A Guide To Self-Employment
A must read for contractors, limited company directors and freelancers across all business sectors.

Based on real questions posed by real self-employed workers, this free guide combines the questions our clients turn to us to answer.

Danbro is a trusted advisor to working people across the self-employed spectrum. For more than 15 years, Danbro has been helping thousands of people like you understand how to ensure their earnings are as tax efficient as possible, minimise their risks and enjoy the many benefits of self-employment in all its forms.

Whether you’re new to the world of self-employment, or already a contractor, freelancer, or director of a limited company, our guide provides helpful advice, up to date insights and reassurances that will help you get the most from your self-employed career.
Contents

In this guide you will find answers to these important questions:

1. If I am new to self-employment, what is important and what benefits should I consider replacing?

2. How and when do I get paid?

3. How can I maximise my income?

4. How do I improve my career prospects?

5. How do I get more training?

6. How can I protect my family if I become ill?

7. How do I get a mortgage if I am self-employed?

8. How do I plan for a holiday?

9. How do I plan for my retirement?

10. What are the 10 golden rules of self-employment?
Moving away from being a permanent employee to enter the world of self-employment is a big step; full of opportunities, but not without some challenges.

You may have taken it for granted at the time, but being an employee has many benefits. There are a whole range of securities that are usually included in permanent work that are not there now you’re self-employed, and the way you work will fundamentally change.

Luckily, the vast majority of people who are self-employed, whether working as contractors, freelancers or as directors of a limited company, will agree that the move was more than worth it. You should ultimately have more freedom and, hopefully, more pay. However, to get the right balance, you’ll need to understand the fundamentals of self-employed life, and replace the securities your permanent role provided.

Firstly, let’s look at what’s important to remember when starting out.

**Important Benefits**

**01**

If I am new to self-employment, what benefits are important and what should I consider replacing?
STAY FOCUSED AND DISCIPLINED

Be prepared for the inevitable ups and downs and make sure you have the self-discipline to motivate yourself. Things won’t always go the way you planned, so it’s important to judge when to go with the flow. Save money for the times when work is slow, and continue to build a reputation by networking and using relevant social media.

GAIN RELEVANT EXPERIENCE

Building experience is imperative so try and find suitable roles first and foremost, rather than taking jobs just on the basis of the day rate. Establishing experience in one area rather than taking a scatter gun approach also helps to show potential employers that you are serious about your career path and can offer them specialist services.

ESTABLISH YOUR REPUTATION

Paramount, perhaps, to a successful career whether self-employed or otherwise is to remember that reputation is everything. Your reputation will precede you in all you do. When starting up, don’t bite off more than you can chew – only accept roles that match your current experience. You also need to be prepared to network, network and then network some more as you enter the market. Establishing reliable levels of contracts and clients can be tough, and you’ll most likely need to rely on others when starting up. This may also mean being flexible about the assignments you choose.

Unsure which is best?

<table>
<thead>
<tr>
<th>Company</th>
<th>Your pay</th>
<th>Your contract duration</th>
<th>Your responsibility</th>
<th>Could be for you if…</th>
</tr>
</thead>
<tbody>
<tr>
<td>Umbrella Company</td>
<td>Recommended for pay rates below £15 per hour</td>
<td>Ideal for short contracts, you only pay for the service when the umbrella company processes your payments</td>
<td>Less responsibility, as all of your tax and NI is administered for you</td>
<td>You are between permanent jobs or new to contracting</td>
</tr>
<tr>
<td>Limited Company</td>
<td>Recommended for pay rates over £15 per hour</td>
<td>For contracts over 6 months, the benefits start to outweigh the additional accountancy costs</td>
<td>You are responsible for the administration of your business, that’s where our specialist accountants can help you</td>
<td>You want complete control of your finances, you want to decide on your salary and have the option of receiving dividends as a shareholder</td>
</tr>
</tbody>
</table>

How does it work?

