



CROWE MORGAN
Chartered Accountants



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CROWE MORGAN

Welcome to Crowe Morgan, Chartered Accountants

Crowe Morgan began in October 2000 and the Partners are Michael Crowe, David Morgan, Barry McCarney and Amy Slee.

History You Can Count On

In October 2000 the Partnership was formed by Michael Crowe and David Morgan, and combined the general practice work of two well known Douglas Chartered Accountants firms. Barry McCarney became the third partner in 2001 and Amy Slee, who joined Crowe Morgan as a manager in 2000, became the fourth partner in 2008. In 2015 Michael Crowe retired and Blair Kelly and Ciaran Doherty became Partners.

Expertise You Can Count On

Between them, the Partners have over 100 years of experience in Accountancy, Taxation and Administration Services. Managers from a variety of professional backgrounds and disciplines also bring a considerable breadth of experience, having met all manner of client situations over the years with effective advice and solutions. Should we need to supplement our knowledge, our independence enables us to seek expert advice from our local and worldwide connections in the accountancy and legal professions.

Service You Can Count On

Our service is client-driven and focused on trust. We believe in delivering efficiency with a friendly, human face. At Crowe Morgan it is of paramount importance to us that our clients are dealt with directly by the person with the right level of experience to their needs, and that they feel able to establish a personal point of contact with their designated members of staff in all their affairs.



CROWE MORGAN

Our services include:

- Audit and assurance
- Accounting
- Taxation advice and compliance
- Litigation
- Payroll
- Valuations – including takeover, divorce, disputes
- Arbitration
- VAT and business consulting
- Trust and company administration
- Investigations and forensics
- Risk management
- Corporate recovery
- Preparation of Compliance and Regulatory Manuals

If we are unable to provide a service - for example corporate or personal pension solutions - we have good working relationships with such providers and will always be happy to introduce our clients to them.

Values You Can Count On

Our aim has always been to focus on consistently delivering a high level of professionalism to our clients no matter how large or small. You can be assured of a professional, tailored service provided by a friendly, experienced team of partners and managers.

We pride ourselves on attention to detail and in providing a quick response to all queries and requests. We are also sensitive to the financial pressures on our clients so all of our services are provided at an affordable, competitive price.



The Directors - Experience You Can Count On



David Morgan FCA, FCCA - Senior Director

David was born in Yorkshire and moved to the Isle of Man in 1969. He trained with a well-known firm of Chartered Accountants and qualified in 1976. He became a Partner in Fryers Bell & Co. Chartered Accountants in 1980. In October 2000 he formed Crowe Morgan with Michael Crowe. A long-established figure within the Island's financial community, David has been a non-executive Director and then Chairman for 10 years at Britannia International Limited, a local Bank, before retiring by rotation. David is currently a Director of the Association of Corporate Service Providers, liaising with various Government bodies regarding Finance Sector Regulation.

David is married with three children. His interests include competing in his MGB and Volvo Amazon in Classic Rallies in the UK and Europe, clay target shooting (he has been part of the Isle of Man Skeet Team for over 10 years), cycling and skiing.



Barry McCarney, FCCA - Senior Director

Barry was born in Northern Ireland, moving to the Isle of Man in the 1980's. Barry has worked in all areas of practice since joining BDO Binder in 1989. He moved to Clarke & Rayton in 1994 and qualified as a Chartered Certified Accountant in 1997. He became a member of the Institute of Chartered Accountants in England & Wales in 2012. Barry became a Partner of Crowe Morgan in 2001. His fields of expertise include audit, taxation and financial consultancy, and he was also the Money Laundering Officer for over 16 years. For the last 10 years he has concentrated on structures for families and high net worth individuals, with assets in various countries. He has relocated individuals to the Isle of Man to take advantage of tax cap status, advised on estate planning, along with the creation of Trusts and corporate entities to provide asset protection for families.

