

maconews

The newsletter from Martin Aitken & Co

Issue 16 Summer 2011

FAMILY BUSINESS MATTERS!

Martin Aitken & Co sponsors the Scottish Family Business Association



SCOTTISH
FAMILY BUSINESS
ASSOCIATION



Adrienne Airlie & Martin Stepek

UNDERSCORING its long-standing expertise in assisting family businesses to thrive in challenging times, Martin Aitken & Co has agreed to be a co-sponsor of the Scottish Family Business Association (SFBA).

And this issue of the newsletter focuses on family business, which our Senior Partner Adrienne Airlie calls "the lifeblood of the Scottish economy".

SFBA, which reaches some 25,000 businesses, offers specialist help, support and skills to family businesses to enable them to grow and flourish over successive generations.

Indeed, family businesses are of key importance to the economy in Scotland and the UK because:

* 45% of the UK's GDP is produced by family enterprises;

* 50% of the private sector workforce in Scotland is employed by family businesses;

* In the latest Government SME survey, 71% of Scottish businesses described themselves as family businesses, reflecting the European norm where 75% of businesses are family firms;

* According to research done by Edinburgh University, 41 of Scotland's Top 100 businesses are family-owned and 25% of the 100 largest businesses in Europe are family firms.

Adrienne Airlie said: "Family businesses are the lifeblood of the Scottish economy, not only financially but culturally and we are delighted to be working with SFBA."

continued on page 2...

FAMILY BUSINESS MATTERS!

...continued from page 1

"From partnerships to limited companies and PLCs operating in all parts of the private sector, family businesses throughout Scotland face identical challenges such as succession, governance, internecine squabbling and managing the business of the family.

"Thanks to our experience over the years of advising clients in these matters, we believe we are at the forefront of family business consulting and we are pleased to play our part in helping to strengthen the survival rates of Scottish family businesses."

SFBA's Chief Executive Martin Stepek



SCOTTISH
FAMILY BUSINESS
ASSOCIATION

observed: "It's inevitable that family businesses - with their mix of generations, active and inactive shareholders, and family and non-family employees - will face complex conflicts which, if not addressed skilfully, may destroy both the business and the family.

"At the SFBA, we know it's crucial that a business family learns to prevent or manage their differences in order for their business to continue and flourish through the generations. That's why we are delighted MACO is partnering us with invaluable support for family businesses in Scotland."

Mr Stepek believes Scotland's family businesses are so pivotal that they could even solve Scotland's unemployment problems.

He argued: "There are over 200,000 people unemployed in Scotland at present. The public sector is experiencing the most severe cuts in living memory and the private sector is being asked not only to mitigate the jobs lost in the public sector but also to

reduce the current number of unemployed. "Family businesses already employ half the private sector workforce and if each family business employed three more people, it is a fact that there would be zero unemployment in Scotland."

And he has some trenchant messages for the new SNP administration.

"If 71% of all businesses are family-owned, I believe 71% of the budgets of Scottish Enterprise and Highlands & Islands Enterprise should be devoted to family businesses.

"Furthermore, I believe we should urge both organisations to take on SFBA as consultants, educators and trainers to lead the professionalisation of Scotland's family businesses in ownership, leadership and governance."

Along with Martin Aitken & Co, SFBA will also be supported by the Bank of

Scotland, KPMG and Wright, Johnston & Mackenzie over the next year. The sponsorship will be formally launched later in the summer.



Adrienne Airlie & Martin Stepek

HMRC BUSINESS RECORD CHECKS

HMRC recently announced this as a proposed new initiative, but since then they have scored another own goal by starting these checks earlier than originally planned. In addition, they have commenced these checks without telling anybody beforehand! This is hardly a customer-friendly move and HMRC concede that they should have informed all concerned of their change of plan.

Rather than consulting fully with businesses before commencing the checks in autumn, HMRC have already started them on a "test and learn" basis. This means that no penalties will be charged if poor records are detected, although HMRC have failed to make this totally clear when notifying businesses that their records are to be checked.

