

Accountancy is easy..... when you know how!

Introduction

Understanding accountancy and finance is like driving a car:

- It fills most people with dread and fear
- But once they've had a bit of experience it becomes second nature and they wonder what all the fuss was about. They probably even start to do it without thinking (just as drivers instinctively change gears etc).

Who is interested?

Many people will be interested in your accounts. For example:

- Your *bank manager* - since they will help him to decide whether to lend you money
- Your *building society* - they will need to see your accounts before they will give you a new mortgage
- The *taxman* - he needs to see your accounts to work out how much tax you owe
- Your *customers* - new customers may look at your accounts to decide whether you are a successful and reliable contractor
- Your *suppliers* - who might use your accounts to decide whether you are a good credit risk.

But most of all, you should be interested in your own accounts.

Who are accountants?

Unfortunately there is nothing to stop anybody calling themselves an accountant. This means that it is vitally important to understand the three main types of accountants:

- *Book-keepers* - Their role is largely to "keep the score" by recording the financial effects of what a company has done. They are usually the best people to do routine accounting work.
- *Qualified accountants* - These are experienced professionals who have undergone rigorous training and passed extremely difficult exams. There are a number of leading qualifications - but if you look for the letters ACA, FCA, ACMA, FCMA, ACCA or FCCA after the accountant's name you should not go too far wrong. Qualified accountants are best at dealing with the non-routine aspects of your business eg helping you to increase your profits, produce your statutory accounts and pay less tax.
- *Unqualified accountants* - There are also many unqualified "accountants". Before deciding to use the services of one, we suggest you ask yourself: "Would I put the health of my family in the hands of an unqualified doctor?" If the answer is no, why consider putting the health of your business in the hands of an unqualified accountant? Don't be afraid to ask what qualifications and expertise an accountant has - and if you have any doubts, try somebody else.

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Accounts Made Easy:

The Top Books of the Year Accounts Made Easy The year 2023 has witnessed a noteworthy surge in literary brilliance, with numerous engrossing novels enthralling the hearts of readers worldwide. Lets delve into the realm of top-selling books, exploring the captivating narratives that have charmed audiences this year. The Must-Read : Colleen Hoover's "It Ends with Us" This poignant tale of love, loss, and resilience has captivated readers with its raw and emotional exploration of domestic abuse. Hoover masterfully weaves a story of hope and healing, reminding us that even in the darkest of times, the human spirit can succeed. Accounts Made Easy : Taylor Jenkins Reid's "The Seven Husbands of Evelyn Hugo" This spellbinding historical fiction novel unravels the life of Evelyn Hugo, a Hollywood icon who defies expectations and societal norms to pursue her dreams. Reid's compelling storytelling and compelling characters transport readers to a bygone era, immersing them in a world of glamour, ambition, and self-discovery. Accounts Made Easy : Delia Owens' "Where the Crawdads Sing" This mesmerizing coming-of-age story follows Kya Clark, a young woman who grows up alone in the marshes of North Carolina. Owens spins a tale of resilience, survival, and the transformative power of nature, captivating readers with its evocative prose and mesmerizing setting. These popular novels represent just a fraction of the literary treasures that have emerged in 2023. Whether you seek tales of romance, adventure, or personal growth, the world of literature offers an abundance of captivating stories waiting to be discovered. The novel begins with Richard Papen, a bright but troubled young man, arriving at Hampden College. Richard is immediately drawn to the group of students who call themselves the Classics Club. The club is led by Henry Winter, a brilliant and charismatic young man. Henry is obsessed with Greek mythology and philosophy, and he quickly draws Richard into his world. The other members of the Classics Club are equally as fascinating. Bunny Corcoran is a wealthy and spoiled young man who is always looking for a good time. Charles Tavis is a quiet and reserved young man who is deeply in love with Henry. Camilla Macaulay is a beautiful and intelligent young woman who is drawn to the power and danger of the Classics Club. The students are all deeply in love with Morrow, and they are willing to do anything to please him. Morrow is a complex and mysterious figure, and he seems to be manipulating the students for his own purposes. As the students become more involved with Morrow, they begin to commit increasingly dangerous acts. The Secret History is a masterful and suspenseful novel that will keep you speculating until the very end. The novel is a warning tale about the dangers of obsession and the power of evil.

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