



# Ratnam & Co. Accountancy

Professional Accounting and Business Advisory Services  
Tailored to your needs

Mortgage Consultation

Payroll Management

Financial Services

Landlord References



# introducing

At Ratnam Accountancy Services, we specialise in providing end-to-end financial support for self-employed drivers and logistics professionals. With over 40 years of experience, we understand the day-to-day challenges you face—and we're here to make managing your finances easier. From self-assessment tax returns, VAT, and payroll services to tax efficiency planning, business advice & compliance support, our expert team ensures you stay on track, avoid penalties & maximise your earnings.



# Your Benefits with Us

## Seamless Onboarding

Get started quickly with the SAM app with a smooth, onboarding process.

## Dedicated Account Manager

Personalised support to meet your needs.

## Instant Assistance

WhatsApp chat support when you need it.

## Quarterly VAT Returns

Stay on top of your VAT obligations.

## Maximise VAT Pot Benefits

Make the most of your VAT savings.

## HMRC Compliance Made Easy

Assistance with registrations and documentation.



## Year-End Self-Assessment

- Accurate and hassle-free tax reporting.

## Flexible Engagement

- Choose between Invoice-Only or Full-Service – and switch anytime to suit your needs.

## Mortgage Consultation

- Complimentary Mortgage Advice, regardless of your engagement model.

## Tenancy References

- We provide tenancy references to landlords upon request.

## Advisory Service

- Get expert advice on tax planning, expenses and choosing the right setup.

# Our Commitment to Your Onboarding



sam



We guide you through every step of the onboarding process on SAM App, starting with a personalised call to explain the details.



Your questions are our priority — we ensure they're answered thoroughly, leaving you confident and well-informed.



Our dedicated team supports you from start to finish, making the transition smooth and stress-free.



Easily integrate with our system, knowing support is always close at hand.

# A Dedicated Account Manager, Every Step of the Way

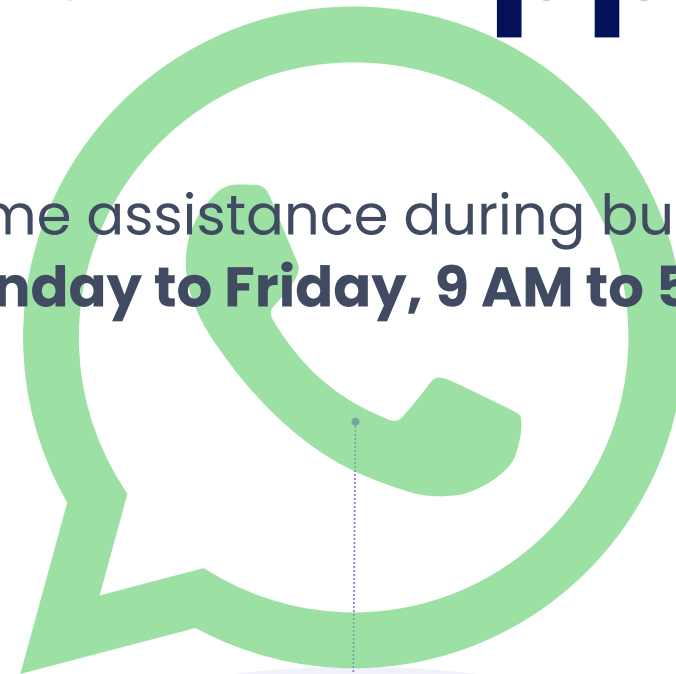
You'll be supported by a dedicated account manager to assist with your queries on payments, taxes, compliance and registration—especially during onboarding.

They'll offer expert guidance, respond promptly and ensure your experience is smooth and stress-free. Rest assured, you'll always have a reliable point of contact committed to your success.



# Quick and Easy Support via SAM App

Get real-time assistance during business hours  
**(Monday to Friday, 9 AM to 5 PM).**



We know how valuable your time is, so we use WhatsApp to make communication fast and efficient.

Our commitment to modern technology ensures an easier way to connect with us, whenever you need help.

Reach us from anywhere with our WhatsApp chat support.

Count on prompt responses and practical solutions to your queries.



# Flexible Engagement Options to Suit Your Needs

Choose from versatile service modules:

**Full Service**  
**£25 per week**  
 Refunded once VAT registered.

**Invoice Only**  
**£20 per week**

	Full Service	Invoice Only
Invoice processing	✓	✓
Payment processing	✓	✓
Access to SAM App	✓	✓
SAM App Support	✓	✓
Advisory Service	✓	✓
Accountant Letter	✓	✓
Tenancy References	✓	✓
VAT Registration and VAT Return Processing	✓	✗
UTR Registration	✓	✗
Self-Assessment Processing	✓	✗
Limited Company Incorporation	✓	✗

## Upgrade Anytime as Your Needs Change



Upgrade your services anytime during the year to match your business growth.