This seems to be another example of a high-handed and insensitive approach by HMRC, underscoring our message that you should urgently review your record-keeping to ensure it can withstand any new scrutiny.



Richard Green

TOP CRIME WRITER IS MARTIN AITKEN CLIENT



Craig Russell
picture © Jonathan Russell

CRAIG Russell is one of the country's top crime writers. A Martin Aitken client, he's the author of the best-selling and critically-acclaimed Jan Fabel thrillers set in Hamburg and the Lennox thrillers set in 1950s Glasgow.

His nine novels have been published in twenty-three languages worldwide, some have been made into films and he has picked up a number of top awards – including the highly prestigious Polzeistern (Police Star) from Polizei Hamburg, the only non-German ever to receive this accolade.

Before his first novel Blood Eagle was published in 2006, he worked as a police officer and freelance writer.

Literary critics greatly admire his work. "Crime writing par excellence" and "a great writer at the top of his game" are just two of many complimentary quotes. But how did he make the move from writing 30-second TV commercials to being an award-winning novelist?

"It's quite easy to move from freelance writer to writing novels; it's not a radical transition," said Craig. "When you work as a freelance writer, you've got to write

in so many different styles. Working on commercials or writing direct mailshots develops disciplines of enormous value. You've got to get immediate attention so I apply the same principles to my books. You've got to grab the reader in the first couple of pages."

He has written six Fabel and three Lennox books. The latest Fabel, A Fear of Dark Water, and the newest Lennox, The Deep Dark Sleep, are both published in June and he's starting on his fourth Lennox next year.

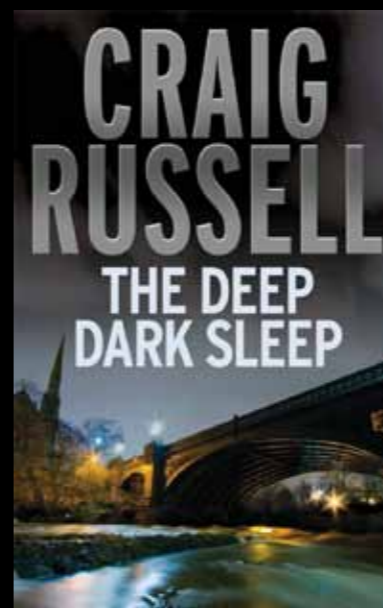
His Fabel novels were inspired by his interest in the language, culture and people of Germany while the gritty Lennox novels, set in 1950s Glasgow, are inspired by his fascination for the unique character of the city.

Producing nine books in five years suggests he has to be both focused and motivated in his writing.

"Yes, you have to be disciplined and I aim for anything between 1500-3000 words a day. I force that kind of deadline on myself. Unlike

other writers, I tend not to re-write too much. I'm very spontaneous – it comes out pretty much as I want it to because it's all fixed in my head!"

This unwavering discipline even extends to the kind of atmospheric music playing in his office in the background as he writes...and it varies depending on the genre to help him create period and sense of place.



"If I'm writing Fabel, I'm usually listening to Scandinavian jazz, maybe something by Herbert Groenemeyer. But if it's Lennox, it's totally different – perhaps Edmundo Ros or Mel Tormé."

The first television adaptation of a Jan Fabel novel, broadcast on German national TV, attracted an audience of six million viewers. Craig was invited to the Hamburg film set and describes one disconcerting incident.

"The film company showed me stills from what had already been filmed. And that was where it really did start to feel strange. Absolutely every photograph was

immediately identifiable as the image that had played in my head as I had written the novel.

"There was one in particular, of the study-cum-library of a suspect, that really freaked me out a little: it was as if someone had reached into my head and pulled the image out from my brain. It really was weird to see something that had only ever existed in my head recreated in almost perfect detail."

And how far back does the relationship with Martin Aitken & Co go?

