SPENCERGARDNERDICKINS

CHARTERED ACCOUNTANTS & CHARTERED TAX ADVISERS

Audit - Supporting your growth

sgduk.com

A personal message



“Thank you for giving me and the team the opportunity to present our audit services. Your values, with first class service and a commitment to your people, really resonate with us. Delivering a high quality audit with an experienced, stable team is central to the way we do business.”

We very much look forward to discussing our proposal with you. In the meantime, should you have any questions please do not hesitate to contact me or indeed any member of the team.

Demsey Slater FCCA, Audit & Accounts Director

027 7509 4140 drs@sgduk.com



“Like you, we are proud of our heritage, having grown to be an experienced, award nominated independent firm in the region. Our story is rooted in working with dynamic, ambitious businesses and we pride ourselves in being with you every step of the way, offering support and the broadest possible advice.”

We are passionate about investing in each member of our team which is the reason so many of our staff stay with us. This stability means we develop deep, long-term relationships across the organisations we work with. We will get to know you as people, build trust and work hard to exceed your expectations. My role is to offer wide support as you develop your strategic aims.

Martin Chapman FCA, Tax Director

024 7509 4098 mc@sgduk.com

Why **Spencer Gardner Dickins**?

With you every step

You provide first class customer service and rightly demand the same from your advisors.

From day one we will be proactive and spend time getting to know all aspects of your business. We will bring fresh thinking and respond to your needs.

As you continue to execute your strategy we will be with you every step to offer support and expertise when you need it most.

Whether it be emerging accounting issues, changes in tax legislation or our observations of changes in the corporate finance landscape we offer an unrivalled local team of experts on hand to share advice.

A stable, local team

As a fellow business, we understand the pride you have.

We are no different which is part of the reason so many of our staff choose to develop their careers with us over the long term. This allows us to offer unrivalled stability in our client teams.

Our people are committed and responsive and right on your doorstep.

We will get to know you as people and always be on hand to offer advice at the right time.

Efficiency and pragmatism

We are committed to providing you with a smooth, highly efficient service focused on risk.

Our audit is built around you and we will work with you to achieve pragmatic solutions.

Our audit software allows us to focus our work where it really matters.

Our secure cloud based file sharing platform will allow us to agree deliverables early, saving you time and effort.

Our tax compliance services are designed to fit around the audit timetable – again saving you valuable time.

Quality and value

Like you, a quality service is what defines us. We invest continually in the development of our people and processes to make sure that our team is engaged and fully focused on serving your needs.

Our robust quality assurance procedures, and response to external regulation, are designed to match best practice in the industry.

We will seek to add value at every point, from suggesting changes in internal controls through to sharing best practice, our people are keen to work with you.

Your audit team - Directors



Demsey Slater

Audit & Accounts Director

Demsey has more than 20 years experience as an audit and accounts professional specialising in supporting clients with international reach, owner managed businesses, SME's and not for profit organisations.

A Director at SGD Accountants, Demsey has a strong track record of delivering clear, practical advice to clients across a broad range of sectors.



Paul Spencer

Owner Director

Paul began his career with the Inland Revenue over 30 years ago before crossing into the world of tax consultancy with a Big 5 firm.

Paul uses his extensive experience to support owner-managed businesses and advise on capital tax planning and strategic business growth.



Martin Chapman

Tax Director

Martin joined SGD in 2022. He is a business tax specialist with 18 years' experience, including 10 years with Deloitte, as well as working within the in-house tax team at Walgreens Boots Alliance.

Martin's experience covers a wide range of tax issues for family-owned businesses, advising on M&A transactions and supporting UK businesses with cross-border tax affairs. Martin also has extensive experience providing practical tax solutions for family-owned businesses, property businesses, family wealth planning and international groups.



Debra Knighton

Director

As a Director Debra's primary role is to support clients in solving their problems. Her approach is holistic, assisting with practical advice, helping clients to grow and develop along their business journey. This involves looking at the business and owners together, often planning how money could be tax -efficiently taken from a business whilst assessing the impact of various taxes.



Matt Stambach

Private Client Tax Director

Matt began his career at HMRC, where he built a solid foundation in tax fundamentals before moving into private practice. Over time, he progressed through roles at both boutique and Top 20 firms, leading a private client tax function in his home city of Manchester. This breadth of experience gives him a well-rounded perspective on both the regulatory landscape and the real-world challenges clients face.



Khalil Hussain

Associate Director

Khalil is a highly experienced tax consultant with more than 20 years of experience advising clients on all aspects of UK tax.

This ranges from advising on succession and wealth planning, residency and cross-border issues, and advising private business owners on corporate structuring, business acquisitions or disposals and strategic pre-sale planning.

