



# Business Refunds



Company Profile 



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# 01

## Introduction

Business Refunds has over 30 years experience in assisting businesses of all sizes and sectors obtain the financial redress they are due across multiple routes. Working closely with the key individuals within the business we will identify any potential access to funds and savings outside of the traditional capital raising methods.

With the recent Covid-19 lockdown restrictions it is more important than ever that every business explores the various entitlements they could be due. These redress payments not only potentially remove the financial constraints on a business but also provide an injection of cash that allows the business to grow and prosper.

### Who we are

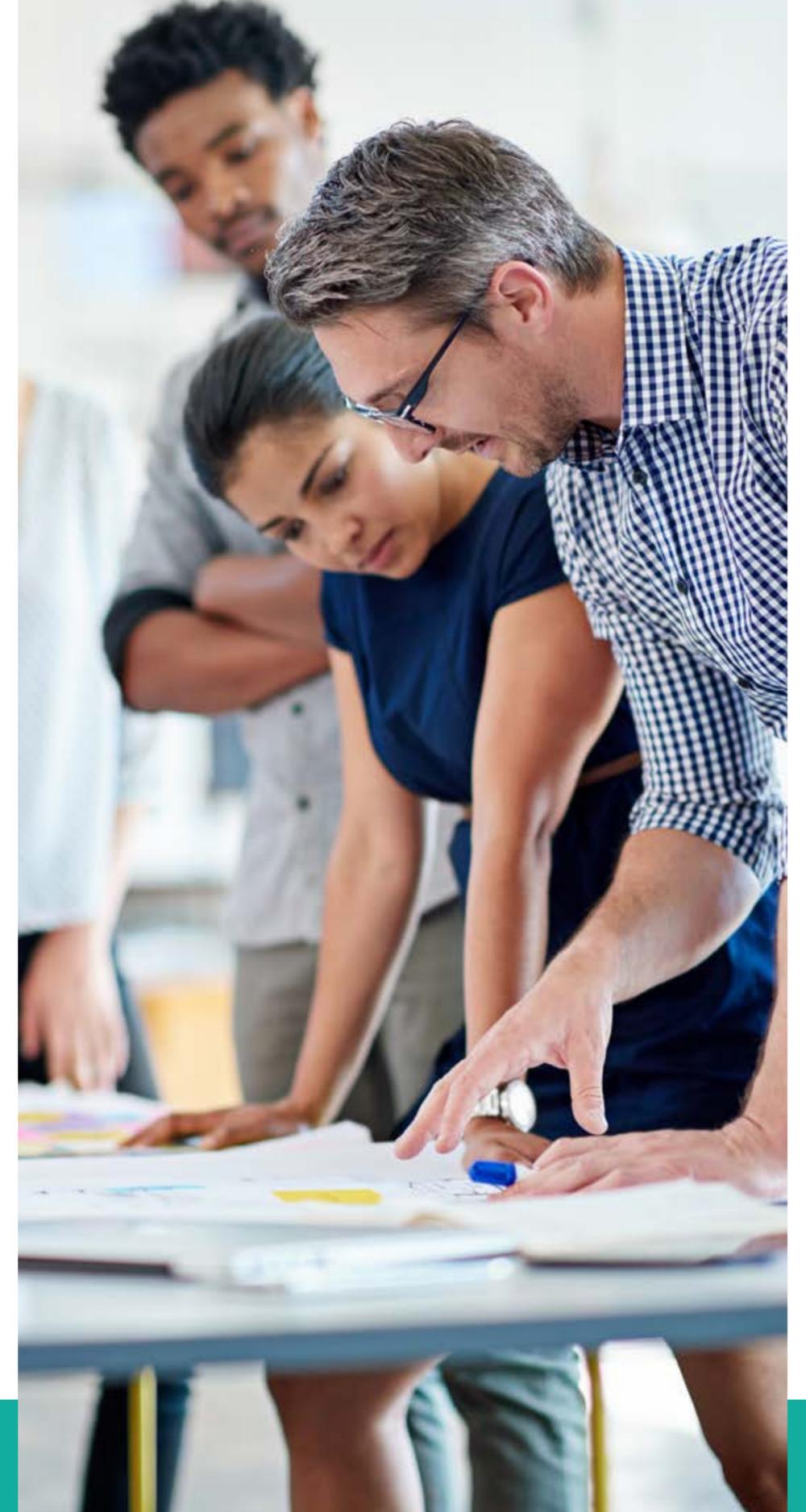
Business Refunds has been established to combine dispute resolution alongside an innovative Legaltech ethos, to create a new modern approach to enable businesses to access the financial redress they are due across multiple channels.

