FREE CHECKLIST
IS IT TIME TO SWITCH ACCOUNTANTS

SIGNS YOUR ACCOUNTANT IS QUIETLY COSTING YOU MONEY

A straight checklist for business owners who assume no news from their accountant means good news.

"If something was wrong, your accountant would have told you." That's not how this actually works.

Most business owners don't find out their accountant missed something until it's already cost them money. A VAT deadline gone. A salary and dividend split left exactly as it was three years ago. A tax saving nobody ever mentioned. Not because anyone lied to you, but because a reactive accountant only tells you what you ask about. You don't know what you don't know.

A good accountant finds problems before you do. If yours never has, that silence isn't reassurance. It's a gap.

Here's how to tell which one you've got.

They only show up once a year

01

- [ ] **No contact between tax deadlines**
  If the only time you hear from them is when something's due, they're managing paperwork, not managing your business.

- [ ] **No warning before decisions**
  Big purchase, new hire, dividend. If you made the call without anyone checking the tax impact first, nobody was watching.

- [ ] **Questions get answered, never asked**
  They'll respond if you ask something specific. They never come to you first with something you hadn't thought to ask.

- [ ] **Year end is the first tax conversation**
  By then, the decisions that would have saved you money were made months ago and can't be undone.

02

You don't actually know your numbers

- [ ] **Bookkeeping happens for VAT, not for you**
  If your books only get touched once a quarter to file a return, you're flying blind the other eleven weeks.

- [ ] **No regular figures land in your inbox**
  You should know roughly what you're making before your accountant tells you. Not months after.

- [ ] **You can't say what your tax bill will be**
  If the year end number always comes as a surprise, nobody's forecasting it for you during the year.

- [ ] **Cash flow advice doesn't exist**
  Knowing what's coming in and going out is the basic job. If it's missing, so is a lot else.

MYTH

"My accountant is qualified, so they'd have mentioned it if it mattered."

REALITY

Qualified means compliant, not proactive. Filing your return correctly and finding you money are two different jobs.

Structure decisions never get reviewed

03

- [ ] **Your salary and dividend split hasn't changed in years**
  Thresholds and rates move most years. If your split hasn't moved with them, you're likely overpaying without knowing it.

- [ ] **Nobody's mentioned a holding company**
  If you're taking on risk, buying property, or running more than one business, and it's never come up, it should have.

- [ ] **Your VAT scheme was chosen once and never revisited**
  What made sense at £50k turnover isn't automatically right at £150k. Nobody checks unless you ask.

- [ ] **Director's loan, pension, trivial benefits, never discussed**
  None of this is obscure. A proactive accountant raises it without being asked. A reactive one waits for you to.

MYTH

"Switching accountants is more hassle than it's worth."

REALITY

Most of the switching work sits with the new accountant, not you. The real cost is another year of not knowing what you don't know.

Risk sits there until it's a problem

04

- [ ] **A threshold got crossed and nobody caught it**
  VAT registration is time sensitive. Finding out months later isn't a technicality, it's a fine waiting to happen.

- [ ] **Personal and business money still get mixed**
  If nobody's flagged this as a problem, that's not because it isn't one. It's because nobody's looking.

- [ ] **Deadlines get missed, then explained afterwards**
  A good accountant chases you before the deadline. A reactive one apologises after it's gone.

- [ ] **You found out about a problem from someone else**
  A friend, a forum, this checklist. Not your own accountant. That's the tell that matters most.

A good accountant finds the problem before you do. If yours never has, ask why.

This isn't about panicking. It's about thirty minutes to find out what's actually going on in your numbers.

BOOK YOUR FREE ACCOUNTANT REVIEW

30 minutes, no jargon. We'll look at what you've got and tell you straight if anything's been missed.

Click here to book your slot →

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