Your audit team



Dave Hackett

Audit & Accounts Manager

Dave is an Audit and Accounts Manager with two decades of experience in the profession, spending over half of that time at SGD.

He works with a wide range of clients, from charities and small businesses to large multinational groups.



Dan O'Kane

Audit & Accounts Senior

Dan joined the firm in 2019 and became a qualified Chartered Certified Accountant (ACCA) in 2023.

He plays a key role in delivering audit and accounts services to clients across a range of sectors, including manufacturing and construction.



Max Jefferson

Audit & Accounts Senior

Max prepares client financial statements, conducts audits, produces management accounts, handles VAT returns and provides bookkeeping services.

He also leads the company secretarial team, working with clients of various sizes, ensuring all filings at Companies House are made on time and accurately.



Charles Winter

Audit & Accounts Senior

Charles is involved in a variety of audit and accounting work, supporting clients with statutory audits, year-end accounts and day-to-day financial reporting.

Charles is known for his attention to detail, reliability, and approachable manner. He enjoys building strong working relationships with clients across a range of industries.



Daniel Maher

Audit & Accounts Senior

Daniel has worked at SGD since 2021 as part of our Accounts and Audit team. Originally employed as a trainee accountant, Daniel became fully qualified in 2025.

Daniel is also responsible for all CT600 submissions to HMRC and managing bank letter requests for SGD audits.



Suzi Kaur

Audit & Accounts Semi Senior

Suzi is an Audit Semi Senior with three years of experience, working with a range of clients, supporting the delivery of audit and accounts services.

She enjoys building her knowledge and takes a positive, hands-on approach to her work.



Kaitlin Wolfe

Audit & Accounts Apprentice

Kaitlin works with a variety of clients, including limited companies, sole traders, partnerships and charities.

Her role is broad and hands-on with accounts, giving her exposure to both accounts preparation and audit work across a wide variety of industries and structures, including overseas subsidiaries.



Morgan Hughes

Audit & Accounts Senior

Morgan has worked in accountancy since 2021 and recently qualified as a Chartered Accountant with the ICAEW in 2025. Morgan has experience working with a range of clients and supports the preparation of financial statements and has a specialism with XERO Accounting.

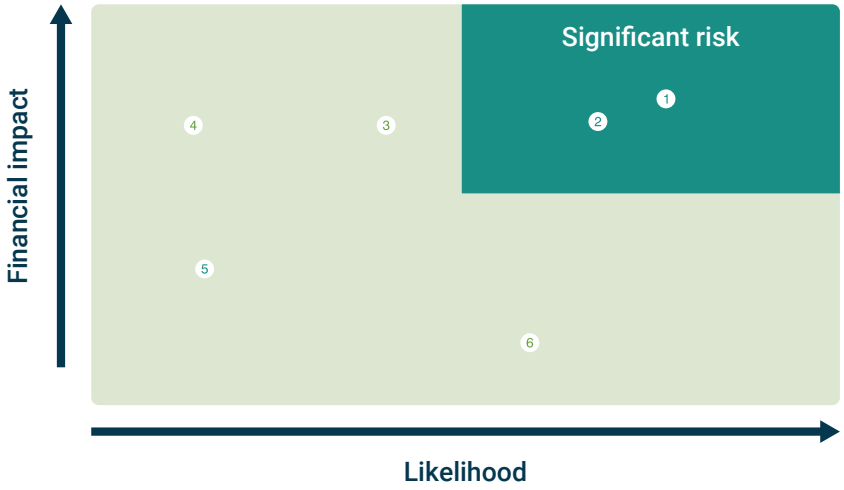
He is committed to delivering work efficiently while maintaining a high level of accuracy.

Risk focused example

Understanding

Understanding your business includes gaining a detailed understanding of your systems and controls. This process informs our decision making when identifying key audit risks. Where appropriate we will also make recommendations on your control environment based on our knowledge of your business and our experience of best practice.

The diagram below illustrates key audit risks as an example and highlights those that we would consider to be in the 'significant' category. Opposite, we set out the work we would conduct to address each of these risks.



