England	Stroud	1					
Sean Eberhardt	11	South West England	Stroud	1, 3					
Sanjay Badhan	29	South West England	Swindon	1, 2, 3					
Suzanne Gore	24	South West England	Swindon	1					
Graham Reeve	12	South West England	Swindon	1					
Mark Weymouth	37	South West England	Taunton	1, 3					
Roger Dekkers	31	South West England	Taunton	1, 2, 3					
Samantha Cooper	30	South West England	Taunton	1, 2					
David Blair	26	South West England	Taunton	1					
Dave Penny	25	South West England	Taunton	1, 2, 3					
Daniel White	17	South West England	Taunton	1					
Stephen Marker	12	South West England	Tavistock	1, 2					
Roman Marrior	42	South West England	Truro	1, 2					
Alan Blake	14	South West England	Weston-super-Mare	1, 2, 3					
WALES									
Ian Davies	13	Wales	Aberdare	1					
Gareth Harris	28	Wales	Caeffyllly	1, 3					
Jonathan Richards	31	Wales	Cardiff	1, 3					
Robert Allen	14	Wales	Cardiff	1, 3					
Jason Witherspoon	21	Wales	Llanelli	1, 3					
Samantha Dorn	16	Wales	Llanelli	1, 3					
Rodney Collins	14	Wales	Newport	1, 2, 3					
John Pearson	30	Wales	Penarth	1					
Marcus Rees	28	Wales	Penarth	1, 2, 3					
Christopher Evans	14	Wales	Pentre	1, 3					
Huw Martinson	10	Wales	Porthcawl	1, 2, 3					
Ian Moore	26	Wales	Prestatyn	1					
KEY									
Services:									
1 Mortgages									
2 Equity Release									
3 Insurance and Protection									
Read reviews and find the best adviser for you by visiting VouchedFor.co.uk/SundayTimes or calling 0800 047 6371									



Getty Images

Chartered accountants are not just bean counters: their expertise can help your company through uncertain times

Keep your firm's finances on track

An accountant can help your business with more than tax and money, writes Norman Lane

Small businesses play a huge part in the wellbeing of the UK. The economy is still recovering from the financial crash of 2008 and the future is still uncertain, but that has not deterred entrepreneurs: there were more than 600,000 start-ups in 2015, an increase of 4.6 per cent on the previous year.

The figures are impressive. At the start of 2015 there were a record 5.4 million private sector businesses – 1.9 million more than in 2000. Small and medium-sized companies accounted for 99.9 per cent of all private sector business at that time, according to the Department for Business Innovation and Skills. They employed a total of 15.6 million people and have a combined annual turnover of £1.8 trillion. But starting your own business – and running it successfully – carries many risks. It has been estimated that as many as 50 per cent of

start ups fail, so it is wise to take precautions, which is where a chartered accountant will help. Firstly, a tight grip must be kept on your company's finances. It is estimated that about 60 per cent of businesses that fail do so because of financial problems. Accountants can deal with such matters as salaries, VAT and other tax returns, revenue and cash flow. But they can prove invaluable in other ways, too. Every company, no matter how small, needs a business plan but surprisingly, 26 per cent of the UK's small businesses do not have one,

JARGON BUSTERS
Chartered: Anyone can call themselves an accountant but to be chartered means you have had at least three years of training and passed a series of exams with the Institute of Chartered Accountants in England and Wales, giving the letters ACA or FCA, or the Institute of Chartered Accountants of Scotland (ICAS), with the letters CA.

putting their survival in jeopardy. The Centre for Economics and Business Research also believes that by not having a structured plan

Chartered Certified: A different but equally good qualification offered to accountants who pass exams through the Association of Chartered Certified Accountants (ACCA). You can study for it while working and have ten years to complete your exams.

Professional indemnity insurance: Protects accountants and means

you can make a claim for compensation if they make a mistake that costs you money.

Accounts: The record of all your business's incomings and outgoings up to the end of the tax year.