Barry is married with three daughters and enjoys all the local motorsport events. He has navigated in car rallies on the Island and in Ireland, and he particularly enjoys the TT. He also loves to travel far and wide with his family in their motor-home.



Amy Slee, FCA - Senior Director

Amy was born and educated in the Isle of Man. Following University Amy trained as a Chartered Accountant within the audit team at Deloitte before joining Crowe Morgan in 2000 and becoming a Partner in 2008.

Amy's portfolio includes audit, accounting and assurance clients and she oversees the firm's insolvency practice. As Compliance Officer, Amy is responsible for the regulatory compliance of the firm and as Training Partner she oversees the training of our many accountancy students and is heavily involved in our HR function. As a Committee Member of the Isle of Man Society of Chartered Accountants, Amy administers the Sub-Committee for General Practitioners and Business Members and regularly liaises with the Island's regulatory bodies.

Amy's spare time is spent with her family, however she does find time to exercise and relies on yoga and going to the gym to ensure she can keep up with her two young daughters.



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The Directors - Experience You Can Count On



Ciaran Doherty, FCCA - Director

Ciaran was born in Dublin and moved to the Isle of Man in the 1990's, completing his education on the Island. He joined Fryers Bell & Co in 2000, shortly before Crowe Morgan was established, and after qualifying as a Certified Accounting Technician in 2004, continued his training and qualified as a Chartered Certified Accountant in 2007. Ciaran has gained extensive experience in all services provided by Crowe Morgan and looks after a wide selection of clients with a particular focus on audit, management accountancy and company taxation.

Most of Ciaran's time is spent with his young family; however his interests include reading, going to the gym and the occasional game of football, having previously played for and served on the Committee of a local football club



Blair Kelly, FCCA - Director

Blair was born and educated in the Isle of Man. After University and a short stint at HM Revenue and Customs in Sheffield, Blair returned to the Island to train as a Chartered Certified Accountant with Crowe Morgan and qualified in 2009. Blair's main focus is auditing and assurance, forensic accounting, tax and company accounts.

Blair is Money Laundering Reporting Officer and a key member of the Firm's FATCA/CRS Compliance Team.

Blair is a box set aficionado, but also loves walking his dog, and working on the next batch of craft ale.



The Managers - A Team You Can Count On



Denise Harris, FCCA - Senior Manager

Denise grew up in the Midlands and completed her education at Manchester University obtaining an honours degree in Accounting and Law. Denise started working for Crowe Morgan in 2004 as a Trainee Accountant and won the award for the best Isle of Man student in her final examinations before qualifying as a Chartered Certified Accountant in 2007.

Denise looks after a wide selection of clients ranging from local businesses and personal tax clients to corporate structures and Trusts. Denise is married and her interests include reading, playing hockey, cooking and travelling.



Hazel Knowles, FCCA - Senior Manager

Hazel was born and educated in Birmingham. After obtaining a First Class degree in Biology at the University of Sheffield Hazel travelled the world for three months before returning to Sheffield to live and work for a year. Hazel moved to the Isle of Man in 2006 to train as a Chartered Certified Accountant at Crowe Morgan, and progressed to a managerial role and on to a Directorship since qualifying in 2009.

Hazel's client portfolio is split between local work and CSP work. She has experience in a wide range of services, including accountancy, payroll, VAT, tax planning and Trust and Company administration.

Hazel is an active member of Castletown Hockey Club and enjoys playing every weekend throughout the winter months, whatever the weather! Hazel also enjoys walking her dog, making the most of the Manx countryside and travelling.



Tom Haworth, FCCA - Senior Manager

Tom grew up and was educated in the Isle of Man. He joined Crowe Morgan in 2006 where he completed his training and qualified as a Chartered Certified Accountant in 2009. Tom has a wide range of experience, particularly in Isle of Man and UK tax matters.

In his spare time Tom enjoys going to the gym, as well as walking in the Manx countryside, and can often be seen climbing his favourite hills and enjoying the Island's scenery.



