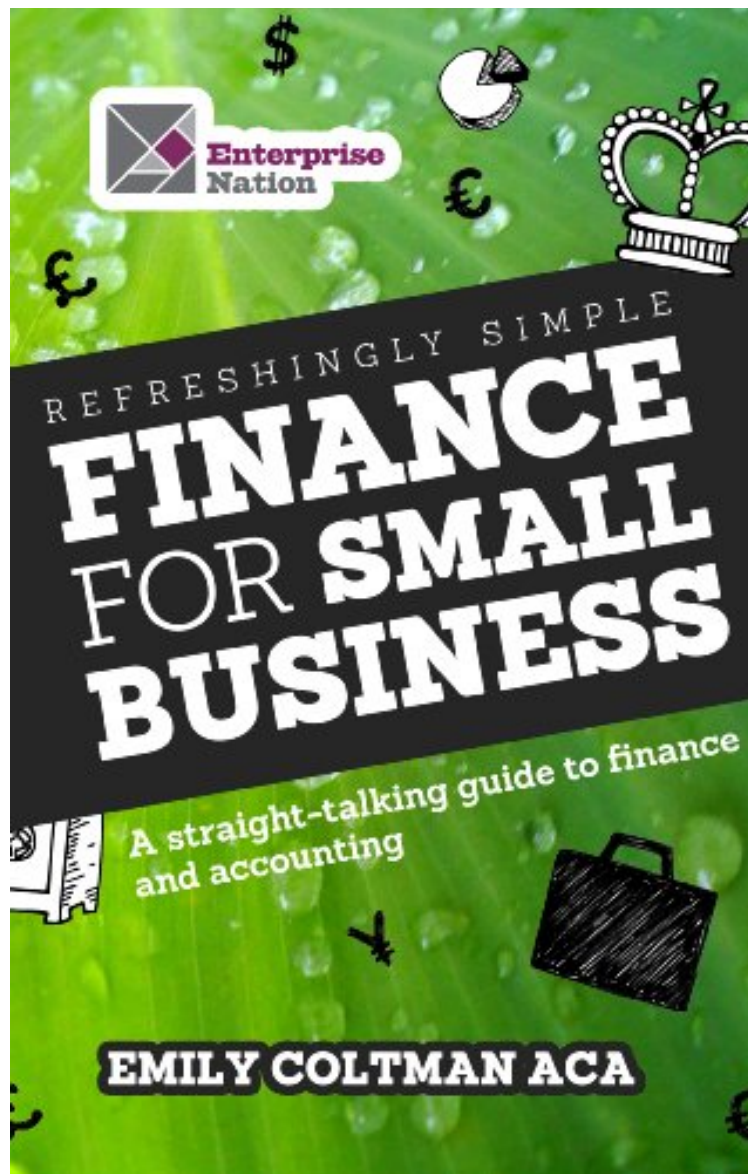


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Emily Coltman ACA

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****Updated for 2013****"I'd never manage the business side of it. The income tax and the bills and the VAT... I can't even add two and two." Is fear of the money side of running a business holding you back? Would you love to turn your passion into a small business, but are frightened of getting on the wrong side of the taxman? Do you run a small business and find it's a desperate struggle to keep all your paperwork in the right place, never mind work out how much tax you should pay each year? In this friendly, informative ebook, bilingual qualified accountant Emily Coltman guides you through what you need to know on the finance and accounting side when you're setting up and running a small business. Bi-lingual? Emily speaks plain English as well as accountants jargon! She has many years experience of helping small business owners with their finance and accounting, and this ebook is written for anyone running a small business for whom double entry might as well be double Dutch! This ebook explains the different ways a business can be set up and structured legally and what the advantages and disadvantages of each kind of structure are, including the different taxes that each has to pay, and when those taxes have to be paid. It looks at where you might find the money to start or grow your business, and why you might choose the different sources. There are suggestions for how to organise your paperwork and advice on what records you need to keep and for how long. You'll hear how to keep on the right side of the taxman, what expenses you can and can't claim tax relief on, and how to claim tax relief when you buy equipment for your business - and what 'tax relief' actually is! How do you work out whether your business has made a profit, and why do you need to know that? Do you have enough cash coming in to pay your bills? Where will that cash come from? Do you need to be registered for VAT? Will that help your business or just cause more administrative hassles? Could you even save money by being registered for VAT? When, if ever, should you hire an accountant or bookkeeper? What can a good accountant do for you? What should you look for and what should you avoid when you're choosing your accountant? And where would you like to take your business for the future? Where will the cash come from to help you meet your dreams for your business, whether that's moving into new offices, employing your first team member, start selling your product overseas, or keep going as you are? All those questions and more are answered in this easy-to-read bitesize guide to finance and accounting for small businesses.

About the Author Emily Coltman, Chief Accountant to FreeAgent, is a very unusual Chartered Accountant - she speaks plain English as well as accounting-speak! After graduating from the University of Cambridge, she trained and qualified with growing accountancy practice Cannon Moorcroft, where she looked after accounts and tax for a portfolio of micro-business clients. This gave her a keen interest in accounting software and training, which led to starting up her own business making screen-capture tutorial videos, and later to joining FreeAgent, where she works with worldwide small businesses to help them use this simple online accounting system to keep their books in real time. Emily is passionate about helping the owners of small and growing businesses to escape their fear of 'the numbers', and believes that, with the right tools and guidance - some of which she aims to provide in this book, absolutely anyone, even if they were hopeless at maths at school - can learn to look after the finances of a small business.