Umbrella

If you choose umbrella, we can have everything ready to go in a matter of minutes. Essentially you will become an employee of Danbro, with a view to completing a succession of assignments for various agencies or clients in the course of that employment.

Limited

If a limited company is right for you, you could be up and running within 24 hours. This would involve incorporating and becoming a director of your own company, setting up a business bank account and arranging for business insurance.

Take home pay

The comparison below illustrates the typical earnings of an IT contractor with a yearly income of £50,000 and average weekly expenses of £200

- **Umbrella**:
  - Annual net earnings: £44,269
  - Percentage retained: 88.5%

- **Limited**:
  - Annual net earnings: £37,598
  - Percentage retained: 75%

*Assumptions based on 1000L tax code. Contractor works a 40 hour week and claims £200 expenses. FRV for limited company is 13.5%.

Accountancy fees are applicable for a minimum of 6 months, therefore any contracts shorter than this may relatively increase the cost of the Ltd Company service.

To get the best advice on all matters of self-employment & financial planning, talk to Danbro on 0800 731 3178, visit our website or request a call back and we’ll contact you at a convenient time.
What Benefits Should I Consider Replacing?

PROTECT YOURSELF AND YOUR FAMILY

As well as having the right approach and mindset when starting out on your own, you should consider replacing the protections and insurances that you had as an employee. These include:

- A pension. It's never too early to start saving for your pension, and there are many tax efficient ways of doing so.

- Sickness and life insurance. What's going to happen if you fall ill, or what if the unthinkable happens? Will your family be protected financially? Now that you no longer have the support of a permanent employer, this is something to think about replacing.

- Holidays. Guaranteed holiday pay could be a thing of the past too.

- Maternity. Need to take time off for the birth of your child? You'll need to be financially prepared.

There's more detail on these topics later in this e-book that you might find helpful.
Getting Paid

02

When and how much do I get paid?

In the world of self-employment, when and how much you get paid does not have the same certainties as being an employee and the answer will depend on whether you decide to set up a limited company or be employed by a professional employment company (sometimes called an umbrella company).

However, for many self-employed people, understanding how much and when payments are made and the thought of managing your pay, often from several employers, can be daunting. Attempting to streamline pay from different contracts, which start and end on differing dates and have different rates, can cause considerable concern when it comes to calculating the amount and establishing the regularity of your pay check.
Luckily, there are ways of organising your pay so you can have greater clarity of when you’re getting paid and how much you can expect:

**PAYMENT VIA A PROFESSIONAL EMPLOYMENT COMPANY**

Operating through a professional employment company can simplify the important process of getting paid, providing both reliability and clarity.

With this way of working, contractors effectively become employees of the service provider. In the eyes of HMRC, you are classed as a ‘permanent’ employee whose job is to work on assignments in a succession of qualifying ‘temporary workplaces’ (i.e. your contracts). Therefore, the role of the professional employment company is to ensure that you are paid on time with as little hassle as possible.

The amount in question is dependent on what you charge clients, but the providers of this type of service will always be able to inform you of how much you can expect to get paid.

Here’s how your pay is calculated if you operate through a professional employment company:

\[
\text{YOUR RATE} \times \frac{\text{HOURS WORKED}}{} - \text{PAYE & NIC} + \text{TAX RELIEF FOR EXPENSES} = \text{£ TAKE HOME PAY}
\]

Working in this way, it is important you submit timesheets, expenses and all other relevant information on time as this will affect how quickly and the amount you will be paid.

**PAYMENT THROUGH A LIMITED COMPANY**

The most common way of paying yourself if you trade as a limited company is to pay yourself a combination of salary and dividends. This keeps your salary low and minimises your National Insurance Contributions. The salary level you can draw is obviously dependent on how much you turn over and therefore so is the split between salary and dividends.
Maximising Your Income

How do I maximise my income?

Depending on how you operate your business, there are different ways to maximise your earnings.

