

InTouch...

Issue 31

November 2011

Are you getting the tax advice you need?

Lavender fields...the scent of success
National minimum wage
Jointly held assets and more InSide...

Be informed with the latest issue of InTouch!

News in brief...

InSide

News in brief

- Mineral rights and CGT Page 2
- Statutory residence test changes Page 2
- Credit help for small businesses Page 2
- The Chancellor & HMRC maintain their tough stance Page 3
- More tax inspectors Page 3
- Business record checks Page 3
- Crackdown continues Page 3
- VAT registration threshold Page 3
- Enhanced capital allowances Page 3

Jointly held assets Page 4

EIS schemes Page 5

Charitable giving is easier with give as you earn Page 6

National Minimum Wage for work experience, apprentices & internships? Page 7

Client profile
- Castle Farm & The Hop Shop Page 8/9

Reasons to be cheerful 1, 2, 3 Pension funds Page 10

News flash
- Getting down & dirty - but for a good cause Page 11
- Exam success Page 11
- Charity efforts Page 11

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A snapshot of issues that may be affecting you and your business in the coming months.

Mineral rights and CGT

HMRC, or more particularly the Office of Tax Simplification, have announced their recommendation to change the tax rules on income from royalties gained from leased mineral rights.

For many farmers and landowners, these can be a very useful source of income. At present, the receipts are divided with 50% liable for Income Tax and 50% liable for Capital Gains Tax. The system was originally put in place to reflect the fact that mineral extraction can reduce the value of the land. With Capital Gains Tax highest taxable rate being 28%, it is an attractive offer.

However, the Government is proposing to change the system so 100% of the receipts are subject to Income Tax which could significantly change the attractiveness of opening up land for mineral extraction. As a result, many landowners are looking at selling the land with buy back options in place. The consultation has ended and there is an expectation that these measures will be included in the Chancellor's next budget.

Statutory residence test changes

For some time, there has been no definitive standard over the place of residence for UK tax purposes, of people who live or travel extensively outside the UK. This has resulted in uncertainty and confusion. To clarify the situation, the UK government has just completed a consultation process proposing a statutory test. In essence it will determine whether someone is an 'arriver' or a 'leaver'; an arriver being someone who has not been a UK resident for the previous 3 years, and a leaver being someone who has been a UK resident for the previous 3 years. There will be a series of questions to answer for those that do not fall within these definitions, to decide on the outcome. The new rules are due to come in after 6 April 2012 and are not intended to alter the essential principles of UK residency, so anyone already considered a UK or non-UK resident are unlikely to be recategorised.

Credit help for small businesses

In his 2011 Conference speech, the Chancellor announced that he has asked the Treasury to engage in credit easing to help to stimulate growth in the small business sector. It involves the public sector buying corporate bonds issued by small companies in an attempt to cut the cost of credit. Banks will parcel up the bonds in the form of small loans.

The whole process will be overseen by the Bank of England and is seen as a way to try to keep credit flowing in the event of a second credit crunch. Full details are expected to be given in the Chancellor's Autumn Statement scheduled for the end of November.

News in brief

The Chancellor & HMRC maintain their tough stance

Resisting calls from Labour for a reduction in VAT and from his own party to cut the 50% Income Tax band, the Chancellor, George Osborne, is maintaining his policy of putting pressure on HM Revenue & Customs (HMRC) to increase the tax take.

A combination of carrot and stick measures are being used by HMRC to get businesses to clean up their tax affairs, and they are now being felt by businesses, both large and small.

More tax inspectors about

Announced in September this year, the Treasury have allocated HMRC the funds to recruit an additional 2,250 tax inspectors to help in the fight against tax avoidance. The additional staff will move into new anti-evasion/avoidance jobs and will target around 350,000 people.

Business record checks

In the last edition of InTouch we flagged up HMRC's initiative on checking business record keeping. Since then, we have received further details on how it will work. HMRC will arrange a 2-3 hour on-site meeting between an HMRC officer and the business owner or manager. The officer will check a random sample of sales, purchases and expenses records. They will award a red light for significant failures, and set up a follow-up visit and, in the worst cases, impose a fine. For minor problems they will give an amber light with advice on best practice and possibly set up a follow-up meeting. If everything is in order they will award a green light. Whether a sole trader, partnership or limited company, it is important to have your tax affairs and business records in correct and proper order to prevent penalties and charges. But, even if you are paying taxes correctly, you can still be investigated. Investigations can be very costly in terms of both time and money. DSH's fee insurance scheme, TaxSure, can cover the cost of dealing with a full HMRC investigation.

