



CLEMENCE HOAR CUMMINGS
CHARTERED ACCOUNTANTS AND BUSINESS ADVISORS

Client testimonial

A lesson in maintaining an excellent client relationship

Homchurch-based Goodrington School was established in 1935 and offers independent day education for girls and boys aged 3 to 11 years.

School Business Manager, Joanne Williams, is responsible for finance, together with HR and marketing. With so many demands on her time, it is important that both the school's accounting and payroll functions run smoothly.

Joanne explained: "I have worked at Goodrington since 2005 and Clemence Hoar Cummings were the school's accountants back then, so the business relationship is a long-standing one.

"We rely on Philip Redhead and the team to undertake all our accountancy and payroll services and I'm pleased to say that everything runs like clockwork.

"I have an excellent working relationship with Philip, Neil and Jenni B. They offer a professional, yet friendly service and they are always available at the end of the phone or via email if I ever have any queries or concerns.

"In recent years, Clemence Hoar Cummings have assisted me in streamlining the school's book keeping requirements, by training me on Cloud-based Xero accounting. As a result, this has freed up more time for me to spend on promoting and marketing the school.

"Outsourcing our payroll function to Clemence Hoar Cummings was also an important move and took away my worries concerning Real Time Information (RTI)."

Summing up her experiences with Clemence Hoar Cummings, Joanne added "I am very happy with the service we receive from Philip and the team, particularly as I feel they really understand the nature and constraints of a small business like ours. I would certainly have no hesitation in recommending their services to others."



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Providing a caring touch

Carers Trust EHHR is a local charity which provides support to unpaid carers in Havering, Redbridge, Epping and Harlow. Carers' needs are at the heart of everything Carers Trust does, ensuring that the enormous contribution carers make to those they care for and to society as a whole is fully recognised and valued.

The present-day charity, which follows the 2012 merger of Crossroads Care National and Princess Royal Trust for Carers, is based in Romford and has more than 100 personnel.

CEO Kathy Verges, explained how her business relationship with Clemence Hoar Cummings. She said: "We first started working with Clemence Hoar Cummings as a result of a word of mouth recommendation, back in 1994.

"They had a very good reputation locally, so I got in touch and they have been our auditors ever since.

"We are fortunate to have an excellent working relationship with Clemence Hoar Cummings' partner, David Belbin. He and his team have always been extremely professional and obliging, providing us with business advice whenever we have required it.

"Clemence Hoar Cummings were instrumental in developing and supporting our transition to SAGE, as well as supporting our complex finances transition post-merger. Throughout the process they were there to guide us and their depth of knowledge was superb."

Kathy added: "As well as the Clemence Hoar Cummings' business undertakings, David and his team have been tremendously supportive of our charity and the work we do, both for and with our carers.

"There have been many occasions when Clemence Hoar Cummings staff have given up their time by attending our fundraising events and have also endorsed our work to others in the community.

"The firm is not only professional but genuinely caring in its ethos too and I have already recommended Clemence Hoar Cummings to a number of colleagues in the charity sector."



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Pulling back the curtains on long-standing partnership

To say that the business relationship between Peter Martin and his trusted accountants has stood the test of time is no exaggeration. Over the course of 44 years, Peter has turned to two generations – father, Richard Bransbury, followed by his son, David Bransbury – to sort out his business and personal finances.

Peter's company, Supreme Drapes, employs 24 people. The firm has been in business for 40 years and, from its Canvey Island site, it supplies bespoke curtains and luxury window dressings to major London designers and architects.

Explaining how the business relationship began, Peter said: "I first worked with Richard Bransbury back in 1973, four years prior to setting up Supreme Drapes. When Richard moved to Clemence Hoar Cummings, he continued as my accountant and then when he retired, his son David took over and he now handles both my business and personal financial interests.

"Clemence Hoar Cummings take very good care of my end of year accounts, VAT, payroll and workplace pensions for the staff, as well as my own personal pension. David is only ever a phone call away and if he's not at his desk he calls me back within the hour, which I really appreciate.

"Jenny, who sorts out my monthly wages run, is also very efficient and friendly. In fact I have a very relaxed working relationship with the entire Clemence Hoar Cummings team who have become more like good friends than just business intermediaries.

