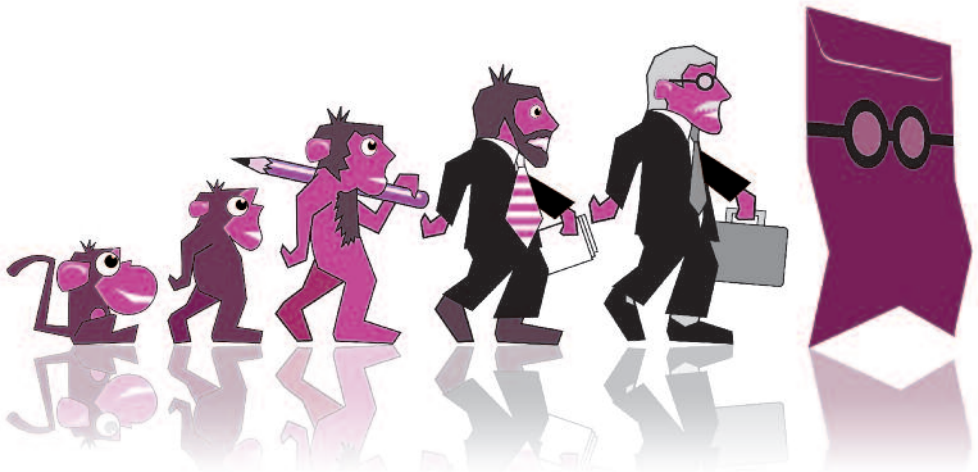




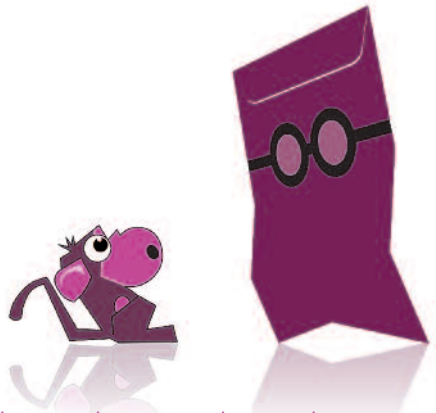
**mazuma**<sup>®</sup>  
much more...



# Accountants evolved!

No Spreadsheets, No Software, No Fuss.

# Mazuma — Accountants evolved!



At Mazuma we know how difficult it can be to juggle your business, family and social life. The knowledge that there is a pesky tax or VAT return waiting to be completed is often the straw that breaks the camel's back.

We understand that life is chaotic enough without an Accountant making unreasonable demands on you to fill out a spreadsheet or take time numbering your receipts.

## That's why, at Mazuma, you are dealing with Accountants who have evolved!

Instead of insisting that our clients learn to use a software package which is difficult to understand (and a drain on your time and resources), Mazuma do the bookkeeping as well as the accounts. Not only does this save you time so that you can focus on running your business, but it means that you can always be proactive rather than reactive - all at no extra cost to you.

**Mazuma have some of the lowest prices in the industry because we believe that everyone should have access to an Accountant, no matter how big or small your business is.**

# We specialise in the small business ...

At Mazuma we are experts in providing accountancy services for the small business. We understand that a business owner needs to concentrate on running their business but the mountain of paperwork, bookkeeping and compliance that accompanies running a business can be a real headache.

Understanding the financial position of your business is crucial to its success, which is why we specialise in delivering a monthly service to our clients.

Typically as the business owner you are too busy actually running your business to do your own books, and very soon the pile of paperwork becomes too much to deal with. This can lead to higher accountancy fees to accommodate the backlog of work and on top of this your business does not have any management accounts with which to make day-to-day decisions.

**Whether you run a lifestyle business and want to know how big that tax bill will be, or are a start up company with big ideas but a small budget, Mazuma can offer you a package that will meet your needs.**



# Our Services...

**Mazuma offers a comprehensive range of services which will provide you with everything you need accounts-wise. What is even better is that you don't have to pick and choose which services you need, they are all included in our range of packages!**

## Bookkeeping

If you sign up for our Purpleforce or Platinumforce package then you will never have to worry about your bookkeeping again.