Crackdown continues

The crackdown earlier this year on plumbers failing to pay the correct tax has resulted in five criminal investigations and 600 plumbers being investigated. Although plumbers were initially the main target, HMRC has widened the net to include agriculture and horticulture, and particularly those taxpayers with income from providing private and/or self-employed tuition and coaching as a main or secondary income on which the correct tax has not been paid. Taxpayers have until 6 January 2012 to tell HMRC of their intention of making a disclosure about any unreported income they have received and pay what they owe.

VAT registration threshold

HMRC have been focusing on those businesses with a turnover of over £73,000 (on a rolling year basis) that have failed to register for VAT. The period for businesses to voluntarily come forward and declare has just ended, so any businesses that have failed to register are open to the full force of the law.

Enhanced capital allowances

HMRC have recently completed a consultation process that reviewed the way in which capital allowances are claimed on the acquisition of offices and factories, and properties used for furnished holiday letting. Although this was only a consultation, it gave an indication of the way the law may change in this area in the next Budget.

DSH are able to provide advice and assistance on the above and any other aspects of business finance, tax and payroll. To find out more, contact us on 01622 690666 (Maidstone) or 01923 771010 (Rickmansworth).



Your Partners in Business

Are you making the most of the opportunities available?

Jointly held assets

For couples holding joint assets, such as land and property, or cash in bank or building society accounts, taking the time to review the ownership of those assets and taking some tax planning steps can be surprisingly productive.

For the purposes of Capital Gains Tax (CGT) and investment income, civil partners and married couples are treated in the same manner. The simple default rules for governing how jointly held assets are taxed are outlined below.

Where the asset produces income, this income is taxed on a 50:50 basis. When the asset is sold, any gain arising is allocated equally on a 50:50 basis. There is no capital gain on cash deposits held in sterling.

As simple and straightforward as these rules are to understand, they may not give the best tax situation where spouses have, for example, differing incomes or capital losses available. In such a circumstance some simple planning may well produce ongoing tax benefits.

Example 1

Mr and Mrs A have recently bought a rental property in joint names as tenants in common, producing £20,000 of profits annually. Mr A pays tax at 20% whereas Mrs A pays tax at 50%. By default, the profits would be split equally for tax purposes, creating an annual joint tax liability on the rental profit of £7,000. By use of a simple deed of trust altering the beneficial ownership to 90:10 (for example) by way of a gift, in favour of Mr A, the ongoing joint Income Tax liability could be reduced to as low as £4,600 - a possible saving of up to £2,400 each year.

Similar Income Tax benefits can arise where the ownership of funds held in joint bank or building society accounts is similarly changed by gift and is properly documented and notified to HM Revenue and Customs (HMRC).

To advise HMRC that the asset (property or cash in these examples) is now owned in unequal proportions, as is the resulting income, and you would like to be taxed accordingly, a simple form 17 is submitted together with the deed confirming the new ownership proportions.

Of course, Capital Gains Tax is also a major consideration when deciding how to hold property and whether to transfer inter spouse/civil partner. In this instance, Principal Private Residence (PPR) is a valuable exemption and in its simplest form will give full relief from CGT where a property is used by an individual as their residence throughout their ownership.

Furthermore, property transferred inter spouse/civil partner is



treated as occurring on a no gain/no loss basis. Broadly speaking the receiving spouse/civil partner takes over the donor's base cost for CGT purposes and no tax is payable on the disposal. Combining the two reliefs can also present tax planning opportunities.

Example 2

Mr and Mrs B are married and Mrs B inherited a property many years ago at a probate value of £100,000. Mr and Mrs B have never lived in the property and it is used by the extended family as a holiday home. The current value is £650,000, producing a gain of some £550,000 if sold. This would produce a CGT liability for Mrs B of approximately £150,000.