Balance Sheet: A statement showing the value of your business at the end of the tax year.

for the year ahead, these companies could be missing out on potential revenue of £25 billion. If you choose a qualified

accountant before launching your company, he or she will be able to help you draw up a structured business plan, detailing all the tax affairs and tracking expenditure and revenue.

A new headache beset companies at the beginning of this month with the increase in the national living wage. From April 1, employees aged over 25 will receive a minimum of £7.20 an hour, up from £6.20, adding more than £900 a year to the average income of workers in this bracket.

George Osborne, the chancellor, says that about 2.5 million will receive this pay rise. It is also expected that the national living wage will rise again, to £9 an hour, by 2020.

Accountants are best placed to ensure companies handle these increases correctly – not least because the government has threatened heavy penalties.

Mike Lean, payroll manager at Milsted Langdon, a chartered accountancy firm based in the South West, says:

"Failing to pay the correct wage will not only create animosity amongst your workforce but could also land you with a hefty fine and lead you to be named and shamed by the Department for Business Innovation and Skills, which could do significant reputational damage to your firm. "It is inevitable that this new wage increase will have a significant effect on your business's profits in the months and years to come, so now is the time to assess where savings can be made within your company." When choosing an accountant, make sure they

Now is the time to assess where savings can be made within your company

have experience in dealing with companies of a similar size and that you can get on with them. And ask who will take over in their absence. Above all, make sure the person you hire has the correct qualification, whether through the Institute of Chartered Accountants in England and Wales, the Institute of Chartered Accountants of Scotland, the Association of Chartered Certified Accountants, or the Chartered Institute of Management Accountants.