Samantha Partridge, ACA - Senior Manager

Samantha was born and educated in the Isle of Man. After obtaining an honours degree in Accounting and Spanish at the University of Wales, Bangor in 2006 she returned to the Isle of Man and started as a trainee accountant at Crowe Morgan, where she qualified as a Chartered Accountant in 2009.

Samantha's interests include reading and walking, and she is the Treasurer of the Manx Mountain Bike Club.



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The Managers - A Team You Can Count On



Juan Corlett, ACA - Manager

Juan was born and educated in the Isle of Man. In 2007 he joined the audit department of Deloitte's Douglas office, where he completed his training as a Chartered Accountant. Juan joined Crowe Morgan in 2012 and has since gained experience in the range of services provided by the firm. Juan's main focuses are currently audit, client money compliance, management accountancy and company accounts preparation.

In his spare time Juan is a keen sportsman, with membership at local hockey, cricket and golf clubs. As well as playing, Juan holds coaching qualifications and regularly coaches younger players, in both hockey and cricket.



Lawrie Hooper, ACA - Manager

Lawrie was born in Cardiff and moved to the Isle of Man in 1999. Following four years at Keele University where he earned both a joint Honours Degree in History and Psychology and a Master's Degree in research, Lawrie returned to the Island to work for a big 4 audit firm and qualified as a Chartered Accountant in 2012, before joining Crowe Morgan in December of that year. Lawrie has a diverse client portfolio dealing with company administration, accounts preparation, audit, FSC client money compliance and liquidations.

When not enjoying time with his family, most of Lawrie's spare time is taken up with his role as a Ramsey Commissioner.



Steven Malone, ACCA - Assistant Manager

Steven was born and educated in the Isle of Man before leaving to study at Leeds Metropolitan University where he achieved an Honours Degree in Business Studies. Steven returned to the Island and spent four years working in a Fund Management Company specialising in Emerging Markets, before taking a year out to travel the world.

Steven began his training as a Chartered Certified Accountant with Crowe Morgan in 2011, qualifying in early 2015 and taking up a role as Assistant Manager within the Company. Steven's main focuses within the Company are currently audit, client money compliance, personal taxation and company accounts preparation.

Steven enjoys a wide range of sporting events in his spare time and is a Committee Member of the Isle of Man Junior Chamber of Commerce.



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Andrew Marshall, ACA - Assistant Manager

Andrew was born in England and moved to the Isle of Man in 1990. Following three years at Durham University, where he earned an Honours Degree in Information Systems Management, he returned to the Island to work for a big 4 audit firm and qualified as a Chartered Accountant, before joining Crowe Morgan in July 2015. Andrew has a diverse client portfolio dealing with company administration, accounts preparation, audit and tax.

Andrew is married with one child. When not enjoying time with his family, his interests are walking and travelling.

The Partners and Managers are supported by an experienced administrative and secretarial team



CROWE MORGAN

Audit, Assurance and Accountancy

Our Services:

- Audit strategy
- Valuations
- Compliance/risk assessment
- Risk management
- Financial statements
- Arbitration
- Budgets/cashflow forecasts
- Liquidations and insolvency management
- Business advisory services
- Executorships and receiverships
- Corporate recovery solutions
- Local Trust work
- Investigations and forensics
- Local Directorships and Non-Executive Directorships

How We Work

With such a wide range of clients we appreciate that they all have specific requirements, so we understand that it is our responsibility to provide an equal service for all which is time efficient, excellent value for money and individually tailored to the needs of the client. Instead of standard fees, we formulate our costs according to the client's requirements. It is of paramount importance to us that we accurately assess our clients' expectations in order to arrive at the most cost-effective solution for them and their business.

Why We Work

We believe in adding value so a comprehensive audit enables us to provide an accurate picture of the client business and help them improve where appropriate. Audits are often viewed as a necessary evil but at Crowe Morgan we aim to make the process as painless as possible through the use of tailored procedures and the expertise of our experienced audit team.

