

# Financial and Legal *checklist*

Money: whether you are spending it, saving it or speculating with it, it makes sense not only to exercise prudence but also to protect you and your family's interests with robust legal advice

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## Could your business be claiming a Research and Development Tax Credit?

Many companies are surprised to learn that they qualify for this valuable source of funding. So, it always pays to check. If you have developed new or improved products, processes, or services, you may be carrying out qualifying activity.

The relief for SMEs is currently 230%. That means that for every £1 of qualifying expenditure your company makes, it receives an additional £1.30 of relief. Every £1 spent yields a deduction of £2.30 against taxable profits. And loss-making companies can claim a repayable tax credit calculated at 14.5%. That's cash that could spark the next big project or fund the final push in creating something remarkable for your business.

For a free initial consultation with a tax expert please call 0800 052 3555 or visit [taxassist.co.uk](https://taxassist.co.uk) for more information.



## In a world of growing financial crime and regulation, proof is critical

In the digital economy, it's increasingly vital to get checks that deliver. It has taken a geopolitical crisis, the exposure of massive fraud around Covid payments and the rise of crypto for it to hit home why anti-money laundering and fraud checks matter at every level. Government and regulators are reacting to increasing financial crime by mandating more checks for more firms in more sectors. Driven by these rigorous checks, all firms now require proof.

Every day, firms are buried under huge volumes of paperwork, making it impossible to track the truth – slowing processes, increasing the risk of crime and putting reputation at risk. This will be increasingly true for crypto and other firms. Compounding this, the number of financial data sources that clients have is growing – different bank accounts, multiple incomes, loans, mortgages and crypto. As the



number of data sources rises, so does the check complexity and clients no longer want long-winded, manual forms – they expect a simple, digital experience.

There is a solution. Armalytix is the engine of proof for the digital economy, delivering best-in-class digital source of funds checks.

Using Open Banking, questionnaires, crypto wallets and supporting evidence, firms get:

- Market-leading analysis
- Instant, accurate data
- Questionnaires and supporting evidence
- Great client experiences.

Manage compliance and reputation, save time, drive productivity and free up investment for value-add activities. A form free future can become a reality.

Ben Mills, commercial director, Minerva, says: 'Armalytix are ensuring we can deliver a complete and efficient onboarding process and support firms in embracing the intelligent future now.'

Be part of the future of digital checks. Visit [armalytix.com](https://armalytix.com)

Armalytix Ltd is registered with the Financial Conduct Authority as an Account Information Service Provider. FCA registration number: 911236.



## Make surgery your legacy

The Royal College of Surgeons of England safeguard the experience, treatment and outcomes of surgical patients throughout the UK. Legacies are vital for the College to continue to make a real difference to the lives of surgeons and patients so that they receive the very best care when they need it the most. To find out how a gift in your Will to the Royal College of Surgeons of England can play a crucial role in their work contact them today.

Email [fundraising@rcseng.ac.uk](mailto:fundraising@rcseng.ac.uk) or for an informal chat call Nicola on 020 7869 6086. Visit [rcseng.ac.uk/supportourwork](https://rcseng.ac.uk/supportourwork) to find out more.



## Returning overseas client services

Whether you are returning to the UK having worked abroad or if you have relocated here, it is important to take professional advice on your wealth management needs. Fidelius deVere are ideally placed to help you, as their financial planners are trained and experienced in this specialist area. They will put you and your family at the centre of all that they do – the starting point will be their initial assessment of your needs.

The Fidelius deVere Mortgages team offer international help with your mortgage needs if you are buying in the UK and will process an application swiftly and efficiently. They also specialise in mortgage advice for non-UK nationals who want to buy property in the UK. They have access to lenders that consider mortgage applications from British and non-British passport holders based overseas on either an individual or limited company basis.



They can provide access to competitive and creative lending terms to suit their clients' needs, with pre-qualification of application at no cost. The team have no hassle chasing overseas lenders, as well as a strong understanding of lenders' needs and how to achieve success quicker. At Fidelius deVere Mortgages, their key objective is to match competitive rates to a high level of personal service for anyone returning to the UK and needing assistance with their mortgage.