VOUCHEDFOR'S TOP 200 ACCOUNTANTS									
<p>These Accountants have received the highest volume of positive client reviews in the past two years on VouchedFor.co.uk, the ratings site for financial and legal professionals. As well as being endorsed by more than ten clients, each accountant is a qualified member of one of the UK's Chartered Accountancy bodies. These accountants offer a range of services from personal tax returns through to tax planning strategies and business accounts.</p>									
CENTRAL ENGLAND									
Name	Number of Region Reviews	Town	Services	Qualifications					
Peter Hallam	15	Central England	Alfreton	1, 3	3				
Neil Screaton	25	Central England	Atherstone	1, 2	1				
Shohaib Shafiq	23	Central England	Birmingham	1, 2, 3, 4	3				
Lee Frost	13	Central England	Burton-on-Trent	1, 2, 3, 5	2				
Kelvin Smith	15	Central England	Derby	1, 2, 3	3				
Graham Wilcox	14	Central England	Derby	1, 2, 3, 5	1				
Waheed Rehman	11	Central England	Derby	1, 3, 4	2				
Samantha Rollins	39	Central England	Kenilworth	1, 2, 3	1				
Chris Allen	39	Central England	Kenilworth	1, 2, 3, 4	2				
Karen Butler	47	Central England	King's Lynn	1	2				
Nicholas Turnard	13	Central England	King's Lynn	1, 2, 3, 4	1				
Tony Jarvis	24	Central England	Leicester	1, 3, 4, 5, 6	1				
Ashraf Sacur	18	Central England	Leicester	1, 2	2				
Kaaed Mamujee	15	Central England	Leicester	1, 2, 3, 4, 5	1				
Logan Khan	23	Central England	Lichfield	1, 2, 7	2				
Tara Kemp	14	Central England	Lincoln	1, 2, 3, 4	2				
Katherine Baines	15	Central England	Malvern	1, 2, 3	2				
Sarah Sear	34	Central England	Melton Mowbray	1, 2	2				
Nicholas Hall	18	Central England	Melton Mowbray	1, 2, 3, 4, 5	1				
Aileen Major	22	Central England	Northampton	1, 4	3				
Andrew Robins	20	Central England	Northampton	1, 2, 3, 5	2				
Kevin Lane	18	Central England	Northampton	1, 2, 3, 4	1				
Robin Hartley	13	Central England	Nuneaton	1, 2, 3, 4	2				
Rachel Pittaway	12	Central England	Oswestry	1, 2	2				
Kate Ricketts	17	Central England	Redditch	1, 2, 3, 4, 5, 6	1				
Adam Burt	15	Central England	Saffron Walden	1, 2, 3, 5	1				
LONDON									
Hasib Howlader	20	London	Aldgate	1, 2, 3, 4, 6, 7	1				
Alfred Hanson	14	London	Anerley	1, 2, 3, 4	2				
Bilal Ahmad	15	London	Barking	1, 2, 3	2				
Ariaranam Kandeepan	25	London	Barnet	1, 2, 3, 5, 6, 7	2				
Quraish Adamally	19	London	Beckenham	1, 2, 3	3				
Niall O'Driscoll	22	London	Bethnal Green	1, 2, 3, 4	3				
Richard Plasek	11	London	Borough	1, 2, 3, 4	3				
Dilwar Hussain	16	London	Canary Wharf	1, 2, 3	2				
Atul Kothari	11	London	Canary Wharf	1, 2, 3, 5	1				
Prince Daramola	13	London	Chinbrook	1, 2, 4	2				
Peter Burke	16	London	Croydon	1, 2, 5	2				
Muhammad Moavia	22	London	Croydon	1, 2, 3, 4, 5	2				
Babalola Fekolujo	13	London	Denmark Hill	1, 2, 3, 5	2				
Isaac Addai	12	London	Denmark Hill	1, 2	2				
Navin Sapkota	15	London	East Sheen	2, 3	2				
Emma Perry	15	London	Edgware	1, 2, 3, 4	1				
Martin Tiano	13	London	Edgware	1, 2, 3, 4, 5	1				
Peter Taylor	14	London	Finchley	1, 2, 3, 4, 5	1				
Asif Hassan	12	London	Finchley	1, 2, 3, 4, 5	1				
G Alexander-Passe	11	London	Finchley	1, 2, 3	1				
Paul Watson	14	London	Hammersmith	1, 2, 3	2				
Steve McGregor	17	London	Hampton	1, 2, 3, 4	3				
Sarika Jobanputra	22	London	Harrow	1, 2, 3, 4	2				
Sumit Agarwal	45	London	Harrow	1, 2	3				
Shoaib Aslam	10	London	Hounslow	1, 2, 3, 4	1				
Jahan Aslam	10	London	Hounslow	1, 2, 3, 4	1				
Michael Lansdell	28	London	Kensington	1, 2, 3	1				
Mandeep Ubhi	12	London	Kensington	1, 2, 3, 6	2				
Nasir Shaikh	21	London	Knightbridge	1, 2, 3	2				
Syed Kashif Zafar	11	London	Manor Park	1, 2, 3	2				
Amer Usman	18	London	Maylebone	1, 2, 3	1				
Malcom Sackman	15	London	Mill Hill	1, 2, 3	1				
Tanvir Rahman	18	London	Moorgate	1, 2, 3, 4	2				
Kathryn Houlston	16	London	Moorgate	---	2				
Alex Redmond	43	London	Mortlake	1, 3	2				
Poojan Makati	10	London	Neasden	1, 2, 3	2				
Richard Hill	15	London	New Oxford Street	1, 2, 5	1				