Mrs B could gift the property to Mr B with no CGT payable, as a no gain no loss transfer as outlined above. They could then move in to the property for a period of time and it would be deemed Mr B's PPR.

If the property is subsequently sold, as throughout Mr B's ownership the property was used as his PPR, the gain arising would be exempt, saving approximately £150,000 of Capital Gains Tax.

Where it is not appropriate to move into the property, the above transfer could still be beneficial should the property be transferred to the spouse who has unused capital losses set against the gain arising.

Gifts of mortgage free property are free from Stamp Duty Land Tax and there are no immediate IHT issues as long as both spouses/civil partners are UK domiciled.

There are of course, other matters to take into account apart from tax saving when transferring assets between spouses/civil partners and in some cases this can result in the loss of CGT reliefs and an increased liability, so sound advice must always be taken when considering how best to hold joint assets. Also, whilst this is great tax planning, the party gifting the property needs to be happy that any proceeds will also belong to the other party after the sale, as the gift is outright.

For help and advice on the best way to hold joint assets, please talk to Glen Thomas on 01622 690666 (Maidstone) or Keith Emmerson on 01923 771010 (Rickmansworth).

EIS Schemes

We are coming to the time of year when our thoughts turn to tax returns. With the Government looking at new ways to raise taxes, Stuart Hart of DSH Financial Services Limited looks at the Enterprise Investment Scheme (EIS), summarises the reliefs available and explains how the underlying investments do not have to be risky.

The Enterprise Investment Scheme (EIS) was launched in November 1993 with the objective of helping small, unquoted trading companies raise capital. It did so through a range of tax incentives for those investors willing to risk capital and tie it up for a minimum of three years. From 6 April 2011, the Government enhanced the reliefs available to investors, making EIS investments even more attractive.

Provided the investor and the company meet certain specified requirements, the available EIS reliefs are as follows:

- Income Tax relief is available to individuals who subscribe for ordinary shares in an EIS qualifying company. The relief is 30% of the amount subscribed for shares (20% before 6 April 2011) and subject to an overall maximum subscription of £500,000 per tax year. This relief can be set against the individual's Income Tax liability for the tax year in which the investment was made, or carried back to the previous year, if appropriate.
- Provided that the EIS Income Tax relief has been given and not withdrawn on the shares, no Capital Gains Tax (CGT) is due on gains arising on the disposal of the shares, provided that they have been held throughout the relevant three year period.
- A capital gain arising on the disposal of any asset may be deferred by investing the gain in EIS shares. Gains which may be deferred are those made in the three years before, or one year after the date the EIS shares are issued.
- Where a loss is incurred on the disposal of shares on which EIS reliefs have been obtained, it may be set against the individual's taxable income in the tax year, or previous tax year, of their disposal after deducting any income tax relief obtained on the investment.

In addition to these reliefs, shareholdings qualifying under EIS should also be exempt from Inheritance Tax, as they are likely to qualify for business property relief after two years.

While EIS qualification is restricted to certain permitted trades (notably companies involved with property

If an individual purchases £50,000 of shares in an unquoted qualifying company the net cost after tax relief would be £35,000.

development and financial activities are excluded), the scope of the scheme has continually been broadened to encompass an increasingly diverse spectrum of trades from TV and film production, technology and renewable energy, to pubs and fine wine trading.

EIS benefits are due to be extended further from 6 April 2012, when the annual amount on which individuals can claim EIS relief will increase from £500,000 to £1,000,000. Changes to limits means that larger companies can issue shares under EIS, providing more opportunities to raise money from investors. Taken together, these changes provide investors with a more attractive investment proposition.

The very fact that these underlying investments are made in small to medium sized companies, does make them slightly high risk. However, there are several offerings at present that aim to achieve attractive cash returns which, when combined with the tax reliefs described above, provide a good return with lower risk share trading activity.

If an individual purchases £50,000 of shares in an unquoted qualifying company the net cost after tax relief would be £35,000. Any capital gain made when the shares are sold after the three year qualifying period would be exempt from taxation. Should the investor then die, the estate could potentially save £20,000 in Inheritance Tax (IHT) because the £50,000 investment will qualify as business property as it was held for over two years.

In summary, for the right type of investor prepared to invest for three years or more, the Enterprise Investment Scheme is a very tax efficient tool and through the available tax breaks, can provide double digit annual returns.