THROUGH A LIMITED COMPANY

- Keep your accounting records and business receipts in good order. Well managed books means less chances for mistakes and misunderstandings, speeds up the process and can also minimize costs in accountancy fees.
- As a director of a limited company, consider paying yourself in dividends and a small salary. You don’t pay income tax or National Insurance Contributions (NICs) at all on your salary if it falls below the current National Minimum Wage threshold, while dividends are not subject to NICs.
- Always meet your accounting and statutory deadlines, particularly for submission of the Annual Return and your company accounts. The penalties for late submission are not insignificant.
- Time your dividend declarations well. If you have already reached the higher rate (or additional rate) threshold in the current year, delay drawing down profits until a future tax year.
- Only declare dividends when there are profits in the company. Failure can incur penalties from HMRC.
- Claim your expenses. So long as you only claim for things incurred on business duties, there are tax savings to be had.
- Don’t forget to register for VAT if your turnover reaches £81,000 over 12 months. Failure to do so, once again, will result in a fine.
- Set up an executive pension scheme. Your company can invest pre-tax income into the pension, which will save you handsomely when compared to investing post-tax in to a personal pension.

THROUGH A PROFESSIONAL EMPLOYMENT COMPANY

Your payroll and tax affairs are managed by the service provider which makes maximising your income more straightforward. The best way to save is to always claim your allowable expenses, which are offset against tax.

In addition, such companies provide a whole range of savings measures, from never charging exit fees, to providing full insurance cover.

To get the best advice on all matters of self-employment & financial planning, talk to Danbro on 0800 731 3178, visit our website or request a call back and we’ll contact you at a convenient time.
Improving Your Career

How do I improve my career prospects?

Career advancement for self-employed people offers plenty of opportunities and challenges. Unlike a corporate environment where career paths are often well defined, your career prospects are entirely in your hands, however you may have to work that bit harder to pursue them. Here’s how:

**DEVELOP YOUR PERSONAL BRAND**

In exactly the same way that corporate companies have a brand image, the same applies to you. Develop your corporate image by building a portfolio of your work, define what you’re all about and what you offer clients, and separate the personal you from the service you offer clients. By operating like a brand you can add significant value to your work.

**MAKE IT EASY FOR PEOPLE TO FIND YOU**

To get that new, improved contract you must be visible, whether that’s to recruiters or to other professionals (perhaps those searching for you on the back of a referral). Making sure your Linkedin account is up to date and honed, and creating a personal website showcasing ‘Me Inc.’ both increase the chances of people finding, and approving you, for that next big contract.

**DO NOT THINK LIKE AN EMPLOYEE**

Do not slip into the mentality that you’re an employee; it will limit your attitude to the contract and stunt your approach to winning more fruitful future contracts. You must be alert should the right opportunity arise, focus your thoughts on learning as much as possible, and delivering your best work, on every contract.

**NETWORK**

Networking often has a bad reputation and many find it challenging, however it doesn’t have to be. A well-developed professional network can be a source of friendships and mentors, as well as job opportunities and referrals. Be friendly and approachable, reach out to new people, and attend social events wherever possible. Networking doesn’t have to be clinical, just think of it as extending your network of friends.

**WORK TOWARDS WIN-WIN SOLUTIONS**

It’s never wise to burn bridges, as you never know if you may need to work with a member of the client team, or a fellow contractor, in the future. Always seek win-win solutions when operating in business and stay on good terms with those you work with.

**BRING A DIFFERENT PERSPECTIVE**

Self-employed people are, by their very nature, independent and entrepreneurial. Don’t forget it. You’re a bit different to your full time colleagues, so try to maximise these qualities in the work place and seek to add value in ways your permanent colleagues don’t.
Gaining Skills

05

How do I get more training?

Training is a vital part of working life. In self-employment, it enables you to gain skills, add value to your commercial offering, open up new contracts, and boost your confidence. However, although successful self-employed workers find and win work on the basis of their existing skill set, many often struggle to build training into their working life.