"Over the years we've had one or two tricky business issues to contend with, particularly regarding VAT inspections which are always nerve-wracking events. David has expertly steered me through these, ensuring all the necessary documentation has been in order and even sitting with me to help answer the inspectors' questions. I'm pleased to say the inspections have always been successfully concluded in our favour."

Looking to the future Peter, who is 69-years-old, and still takes an active role in the business as its managing director, admits he hasn't yet considered a business exit strategy.

"I'm sure the day is not too far off when I will perhaps want to consider retirement and when the time does come I will sit down with David who I know I can rely on to provide knowledgeable, first class advice to sort out my tax issues and put my finances in order."



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Client testimonial

A precision fit

Kestrel Engineering Supplies is a small, specialist firm which distributes tools, fasteners and engineering consumables to manufacturers of all sizes. Established 25 years ago, the company employs six people at its base near Chelmsford, Essex.

Senior Partner, Chris Sephton, said: "We have a long standing business relationship with Clemence Hoar Cummings, going back more than 18 years. One of our clients recommended the firm and I'm pleased to say we've relied on them as our firm of accountants ever since.

"I've always found David Bransbury and the team extremely professional. They really understand the needs of a small business and I find their fees very reasonable compared to other firms who offer a similar service.

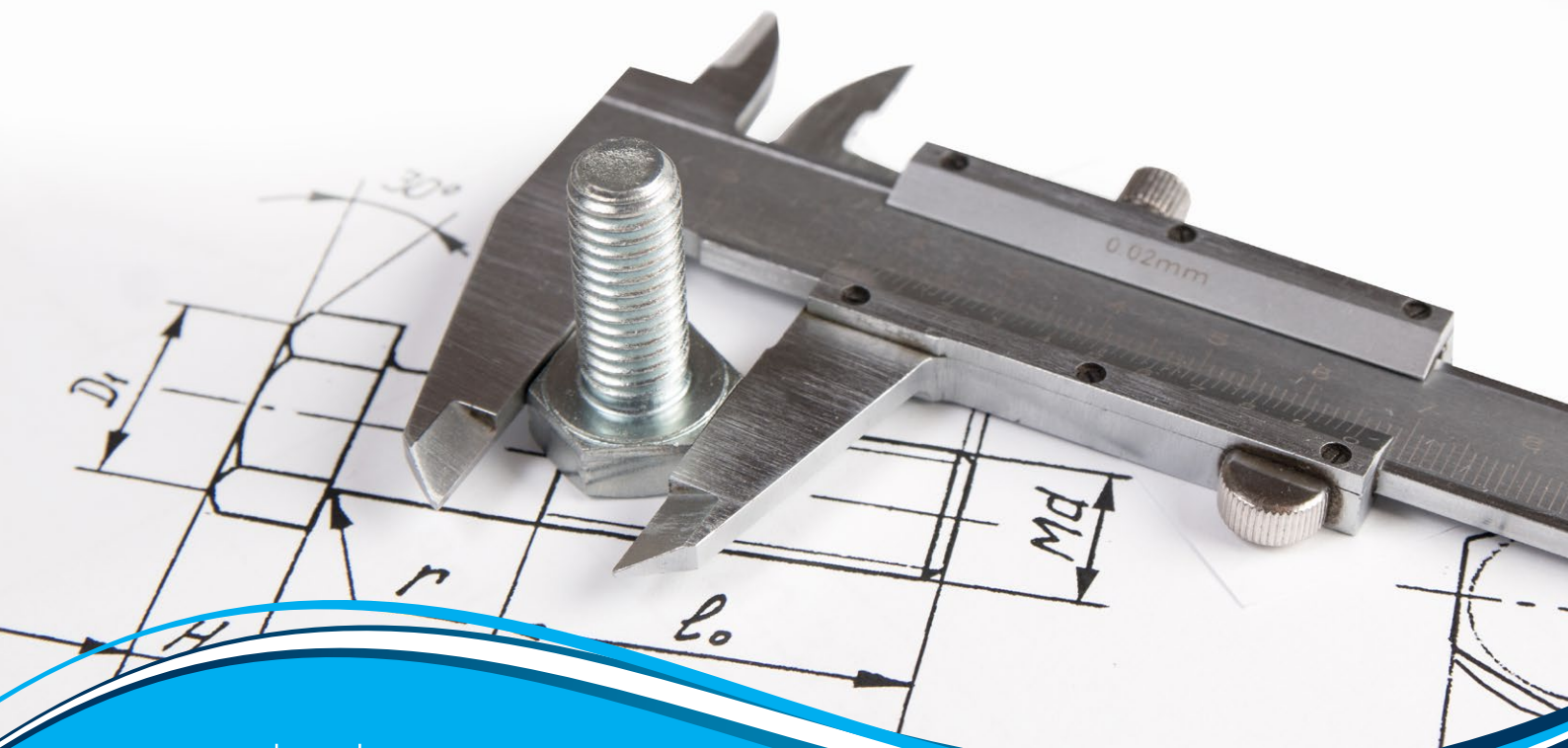
"Clemence Hoar Cummings take care of all our accounting and business finance needs including VAT returns, year-end taxation and payroll, along with business advice as and when needed.