Visit [fidelius.co.uk](https://fidelius.co.uk) to discover how the team can help you today.

Your home may be repossessed if you do not keep up repayments on your mortgage. Fidelius Ltd is authorised and regulated by the Financial Conduct Authority. FCA reference: 188615.

## Win an 18-year-old bottle of Bowmore (Aston Martin) special edition from Islay

Worth over £300!

[checklists.co.uk/win/bowmore](https://checklists.co.uk/win/bowmore)

Whisky cask ownership is a great way to hedge against inflation and low interest rates

At Whisky investment UK, they advise that in this unsettled market, whisky does seem the safe bet. It naturally appreciates over time, and evidence can be found all over that purchasing the right cask, stored in the right conditions by a reputable wholesaler (not a sales broker), can offer average returns per annum of 10% to 12%, with most cask returns ready to maximise within three to six years.

Your cask will be held securely in an HMRC bonded warehouse, as Whisky Investment UK are suspended duty licence holders and reputable wholesalers of cask whisky.

- Stored in an HMRC Bonded Warehouse
- Receive full ownership of your own cask(s)
- A tax-free asset
- Capital Gains Tax exempt
- Perfect for medium to long-term gains.

### Competition

Whisky investment UK are also offering one lucky reader the opportunity to win an 18-year-old bottle of Bowmore (Aston Martin) special edition from Islay, worth over £300.

Visit [whiskyinvestmentuk.co.uk](https://whiskyinvestmentuk.co.uk) to find out more. Call 01343 610224 or email [contact@whiskyinvestmentuk.co.uk](mailto:contact@whiskyinvestmentuk.co.uk) to contact the team.

WHISKY INVESTMENT UK



Investment value can go down as well as up and you may get back less than you put in. Past performance is not a reliable indicator of future performance.

## Why fine wine is now a highly desirable asset

When economic conditions deteriorate and point towards recession, savvy investors understand that fine wine can be remarkably effective at preserving capital and generating real returns. As a niche market, that is asset-backed and absent of leverage it can be an intelligent way to diversify an investor's portfolio and protect it from volatility. Fine wine is itself a niche part of the total wine industry. Overall, fine wine is comprising just the top 1% of the USD\$400bn global wine industry and is only considered to be those wines which enjoy appreciation in value as they age in bottle.

The supply of fine wine can reduce steadily with consumption, improving the value of remaining stocks slowly, or it can experience sudden shocks due to changing climate and weather conditions. This can lead to more rapid adjustments in value when it becomes clear that certain, high-quality vintages are suddenly scarcer or when a new, and possibly inferior, vintage appears at the same price or higher than previous releases.

A leading innovator in the fine wine investment sector, are the London-based Oeno Group, fine wine merchants with expertise in active portfolio management and with an impeccably credentialled wine sourcing team, headed up by Justin Knock MW, a master of



wine. A novel feature of Oeno's offer is access to its extensive network of top restaurant and hotel clients (Oeno Trade) and luxury central London boutique (Oeno House), which provide profitable liquidation pathways for investors' mature wines, whilst offering wineries the opportunity to supply their best wines at their apex of maturity – services which other wine investment companies are unable to match.

Most recently, Oeno were again awarded Best Global Wine Investment Firm of the Year by International Investor Magazine. Their CEO, Michael Doerr, was also honoured with the Wine Investment CEO of the Year Award.



Visit [oenogroup.com](https://oenogroup.com) and follow [@oeno\\_official](https://twitter.com/oeno_official) to find out more. Contact the team by email at [info@oenogroup.com](mailto:info@oenogroup.com) or call 020 7846 3366.

Investment value can go down as well as up and you may get back less than you put in. Past performance is not a reliable indicator of future performance.

## Run your own tax and accountancy practice

Established for over 27 years, TaxAssist Accountants has been training and supporting their 240 strong network of accountants, tax experts and financial professionals to set up and run their own accounting firm.

If you are looking for a proven route to develop your own profitable accountancy business and an asset for your future, a TaxAssist Accountants will provide you with the systems, the support and the marketing you need to grow your business quickly and successfully.

