

Advisory Services

Expert tax and financial guidance – Lieu Vo

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Lieu Vo provides independent tax and financial advisory services to individuals, sole traders, and businesses across the UK. The focus is on clear, practical guidance – helping clients understand their tax position, plan ahead, and make informed decisions. Below is an overview of the advisory areas covered.

Tax Planning

Tax planning is about making the most of the allowances, reliefs, and exemptions available to you under current UK law – legally and efficiently.

Area	What this covers
Personal tax planning	Reviewing your income structure to minimise your overall tax liability
Annual allowances	Making full use of personal allowance, savings allowance, and dividend allowance
Pension contributions	Advice on using pension contributions to reduce taxable income
Timing of income	Guidance on when to receive income or realise gains to stay within lower tax bands
Income splitting	Where appropriate, advice on structuring income between family members

Business Structure

Choosing the right structure for your business has a significant impact on the tax you pay, your personal liability, and how you can grow. This area covers:

Structure	Advisory focus
Sole trader vs limited company	Comparing tax efficiency, liability, and administrative burden
Partnership structures	Tax implications of trading as a partnership or LLP
Incorporation advice	When and how to incorporate, and the tax consequences
Holding companies	Advice on using a holding structure for group businesses
Restructuring	Tax implications of changing your existing business structure

PAYE and Payroll Advice

Managing employees or directors comes with specific tax obligations. Advisory services in this area include:

- Guidance on setting up and structuring PAYE for new employers
- Advice on director salary and dividend mix for tax efficiency
- National Insurance thresholds and employer obligations
- Benefits in kind – what triggers a P11D and how to manage it
- Employment Allowance eligibility and how to claim
- Advice on contractor vs employee classification (IR35 / off-payroll working)
- Termination payments and what is taxable

VAT Advice

VAT can be complex, particularly as your business grows. Advisory services cover:

Topic	What this covers
Registration	When you must register, and when voluntary registration is beneficial
VAT schemes	Flat Rate Scheme, Cash Accounting, and Annual Accounting – which suits your business
Partial exemption	Advice for businesses with a mix of taxable and exempt supplies
VAT on property	Option to tax, residential vs commercial, and VAT recovery on construction
International VAT	Selling goods or services to overseas customers and the VAT implications
Reclaiming VAT	What input VAT can be recovered and what cannot

Capital Gains Tax Planning

Capital Gains Tax (CGT) arises when you dispose of an asset at a profit. With careful planning, the liability can often be reduced. Advisory services include:

- Using the annual CGT exempt amount effectively
- Timing disposals to spread gains across tax years
- Advice on Business Asset Disposal Relief (formerly Entrepreneurs' Relief)
- Spousal transfers and making use of both partners' allowances
- Gift Hold-Over Relief and when it applies
- Advice on property disposals, including principal private residence relief
- Reinvestment reliefs – EIS, SEIS, and Investors' Relief
- Reporting requirements and deadlines for CGT on property (60-day rule)

Inheritance Tax Planning

Inheritance Tax (IHT) is charged at 40% on estates above the nil-rate band. Early planning can significantly reduce the exposure. Advisory services cover:

Topic	What this covers
Nil-rate band	Understanding the standard (£325,000) and residence nil-rate band (£175,000)
Gifts and exemptions	Annual gift exemption, small gifts, and wedding gifts – what is IHT-free
Potentially Exempt Transfers	How gifts made more than 7 years before death fall outside the estate
Business Property Relief	Qualifying business assets that attract 50% or 100% IHT relief
Agricultural Property Relief	Relief available on qualifying agricultural land and property
Trusts	Overview of how trusts can be used in IHT planning
Wills and estate structure	How the structure of your estate affects the overall IHT position

How It Works

Advisory services are available under three engagement options:

Option	Format	Best for
A – Hourly	Billed per hour, invoiced monthly	Occasional queries and one-off topics
B – Retainer	Fixed monthly fee, set hours included	Ongoing advisory relationship
C – Per Session	Single 60-minute session, booked in advance	Focused one-time guidance

To get started or to discuss which option suits you, get in touch using the contact details below.

Get in Touch

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All advice is based on UK tax law currently in force and the information provided at the time of consultation. This document is for informational purposes and does not constitute formal tax advice. A signed engagement letter is required before advisory services commence.