Our accountancy service encapsulates all elements of accounting, including:

- Book-keeping
- VAT preparations and returns
- Payroll services
- Cash-flow forecasts
- Management accounting and analysis
- Investigations and forensic accounting
- Valuations

We are able to provide a tailor-made service to each and every client and make recommendations to suit their particular needs. Our expertise may even uncover hidden opportunities for business growth. We also apply our accountancy acumen to forensic accounting, arbitration and dealing with disputes, criminal matters such as false accounting and fraud, and valuations in divorce cases or other disputes.

At all times, Crowe Morgan adheres to all regulatory and statutory obligations in the provision of its services.



Taxation Advice and Compliance

Our Services:

Company and Trust Taxation

- Reviews and advice on tax structures
- Preparation and submission of Isle of Man and UK corporate tax returns
- Preparation and submission of UK non-resident landlord tax returns
- Advice on how to minimise and mitigate tax obligations
- Maintenance of Payroll/ITIP records and submission of returns

Personal Taxation

- Preparation and submission of Isle of Man and UK tax returns/reclaims
- Estimates of tax liabilities and advice on how to reduce them
- Advice on how to maximise taxation allowances
- Assistance with clients' defence in tax investigations
- Assistance with compliance issues
- Use of corporate and trust structures to organise tax affairs

Indirect Taxation

- Detailed knowledge of offshore companies' VAT registration in relation to EU trading
- Submission of EU sales lists
- Monitoring and review of systems to avoid penalties and interest charges
- General advice to owner-managed businesses on (de)registering for VAT

How We Work

We combine our own expertise with that of our connections from, for example, the legal profession and industry consultants. In this way we can reassure our clients that our results are derived from the widest and most reliable sources possible.

Why We Work

Essential to our operation is the extensive financial knowledge of our highly qualified staff, supported by an advanced IT infrastructure. We are dedicated to producing timely and efficient results for our clients, ensuring that they are freed from the anxieties and questions surrounding taxation issues. In this way, they feel that they can return to us year after year for reliable and professional service. As the world of taxation rules and regulations is constantly changing, our team invests time in keeping up to date with these changes to ensure that they provide the most appropriate guidance to each and every client, regardless of whether they are a multi-national company or a private individual.



CROWE MORGAN

Trustee and Executor Services

Our Services:

Administration of Trusts

- Discretionary
- Interest in possession
- Accumulation and maintenance
- Charitable
- Wills and enduring powers of attorney
- Regular review of client requirements

Executor Services

We can assist a client to prepare their Will by drawing up comprehensive notes, which encompass their wishes as well as being mindful of the tax implications on their future Estate and Legatees. A Will should be reviewed every few years to consider the impact of any changes in the tax and inheritance legislation and to ensure that the client's wishes are still covered. We can then arrange to implement any amendments as appropriate.

We act as professional Executors and Trustees for Isle of Man residents to ensure that a person's final wishes are carried out with integrity, sensitivity and confidentiality. We can also establish and act as Enduring Powers of Attorney and we pride ourselves in the care and attention we apply to ensuring our clients' needs are met.

Estate Accounts

We prepare estate accounts and where necessary calculate Isle of Man and UK tax liabilities. We can also liaise with consultants to finalise affairs in other jurisdictions.

How We Work

Trust and Estate affairs can be highly complex, and provide an opportunity for our Partners to utilise their many years of experience in these fields. Furthermore, we are regulated by our professional bodies to ensure that the solutions we provide comply with the highest standards.

Why We Work

We appreciate that the nature of this work requires integrity, foresight and a combination of straight-talking and sensitivity. Trusts and Estates have a long-term impact on people's futures, something which is always foremost in our minds when understanding and explaining the work involved. We appreciate the individual needs of each and every client, and always adapt our style of working to the individual – one size does not fit all.



Yacht and Ship Register

The Isle of Man is a Red Ensign jurisdiction and a leading provider of yacht and ship registration. It is an established centre of maritime excellence and provides quality, low cost solutions for asset ownership. The Isle of Man Government Yacht and Ship Register maintains and enforces high standards and a practical and pragmatic approach to regulation.