Ishwar Kadel	11	London	Northolt	1, 2, 3, 4	2				
Jon Lishak	15	London	Oakleigh Park	1, 2, 3, 5	1				
Enver Kannur	13	London	Palmers Green	1, 2, 3	2				
Prakash Jariwala	19	London	Pinner	1, 2, 3, 5	1				
Rashid Iqbal	53	London	Queensbury	1, 2, 3, 5	2				
Ibran Qureshi	11	London	Queensbury	1, 2, 3, 4	2				
Milena Sherman-clark	17	London	Shepperton	1, 2, 3	2				
Mehmet Gazioglu	16	London	Soho	1, 2, 3	2				
Graham Cohen	13	London	South Croydon	1, 2, 3, 4, 5	1				
Tham Tharmarasaa	34	London	South Woodford	1, 2, 3	2				
Asim Jadoon	10	London	St James's	1, 2, 3	2				
Ian Luke	73	London	St Paul's	1, 2, 3, 5	2				
Simon Lee	16	London	Stepney	1, 3, 4	3				
Mahin Khawaja	13	London	Surrey Quays	1, 2, 5	2				
Dalian Adis	10	London	Sydenham	1, 2, 3, 4, 5	2				
Claire Georgiades	21	London	Teddington	1, 2, 4	1				
Adam Shaw	17	London	Teddington	1, 2	1				
Laura Kenyon	14	London	Thames Ditton	1, 2, 3	1				
Ragini Kumari	12	London	Thamesmead	1, 2, 3	2				
Franklin Attile	11	London	Turnham Green	1, 2	2				
Amarjeet Hans	12	London	Uxbridge	1, 3, 4	3				
Simon Charing	10	London	Waltham Abbey	1, 2, 3, 4	1				
Asim Iqbal	11	London	Walthamstow	1, 2, 5	2				
Rani Jayaseelan	28	London	Watford	1, 2, 3, 4	2				
Paul Meades	11	London	Watford	1, 2, 3, 4	2				
Lynn Gibson	14	London	West Byfleet	1, 4, 5, 6, 7	1				
Neil Shah	22	London	West Drayton	1, 2	2				
Puja Shah	18	London	West Drayton	1, 2	2				
Aamir Qadri	11	London	West Ham	1, 2, 5	2				
David Colom	11	London	Wheatstone	1, 2	1				
Paul Stankiewicz	11	London	Wimbledon	1, 2, 3, 4	1				
Paul Moston	23	London	Winchmore Hill	1, 2, 3, 5	1				
Janak Pokhrel	26	London	Woolwich	1, 2, 3, 4, 5	2				
Haleem Ossman	29	London	Worcester Park	1, 2, 3, 4, 5	1				
NORTHERN ENGLAND									
Kamlesh Rajput	19	North England	Ashton-under-Lyne	1, 2, 3, 4	2				
James Goffe	11	North England	Barrow-in-Furness	1, 2, 3, 4, 5	1				
Patrick Evans	19	North England	Berwick-upon-Tweed	1, 2, 3, 4	2				
Neil Tomlin	19	North England	Beverley	1, 2, 3, 4, 5	2				
Gareth Botterill	10	North England	Beverley	1, 2, 3, 5	2				
Alan Woods	15	North England	Birkenhead	1, 3, 4, 5	2				
Peter Syddall	16	North England	Bolton	1, 2, 3, 4, 5	1				
Steven Glicher	21	North England	Cheadle	1, 2, 3, 4, 5	1				
Eric Langer	18	North England	Cheadle	1, 2, 3, 4, 5	1				
Neil Mullen	19	North England	Durham	1, 2, 3, 4, 5	1				
Peter Taylor	14	North England	Ellesmere Port	1, 2, 3	2				
Martin Wigley	15	North England	Fleetwood	1, 2, 3, 4, 5	1				
John Shackleton	15	North England	Harrogate	1, 2, 3	2				
Michael Sparrow	25	North England	Horsforth	1, 2, 3, 4	1				
Matthew Whelan	21	North England	Horsforth	1, 2, 3, 4	2				
Andrew Hill	15	North England	Huddersfield	1, 2	1				
John Oddy	17	North England	Ilkley	1, 2, 3	2				
Andrew Ellis	15	North England	Knutsford	1, 2, 3, 4	1				
Sam Price	10	North England	Lancaster	1, 2, 3	1				
Russell Smith	11	North England	Leeds	1, 2	1				
David Elliott	46	North England	Manchester	1, 2, 3, 4	1				
Thomas Duffy	16	North England	Newcastle	1, 2, 3, 5	1				
Gareth Burton	22	North England	Northwich	1, 2, 3, 4	2				
Hirsch Sharma	14	North England	Ormskirk	1, 2, 3	3				
Adam Carter	11	North England	Preston	1, 2, 3	1				
Andrea Gerring	10	North England	Southport	1, 2, 3, 4, 5	1				
Caroline Wilson	10	North England	Southport	1, 2, 3, 4	1				
Paul Kingham	10	North England	St Helens	1, 2, 3, 4, 5	1				
Simon Leigh	19	North England	Stockport	1, 2, 5	1				
Monika Udala	13	North England	Stockport	1, 2	2				
Anne Hawkins	10	North England	Wakefield	1, 2	2				
Paul White	59	North England	Wallasey	1, 2, 3, 4	3				
Neil Whittingham	16	North England	Wigan	1, 2, 5	1				
Murray Patt	15	North England	Wilmslow	1, 2, 3, 4, 5	1				
John Harrison	19	North England	Workop	1, 2, 3, 4	1				
John Blackham	12	North England	Workop	1, 2	3				
SCOTLAND AND NORTHERN IRELAND									
Diane Meynell	13	Scotland & N Ireland	Aberlour	1, 2	3				
Dermot Corr	16	Scotland & N Ireland	Antrim	1, 2, 3, 5	---				