If you would like to discuss your tax options please talk to Ian Holyoake or Stefan Wisniewski of DSH Financial Services Limited Maidstone on 01622 213793 or Stuart Hart of DSH Financial Services Limited Rickmansworth on 01923 721621.



Your Partners in Business

Charitable giving is easier with Give as you earn...

For those who wish to, giving to charity can be made significantly easier, thanks to the Give As You Earn (GAYE) scheme. GAYE or Payroll giving enables employees to make donations to charities of their choice directly from their pay; providing that they pay their tax through PAYE.

The money an employee wishes to give is taken before tax and as tax relief is gained immediately, the charity receives money tax free. For example, if a basic rate taxpayer gives £12, the charity receives £15. It is more beneficial to a charity than gift aid, as gift aid involves the charity having to claim the tax back which costs time and money in administration.

Setting up a scheme costs very little, is simple, and in most cases, is easily handled by modern payroll systems. Giving to charity in this way benefits the individual as they not only gain a tax advantage, but it increases the value of their donation. The charity also benefits from the regular and higher value donations.



From an employer's point of view, signing up to this scheme helps to build good relationships with employees and boost morale. Some employers may wish to match the employee's donation, providing the charity with even more money, and rewarding employees for their generosity.

If enough people join the scheme, their company can receive a Payroll Giving Quality Mark which lets the world know just how caring it is. Effectively, everyone gains from Give As You Earn!

If you are interested in finding out more about Give As You Earn please talk to Glen Thomas Maidstone on 01622 690666 or Mark Cassidy Rickmansworth on 01923 771010.

VAT news... salary sacrifice & VAT

A landmark case brought by the HM Revenue & Customs (HMRC) tax tribunal against pharmaceutical giant Astra Zeneca could see many businesses facing an unexpected VAT bill for paying staff benefits.

Salary sacrifice has, for many years, been popular with employers as a way of rewarding staff. As part of their remuneration, employees elect to receive vouchers which they can then redeem against a wide range of goods or services. Typically, these were for nursery childcare, cycles or computers. However, many larger employers, such as Astra Zeneca, had extended the scheme to include vouchers for selected shops and retail outlets.

The big advantage of salary sacrifice to the employee stems from the value of the voucher being deducted from their salary before tax. This effectively reduces their taxable pay resulting in lower Income Tax and National Insurance contributions.

Many employers using the scheme reclaimed the VAT on the vouchers it purchased through their input tax, but were not required to account for the output tax when passing the vouchers on to

their employees. HMRC had disagreed with this policy and the tax tribunal took the case against Astra Zeneca to the European Court of Justice (ECJ) to seek clarification.

In August this year, the ECJ ruled in favour of HMRC, finding that Astra Zeneca should pay the VAT on the vouchers it provided staff. As a consequence, many businesses operating similar salary sacrifice schemes will now be required to account for the VAT on existing schemes from January 2012, or when the salary sacrifice agreement in place ends (if it ends before this time). If any new salary sacrifice agreements are entered into before January 2012, these will need to account for VAT.

Businesses will have to look carefully at their own schemes to ensure they comply and assess their liability. The final outcome is that salary sacrifice schemes are now considerably less attractive to employers as their cost has increased substantially.

For further help and assistance on any aspect of staff remuneration please talk to Glen Thomas on 01622 690666 or Mark Cassidy on 01923 771010.

National Minimum Wage for work experience, apprentices & internships?

When it comes to agreeing pay rates, it is largely up to each employer to agree a rate of pay with each of their employees. However, the introduction of the National Minimum Wage Act in 1998 had a significant impact on the rate for low paid workers.

The Act states that workers are entitled to be paid at least the National Minimum Wage (NMW) provided that they are classed as a 'worker' for NMW purposes i.e. they have ceased to be of compulsory school age, work in the UK and no exclusions apply (au pairs, family members and voluntary workers are some exclusions). Recently, some confusion has arisen over the implications of the act for those engaged on work experience, apprenticeships or internships. Typical questions include:

Should work experience students be paid?

The NMW does not apply to school children, regardless of whether they are undertaking work experience or paid employment. Neither does it apply to a student on a further/higher education course during work experience if the placement is less than one year and a requirement of the course.