The advantages of registration on the Isle of Man Yacht and Ship Register include:

- Maritime centre of excellence
- Competitive Scheme of Charges and no annual tonnage dues
- Red ensign jurisdiction
- Access to British Consular Services throughout world and British Royal Navy Protection
- Zero-rate Company tax
- VAT solutions
- Access to industry expertise
- Secure mortgage register
- Confidential ownership
- Stable legal and political environment
- EU time zone

Our Services:

- Yacht and ship registration
- Vat and tax planning
- Bespoke ownership solutions
- Incorporation of company/limited partnership
- Full Administrative support
- Payroll services
- Financial Statement and Management Accounts
- Liaising with relevant advisors and agents

How We Work

We provide tailored solutions to suit each client. In addition we have access to specialists in the fields of legal services and financing. The yacht and ship register is well established creating an infrastructure specialising in related services and the Isle of Man Government fully supports yacht and ship related business.

Why We Work

We value our client's interests and will go the extra mile to ensure their business needs are met. We understand that our business is reliant on our ability to provide an efficient and friendly service supported by the right expertise.



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Aircraft Register

The Isle of Man is internationally acclaimed for aviation business, particularly in relation to private and corporate jets and helicopters. The Isle of Man Government fully support the aircraft register and has encouraged the development of related business including specialised corporate, financial and legal services.

The aircraft registration prefix nationality mark is 'M' followed by a hyphen and four characters which enables owners to get creative e.g. M-ONEY, M-YTOY etc

The advantages of registration on the Isle of Man Aviation Register include;

- International reputation for quality
- Only dedicated European based private and corporate aircraft register
- Accessibility to specialist aviation related services
- High regulatory standards
- Competitive Scheme of Charges
- Secure mortgage register
- No insurance premium tax (6% in UK)
- Stable legal and political environment
- EU time zone

Our Services:

- Aircraft registration
- Vat and tax planning
- Bespoke ownership solutions
- Incorporation of company/limited partnership
- Administration support
- Payroll services
- Financial Statement and Management Accounts
- Liaising with relevant advisors and agents

How We Work

We provide tailored solutions to suit each client. In addition we have access to specialists in the fields of legal services and financing. The aircraft register is well established creating an infrastructure specialising in related services and the Isle of Man Government fully supports aviation related business.

Why We Work

We value our client's interests and will go the extra mile to ensure their business needs are met. We understand that our business is reliant on our ability to provide an efficient and friendly service supported by the right expertise.



Foundation Services

Our Services:

- Review and advise on Foundation structure
- Acting as Class 4 licensed registered agent
- Provision of Council Member
- Preparation and registration of the Foundation Instrument
- Advising and drafting the Foundation Rules
- Attendance at Council meetings
- Preparation of Council resolutions
- Preparation of Financial Statements
- Regular review of client requirements

The Introduction of the Foundations Act 2011 brings a new, flexible structure to the table. The Isle of Man Foundation is certainly a useful tool, as whilst having many of the characteristics of a company, it offers many of the advantages of a Trust and is most likely to be used as an alternative to a charitable or discretionary Trust.

As a licensed Trust and Corporate Service Provider, Crowe Morgan Management Limited is authorised to establish a Foundation and act as its registered agent. We will prepare the Foundation Instrument which details the Foundation's objects. This is supported by the preparation of the Foundation Rules which, in addition to the standard clauses required by the Act, can be tailored to specifically meet the intentions of the Founder. The Council Members are required to operate in accordance with the Foundation Rules so it is imperative that they are meticulously drafted.

How We Work

Whilst Foundations are a relatively new offering in the Isle of Man, they provide further opportunity for us to use our considerable expertise in wealth planning and management. The provision of a Foundation is an activity licensed by the Isle of Man Financial Supervision our clients can rest assured that our services comply with the highest standards.