"Larry Sellyn was our accountant for the freelance writing business in which my wife Wendy is a partner. In 2006 Elaine Dyer took over from Larry. Her role isn't just that of an accountant; it's more one of a counsellor. We discuss where we're going, what our plans are. She's a great sounding board and we have a fantastic, close relationship."

Finally, it's not often that the Martin Aitken newsletter has a genuine exclusive, but Craig revealed that he will move from Fabel and 1950s Glasgow to a wider canvas that may not involve crime. Remember – you read it here first!

Our pictures show Craig and the front cover of his new book. You can follow him on his Facebook page, Craig Russell Books.

CHARITY TEAM UPDATE



Alastair Drummond, Iain Higgins, Ewen Dyer, Adrienne Airlie, Pauline Aitchison

We regularly keep you updated on the various charitable events organised to raise money for the Prince and Princess of Wales Hospice. However, we also have a specialist in-house Charity Team that is involved in advising and guiding our charity clients on a day-to-day basis. Our dedicated team comprises seven specially-trained charity advisers and is headed up by two of our

partners, Adrienne Airlie and Ewen Dyer. All members of our Charity Team within Martin Aitken & Co. enjoy working within the sector and this enthusiasm is shown through the wide range of involvement we all have with a variety of key charitable bodies on a pro-bono basis. As Senior Partner within the firm, Adrienne also promotes charities and development within the third sector by being involved in a number of educational and regulatory bodies. She is Scottish Convenor for the Association of Independent Examiners, a

member of the ICAS Charity Committee, as well as a member of various Committees set up by OSCR and the Scottish Executive to advise on charity matters.

You may have seen that Martin Aitken & Co. were presenting workshops on key topics of interest for charities and the third

sector at The Gathering in February this year and also took a stand within the main hall. More recently, Adrienne chaired the ICAS Charity Conference and our specialist Charity Team is actively involved in training and advising Trustees on their roles and requirements within their charities.

You will also see that Martin Aitken & Co. is sponsoring the 2011 Scottish Charity Awards in June.

The vast range of experience across our specialist Charity Team allows us to deal with all sizes and styles of charities. Our day-to-day work ranges from independently examining receipts and payments accounts for charities with small amounts of income up to auditing national charities covering differing areas of the arts, culture, relief of property and general care provision. We also actively train Trustees on their duties and roles when running or governing a charity.

Martin Aitken & Co has the personal touch that allows our Charitable Trustees the confidence in dealing with all aspects of their charity's options.

THE BRIBERY ACT 2010



Mark Tenby

You may ask why we as accountants feel that it is necessary to highlight new Bribery legislation in our Newsletter. Well, as Partner Mark Tenby explains, this Act which comes into force on 1 July affects all our business clients, both large and small. It tidies up outdated legislation and aims to boost British business by enhancing our reputation for ethical standards, reducing costs and levelling the playing field.

Bribery and corruption are more common than you might think and there have been high-profile, multi-million pound fines for offences recently.

The Act covers the following offences anywhere in the world, however small, in both the public & private sectors;

- 1) Bribing another person, including a foreign public official
- 2) Being bribed
- 3) Failing to prevent bribery

It encompasses all UK companies, partnerships, charities, etc and

all foreign companies doing business in the UK, with a single senior officer being guilty if the offence committed by the company had his/her consent or involvement. Penalties include prison, fines (linked to the amount of gain) or both.

The main area of risk for UK companies is the use of agents abroad to market/sell their products or act as intermediaries/facilitators, because companies will be liable for the actions of their subsidiaries, joint venture partners, employees and agents anywhere in the world. Remember, "facilitation payments" to induce officials are bribes.

Another issue is whether lavish corporate entertaining = Bribery. The answer is "no" as long as it is reasonable, proportionate and genuine, given the sort of business that you do.

Businesses assessing that there is a risk they may fall foul of the Act should introduce "adequate procedures" to prevent bribery. Adequacy will depend on the nature, size and complexity of your business but the procedures should be proportionate, have senior management commitment, include due diligence on agents, be communicated to staff, etc and be monitored/reviewed.

