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Hi ,

I hope that you got a chance to enjoy some of the wonderful weather that we've had this month... it's certainly taken the sting out of not being able to travel overseas for many of us!

We had a wonderful week away in Blackpool at the start of the month but unfortunately my son tested positive for Covid on our return. Thankfully his symptoms were mild and he has made a full recovery but it did mean that as a household we were in self isolation again!

It really hit home how our businesses still have the potential to be affected by C-19 and it has got me thinking that we all need to be prepared if you should have to isolate.

Its easy to put off dealing with reality – maybe you have still been able to trade until now so feel you aren't affected by C-19. Maybe you had to close but are back up and running again and hoping for the best... We all want that! However, I'm a big believer in the saying:

"Fail to prepare and you should prepare to fail!"

A very basic plan is better than no plan at all. So start by asking yourself questions like:

- In the event of having to self isolate – can I still trade?
- If yes – what steps will I need to put in place to make this work?
- If no – do I have enough reserve money to see me through?

Covid looks like it will be around for some time to come so it is definitely better to be prepared for the worst case scenario!

Power Hour

The Account By Ciara team is offering a new service - The Power Hour. This is perfect for you if you are struggling with something business related, pricing related, accounts related, or with personal budgets, etc. Once we get some details of your issue beforehand, we will use our in house expertise do any necessary research. Then,we will advise you during a Zoom call, after which we will send you further information.

We are offering The Power Hour at an introductory rate of £50 plus VAT. To book, email us at info@accountsbyciara.co.uk,

5th SEISS Grant

Is your turnover is still reduced due to ongoing Covid restrictions? If so, HMRC are opening a fifth grant. This grant will cover the period from May 2021 to September 2021. It will be different from the other SEISS grants as the amount you will receive will be based on how much your turnover has been reduced in the year April 2020 to April 2021. I have recorded [this short video](#) to explain who is eligible and how it will be calculated.

Self Assessment Reminder

I will leave you with a reminder that many of our clients have taken our advice and already got their self assessments into us nice and early this year! Have you? Not only will this be one thing ticked off your list, but you will have the peace of mind of knowing what your tax bill will be so you can budget for it. If you haven't already, then why not join the others and get those records into us so you can relax and enjoy the rest of the summer.

Til next month,

Ciara

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