They have territory available in the UK and Ireland and they have a selection of practices available to purchase with clients and staff.

To have a confidential discussion about this opportunity please call 0800 018 8297 or visit [taxassistfranchise.co.uk](https://taxassistfranchise.co.uk) for more information.



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Planning for your future is not always easy. Post pandemic, many people have decided to revisit their Will or put one in place for the first time.

Britons who often choose to retire to their European homes in Spain, France, Italy, or Portugal, should also be encouraged to take the necessary steps to protect their assets and dispose of them as they wish.

It is paramount to seek expert estate planning advice in order to ensure that the estate is dealt with in the most efficient manner and that the correct amount of tax is applied.

Gonzalo Butori, a partner at Giambrone & Partners is a highly experienced cross-border inheritance lawyer and can advise on this topic, to ensure that your loved ones or intended beneficiaries are sufficiently protected.



For more information or to arrange a free consultation please contact his clerk Helena Balster by email [hb@giambronelaw.com](mailto:hb@giambronelaw.com) or on 020 7183 9482. Visit [giambronelaw.com](https://giambronelaw.com) to find out more.



## Timeless and classic watches to last a lifetime

After decades of working long hours, retirement will come as a welcome relief to many. So now is the perfect time to treat yourself, or someone special in your life, to a meaningful gift to enjoy in those golden years.

As one of the UK's leading and fastest growing jewellers, with a specialism in luxury timepieces and custom designs, The Kettle Kids know how to make their customers feel valued in every way.

Often top-end watches come with a price tag that doesn't match what many customers are looking to spend. The Kettle Kids therefore made it their mission to ensure no one has to worry about the cost when sourcing their dream timepiece.

For those who might be looking to raise cash,

now could be the perfect time to sell your luxury watch or unwanted gold or jewellery too. Now, with an online presence reaching across the UK and beyond, The Kettle Kids have made a name as a global outlet for quality luxury watches for anyone to enjoy. They also offer watch service and polishing to keep your beloved watch in perfect shape.

Luxury watches never go out of style and could be a good long-term investment if kept in good condition. Plus, they make beautiful heirlooms to pass down to future generations.



Visit the shop from Monday to Saturday between 10am to 6pm at 33 Cavendish Square, London, W1G 0PW. If you would like to buy or sell your luxury watch, you can contact the team at [info@thekettlekids.com](mailto:info@thekettlekids.com), 020 7292 2261 or follow [@the\\_kettle\\_kids](https://twitter.com/the_kettle_kids)

## Trafalgar Coins have released a special edition of The Sovereign – the 'coin of the monarch' for the Queen's Platinum Jubilee



If you are anything like the team at Trafalgar Coins, you will have a love and passion for the history of the wonderful British currency, especially the gold sovereigns. Exclusively for the upcoming Queen's Jubilee, Trafalgar coins have issued just 200 Celebration Sovereigns, priced at

£385 with free postage and packaging.

At Trafalgar Coins they pride themselves on their integrity, ethics, and personable approach. They are positively disrupting the coin and numismatic world by placing the customer at the heart of all that they do. Trafalgar are a family owned and operated business, with customer satisfaction at the heart of everything they do.

With gold hitting new highs on several occasions in the last few weeks, and in the world of collectable coins, gold sovereigns, guineas, half guineas, and other variants of the yellow metal are as popular as ever.

These newly released, special-edition coins feature a rare deviation from the St George and the dragon design. The coin's Royal Arms reverse design was created by the heraldic artist Timothy Noad, while the obverse features the fifth definitive coinage portrait of The Queen by Jody Clark.

Trafalgar Coins have over 20 years' experience with buying, selling and valuing coins. So even if you have a general question don't hesitate to get in touch.

Order today to receive your free eye glass.

Call the team now on 020 7183 4504, they're open seven days a week 9.30am to 5.30pm. Visit their store by appointment only at Trafalgar Coins Limited, 1 Northumberland Avenue, Trafalgar Square, London.



£385 with free postage and packaging