"They have also helped us embrace new developments, assisting our company with the move onto a cloud-based accounting system, with the implementation of Xero software.

"Most recently they have advised us on workplace pensions so that we have the peace of mind of knowing the firm is compliant with new auto enrolment regulations."

Looking to the future, Chris said: "We are considering a business acquisition at some point, subject of course to the right economic climate, and we will definitely be consulting with David and the Clemence Hoar Cummings team for expert help and advice when the time comes.

"You could say Clemence Hoar Cummings is a precision fit for our engineering business and I would certainly have no hesitation in recommending them to any business, large or small."



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Client testimonial

First port of call for international consultants

Nathan Associates London Ltd., has been part of Nathan Associates Inc. since 2005. The firm provides economic and management consultancy services worldwide and, as such, has contributed to more than 100 development projects in 50 countries.

The London office, which has 25 staff, specialises in innovative projects to reduce poverty, offering expertise in private sector development, trade policy, agriculture and rural development, financial sector development, and corporate social responsibility.

Their main client is the UK Department for International Development but have a number of other clients including multilateral institutions such as the World Bank, European Union, Asian Development Bank, Inter-American Development Bank, EBRD, and the OECD, as well as bilateral organisations, foreign governments, NGOs, and multinational firms.

Finance Director, Michael Rocks, explained how his business relationship with Clemence Hoar Cummings has developed and assisted his firm. "We first began working with Clemence Hoar Cummings as a result of a recommendation.

"They prepared our first set of annual accounts for us in 2012 and since then have assisted us with annual statements, filing of tax returns as well as our payroll.

"As tax experts, their knowledge is particularly useful, given that we are an international business, operating not only in the UK but across Asia, Africa and Europe."

Michael continued: "David Belbin and the team provide an efficient and comprehensive service. Not only are they professional and courteous but responsive too. Added to this, the firm offers very good value for money.

"They are always our first port of call when we need sound financial business advice and I would have no hesitation in recommending them to others."



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Focused on great client service

T&B Photographic Services was established in 1954 and has been providing high quality cameras, lenses and accessories to a range of clients for the last 60 years.

The single-site retailer which employs four members of staff is run by Managing Director, Denis Astbury Smith. Denis, who joined the family photographic business at the age of 15 and took over the reins from his father Jack in 1991, attributes the company's longevity to the expert, friendly and professional service provided by the team.

With his own business focused on delivering a top quality, personalised service, it was natural that when it came to appointing a firm of accountants to look after financial matters, Denis engaged a firm with similar professional standards.

Denis explained: "Our longstanding relationship with Martin Spencer from Clemence Hoar Cummings goes back more than 15 years.

A group of us – bank managers, solicitors, accountants and estate agents would socialise together and that's how I first met Martin.

"Over the years Martin and the team have looked after everything to do with the business including year-end accounts and tax returns as well as personal financial planning services.

"They're extremely good and are always just a phone call away. If Martin is tied up in a meeting I know he will always give me a call back as soon as he is free.