Do interns count as workers under the Act?

An internship is a period of work experience that allows the intern to work at an organisation for a fixed period of time. Most internships occur in industries where there is a high level of competition for employment, as it allows the intern to gain experience and the employer to assess the intern for future employment, as well as providing relatively cheap short-term labour.

If an intern is personally obliged to work i.e. provide labour, skills or other similar service, for one organisation, then both the definition of worker and the NMW will apply. However, if the intern is only observing/shadowing employees in the organisation, it is unlikely that either will apply. If an intern who qualifies for the NMW wants to work unpaid in order to gain experience, the employer cannot legally agree to this!

Do apprentices count as workers under the Act?

A NMW was introduced for apprentices in October 2010, specifically to address this issue. A worker who is employed under a contract of apprenticeship, or under a specified

An internship is a period of work experience that allows the intern to work at an organisation for a fixed period of time.

government apprenticeship arrangement, who is under age 19 or is in the first 12 months of the apprenticeship, qualifies for this NMW rate.

Finally, as mentioned in News in Brief - new NMW hourly rates for workers from 1 October 2011, are:

Adult rate (21 years +)	increased by 15p to £6.08
18-20 year old rate	increased by 6p to £4.98 per hour
16-17 year old rate	increased by 4p to £3.68 per hour
The apprentice rate	increased by 10p to £2.60 per hour

Anything else?

- No benefits in kind (other than accommodation) nor tips, gratuities and childcare benefits count towards the NMW
- A salary sacrifice arrangement must not reduce an employee's wages to below the level of the NMW
- Employers must keep records for 3 years to show they meet their obligations under the NMW Act 1998
- A worker cannot waive the right to be paid the national minimum wage

For additional advice or help with the NMW, please contact Hannah-Jane Tripp on **01622 690666**.



Your Partners in Business

Client profile – Castle Farm and The **LAVENDER** fields.

Farming is not always associated with innovation and creativity, but anyone visiting The Hop Shop at Castle Farm near Shoreham will be impressed by the diversified farming business developed by owners William & Caroline Alexander.

“We are always looking for new farming opportunities,” William relates. “I am the third generation Alexander to run this farm, having taken over its management in 1976, after graduating from Wye College with an agricultural degree. Caroline joined the business after we married in 1979.”

“Back then we farmed a conventional mixture of arable crops, beef, hops for brewing and apples. However, early in the 1980s I decided that we should be generating more income from our business assets, so I undertook a comprehensive review and drew up a list of possible options for new diversification enterprises. Our first opportunity was identified when a thief stole 20 hop bines from our hop garden. After our initial annoyance, this incident made us appreciate that hops must have a value, in addition to brewing beer, which we were not recognising! We undertook some product development before visiting Covent Garden flower market very early one morning, bearing samples of our dried hops which were received with enthusiasm. Before long they were being sold across London and the South East.”

“Marketing hop bines for use as floral decorations provided us with the knowledge and contacts that left us well placed to broaden our sales across an entire range of dried flowers that we could grow on Castle Farm. By the early 1990’s we were drying over 70 flower species, produced from 25 acres, selling directly from our new farm shop and by mail order to markets both at home and abroad. Publicity and credibility were enhanced by exhibiting at the Chelsea Flower Show, where our displays were awarded five consecutive RHS Gold Medals.”

“However, in the late 1990’s demand for dried flowers and our turnover began to decline, with exotic flowers becoming more fashionable than UK species, so we looked for new opportunities.”

“The Hop Shop, originally established as a floral and gift retail farm shop, provided an obvious outlet from which to start direct sales of our home grown beef and apple juice.”

“Next, we sought to capitalise on the horticultural skills gained whilst growing the dried flowers. Together with a group of fellow hop growers, we began researching how to grow a selection of herbs for the production of traceable essential oils. From a short list of 20 or so botanical species, we found that lavender was best suited to our soil type and importantly had good potential for market growth with a wide variety of uses from health products to food flavouring. Our initial trial of 2 acres proved so successful that we expanded the acreage and invested in harvesting and processing equipment. Today we grow some 80 acres, making us the largest lavender grower in the UK. Although we sell lavender as cut and dried floral bunches, the majority of our crop is harvested and distilled to produce high quality, traceable, English essential oil.”