We do not ask you to maintain your own spreadsheets or use accounting software to record your transactions. All we ask is that you put all of your paperwork into one of our trademark purple envelopes every month and send it in to Mazuma. We will do the rest!

We will record all of your receipts and invoices under the correct headings, bind your paperwork together and send it back to you in a matter of days - complete with your management accounts.

**Why spend your time and money on complicated accounts or bookkeeping software when Mazuma will do it all for you?**

## VAT Returns

Our Purpleforce and Platinumforce packages come in especially useful if you have to complete VAT returns. Mazuma do your bookkeeping monthly so there is no big panic when that VAT return is due.

We know how quickly time can seem to pass and how those returns can sneak up on you!

If you are VAT registered Mazuma can do your VAT returns and keep you up-to-date on all the latest VAT news with our newsletters. We can also help and advise you on VAT schemes such as the flat rate and annual accounting schemes, VAT registration, de-registration and other VAT matters.

**Your VAT returns will be covered in your monthly price so you don't have to worry about extra bills every quarter.**

## Payroll

Taking on a member of staff is an exciting progression for your business but the rules and regulations that go along with paying them can be a nightmare. Mazuma can take the headache out of your payroll for you by producing weekly or monthly payroll reports on how much to pay your staff and HMRC, producing pay slips, and submitting your end of year payroll returns.

**We charge £2.50 per pay slip, but if you are a limited company and signed up to our Purpleforce or Platinumforce package you will get up to 5 monthly pay slips included in the price.**

## Monthly Management Accounts

Our Purpleforce and Platinumforce packages provide you with monthly management accounts without the hassle and time of you having to input your data into a software package to get useful management information.

Your monthly management accounts will include a profit and loss account showing the current month and year to date figures, a balance sheet (if applicable), and detailed ledger listings detailing how much you have spent and on what each month.

Our clients have found that monthly management accounts have enabled them to see an up-to-date view of their business. They can see the areas that they have over or under spent, look at their profit to date, and most importantly take a look at how much profit there is to pay tax on.

**Management accounts are especially important if you are a company Director that takes dividends from the company. For a dividend to be legal there must be retained profit after corporation tax, and the only way to know that is to have accounts that can tell you!**



## Year End Accounts & Tax

If you have been using our monthly service then producing your Year End Accounts is a quick and painless process! Once we have had your twelfth envelope we will contact you with any final queries and produce your Year End Accounts as soon as possible. We don't believe in leaving anything to the last minute; we think that you should have your Year End Accounts a matter of weeks into the new year, not just a couple of weeks before they are due.

Preparing your Year End Accounts in a timely manner means that you know how much tax you may have to pay months in advance of when it is due. It also means that you can start focusing on the current financial year and not have to think back and answer questions about a transaction that may have happened over a year ago.

## Corporation Tax Return

**Let Mazuma take care of your tax while you take care of your business!**

If you run a limited company then it is likely that you will have to complete a corporation tax return. There are significant penalties for the late filing of corporation tax returns and knowing the various rules can be tricky to say the least.

Signing up for Mazuma's service ensures that your corporation tax return and computations are taken care of; meaning you can concentrate on running your business.

## Self Assessment Tax Return

**Don't leave it to the last minute to do your self assessment tax return!**

If you leave it until the end of January every year to do your tax return then you need Mazuma. Signing up for one of our accountancy packages will mean that you never have to worry about the self assessment deadline again.

# Our Packages ...

**At Mazuma we are famous for our Purple Envelopes and the relief they bring to thousands of business across the UK! Our Purpleforce package provides our clients with everything they need to meet all their statutory accountancy requirements along with useful, up to date accounts each month.**

Purpleforce was developed as an alternative to in-house bookkeeping throughout the year. Many new businesses do their own bookkeeping and accounts in the early days to cut down on costs, and only employ the services of an accountant at year end - a strategy that can often prove a false economy and lead to unnecessary stress as deadlines loom.

With all of our packages you are guaranteed a stress-free accountancy experience. All of our staff are experts in their field and pride themselves on providing a quality service with our very own touch of Mazuma magic!



## Purpleforce

This is the package for the savvy business person! Just pop everything into one of our famous purple envelopes every month, post it to us and let Mazuma do the rest. Your monthly payment will include all the services necessary for your business including all year end activities such as submitting tax returns to HMRC or filing company accounts with Companies House.