Ken Harrison	10	Scotland & N Ireland	Armagh	1, 2, 3, 5	---				
Jane Grant	11	Scotland & N Ireland	Ayr	1, 2, 3, 4	3				
Michael Ross	13	Scotland & N Ireland	Belfast	1, 2, 3, 5	---				
Raymond Hutt	21	Scotland & N Ireland	Cupar	1, 2, 3, 4	2				
Gordon Sheppard	14	Scotland & N Ireland	Dunfermline	1, 2, 3	2				
Tim Alter	26	Scotland & N Ireland	Glasgow	1, 2, 3	3				
Colin McNally	16	Scotland & N Ireland	Kilmarnock	1, 3, 4	3				
Pauline McGovern	11	Scotland & N Ireland	Newry	1, 2, 3, 4	2				
SOUTH EAST ENGLAND									
Quintin Scott	31	South East England	Bagshot	1, 2, 3, 6	2				
Olusegun Kazim	16	South East England	Basingstoke	1, 2, 3, 6	2				
Nicola Hageman	10	South East England	Bedford	1, 2	3				
Simon Buttel	12	South East England	Bexhill-on-Sea	---	2				
Keith Spencer	11	South East England	Billerica	1, 2, 4	1				
Rob Bothwell	11	South East England	Brighton	1, 2, 3	1				
Andrew Richardson	10	South East England	Buckingham	1, 2, 3	1				
Martyn Keates	10	South East England	Camberley	1, 2, 3, 4, 5	1				
David Cornish	17	South East England	Chalfont Saint Giles	1, 2	1				
Colin Barker	24	South East England	Chelmsford	1, 2, 5	1				
Debbie Wakefield	11	South East England	Chelmsford	1, 2, 3, 4	1				
Colin Alexander	15	South East England	Chesham	1, 2, 3, 4, 6, 7	3				
Helen Alexander	10	South East England	Chichester	1, 2, 3	3				
Michelle Matthews	15	South East England	Cranleigh	1	2				
Michael Ogilvie	24	South East England	Eastbourne	1, 2, 3, 4, 5	1				
Andrew Davis	25	South East England	Hargenden	1, 2, 3, 4	2				
Caroline Warrington	12	South East England	Haslemere	1, 2, 3, 4, 5	1				
Paul Hutt	26	South East England	Hatfield	1, 2, 3, 4	1				
Jon Green	12	South East England	Havant	1, 2, 3	1				
Emma Austin	21	South East England	Hitchin	1, 2, 3, 4	3				
Andrew Clarke	13	South East England	Leigh-on-Sea	1, 2, 3	1				
Mary Majoni	59	South East England	Luton	1, 2, 3	3				
Paul Sale	18	South East England	Maldstone	1, 2	2				
Vikki Todd	11	South East England	Maldstone	1, 2, 3, 4	1				
Kenny Fitzgerald	12	South East England	Milton Keynes	1, 2	2				
Madeleine Avena	19	South East England	New Milton	1, 2, 3	1				
Simon Thomas	31	South East England	Oxford	1, 2, 3, 4, 5	1				
Phil Woodgate	20	South East England	Peacehaven	1, 2, 3	2				
Will Oastler	12	South East England	Polegate	1, 2, 3, 4, 5, 6, 7	1				
Robert Waight	11	South East England	Portsmouth	1, 2	3				
Andrew Murphy	15	South East England	Rochford	1, 2, 3, 5	1				
Tracey Nicholls	19	South East England	Royston	1, 2	2				
Paul Dixon	22	South East England	Sawbridgeworth	1, 2	2				
Daniel Tremain	23	South East England	Sittingbourne	1, 2, 3	2				
Alex Zerafa	19	South East England	Southampton	1, 2, 3	3				
Gulam Shaikh	41	South East England	Tunbridge Wells	1, 2, 3, 4, 5, 6	2				
Malcolm Gray	17	South East England	Tunbridge Wells	1, 2, 3, 5, 6	2				
Steven Lescott	10	South East England	Wickford	1, 2, 3, 4	2				
Wisdom Da Costa	25	South East England	Windsor	1, 2, 3, 4	2				
Jean Calas-Hathaway	15	South East England	Woking	1, 2, 3	2				
Rob Melhuish	29	South East England	Wokingham	1, 2, 3, 4	1				
SOUTH WEST ENGLAND									
Anthea Evans	22	South West England	Cheltenham	1, 2, 3, 5	2				
Sam Ballinger	15	South West England	Cheltenham	1, 2	1				
Martin Vincent	19	South West England	Clevedon	2, 3, 4	1				
Barry Stote	14	South West England	Clevedon	1, 2	3				
Phillip Nickson	13	South West England	Fairford	1, 2, 3	1				
Tim Smith	16	South West England	Launceston	1, 2, 3, 5	1				
Phillip Gurnhill	36	South West England	Malmesbury	1, 2, 3, 4	3				
Dave Walker	22	South West England	Ottery St Mary	1, 2	2				
Marc Lawson	30	South West England	Plymouth	1, 2, 3, 4	1				
Liz Taggart	12	South West England	Plymouth	1, 2	2				
Ashley Smith	10	South West England	Plymouth	1, 2, 3	2				
Paul Chapman	10	South West England	Plymouth	1, 2, 3, 4, 5, 7	3				
Mike Coombs	13	South West England	Radsdock	1, 2, 3, 4, 6, 7	3				
Shaun Vickery	25	South West England	Tiverton	1, 2, 3	2				