So, it is time to assess the risks to you and your business and implement the guidance provided by the Ministry of Justice (www.justice.gov.uk).

If you need assistance with this, please contact Mark Tenby (mlt@maco.co.uk) or your usual MACO contact.

CRYSTAL-CLEAR INNOVATION FROM WORLD-CLASS EYECARE PLUS

AN EDINBURGH optometrist has acquired an enviable reputation for innovation in his specialty, with a number of impressive "firsts" to his name.

The first in Scotland to acquire a postgraduate qualification in Ocular Therapeutics, the first to offer new treatment for dry eye syndrome, helping "baby boomers" avoid blindness and devising a new ophthalmic dispensing app to be used with the iPad2, David Crystal's Eyecare Plus practice is truly world-class.

David is one of the UK's leading independent optometrists and runs the busy practice in the capital with his wife Dorothy.

Founded in 1984, David says it's a traditional patient-focused business...but run in a non-traditional hi-tech way!

"I'm fascinated by technology which we can utilise to look after our patients better. Eyecare Plus is innovative, forward-thinking and even world-standard...but unfortunately we're in the wrong place!"

By that, David means he should have moved from his modest premises in the city's Canonmills. But he and Dorothy are well established there and moving would cause serious upheaval.

He specialises in the treatment of dry eyes, a painful debilitating condition suffered by more than four million people in Britain. In April, he became one of the first optometrists in the country to treat patients with a tiny silicone plug planted in a tear duct of the eye. The plug, less than 2mm in diameter, slows down the loss of tears that results in dry eye syndrome. For those who suffer with dry eyes, the symptoms can be severe and some people describe the pain as like the sensation of having hot grit under the eyelid.

"Using the plug is like heightening the dam and raising the reservoir levels. In effect, you create a reservoir of tears and, as a result, your eyes are bathed with your own natural tears," he explained.

Four years ago, another of his innovative treatments hit the headlines when he unveiled a new machine from the USA called a Macuscope, a predictive test that detects the early onset of macular degeneration.

"Age-related macular degeneration (AMD) is the leading cause of irreversible blindness in people over the age of 50 – the so-called "baby boomers" - and currently affects upwards of 500,000 people in the UK and thirty million people worldwide," he explained.

"It's a quantum leap in clinical eyecare, the first commercial device to measure and monitor macular pigment density. The lower the level of protective macular pigment you have, the greater the risk of developing AMD." The Macuscope test takes just fifteen minutes and is advised for all patients over 30 years of age. If low levels of macular pigment are identified, they can be re-built with Macushield, a dietary supplement.

David was the only supplier with a web-



David Crystal

ordering facility and when people heard about it, he was inundated with orders. "That December, we had enormous

sackfuls of Macushield here in our reception area awaiting the postman. It was amazing - we were busier than Amazon!"

"But that's what gives me huge satisfaction - fixing something that others have not been able to fix."

Meanwhile, Dorothy specialises in treating children with learning difficulties and dyslexia. Her area of expertise is binocular instability, a condition in which there is a difficulty in the maintenance of clear, single binocular vision - in other words, the control and co-ordination of both eyes. The patient tends to lose the line of text while reading or there is an apparent movement of the text.

David said: "In January this year we took over Rainbow Readers and telescoped their satellite clinics in west central Scotland to our Edinburgh practice."

Rainbow Readers are coloured overlays, scientifically designed to sample human colour space systematically, which can improve concentration, reading speed, fluency and comprehension in cases of visual stress.

"That's Dorothy's specialty - she's more famous than me!" he quipped.

David's latest innovation is EyeDispense, an ophthalmic dispensing app which he has developed at a cost of some £5000 and which will go "live" later this month. It makes use of iPad2's rear camera to help patients with poor vision choose new eyeglass frames without their optical correction.