**There are no extra bills or hidden costs and the payment is spread across the year so is cash flow friendly for you.**

Prices start from £17 + VAT\* per month for a sole trader and £55 + VAT\* per month for a limited company.

### **Purpleforce includes:**

- Monthly bookkeeping service
- Monthly management accounts;
- VAT returns\*\*;
- Monthly payroll\*\*;
- Year end statutory accounts (if applicable);
- Corporation Tax Return (if applicable);
- One Self Assessment Tax Return.

\*£25 +VAT one off setup fee required

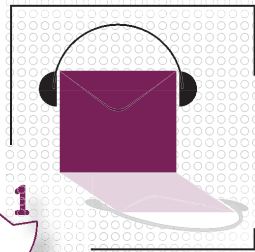
\*\*extra charge may be applicable

## Contact us if you would like to upgrade to Platinumforce.

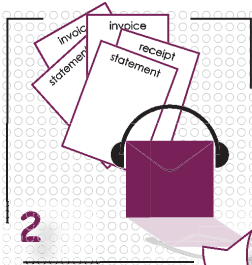
Platinumforce combines all of the Purpleforce services along with Electronic Document Storage, so you can say goodbye to your paperwork forever!

# How it works

1. Take your purple envelope



2. Start filling it!!  
Put in all of your accounts documents, sales invoices, receipts, bank statements and seal it.



3. Pop it in the post to Mazuma!



4. That's it for this month...  
Now start the process over again and fill a new purple envelope for next month.



## What do I get back each month?

**Once your paperwork has been processed by Mazuma you will get back a comprehensive set of management reports along with any statutory returns, such as VAT, completed and ready for your signature.**

Below is an example of the information that you would be likely to receive. Each business is different and you may have different headings for your business but the examples below should give you a good idea of what your reports will look like.

### Demo Company Ltd

#### Profit And Loss Account

From 1/6/09 to 30/6/09 and from 1/4/09 to 30/6/09

		Month		YTD
		£		£
Income	Sales	2,235	11,475	
				11,475
Cost of sales	Purchases	(84)	(460)	
				(460)
		2,151		11,015
Expenses	Accountancy fees	(65)	(194)	
	Bank charges	(33)	(33)	
	Directors salaries	(435)	(1,305)	
	Equipment expensed	(329)	(431)	
	Info and publications	(48)	(121)	
	Motor expenses	(37)	(506)	
	Stationery and printing	(89)	(89)	
	Subscriptions	(13)	(38)	
	Sundry	(118)	(118)	
	Telephone and fax	(79)	(239)	
	Travel and subsistence	(178)	(653)	
		(1,424)		(3,728)
		727		7,287
Net profit		727		7,287

**Balance Sheet**  
As at 30/6/09 and 31/5/09

		30/6/09		31/5/09	
		£		£	
FA - equipment	Cost - b/fwd	928		928	
	Depn - b/fwd	<u>(464)</u>		<u>(464)</u>	
		<u>464</u>	464	<u>464</u>	464
Debtors	Trade debtors	3,148		3,148	
		<u>3,148</u>		<u>3,148</u>	
Bank	Current a/c	<u>2,666</u>		<u>3,776</u>	
		<u>2,666</u>		<u>3,776</u>	
			5,814		6,924
Creditors	Corporation tax	<u>(5,266)</u>	(5,266)	<u>(5,266)</u>	(5,266)
Net assets		<u>1,012</u>		<u>2,122</u>	
		£		£	
Shareholders' funds	P/L a/c	596		596	
	Net profit	7,287		6,561	
	P/L a/c - equity dividend	<u>(6,872)</u>		<u>(5,036)</u>	
	Shares - b/fwd	<u>1</u>		<u>1</u>	
			1,012		2,122
Total funds		<u>1,012</u>		<u>2,122</u>	

You will also receive a set of ledger listings which will detail what each of the figures in your accounts is made up of.

If that wasn't enough you will also get a free tax tips e-newsletter each month and if you provide us with your mobile number you will get free text reminders at key dates (such as when your VAT return is due).