Where there's a will . . . there's security

Dying intestate can result in your loved ones not receiving a penny, reports Virginia Matthews

Whether it is through apathy or a reluctance to think about their own mortality, as many as two thirds of adults in Britain have not made a will.

There is no legal requirement to make a last will and testament, yet an array of off-the-shelf kits, online templates, specialist will writers and professional legal advice means that officially bequeathing your estate and possessions to those you love need not be complicated or expensive. The four key functions of a will are to name your executors, distribute your estate, provide for dependent children and mitigate inheritance tax liability. Reviewing and updating your will about every five years makes good sense, particularly if you divorce, remarry or have more children. While the law currently obliges you to pay 40 per cent tax on all assets over £325,000, there are a range of options to reduce future



Making a will ensures that your family, not the taxman, benefits

inheritance liability, including making gifts, setting up trusts and taking out specific insurance products.

Hiring a solicitor, or asking your bank or independent financial adviser to handle both your will writing and your tax planning in tandem will be money well spent for many families..

Fees for professional, face-to-face will writing start at about £150 plus VAT for simpler documents – cheaper for online solicitors – but this can rise to several hundred if there are complex business affairs or inheritance tax liabilities to take into account.

While in theory a hastily scribbled will left on a scrap of paper is legally binding – as long as it has been properly witnessed, signed and dated by two independent adults – it is easy for small errors to creep in.