It is understandable that training can sometimes fall by the way side when you are self-employed. It is often the case that the majority of time and effort is spent on finding work, winning work and then completing work. Finding the time, or sometimes the money for training can be difficult. Here’s how you can get more training:

• At the start of each year write a list of the training that would add value to your work, which courses you would like to do, and rank in order of priority.

• Don’t view training as a cost. Good and appropriate training should add value to your work, not cost you, whether that’s improving your confidence or learning a new technical skill.

• Calculate how much time and money you can and should dedicate to training each year, and make sure you commit.

• Target innovative employers in your field that you can learn from whilst working for them. Not all training has to be classroom based, and you can pick up very valuable skills and knowledge ‘on the job’ from good employers.

• Speak with your industry’s trade body, as they sometimes provide financial support for training courses.

• Many employers offer good, short, training schemes for their own staff, so speak with your clients and find out what training courses they offer. If there is training that would be beneficial to both you and your employer, try and take part. If you can’t get the training for free, you may be able to negotiate a reduced rate. Either way, getting training via a client is time efficient and offers a good way to integrate.

• Be prepared to put in the late nights. If you simply don’t have the time to undertake training day to day, look at self-taught, long distance and evening courses which can fit around your work. Hard work now could add significant value later on.

• Remember that you can offset training costs against your tax. Training that is critical to your work for a client can be claimed against tax if you operate through a limited company or professional employment company.
Protecting Your Family

06

How can I protect my family if I become ill?

Becoming self-employed leaves you responsible for taking care of your income should you become ill. If you choose to work for a professional employment company you can benefit from many of the protections of full time employment, notably Statutory Sick Pay (SSP).

However, you should also protect yourself with insurance and there are several options in the marketplace. The most popular are critical illness insurance products, which are designed to pay out a lump sum on diagnosis. Less popular are income protection schemes, despite them offering considerable financial protection. An income protection scheme provides a strong option, as they usually pay out until retirement, death or your return to work.

Protection for your family can be lost amongst the other priorities and costs associated with self-employment. However, deciding how best to protect your family couldn’t be more important. Here are some options for protecting your family should you fall ill or die:

LIFE INSURANCE

There are two general types of life insurance; term cover and whole of life cover. Term cover will protect you for a period of time only, and will expire at the end of the agreed term. Whole life cover is usually more expensive, but it is more comprehensive, covering you in the event of your death at any age.

**Level term assurance** plans provide your dependants with a fixed lump sum on the event of your death. The value will be affected by several factors, such as interest rates, so it’s important to go through the small print with such policies.

**A decreasing term assurance** plan pays a reducing amount to your dependants. The amount depends on when death occurs, and the sums involved can often be linked to the outstanding capital left on a mortgage.

A **whole of life policy** can be tied to investments to assist in managing the costs of investments. They are also valuable if you don’t wish to designate an end date to the plan. Whole life policies are usually cheaper the earlier you take them out.

**Family income benefit** plans provide your dependent family with a fixed amount of income over a pre-determined time frame. The total income is determined by the length of time you are in the policy. This can be a very useful way to assist in funding the monthly bills.
CRITICAL ILLNESS COVER

In addition to protecting your family in the event of your death, it’s also important to think about protecting them should you fall ill during your working life.

It is possible to take out critical illness insurance to balance your life insurance policy, and guard against any financial loss suffered after a diagnosis for a critical illness. Critical illness cover pays out a lump sum on diagnosis of a specified illness (it’s important to check what’s included in the small print). This lump sum will provide you and your family with the financial support needed during a difficult time.

Finally, you should consider medical insurance...

INCOME PROTECTION

Being self-employed, you’re vulnerable to lost income should you suffer an illness or injury that prevents you from working. Income Protection plans protect against long term financial loss, and can provide protection even until retirement, should you never recover. It’s important to get comprehensive cover, which protects you for your own occupation, so you won’t end up having to do a lower paid job to make ends meet.