Our flexible options ensure you always have the right level of support.



With a commitment to flexibility and responsiveness, we provide tailored solutions to support your success.

# HMRC Compliance Registrations



## We help you stay HMRC compliant with ease

From year-end self-assessments to Flat Rate Scheme (FRS) VAT registrations, we provide end-to-end guidance to ensure you meet all HMRC requirements confidently and on time..



## Compliance made simple

Our experienced team handles all documentation with precision and care, ensuring timely submissions and easing the administrative load on you.



## HMRC queries, handled with clarity and confidence

We provide expert support in managing HMRC correspondence, from queries to reviews, ensuring clear communication and swift resolution.



## Stay compliant. Stay focused

Our proactive, detail-focused approach takes the stress out of compliance—so you can focus on your business with confidence..



# Year End Self-assessment

**We support drivers with their year-end tax returns, ensuring all eligible expenses are claimed and taxes are calculated accurately.**

Our team breaks everything down in clear, simple terms and works to reduce your tax bill wherever possible. With us, you can file with confidence and stay focused on **maximising your earnings.**

**You can trust us to get it right, so you can stay on track and focus on your earnings.**

# Quarterly VAT Returns

**We manage your VAT returns from start to finish—accurately, on time and without delays.**

All records and admin are handled by us, so you can stay compliant, avoid penalties and focus on your work without stress.

If you're on the Flat Rate Scheme (FRS), we make the process even easier.

You can read more about FRS on the [official GOV.UK site](#).



# Flat Rate VAT Overview

## Flat Rate VAT Scheme – Simple VAT for Self-Employed Drivers

For self-employed drivers, VAT registration can offer notable financial advantages. In addition to standard VAT registration, HMRC offers the Flat Rate VAT Scheme, specifically designed to simplify VAT processes for small businesses and self-employed individuals.

With the Flat Rate VAT Scheme, you pay a maximum of 10% VAT to HMRC, you keep the difference between what you charge your customers and pay to HMRC.



## Maximise your Take Home Pay

### How it works:

- You charge 20% VAT on your weekly invoice (we do this for you).
- You only need to pay HMRC 10% of the gross invoice.
- You keep the difference — this boosts your take-home pay.

### We make it easy:

- We register and manage VAT for you
- You don't need to worry about complex VAT returns
- We raise the invoices on your behalf
- More money in your pocket each week
- Fully compliant with HMRC
- Professional support included

# Benefits of Registering for Flat Rate VAT (FRS)

	Drivers who are VAT Registered	Drivers who are NOT VAT registered
Weekly Pay	£600.00	£600.00
plus VAT at the rate of 20%	£120.00	N/A
Gross Pay	£720	£600
VAT paid to HMRC	-£72	N/A
Admin Fee	-£15	-£15
Take Home Pay	£633	£585

**Please note the extra £33 will be held in the VAT pot by Ratnam & Co and allocated towards accountancy costs. Any remaining balance will be refunded upon request or once you leave the DSP.**



## Why does it matter?

VAT-registered drivers often earn more each week than those who are not registered.



## What's the difference?

Under the Flat Rate Scheme (FRS):

- You charge 20% VAT to the client
- You only pay 10% of the total invoice to HMRC
- The difference is yours to keep – boosting your income

The VAT-registered driver earns **£48 more per week** – with no extra driving.

## Why it's a win-win:



Higher take-home pay



Less admin – we manage it for you



Fully HMRC compliant

# Benefits of the VAT Pot



## Tax Cover at Year-End

The VAT pot helps you build up funds throughout the year to cover income tax and other liabilities, reducing the risk of unexpected bills.



## Peace of Mind

Regular contributions ensure you're setting aside the right amount, helping you stay on top of your obligations and avoid HMRC penalties.



## Cash Buffer on Exit

When you leave your Amazon company, any remaining balance in your VAT pot (after our fees are deducted) is transferred to you within 30 days, giving you a useful financial cushion.



## Smoother Budgeting

Keeping VAT funds separate from your day-to-day income makes it easier to manage your finances and plan ahead.



## Regulatory Compliance

Ensures your VAT is correctly calculated, reported, and paid—keeping you compliant with HMRC and avoiding costly errors.



**Thank  
You!**

If you have any questions,  
please reach out to us on:



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Mon:- Fri 9:00 AM to 5:00 PM