He enthused: "EyeDispense instantly tells your patient you're on top of your game. Patients are just so impressed and quickly make an informed frame choice from one of the video clips showing front and side views. Indecisive patients can optionally upload to Facebook for friend approval - there's always someone around for an opinion."

EyeDispense sums up David's restless urge to innovate and improve patient care. "I never switch off. I'm married to the cause and I don't regard it as work."

David was a client of Liam McKenna and Tricia Halliday at Miller Colquhoun before they merged with Martin Aitken last year: "They are fantastic people - knowledgeable and helpful," he said. "They've been wonderful for the practice."

And what of the future? "I'll never retire but I might go part-time. Whatever happens, I'll keep innovating; it's my station in life."

WALL TO WALL – VALLANCE BEATS THEM ALL!

VALLANCE Discount Carpets have been serving the south side of Glasgow for over thirty years.

Open seven days, their proud claim is “wall to wall – we beat them all”...and they passionately believe that being an independent family business gives them a competitive edge over the many multinationals who cannot maintain close customer relations in a corporate environment. They also believe they have escaped the worst of the recession by concentrating on four key areas - low prices, a

fine professional reputation, customer loyalty and friendly personal service. Their products span both domestic and commercial flooring, explains Laurence Vallance who started his business in 1979 with one small unit on Clarkston Road. Over the years he has expanded, acquiring the neighbouring four shops to create a spacious and well-stocked showroom.

“This is a good area to do business,” he explained. “It’s a nice, suburban location and we have a low cost base.

“We provide all qualities of carpets, rugs, vinyls and wood flooring at discount prices. We have literally hundreds of carpets and vinyls in stock. This ensures that customers who are tight on time can have their chosen carpets fitted in their homes within a few days of visiting our store.

“We can provide for customers on any budget but, most importantly, we take great pride in our work, our fitters are first-class and we personally guarantee the perfect installation of our products. It’s an unbeatable combination.”

Assisted by two staff and four self-employed fitters, there are three Directors in the company – Laurence, his wife Maureen to whom he’s been married for over thirty-four years, and



Laurence, Maureen & Jonathan Vallance

son Jonathan. And keeping the business a family affair works very well for them.

“Family business is fun and it’s lovely to work in such a close-knit family group,” commented Laurence. “We all get on very well together and it’s not just a business to us – it’s more a passion, an interest. We have spent the past thirty years developing strong relationships with our customers and we believe that the foundation of our success is not only in our products but also in our ability to listen to the customer and deliver what they want.

“We are very customer-focused” agrees Maureen, originally a Primary Teacher who helped out with the books and VAT. But she’s now full-time and glad to have left the classroom behind.

The third family member is Jonathan, a former civil engineer, who has taken the company in new and exciting directions. Having worked in the construction industry, he is passionate about growing the commercial side of the business as well as maintaining the relationships his father has built up over the years. He’s the expert on luxury vinyl tile flooring, such as Karndean, which has become very fashionable in the last few years, combining the best of design and technology in one stylish product.

“I really enjoy working in the business. Mum and Dad give me free rein to do what I think best,” he said with a smile.

It’s clear Jonathan is extremely personable and efficient as he deals with customers both in the shop and on the phone. Maureen said: “He’s wonderful with customers. You wouldn’t believe the number of people who compliment us on our son, so we must have done something right!”

“He’s the future of the business” revealed Laurence. “In terms of succession planning, Jonathan will eventually take over and we’ll have a much reduced role...so I can spend more time on the tennis court!”

But that’s for tomorrow. Today Laurence is one of the best-known people in the area. “Everyone knows Laurence around here,” said Maureen. “If he nips next door for a message, he’s away for hours because he gets button-holed by so many people. Our customer base comprises three generations - he did their gran’s carpets, their mum’s and now he’s doing the grandchildren’s!”

And their customers aren’t restricted to the south side of Glasgow either – they’re worldwide! One customer, in Palm Springs, USA, got them to ship over carpets for his home and business in a container and Laurence was happy to oblige.