PRIVATE MEDICAL INSURANCE

It’s imperative that you’re able to meet the needs of your clients. Any delays caused by ill health could lead to loss of work and key contracts, and long NHS waiting lists can prevent you from fulfilling your obligations to your clients. Private medical insurance can provide the assurance that you can get better access to specialist treatment, and that your treatment could start more quickly.
Getting a Mortgage

07

How do I get a mortgage if I am self-employed?

Buying a home is one of the most important decisions of your life, so it’s no surprise that the ability to get a mortgage is a big concern for many self-employed people.

Many high street banks’ lending systems and protocols are not geared for applications from the self-employed, and many set their maximum lending amount on salary alone. Those banks that will lend often do so on uncompetitive rates.

If you are new to self-employment, it can come as a surprise that if you are self-employed, high street lenders will usually wish to see two years accounts and proof of earnings before considering an application. This can also be frustrating if you are a limited company and manage allowable expenses through your company, which as an employed person you would claim back in addition to a basic salary.
**AVOID APPLYING DIRECTLY**

Apply for a mortgage independently on the high street and there’s a good chance you will not meet the mortgage assessment process. The problem is that a record of your application, including a rejection if that is the case, is stored for others to see. This has the potential to deter other lenders, further restricting your options. Applying for a mortgage by yourself can also be a tiresome and long-winded process.

A financial advisor cuts out the burdensome assessments and paperwork, often going straight to the lender’s underwriter. A good advisor will understand the subtleties of your work and income, consequently being able to match this with specialist lenders. This significantly reduces the potential for rejection and enhances your ability to get a good mortgage deal.

**GET SPECIALIST ADVICE**

It’s important to remember the value a specialist, rather than a generalist, financial advisor can add, as they should have real expertise in securing mortgages for contractors. Some mortgage advisors will charge you direct, while many charge the mortgage provider.

As with most mortgages, the key starting point is that you have a minimum 10% deposit, a good credit history, and records of your income. A specialist financial advisor should then be able to secure a mortgage at rates favourable to the general high-street.

---

To get the best advice on all matters of self-employment & financial planning, talk to Danbro on 0800 731 3178, visit our website or request a call back and we’ll contact you at a convenient time.
Many people choose self-employment because they're looking for more freedom in their life. The ability to pick and choose work, to see more of their family and to spend more time doing the things they enjoy. However, while controlling contracts and having quality time with the family often becomes a reality, taking holidays can become more difficult. The key questions are: Will I lose clients while away? Will I be able to rebuild and find work on my return? Can I continue to draw money from my company if I want to take an extended break?

Here are a few key questions you should consider before taking a break:

**IS YOUR NETWORK STRONG ENOUGH TO BE PUT ON HOLD?**

Securing work often relies on a healthy network. Depending on the sector you work in, you should consider how easy it is for you to pick up where you left off, particularly if you rely on short term contracts or seasonal work. How will you keep in touch with what’s happening whilst still getting a break?

**CAN YOU DELEGATE TO OTHERS TO HELP YOU STAY IN TOUCH?**

Often, those in your professional network can help you stay in touch, providing you reciprocate. Selecting others in your network with complimentary, but not competing skills can help you stay in touch. Arrange a catch up with those in your network when you return.
WILL YOU BECOME DE-SKILLED DURING YOUR TIME AWAY?

Self-employment succeeds or fails by the skills you can bring to a client which they haven’t been able to source elsewhere. If you work in a dynamic sector, with skill sets evolving all the time, will you be in demand on your return if you take a longer break? If not, how will you manage this situation?

CAN YOU AFFORD A SLOW START ON YOUR RETURN?

Whilst having funds saved for your break will give you the opportunity to go, how quickly can you get back up to speed on your return? Think about subscribing to alerts, news feeds and social media groups that can help you fit back in to your sector quickly.

CAN YOU CLAIM EXPENSES FROM YOUR COMPANY WHILE AWAY?