Why We Work

We appreciate that the nature of this work requires integrity, foresight and a combination of straight-talking and sensitivity. A Foundation has a long-term impact for both the Founder and the Beneficiaries, something which is always foremost in our minds when understanding and explaining the work involved. We appreciate the individual needs of each and every client, and pride ourselves on the provision of bespoke, tailored solutions.



CROWE MORGAN

Liquidations & Insolvency Management

Crowe Morgan will administer the dissolution of a Company or Partnership and we can provide a Liquidator on all types of Liquidations including High Court appointed Liquidations.

Our Liquidation and Insolvency management services include;

- Dissolution of a Company/Partnership
- Members Voluntary Liquidation
- Creditors Voluntary Liquidation
- High Court Compulsory Liquidation

Crowe Morgan provides administration, accountancy and taxation services in support of a complete winding-up of the Company/Partnership.

How We Work

Our knowledge and experience is complemented by that of our many connections in the legal profession. As a member of an international accountancy network we have access to accountants across the globe so we can also take on insolvency engagements where the assets may be located in different jurisdictions..

Why We Work

Due to the varied nature of our client's activities we understand that each insolvency engagement is unique. We appreciate that the nature of this work requires integrity, foresight and a combination of straight-talking and sensitivity. We believe that it is in the interest of all parties for a dissolution or liquidation to be finalised as quickly as is practical and our pragmatic and efficient approach ensures that, whilst we will pursue every avenue available, we will provide a realistic account of the likely outcome so that informed decisions can be made at each juncture.



Expert Witness Reports and Testimony

Our Services:

Crowe Morgan is experienced in the provision of Expert Witness Reports and can provide expert testimony in Court as required. We have advised on all types of matter including;

- Independent Business Valuations
- Divorce
- Sale or acquisition of a business
- Corporate disputes
- Personal disputes
- Forensic Investigation
- Arbitration

Our team of experts can also advise on bespoke engagements, the terms of which are tailored specifically according to the matters in dispute.

How We Work

We draw on the expertise of our accounting teams to provide technical insight supported by reasoned, substantiated arguments. We take the time to understand the background to the matter so as to ensure that the opinions we provide address the specific points raised in our brief. We have assisted Advocates in preparation for trial and we have provided written and oral submissions where expert determination was required.

Why We Work

We take a pragmatic, commercial approach and we support and guide our client towards a settlement that is both fair and cost effective.

We understand the importance of remaining impartial and our arguments are well researched and reasoned. Our findings are presented professionally and without bias so as to ensure they will withstand robust interrogation and counter-argument from other parties.

In a recent judgement, one of our Senior Partners Amy Slee was described as “fair, detached, balanced and prepared to concede arguments against herself. She was an impressive expert witness”