Key

1 Management override of controls
2 Revenue recognition
3 Consideration of Going Concern
4 Carrying value of goodwill
5 Acquisition accounting
6 Asset impairment

	Risk	Assertions impact	Our approach
Significant risks	**Management override of controls**	**All**	Audit regulations deem management override of controls to be a significant risk on all audits. Our approach focus on testing key control account reconciliations, reviewing significant management estimates and judgements together with testing higher risk journals posted throughout the year throughout the year and at the year end.
	Revenue recognition	**Existence/ Occurrence**	There is a (rebuttable) presumption in auditing standards that fraud in revenue recognition is a significant risk. We have assessed this risk to be in respect of the occurrence of revenue transactions. To address this we would assess significant journals posted to revenue throughout the year.
Other risks	**Consideration of Going Concern**	**All**	We obtain your assessment as a starting point together with forming our own view independently. We will also stress test your workings and review any key underlying assumptions in your forecasts.
	Carrying value of goodwill	**Valuation**	The business has a prudent approach to acquisitions that limits the level of goodwill recognised on the balance sheet. Nonetheless, the carrying value of goodwill retains some level of judgement. We will review underlying business performance to assess this carrying value.
	Acquisition accounting	**Valuation/ Presentation/ Disclosure**	Acquisition accounting is often complex, in particular assessing the fair value of assets and liabilities acquired.
	Asset impairment	**Valuation**	In recent years the performance of some operations has raised questions over whether an impairment should be recognised against the Group's investment carrying value. We will review the underlying rationale and calculations supporting any write-down in detail.

Delivering insights

A good audit delivers compliance, a great audit delivers value

Our audit team is committed to not just making sure that your financial statements comply with regulation but to delivering real value and insight based upon our experience across many clients and sectors.

We will proactively seek to engage with you on your commercial issues, control environment, systems and processes to help you make the right decisions as you continue to grow.

More than an audit

Our wider team consists of specialists covering everything from SRA Audits, Group Company Audits, personal taxation and payroll services through to advanced inter-tax planning across Corporation Tax, Inheritance Tax, VAT and more.

The audit team will draw on this knowledge as required and, as one of our clients, you would have immediate access to this network and all just a phone call away.

We will keep you up to date as accounting standards and corporate reporting requirements develops. Your team will receive invites to our regular Accounting Update seminars and we will be on hand to share the latest in thought leadership.

Robust & efficient

Cloud based file transfer

Our secure cloud-based file sharing tool INFLO, will mean that communication between you and the audit team will be timely and efficient.

We can agree on standard reports which you can upload prior to the team arriving on site. Using this we can hit the ground running and you maintain visibility over what has been supplied and what remains outstanding.

Market leading software

We know that a smooth audit process is important to you and your business.

We use market leading audit software to design and execute our audit programme. This system ensures that our audit work is perfectly tailored – in short we do the right level of work in the right areas to keep you compliant at an appropriate fee level.

Seamless transition

We know that changing professional advisors can lead to concerns. We are used to handling the process and will proactively engage with your outgoing advisor to make transition as smooth as possible.

Audit - A year-round conversation

Regular and open communication underpins our approach. We will work to your timetable to deliver an efficient audit and there will be no surprises.

Planning

We will work to your timetable to deliver an efficient audit and ensure that there are no surprises (including fees). We fix our fee in advance and confirm that with you as part of the planning process, meaning you will not be hit with any large unexpected bills. As the relationship evolves, you may ask us to provide additional services than we originally quoted. When this happens, we will provide in advance a quote for the additional services to be undertaken.

Interim

Our interim work covers items such as the operation of internal controls, reviewing transactional data, revenue, acquisition accounting and those areas of the balance sheet where it is efficient to do so.

Audit Fieldwork

Upon completion, we will meet with your finance team to present our findings.

Reporting

We will prepare and issue our formal Audit Committee report for consideration. Subject to approval, we will issue our audit opinion.

Feedback

We will regularly seek your feedback on the process. Following the completion of the audit we will debrief and act on your suggestions. We will also meet with you independently of the team.

Where appropriate, we will also update you on emerging issues and changes to accounting and reporting regulations.



Our credentials

“We have been working with Spencer Gardner Dickins and his team for several years, and we highly value their expertise in auditing and financial oversight. Their audits are consistently thorough, well structured, and conducted with a high level of professionalism and independence.

They demonstrate a strong understanding of applicable accounting standards and regulatory requirements, while also maintaining a pragmatic and solution-oriented approach. Their ability to identify relevant risks and provide clear, actionable recommendations has strengthened our internal processes and financial transparency.

Communication throughout the audit process is always efficient, transparent and constructive. We appreciate their reliability, integrity and the trust they bring to our financial reporting. We recommend their audit services without hesitation.”

Matthias Gorka
Sun Hydraulics Limited

“Demsey and Charles have been fantastic to work with and have made the entire audit process straightforward and efficient for our association. As a very small office team, we particularly value their ability to work seamlessly alongside us with minimal disruption while maintaining a thorough and professional approach.