Those that operate via a limited company and hope to claim expenses while on their break should note that HMRC will only allow you to do so if you can justify that these costs are in the pursuit of your business, such as travel to and from appointments.
Planning for Retirement

How do I plan for my retirement?

Retirement planning is something everyone should do, yet the reality is that it’s something many people forget about or leave until late in their working lives. Planning ahead is essential, and the earlier you do so the better.

While there are many investment options, you shouldn’t look much further than the number one way to plan for retirement – a pension. However, many self-employed people, after they move away from a company pension when leaving a permanent role, never find the time or inclination to replace it.

There are real tax savings available when investing into a pension, both when doing so via a professional employment company, and through a limited company.

**THROUGH A PROFESSIONAL EMPLOYMENT COMPANY**

Investing in a pension through a professional employment company can allow you up to 45.8% tax relief on pension contributions. This is because the company can contribute to a pension scheme on your behalf before you take your salary, allowing you to save on employers and employees income tax and national insurance. For example, a £500 per month contribution will only cost you £271, with the rest being made-up by the tax man. Higher rate tax payers could save up to 55.8%. Taking advantage of such steps can give your retirement fund a real boost.

**THROUGH A LIMITED COMPANY**

You should consider the options available through personal pension plans and ask a financial advisor to help you determine the best option for you based on your circumstances.
STATE PENSION

Also, don’t forget that the state pension is still valuable, with a full pension currently paying £110.15 per week. To qualify for a full state pension, you must have made 30 years worth of contributions. Many self-employed people fail to qualify for a state pension. Some don’t qualify as they fail to pay themselves a salary, with many opting to set up as a limited company and pay themselves through dividends. It is also common for self-employed workers to miss out because they have failed to submit the relevant paperwork to HMRC.

Operating through a credible and experienced accountancy can help you stay on track.
Golden Rules

What are the 10 golden rules of self-employment?

1. Choose to work in a sector or discipline you really enjoy - otherwise what’s the point!

2. Have clear goals about what you would like to achieve - do you want to grow your business and take on staff? Do you want to work less hours and spend more time doing other things?

3. Be realistic in your expectations - how quickly your business will get off the ground and what your earning potential is, all need to be based on realistic assumptions.

4. Develop a support network - self-employment can be lonely, particularly if you are moving from working in a team or large corporate environment. You can do this by joining affiliations or industry bodies.

5. Be disciplined with your time - remember why you wanted to work for yourself, if it’s to spend more time not working, then make sure you are aware of this.

6. Set professional standards - being prompt for appointments, dressing appropriately and following appropriate business etiquette is vital.

7. Get good advice - find the right networks and support services to help you stay on track.

8. Stay in touch with people and developments in your professional network.

9. Develop outside interests - even if you really enjoy your work, another focus is important for well being and social interaction.

10. Finally - have fun! Even though you will be totally responsible for your own income, you are also responsible for everything you do - make sure it is what you want!
Why Danbro?

Danbro is a certified accountancy and professional employment company - offering end to end services to anyone in self-employment.

We have more than 15 years experience working with freelancers, contractors and limited company directors and take pride in the fact that we don’t just ensure your earnings are tax efficient with a best value service, we focus on all the other things that are important to you. We save you money, time and give you peace of mind, leaving you free to focus on your career.

Here’s how...

Through our professional employment company:

**NO EXIT FEE**
Life is full of unexpected turns and if your circumstances change and you need to leave us for a time, don’t worry, there will never be any unexpected costs.

**MAXIMUM TAX EFFICIENCY**
We’ll help you manage your tax and expenses, showing you how to reduce your gross tax by claiming allowable expenses.

**FULL INSURANCE COVER**
Our complete cover service gives you a choice of great value business insurances; including up to £5m professional indemnity cover.

**DANBRO REWARDS**
Join us today and sign up for our rewards scheme and save up to £1500 per year at 100’s of high street stores.