The independent Money Advice Service, set up by the government, stresses that any incorrect or ambiguous phrasing in a will can cause

JARGON BUSTERS
Arbitration: Process of seeking to defuse a dispute without court action using an arbitrator.

Beneficiary: Person who is entitled to possessions or money left in a will or trust.

Bequest: Gift of money or possessions in someone's will.

Conveyancing: The legal process of buying or selling a property.

Instructing: The process of authorising a solicitor to represent you.

Legal aid: Money available to pay for a solicitor if you cannot afford their services.

significant problems and like the Law Society, it advises caution before opting to go it alone.

For those whose final wishes are very simple, such as someone who is married or in a civil partnership who wishes to leave everything to their spouse and has no need to reduce their inheritance tax bill, a standard will-making kit including the correct legal terminology is available from stationery companies and online retailers for under £20.

However, where there are businesses or foreign investments to share out, or where a couple is unmarried or have children or step-children under the age of 18, the Law Society believes that professional legal advice is the best option.

It is all too easy to put off making a will. But if you die intestate, fail to sign your will, don't have it witnessed properly, amend it later without adding a legal codicil – or perhaps hide it without telling your family – the consequences can be great.

Under the 1925 Administration of Estates Act, the Crown can take control of any estate not covered by a valid will and will arbitrarily rule which of your assets each family member receives.

In the event that the deceased also has children under 18, it is the authorities and not the family who decide where they should be placed.

If the deceased has a common law partner rather than a spouse, there is no automatic legal protection to the survivor and he or she can end up without money, and potentially homeless, while also coping with bereavement.

If the deceased is unmarried with no close relatives, all property and assets are automatically passed on to the Crown.

LEARN THE SOLICITORS' RULES OF ENGAGEMENT

Most of us will need legal help at some point, whether it's buying a property, going through a divorce, writing a will or applying for probate.

Solicitors offer services in a wide range of subjects, although the Law Society says that more and more now specialise in only one or two, such as personal injury or conveyancing.

All solicitors must hold a practising certificate issued by the Solicitors Regulation Authority: you should ask to see this or contact the authority before you proceed.

Solicitors charge for their work in different ways. Some may levy a fixed fee, others a percentage of, for example, a property value during a transaction. Many charge an hourly rate.

To draft a will, for example, you may be charged about £400 to £600 for something simple, or £1,000 to £1,500 for a more complex document, including trusts to manage inheritance tax.

Fees will also vary depending on whether the legal work has been contentious, with court proceedings, or non-contentious. Bills should be clear and transparent with a breakdown of costs.

Before your first meeting with a solicitor, do as much preparation as possible and get together all necessary paperwork. The more time you spend with them the higher the charges, so check if you need to bring any documents with you. Also check how long the appointment will last so you don't run out of time before you have covered everything you need to.

The Law Society recommends getting your solicitor to summarise the advice you have been given in writing, including confirmation that he or she has taken on the work, the name of the person taking on your case, the amount of time it will take to deal with your case, an estimate of the costs and any agreed spending limit. LW

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Easily distracted from updating your will?