Serendipitously, the Martin Aitken connection started last year as the result of a casual conversation with Senior Partner Adrienne Airlie who at that time was a customer.

“I happened to ask her a question about the business,” said Laurence, “and she immediately explained a number of options to me. I quickly realised she was sharper and more switched on than the accountant we had at the time, so we moved across to her and her team. She’s very approachable, knowledgeable, enthusiastic and has been great for the business.”

Between dealing with the steady stream of happy customers, handling phone calls, taking measurements and placing orders; Jonathan, the bright future of this thriving Glasgow family business, had the last word. “We are a friendly, family-run, independent business that looks after its customers, giving old-style service and doing an excellent job. We just love what we do.”

Vallance are happy to offer readers of the newsletter an additional 10% discount on all stock.

Vallance Discount Carpets Ltd, 49 Clarkston Road, Glasgow G44 3BQ, (Tel 0141 637 0848)

SP COLLECT OFFERS DEPENDABLE DEBT COLLECTION

STIRLING Park LLP, an established firm of Sheriff Officers and Debt Collectors and clients of Martin Aitken & Co, has launched a new company, SP Collect Ltd.

It’s a wholly-owned subsidiary of the parent company and has been established to focus on consumer and commercial debt collection.

Stirling Park started as Jack Lewis in 1924, later becoming Jack Lewis and Sons and was founded by the grandfather of Jonathan and Adam Lewis, two of the partners in the business today. In the 1980s it changed to Stirling Park and was bought by Swedish-owned Intrum Justitia in 2002 before a management buyout in 2009 saw it revert to Scottish ownership. Today the firm has over one hundred and fifty highly-trained staff based in seven offices throughout Scotland.

It’s responsible for collecting in excess of £350m of debt every year on behalf of a range of clients including local authorities, legal firms, SMEs and large private sector organisations including banking and financial institutions.



Adam Lewis, Ronnie Murison & Kevin Dillon

Adam Lewis said: “We formed SP Collect because the recession has had an enormous effect on businesses, with many organisations - including some household names - unable to survive the financial storm. Good credit control is essential to any business and there comes a time when they simply have to pass trickier debts to a third party for a strategic approach. Third party intervention helps push the creditor up the pecking order for payment while a healthy cash flow provides stability to any business.”

His colleague Ronnie Murison continued: “A lot of businesses are not on top of their credit control and that’s when they come to SP Collect for assistance. Whether it’s simply an overdue account or a difficult debt, we will retrieve their money as quickly, courteously and efficiently as possible.”

He added: “We pride ourselves on our reputation for being respected, diligent professionals who operate with total integrity and make a difference to the people we deal with.

“Our team have all been trained in consumer collection strategies and consumer litigation. They know exactly which course of action will bring about the quickest and most efficient resolution to the problem. All our collections are conducted professionally, courteously and purposefully and, uniquely, our innovative technology allows clients to assess and monitor their cases online.”

Martin Aitken Partner Mark Tenby oversees the Stirling Park accountancy and tax work, assisted by Alasdair MacDougall who covers pensions and financial services.

“They’re really on the ball,” says Ronnie. “They’re very efficient, accessible and always give us sound advice – they’re always back with the answers fast.”

For more information please contact Ronnie Murison on 0141 565 5765 or Email: rmurison@spcollect.co.uk

ALL IN A NIGHT’S WORK!

At midnight on Saturday 14 May, while most sane people were tucked up in bed, Martin Aitken Partners Jayne Clifford & Elaine Dyer were just starting out on a 26.2 mile power walk through the streets of London, being 2 of the 17,000 competitors in the 2011 Moonwalk!