We hope you’ve enjoyed reading this guide and found the content useful. If you’d like to find out more about self-employment, we are here to help.
THE DANBRO ONE PENSION SCHEME

Join our pension scheme and you could save up to 45.8% in tax and national insurance. A £500 per month contribution is only £271, with the rest being made-up by the tax man. Higher rate tax payers could save up to 55.8%.

STATUTORY SICK PAY

We can help when life gets tough and you are not at your best due to illness. As one of our employees, you are entitled to SSP when you are off work sick (subject to certain conditions).

STATUTORY MATERNITY PAY

Supporting you when your family is getting bigger. With us if you are having a baby you are entitled to SMP (subject to certain qualifying conditions).

EXPERT FINANCIAL ADVICE

Working with our trusted independent financial advisors, we provide all of our clients with sound advice on pensions, mortgages, savings, investments, insurances and more.

FREE SELF ASSESSMENT FOR THOSE WITH ADDITIONAL INCOME

Life’s tough enough without additional paperwork so take us up on our offer of a complimentary Self-Assessment Tax Return. Payroll, tax and accounts is our business and it is our pleasure to help (conditions apply).

OUR UNIQUE ONLINE PORTAL

You can access our easy to use online portal 24 hours a day. Just some of the features that it includes are; submitting your timesheets, claiming expenses and, of course, your hard earned pay.

THE DANBRO APP

The Danbro App is free to download and makes processing your timesheets and expenses quick and easy.

DEDICATED SUPPORT

Our expert team provides points of contact for all enquiries so we get to know you and know your business.

HERE FOR YOU WHEN YOU NEED US

Our friendly advisors are on hand from 8.30am - 6pm Monday to Friday.
As a Limited Company

**YOUR OWN PERSONAL ACCOUNTANT**

Having your own personal accountant means that you’ll always deal with someone who knows you and knows your company.

**FAST TURNAROUND**

We work quickly and effectively to incorporate your business within 24 hours, allowing you to operate compliantly and efficiently from the word go.

**FREE TAX PLANNING**

Receive initial tax planning advice to ensure that your company works harder and more efficiently, meaning you will have more control over how much tax you pay and when you pay it.

**COST EFFECTIVE FEE PLAN**

We have flexible fee plans to suit individual contractors and larger limited companies. Our services start from only £75 per month.

**UNLIMITED PROACTIVE ADVICE**

Our highly trained advisors give unbiased and expert opinions; people you can rely on to ensure you are working in the most tax efficient way.

**FIXED FEES FOR LIFE**

Join Danbro and you can be sure your fees will never change, giving you certainty and security around an important aspect of your business finances.

**FREE TAX PLANNING**

Receive initial tax planning advice to ensure that your company works harder and more efficiently, meaning you will have more control over how much tax you pay and when you pay it.

**FIXED FEES FOR LIFE**

Join Danbro and you can be sure your fees will never change, giving you certainty and security around an important aspect of your business finances.

**SPECIALIST ADVICE FOR LIMITED COMPANY CONTRACTORS**

Our specialism in the area of IR35 means you can have confidence in our expertise and our IPSE accreditation gives you the reassurance that we know the industry inside out.

**UNLIMITED PROACTIVE ADVICE**

Our highly trained advisors give unbiased and expert opinions; people you can rely on to ensure you are working in the most tax efficient way.

**BUSINESS INSURANCE**

Business insurance can be included in your service package; giving you peace of mind that you are covered should anything go wrong in the work you do.

**EXPERT COMPLETE FINANCIAL ADVICE**

Working with our trusted independent financial advisors, we provide all of our clients with sound advice on pensions, mortgages, savings, investments, insurances and more.

**NO UP-FRONT FEES OR SET UP CHARGES**

Choose to form a limited company with us and you will only start paying for the service when it starts.

**REAL TIME ACCESS**

Your accounts at your fingertips – know where you are with your business finances 24/7.