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Crowe Morgan Fee Schedule

£

<p>Incorporation Costs Isle of Man Companies (£2,000 nominal capital) This fee includes the incorporation of a standard limited liability company, name checking, obtaining Certificate of Incorporation, provision of standard Memorandum and Articles of Association, corporate register, company seal and initial transfer documentation</p>	475
<p>Government registration and filing fee (at date of issue of this notice, subject to change by the Isle of Man Government)</p>	100/250/500
<p>Non Standard Isle of Man Companies Companies/Corporations/Entities incorporated outside the Isle of Man. All subject to individual quotations immediately prior to incorporation</p>	
<p>Registered Office fee</p>	175 pa
<p>Statutory Maintenance fee This fee includes the maintenance of a computerised statutory register, the holding of the minute book, and preparation and filing of the Annual Return, which is payable on the anniversary of incorporation as follows:</p> <ul style="list-style-type: none"> • Standard Government filing fee with annual return (penalties apply for late submission) • Provision of hardback combined register • Provision of Nominated Officer 	175 pa 380 pa 30 75 pa
<p>Provision of Director/Trustee Standard fee for each Director/Trustee subject to variation dependent on responsibility involved – minimum fee payable in advance at beginning of calendar year – pa or part thereof</p>	1,000 1,000
<p>Provision of Company Secretary and/or Assistant Secretary Minimum fee per officer payable in advance at beginning of calendar year – pa or part thereof</p>	250
<p>Provision of Nominee Shareholder(s) (per named shareholder)</p>	50 pa
<p>New Client Take-on fee</p>	Up to 750
<p>Annual Compliance file review (applicable to all client companies) Monitoring of high risk/profile clients</p>	150 1,000 pa
<p>If a client is politically exposed person (PEP), additional monitoring is required and this will be charged on a time basis</p>	
<p>FATCA Administration Classification fee Annual Review and Reporting fee</p> <ul style="list-style-type: none"> • Investment Entity fee • NFFE fee <p>If your affairs are particularly complex from a FATCA perspective we will contact you to agree an appropriate charge.</p>	£225 pa £225 pa £150 pa
<p>Dissolution To arrange for the formal dissolution of the company in accordance with section 273A, including disbursements</p>	590
<p>Time Charges – per hour Secretarial/Company Administrator Junior Manager, Senior Company Administrator/Supervisor Manager Director/Officer/Consultant</p>	32 - 75 80 - 125 100 - 195 195 - 360
<p>The above rates are dependent on the experience of the person carrying out the work and the responsibility involved in each part of the assignment.</p>	



Crowe Morgan Fee Schedule

Notes:

1. Fees quoted are subject to V.A.T. where the client is within the scope of V.A.T.
2. Fees quoted above are fixed charges for the services provided. An additional charge will be incurred for any time spent at our charging out rates applicable at the time.
3. Fees and costs quoted are current at the date indicated below. Any increases will be notified via our website: www.crowemorgan.com at least 45 days prior to the effective date.
4. The fees for the provision of Director(s) and/or Secretary may be increased dependent upon the responsibility involved. Neither include any charge for time spent by the Director/Secretary.
5. All fees quoted on a p.a. basis are for a year or any part thereof and are payable in full in advance.
6. Telephone, post, stationery, computer time, consumables and fax will be calculated at a minimum of 2.5% of the net amount billed in respect of time charges calculated per note 2 above.
7. Bank charges will be at the Banks standard rate applicable at the time of any transaction.
8. All other disbursements (e.g. travel, government fees) will be charged at the cost price to Crowe Morgan.



CROWE MORGAN

Training You Can Count On



Trainee Development - Platinum

AUTHORISED
TRAINING
EMPLOYER



Crowe Morgan is a recognised training firm for the Institute of Chartered Accountants in England and Wales (ICAEW) for The Association of Chartered Accountants (ACA).

We are also a Platinum Approved Training firm, the highest training status available, for the Association of Chartered Certified Accountants (ACCA) for ACCA and Certified Accounting Technicians (CAT).

Student Training

We pride ourselves in providing specialised training contracts for students of ACA, ACCA and CAT. Our students are supported throughout their training with a program of study leave to attend professional courses and to revise for their exams.

We provide our trainees with the opportunity to gain hands on experience in all aspects of accountancy and fiduciary work so that during their training contract they meet the work experience requirement for their qualification. In return we require our trainees to be dedicated and committed to their studies and their work so that they learn how to become a professional and competent accountant.

We take our responsibilities as a Training Firm seriously and pride ourselves on the excellent exam record we have achieved since Crowe Morgan started, including a few prize winners along the way.

Management Training and Continuing Professional Development

Crowe Morgan also has a successful Management Training Program which takes our brightest students through a planned post qualification training program, tailor made to their individual professional aptitudes. All of our qualified Managers have completed their training with Crowe Morgan and are testament to our successful training support and procedures.

If you would like to find out more information about careers at Crowe Morgan, please contact us on (01624) 665100 for an informal chat, or write or email enclosing your CV to:

Mrs Amy L Slee,
Crowe Morgan,
8 St George's Street,
Douglas,
Isle of Man,
IM11AH.
Email: amyslee@crowemorgan.com