## What will it cost me?

**At Mazuma we pride ourselves on having some of the best prices in the industry.** We also believe in fixed fees with no extra bills at year end. The table below gives an example of our most popular packages. For your own individual quote you can call us or go online at [www.mazumamoney.co.uk](http://www.mazumamoney.co.uk) to get a quote.

Type of business	Not VAT registered	VAT registered
Sole Trader	£17/month	£32/month
Partnership (2 partners)	£48/month	£63/month
Limited Company	£55/month	£70/month

*Prices are exclusive of VAT and for less than 1000 transactions per year.*

Don't forget that the price you are quoted will include all of your year end accounts and tax returns as well as our monthly tax tips newsletters and updates at special events such as the budget announcement.

You also have the assurance that your work is being completed by qualified accountants whose job it is to stay up to date with legislation changes and who deal with HMRC on a daily basis.

**It's safe to say your accounts are in good hands with Mazuma!**

# Frequently Asked Questions

## *How is my quote calculated?*

The quote is based upon the type of business you operate (sole trader/ limited company etc..), any extra work required outside of your basic package such as VAT returns or additional pay slips, and the number of transactions you have.

## *What does "number of transactions" mean?*

The number of transactions is the approximate number of receipts and invoices you have over the year, or in other words, the number of bookkeeping entries we will have to make. Our average client has under 2000 transactions a year or 166 per month.

## *If I have more transactions than I was originally quoted for, will my price go up?*

**Not necessarily.** We do understand that businesses fluctuate so if you go a little over what you were quoted we will not put your price up. However, if your business suddenly grows and you start to generate a lot more bookkeeping on a regular basis we will contact you to discuss what you need. We ensure that you will always get plenty of notice if there is a price change.



## *What happens if I sign up with you half way through my financial year?*



If you sign up with us part way through your financial year it is very likely that there will be a backlog of bookkeeping to be done to get you up to date. For example, if your financial year commences in April and you sign up with Mazuma in July, your first payment to us will be 4 x £monthly price to cover April, May, June and July. From then on you will just pay your fixed monthly price by Direct Debit.

## *Are my year end accounts included?*

**Yes.** The fixed monthly price includes all of your year end statutory requirements as well as your monthly bookkeeping - this will be outlined in the letter of engagement we send you when you start with Mazuma.

## *Is there a minimum contract period?*

**No.** There is no minimum contract period or 'tie-in', but you do have to give one calendar months notice if you wish to leave. Please note if you leave Mazuma part way through the year and have not come to your company year end we cannot refund you what you have paid each month as the monthly work will have already been done and returned to you.

## *Do I have to send everything to you monthly?*

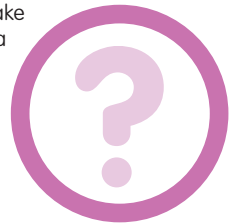
**No.** If you want to send your accounts to us bi-monthly, quarterly, etc that is fine, as long as you give us at least 14 working days before any VAT returns are due. This is to make sure we have enough time to complete it and return it to you. We recommend that you send your accounts to us monthly so that you can keep an eye on how your business is doing on a month by month basis. Most of our clients actually find the monthly service much easier than doing it quarterly!

## *Does it matter if I am not located near one of your offices?*

There is no need to worry that we are not local to you - your dedicated team are available via email and telephone to deal with any queries, and when you sign up to Mazuma a telephone consultation can be arranged to answer any questions you have and advise you going forward.

## *Do I have to come and meet you face to face to sign up to Mazuma?*

**Not unless you really want to!** Once you have your quote and have accepted it, you will be contacted by one of our Mazuma accountants via telephone or email to take the relevant details and answer any questions you may have. There are Mazuma accountants across the UK and if there is one in your area you are free to book an appointment with them to sign up. However, most people find that once they have received their contracts and starter pack they can start to send their paperwork to Mazuma immediately. Don't forget, we are on the end of the phone or email if you need us!



## *What next?*

If you're interested in our services please call us on **0845 310 5654** or go online at [www.mazumamoney.co.uk](http://www.mazumamoney.co.uk) to get a quote.





**mazuma**<sup>®</sup>  
much more...

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Tel: 0845 310 5654

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