



# Your Partner

"Life can only be understood backwards;  
but must be lived forwards."

Soren Kierkegaard 1813-1855

"The things that make me  
different are the things  
that make me, me"

A.A. Milne

# It begins with the Seed

Milne Craig - Your Partner

Whether you are building a business or  
making life plans, the beginning is often  
the hardest part. **What does the  
beginning mean for you?**

At Milne Craig, we also started small  
and have grown over several decades,  
always keeping our core values in  
our DNA.

We know how valuable it is to have  
the right advice and support to get  
you started on the right track. We  
make it our mission to help you with  
clearly understood advice and hands  
on practical help.

Our clients are our community, a  
community whose abundance and  
diversity makes us proud. We seek  
to provide you with a varied menu  
of services, all ready to order, but it's  
your choice which dishes we serve.

Sometimes, a business just needs  
payroll and a pension scheme for  
the staff, other times you'll want  
advice on raising funds, tax relief for  
investors or even share ownership  
and staff incentives.

If you have personal financial  
planning needs, our financial services  
team will see the person first, then the  
plan and only finally a product. We  
will offer you an ongoing relationship  
that will guide you through successes,  
changes and challenges.

Set yourself on the right path with  
advice from experienced people who  
care about you.



So far

The seed that becomes the

"A tree with strong roots can withstand the most violent storm, but the tree can't grow roots just as the storm appears on the horizon."

Dalai Lama

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So you've made it past the beginning. You know where you are heading and what's required to get there. But knowledge is not enough, it's how you apply it that matters.

As you grow, ongoing advice and support is essential. It's not only you or your business that is evolving but the world around you too.

For our tax clients, reporting and returns are like the weather, ever present and always better if you are dressed appropriately. You can rely on us to help you prepare accurate financial records and tax returns, incorporating allowances and best practices that will allow you to thrive.

Our personal financial planning service provides ongoing maintenance of your plans but will also tend to any unexpected events along the way.

Clients stay with us because we work hard to earn their loyalty, listening, leading and lightening the load. It's about both dreams and detail. We want to help you make the big moves, such as selling a business or retiring. But we know that it's the smaller steps along the way that get you there.





“You’re braver than you  
believe and stronger  
and smarter than  
you think.”

A.A. Milne

The sapling that becomes the

tree

Milne Craig - Your Partner

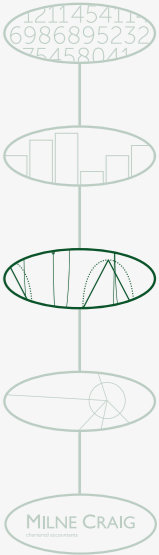
Strategies rarely stay  
the same. The business that aims to  
continue without change, often falls behind. It  
is our business to work with you to re-examine  
the way things are. We shift the focus and  
guard against complacency.

As you have become more  
established, your needs have  
increased in complexity. To speak  
plainly, you have a lot further to fall.

We apply the knowledge gained from  
many years of helping other people  
and businesses. When we work with  
you at review meetings, you will be  
the centre of your adviser’s attention  
but seen through the lens of their  
ample experience.

With many specialists, we are sure  
to have somebody to help you with  
the harder parts of the journey.

Whether it is Inheritance Tax,  
solvency challenges, expansion, or  
a death in the family, we can help  
with the financial aspects. Although  
the personal relationship with your  
adviser(s) is vital, the quality of  
attention that you will receive is rooted  
in the dedicated team we have built  
around us.



The tree that becomes the

# new phase

"Although no one can go back and make a brand new start, anyone can start from now and make a brand new ending."

Carl Bard

Milne Craig - Your Partner

Getting the finance right is our key aim but we also consider what makes you tick and your connections with the people you care about.

You might be building a company in order to sell it later. You might want to pass your business or your invested wealth to a new generation in your family. And you will want to consider how to ensure Inheritance Tax doesn't destroy the value you've built if you were to die.

Your family or business relationship with the firm can survive generations. Our firm was founded in 1913 and remains proudly independent. The world has changed aplenty since then – we will never distract you with change for change's sake, will always work with you to create the change you want to see and to manage the unforeseeable.

We prefer to see endings as the beginning of a new phase. You may have achieved all of your own goals but now wish to help others achieve theirs. You want to create a legacy, possibilities and fruits from your labour.



Check out our

If you feel that  
Milne Craig  
offers the right  
environment for  
YOU, your business and the  
people that matter to thrive,  
then please take a look at the  
menu of services offered by our  
Departments on the next page.  
Feel free to contact any of our  
Directors if you would like to  
have a conversation about how  
we can help.

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## Tax Department

### Meeting your Obligations

Tax return and compliance

### Help in time of trouble

Tax investigation support

### Saving tax

Tax planning and tax mitigation

### There for you

Transaction tax planning, family event  
tax support.

## Financial Services

### Personal financial planning

Creating a long term plan for  
financial security and a life well lived.  
Establishing a suitable investment  
strategy to help deliver this.

### Pensions and retirement

Advice on personal and corporate  
pension contributions and associated  
tax planning. Planning your retirement  
and arranging retirement income.

### Managing life events

Bespoke, sensitive advice for  
unexpected events, such as a windfall,  
bereavement, divorce, redundancy or  
ill health and care needs.

### Distributing Wealth

Passing wealth to the next generation  
and minimising Inheritance Tax.  
Maximising personal benefits from the  
sale of a business.

## Audit / Accountancy

### Audit

A dynamic approach to reporting  
on financial statements compliance  
within the ever changing statutory  
requirements.

### Accounts

Preparing, analysing and explaining  
your financial results, using digital  
accounting where relevant.

### Corporate finance

Your trusted partner, supporting you  
in transactions and significant  
business events.

### Business advisory

Understanding your business to  
support you when you need us.

## MCTS

### Network infrastructure

Design, procurement and install

### Cloud-based services

### Disaster Recovery

On-site or remote

### Review underperforming systems

### IT inventory management

For insurance and monitoring

### Installation and office moves

### Outsourcing

Either a full outsource, or back-up to  
your in-house team.



## Accountancy Relationship Directors

- David Nairn | *Managing Director*
- Paul Craig
- Craig Butler
- Paul Thompson
- Scott Hunter
- Lesley Boyle

## Tax Services Director

- Donald Parbrook

## Independent Financial Advisory Team Director

- Kate Brown



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