“We decided to respond to the public interest in our lavender fields, which every summer provide a sea of purple flowers that scent the Darent valley, so in July 2005 we organised our first Lavender Festival. This is now an established annual event attracting thousands of visitors, who take tours of the farm and distillery or enjoy an aromatherapy massage in the lavender fields, usually departing clutching a bunch of fresh lavender.”

Aside from the shop and lavender enterprise, Castle Farm is still very much a working farm. William goes on to explain, “700 of our 1200

Hop Shop

..the scent of success!



acres grow standard combinable crops including wheat, rape, grass seed and beans, whilst maize and grass is grown as feed for 250 premium beef finishing cattle.”

DSH’s involvement with the Alexander family goes back two generations and is a relationship William is keen to maintain. “Continuity of advice is invaluable to us. Mike Startup and his team know and understand the farm’s history as well as the current business situation, which is valuable when it comes to assisting us with future planning. I see my working relationship with DSH as a positive alliance and I expect them to deliver the help and advice I require without pushing unwanted services onto us.”

“In the short term we are developing additional food recipes, subtly flavoured with our lavender essence, as well as seeking new



“Mike fills a valuable role by reviewing our ideas and projects. We receive a set of annual draft management and taxation accounts shortly after our January year-end, ready to consider them at our subsequent review meeting. We always consider our past performance and most recent results before formulating our long term strategy and the tax implications of any proposed investment intentions.”

markets for our oils, including lavender sleep products designed to help insomniacs slumber more easily. I consider that creativity and innovation are the lifeblood, which keeps our business successful and dynamic. One thing is for sure, we won’t stop looking for new and interesting ideas that might offer another new business opportunity – at least not just yet!”

To see what’s currently in store at The Hop Shop go online at www.hopshop.co.uk



Your Partners in Business

Reasons to be cheerful 1, 2, 3

Pension funds

Pensions have been the subject of much criticism in recent months with the bulk of public opinion being that they are too inflexible. However, all is not lost and Ian Holyoake of DSH Financial Services Limited, looks at some reasons to be cheerful.

The pension changes proposed in the last budget have now received Royal Assent and therefore now apply. Contained within them are some interesting developments that could help anyone holding a pension to improve their retirement income.

The Annual Allowance for pension contributions for tax relief purposes is £50,000. So there is scope and opportunity to invest significant sums of money into your pension.

What many people do not realise is that from 6th April 2011, the facility has existed to carry forward any unused allowance from the previous 3 tax years. Although this is subject to the £50,000 limit (as above) in those tax years and less what has been contributed already, it can boost your contribution.

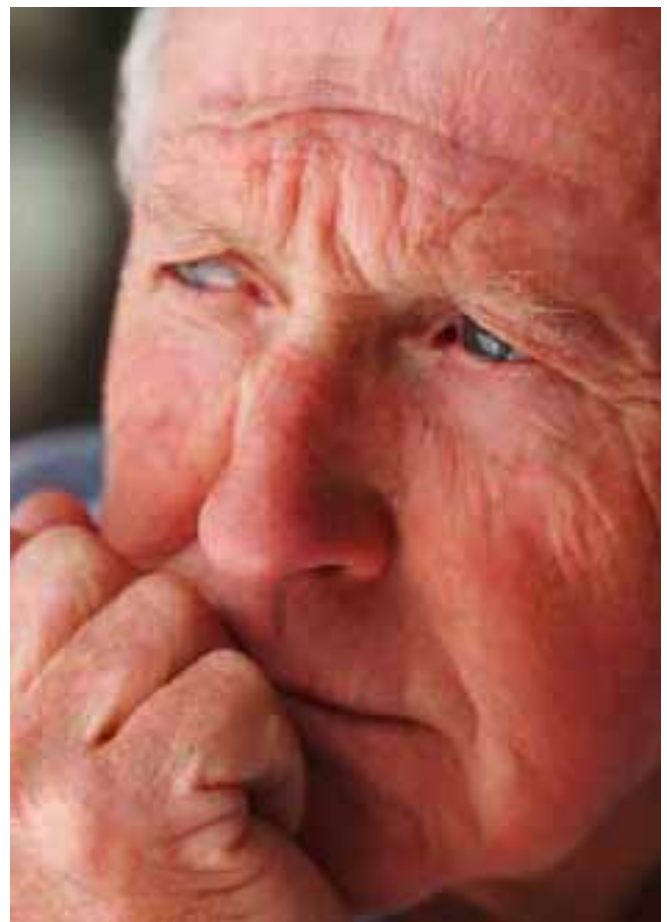
At present, there is a limit on personal contributions of 100% of earnings (as defined by HMRC) in the tax year in which the contribution is paid. For company contributions the link with earnings is not so clearly defined so it may be possible to be flexible with the contribution limit.