"With Clemence Hoar Cummings, I know I have a solid, reliable firm of accountants who have my back and they are the first people I turn to for help and advice. As a result, I have already recommended them to other businesses."

Looking to the future, Denis, has begun to think about life away from the lens and beyond T&B Photographic.

"I think in the next three or four years I will start to think about retirement and putting together an exit strategy from my business. When I do decide that the time is right I will certainly be making a phone call to Martin to help me put some firm plans in place."



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Client testimonial

Investing in a long term business relationship

YBI Investments Ltd is based in Old Park Lane, London, having been established as an investment company in 2000.

Chairman and entrepreneur, Mr Y Ben-Israel, first began working with David Bransbury back in 2005, following a recommendation from a friend.

Mr Ben-Israel commented: "I've been very pleased with the service David and the team have provided over the years. They are helpful, highly professional and, importantly, they get the job done quickly."

YBI Investments Ltd relies on Clemence Hoar Cummings for a number of financial services including payroll and accounting, together with advice on some aspects of investments.

Mr Ben-Israel has also turned to David for help with a number of challenging issues including complex tax matters, property transactions, share options and investments.

He continued: "During the time that Clemence Hoar Cummings have worked with my firm, I have valued the confidence and knowledge they have provided, which results from the fact that I know I can absolutely rely upon David to advise me correctly and help resolve any issues.

"As an entrepreneur it is highly valuable to have people around you that you know you can rely upon. For me, David is one of those people. If I had to sum him and the Clemence Hoar Cummings team up in one word, it would 'excellent!' I would certainly have no hesitation in recommending them to others."



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A first class professional partnership

As a self-employed bookkeeper, Wendy Bade has provided professional, first class bookkeeping, administration and payroll services to small businesses in and around the Essex area for the past 20 years.

Wendy, who is based in Halstead, specialises in providing bookkeeping services to the building trade and has referred a number of her limited company clients to Clemence Hoar Cummings for their end of year tax returns

She describes her professional relationship with Clemence Hoar Cummings and Martin Spencer as mutually beneficial, explaining: "Over the years I have referred clients to Clemence Hoar Cummings and equally they have recommended a number of their clients to me. Our relationship is based on professional trust and integrity.

"We first began working together because my first bookkeeping client, going back 20 years ago, was also a Clemence Hoar Cummings client, so we were introduced through this mutual connection and we've been working closely with each other ever since."

In addition to tax support for her business clients, Wendy also turns to Clemence Hoar Cummings for her own tax returns and has referred members of her own family to Martin.

Wendy added: "I think the word that comes to mind when I think of Clemence Hoar Cummings and Martin Spencer is 'trusted.' I know I can always rely on them for sound advice. The team are all very helpful and if I have any queries they always come back to me quickly. It's a solid business relationship and we back each other up in terms of the first rate service we are able to offer our mutual clients."



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Safe as houses

Phoenix Community Housing Co-operative has been helping members of the local community for 35 years. As a fully mutual housing co-operative, it is a member-led organisation which aims to house single people on a low income, in the London area.

When Co-operative Manager, Colin Lock, joined Phoenix, back in 2004, Clemence Hoar Cummings were the existing auditors for the co-operative.

"The relationship was a successful one and things were running smoothly, so there was no need to implement a change," said Colin.

"Although Clemence Hoar Cummings, work with us primarily as our auditors, over the years we have turned to them for advice on a number of matters including staffing issues such as settlement agreements, as well as development and business planning.

"We have also sought their professional expertise when we have been faced with more challenging issues, including a downturn in the number of units, selling existing property and reducing staffing levels. We were very grateful for the clear and concise advice that David Belbin and the team at Clemence Hoar Cummings provided, in expertly guiding us through the regulatory issues we were facing."

He continued: "Phoenix is facing a positive future and we now have plans to develop and expand. We will definitely be looking to involve Clemence Hoar Cummings as they will be crucial in providing professional assistance to help us realise our plans.

"I am pleased to say that we have an excellent working relationship with David and his entire team. Over the years they have helped to strengthen our business and as a result I have recommended them to a number of other housing associations."

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