The Moonwalk is an annual event organised by Walk the Walk, a charity aimed at raising money and awareness for breast cancer. The charity has granted funds to many NHS hospitals throughout Scotland to enable them to purchase scalp cooling equipment - machines

which give the opportunity of retaining hair whilst undergoing chemotherapy treatment. Walk the Walk have also chosen to support Maggie’s Centres in Scotland by being the principal funder for their second centre at the Gartnavel Hospital in Glasgow. Thanks to the tremendous support from family, friends and clients, Jayne and Elaine raised £2,136.20 for this very worthwhile cause.

5 THINGS YOU DIDN'T KNOW ABOUT... CHRISTINE BURNETT

5 things you didn't know about Christine Burnett who is PA to Adrienne Airlie, Senior Partner in the firm.

- Christine was a Sunday School Teacher and also an Officer in the Junior Section of the 1st Duntocher Boys' Brigade in her early teens/twenties.
- She joined Wm Lockhart & Co (who later merged with Martin Aitken & Co.) in March 1978 as an Office Junior/ Receptionist. She worked her way up

through the ranks and considers herself an all-rounder (including her shape !!). Her roles have included accounts and tax assistant and Secretary to Bill Lockhart and Larry Sellyn.



Christine & Chloe

3. Christine celebrated her 50th birthday recently by taking part in a "Zip-slide" over the Clyde to raise money for the Prince and Princess of Wales Hospice. She was cheered on by her partner James, daughter Rachael and 3-year-old granddaughter Chloe who thought her granny was sooooo cool!

4. She enjoys yoga which she insists is not to keep "fit" but to keep "sane".

5. Christine was very lucky in February when she was in Christchurch, New Zealand, visiting her sister with her mum. They got caught up in the earthquake and although she certainly felt the earth move, she didn't get hurt. Her heart still skips a beat, however, when heavy trucks shake their way down Seaward Street!!

WIN A BOTTLE OF AWARD-WINNING GLENDRONACH WHISKY

We've teamed up with GlenDronach, the Aberdeenshire distillery that produces an award-winning range of richly-sherried single malts, in this easy-to enter competition.

The prize, for three readers, is a sumptuous bottle of GlenDronach twelve-year-old.



This superb, richly-sherried single malt is matured for at least twelve years in a combination of the finest Spanish Pedro Ximenez and Oloroso sherry casks. Non-chill filtered, of natural colour and bottled at 43%, the GlenDronach 12 year-old Original is a sweet, creamy dram to be savoured at leisure.



To enter the competition, all you have to do is answer this question.

Which was founded first - The GlenDronach distillery or Martin Aitken & Co?

Send your entries to GlenDronach Competition, Martin Aitken & Co, Caledonia House, 89 Seaward Street, GLASGOW G41 1HJ – and include your email address, postal address and phone number. The closing date for entries is July 15.

Good luck!

**MARTIN
AITKEN
& CO**

✉ Caledonia House
89 Seaward Street
Glasgow
G41 1HJ

☎ 0141-272-0000

☎ 0141-272-0011

@ ca@maco.co.uk

🌐 www.maco.co.uk

Chartered
Accountants
&
Business Advisers



Printed on recycled paper as part
of MACO's green initiative

CONGRATULATIONS!

Exams AAT

Ben Black

FNPF (Financial Planning)

BGT (Budgeting)

ACCA

Barry Edwards

P7 Advanced Audit & Assurance
(Now ACCA qualified)

Joyce Young

P5 Advanced Performance Management
(Now ACCA qualified)

Kevin Duddy

P5 Advanced Performance Management

Keith Harris

PI Professional Accountant

Iain Johnston

PI Professional Accountant

Promotions

Alastair Honnet

Promoted to Manager in February

Birthdays

Megan Murray celebrated her 40th birthday
on 19 January

Keith Harris turned 30 on 1 April

Weddings

Amanda Graham became Amanda Peacock in
December

Babies

Laura O'Brien gave birth to a baby girl, Allyssa,
on 18 November

Lorraine Hastings had a baby girl, Erin, on 4
June

Jim McInroy became a grandfather for the first
time to Rory McInroy on 12 April and is now
also a Justice of the Peace

Best Wishes to All!