The Lifetime Allowance for contributions is currently set at £1.8m but, from 6th April 2012, this will reduce to £1.5m so for anyone with the available level of funds there is still time to exploit this allowance.

The rules on purchasing annuities have been relaxed and you are no longer obliged to use your pension fund to purchase an annuity – even at age 75.

If you can verify that you have at least £20,000 of annual income from your existing pensions (including your state pension, any company pensions or pension annuities, but excluding rental and investment income) then you can have full access to your pension funds to do with as you wish. Note, however, you will have to pay Income Tax on any income derived from these funds.

Pensions still attract tax relief at your highest or marginal rate of tax and offer 25% of the fund (not your contributions) as tax free cash.



So, with some sound advice and astute planning, there are some very good reasons why someone might view their pensions in a new light. Talk to Ian Holyoake or Stefan Wisniewski of DSH Financial Services Limited Maidstone on **01622 213793** or Stuart Hart of DSH Financial Services Limited Rickmansworth on **01923 721621**.

Read all about it!

News flash...

Getting down & dirty – but for a good cause

Team members from DSH's Maidstone office swapped suits and ties for t-shirts and muddy boots as they helped clear ground on Boxley Heath.



Clearing space around the 'box' trees native to Boxley, to enable them to thrive, proved to be hard work. Rosie Croucher, one of the volunteers on the day, described it as being, "a good day (despite being very hard work) and it is nice to feel that we have benefited the environment around us, creating a natural habitat in the warren."

Charity co-ordinator Louisa Young was enthusiastic about the project. "All the community projects we have carried out to date have been indoors in the warm and dry, so it was a bit of a shock for people to be outside in the fresh air. But it made such a change to office life that no one complained...not to me anyway!"

Exam Success....

We are pleased to announce more exam success for DSH staff.

Martin Coulson from the tax team in Rickmansworth passed his final exams to become ATT (Association of Taxation Technicians) qualified. Dan Hayes from the audit team at the Maidstone office also passed final exams to become AAT (Association of Accounting Technicians) qualified.

Becky Hobbs from the Maidstone office and Alison Layton from the Rickmansworth office both passed their final ACA (Associate of the Institute of Chartered Accountants in England and Wales) exams and are now ACA qualified.

Alison Turner, Tax Manager, from the Maidstone office, is also celebrating exam success after passing her STEP (The Society of Trust and Estate Practitioners) exams to become a fully qualified Trust and Estate Practitioner.

The commitment and effort put into their work reflects these achievements, and is a great result after all the hard work they have put in to get this far.

Charity efforts

Grand efforts have again been made for numerous charities by DSH staff at both the Maidstone and Rickmansworth offices over the last few months.

A combination of fancy dress, quizzes, dress down days and cakes sales at DSH's Maidstone and Rickmansworth offices helped to raise over £450 for this year's Children in Need. In Maidstone, six Smurfs were joined by five Wallys, Indiana Jones, Mr Incredible as well as a parrot and a bright green colouring crayon!



Children were also the focus of Rickmansworth team members fund raising. Over the past few months they have raised over £300 for three local children's charities: Rocco's Fund - set up for 18-month-old Rocco Seagrove, who suffers from a rare intestinal illness and receives treatment at Great Ormond Street Hospital; Kids Can Achieve – a local charity which provides support to families of and children with special needs; and the Lennox Children's Cancer Fund.

Meanwhile in Maidstone, team members exercised their grey matter in the firm's annual quiz night in memory of Jason Connell, a former DSH team member, which raised £548 for Kent Air Ambulance.



Your Partners in Business

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