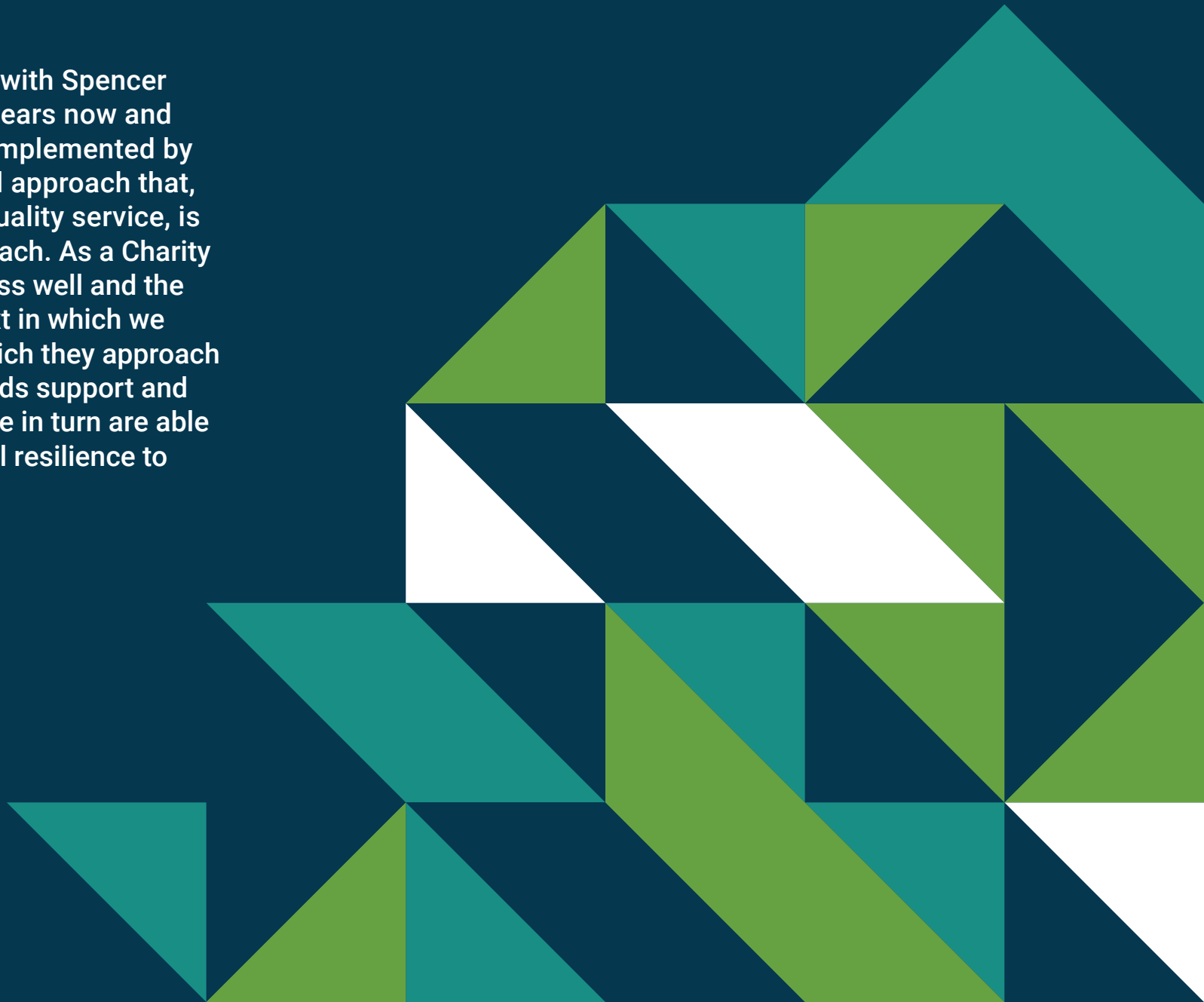
They have been more than happy to undertake site visits and are always on hand to answer any questions and provide clear, practical advice when needed. Their expertise, professionalism and responsiveness have been evident throughout the process, making them a pleasure to work with.

This is now our second year of working with Spencer Gardner Dickins, and we look forward to continuing the relationship for many years to come. We would be very happy to recommend their services to other organisations.”

Holly Flack
Forge and Farrier

“We have been working with Spencer Gardner Dickins for many years now and their professionalism is complemented by a strong relationship based approach that, in addition to providing a quality service, is also responsive in its approach. As a Charity they understand our business well and the wider environmental context in which we operate. The rigour with which they approach our annual audit which blends support and challenge has meant that we in turn are able to demonstrate the financial resilience to our funders.”

Bill Basra
BRANCAB



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