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VOUCHEDFOR'S TOP 175 SOLICITORS														
These solicitors have received the highest volume of positive client reviews in the past two years on VouchedFor.co.uk, the ratings site for legal and financial professionals, as well as being a qualified member of one of the UK's legal bodies, for example the Solicitors Registration Authority. Solicitors often specialise in a particular area so look for one who has been reviewed by others with a similar issue to yours.					Dean Kingham12LondonNew-Cross5					Joanne Ewart11N EnglandYork10				
					Saffora Choudri16LondonNortholt3, 6, 10									
					Yasmin Rumjahn30LondonOrpington1									
					Margaret Briffa38LondonPentonville8, 9									
					Amaka Jackson11LondonRichmond1, 6									
					Rima Tanna13LondonRickmansworth2									
					Rizvan Anwar14LondonSnaresbrook3, 5, 7, 8, 10									
					Majid Khan10LondonSnaresbrook1, 3, 7, 8, 10									
					Akbar Mushtaq23LondonSouthall1, 2, 6									
					Daniel Oakland29LondonSt John's Wood4, 8, 9									
					Shak Inayat14LondonSt Paul's3, 6									
					Timothy Bird10LondonSt Paul's11									
					Amber Lewis9LondonSt Paul's9, 12									
					Tatiana Svetlova20LondonSt. James's1, 2, 6									
					Lydia Pratt11LondonSwiss Cottage1, 2, 3, 4, 6, 7, 10, 11									
					Mags Trench69LondonTadworth4									
					Marc Jones12LondonUxbridge4, 7, 8									
					Ian McLarty16LondonWalthamstow5									
					Ronnie Blewitt13LondonWhitechapel1									
					Clare Kirby15LondonWimbledon3									
										SOUTH EAST ENGLAND				
					Michael H. Menzies-Baird22N EnglandBeverley1, 4, 7, 8, 10									
					Joe Skinner11N EnglandBirkenhead10									
					Nasreen Karim14N EnglandBradford1, 3, 4, 6, 8, 10, 11									
					Idris Mir10N EnglandBradford1, 3, 4, 6, 7, 8, 10, 11									
					Ragan Montgomery9N EnglandBradford1, 3, 6, 7, 9, 11, 12									
					Paul Darlington13N EnglandBurnley10									
					Cheryl Corson10N EnglandCarlisle5, 10									
					Brian Saville17N EnglandCheadle1									
					Marium Razzaq11N EnglandCheadle2, 3, 4, 6, 7, 8, 9, 10, 11									
					Deborah Wise23N EnglandChester3, 6									
					Mairtin Breathnach11N EnglandChester1, 8, 9, 11									
					Julia Gibbons24N EnglandChesterfield1, 3, 4, 6, 7									
					Jonathan Corbishley13N EnglandChesterfield3									
					Andrew Yates11N EnglandChesterfield1, 12									
					Steven Coles25N EnglandCrewe1									
					Michael Wright14N EnglandCrewe1									
					David Healey18N EnglandDisley10									
					Robert Clarke12N EnglandDoncaster7, 10, 11									
					Vicky John10N EnglandGuisborough6									
					Anthony Hakes19N EnglandHessle1, 8									
					Francis O'Neill11N EnglandKeighley10									
					Andrea Dyer15N EnglandLeeds3									
					Samira Cakali14N EnglandLeeds4, 8									
					Daniel Sugáré11N EnglandLeeds3, 5, 10									
					Chris Burns11N EnglandLeeds3									
					Vladimir Mikeljevic11N EnglandLeeds2									
					Michael Sandys21N EnglandLiverpool7, 8, 9, 11									
					Neeta Laing13N EnglandLymm4									
					Emma Panchal9N EnglandLytham-St-Annes3									
					Shazia Ahmed21N EnglandManchester1, 4, 7, 8, 9									
					Mark Heptinstall12N EnglandManchester1, 3, 6, 7									
					Julia Brown11N EnglandMiddlewich3, 6									
					Martyn Measures12N EnglandNantwich1									
					Marie Colquhoun11N EnglandNewcastle-upon-Tyne4, 6, 7, 11									
					Alex Spurr11N EnglandNorthallerton6, 11									
					Peter Gibson10N EnglandNorthallerton1, 3, 4, 6, 10, 11, 12									
					Stacey Phoenix15N EnglandRotherham3									
					Joe Bartlett11N EnglandRotherham3									
					Michelle Cooper42N EnglandSheffield3									
					Sandra Russell25N EnglandSheffield3									
					Jay Bhayani22N EnglandSheffield4									
					Leigh Green11N EnglandSheffield3									
					Rfakat Hussain10N EnglandSheffield2									
					Mike Smyth12N EnglandStafford4, 7, 8, 9, 11									
					Andrew Hall13N EnglandStoke-on-Trent3									
					Emma Nutbeen10N EnglandWilmslow7, 8, 9									



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