Incorporated by a Senior Board at the top of their respective fields, Business Refunds approach to this sector has been dubbed a "breath of fresh air" where financial redress solutions are concerned.

### Our Services

We work with your business to understand the various opportunities that exist for a potential claim that could provide a cash injection into the business and/or provide a long term saving. We will liaise with the business to understand the impact Covid-19 has had on the financial position of the business, the constraints it is now working under and what opportunities are available. Whether the business is in the financial hardship, looking to recover financial losses, making a claim against HMRC or assessing ways of obtaining future savings we are here to assist. Vetting the likely success and quantum of a case at the outset minimises all parties risk and enables the ability to ascertain a likely percentage of success.

We have an approved panel of Law Firms, Accountants, Tax Advisors, Commercial Surveyors, Insolvency Practitioners whom we can introduce you to once we have established the basis of a potential case.





## R&D Claims

If businesses create or improve existing processes, products or services they become eligible to claim Research & Development tax relief. Regardless of the industry or sector, innovative businesses can make an "R&D" claim to receive either a cash payment or a reduction in their tax bill. Many companies do not realise the work they do on a daily basis makes them eligible to claim R&D. If our free eligibility check uncovers that your business qualifies, we will assist with the claiming of a refund against HMRC.

**This is operated on a strictly No Win, No Fee basis.**



Complete the Eligibility Checker and we confirm within 24 hours if your business qualifies for a review. [Click here to complete the form](#)



We will confirm what information we require in order to proceed with the claim.



The claim is investigated and submitted by a team of tax experts on your behalf who deal directly with the HMRC.



Once resolved you will receive any refund due and benefit from ongoing savings in the future.

### Your Questions Answered

#### Does my business qualify?

Almost every business qualify for R&D claim. It is not restricted to scientific progress. Any business that has processes, services or products could be applicable. There is not a "set in stone" approach that either rules a business in or out. The only way to find out if your business qualifies is to use our free eligibility checker.

#### What supporting documentation do you require?

In most cases we will require a copy of the business's last two years accounts.

#### Should I contact my accountant?

Not all accountants understand the R&D process and more importantly how a claim can be quantified. We strongly advise dealing with one of our R&D tax partners to obtain the highest refund possible.

#### Why use Business Refunds?

Using our knowledge and available expertise of this area, we can assist you in checking the eligibility of a claim.

#### What can I claim for?

There are literally thousands of different reasons a business could make a claim. It is entirely dependent on the nature of each business and the operating mechanisms used.

#### My business is not very big – can you still help me to make a claim?

Yes, the size of your business doesn't matter, any business could qualify.

#### Do you work on a No Win, No Fee basis?

We do not charge a fee for any of our work. If we do not believe you qualify for a refund / pay out then there are no fees to pay. If the Law Firm we introduce you to are successful then their fees are applicable.

#### I'm ready to make my claim – how do I start the process?

It's a very simple process. Complete the free eligibility check and we can begin the process for you.



## Business Funding

Business Refunds has formed a panel of lenders and specialist brokers to offer Companies with a turnover of £15k+ a month access to all forms of business finance including Stock Finance, Asset Finance, Invoice Finance, Trade Finance, Recovery Loans, Construction Finance and Business Loans.

Check your eligibility in 60 seconds with no impact on your personal or business credit rating.



Complete the Free Eligibility Checker and we confirm in 24 hours if your business qualifies for funding. [Click here to complete the form](#)



We will confirm what information (if any) we require to progress an application.



An introduction is made to the relevant lender / broker to finalise the funding.

### Your Questions Answered

#### Does my business qualify?

Every business is different and there are a range of underwriting conditions that need to be met. However, these can vary significantly between the different products. As we have direct access to lenders and specialist brokers it makes sense to check out all the options available by completing our free eligibility checker.

#### Why use Business Refunds?

We have partnered with lenders and brokers to ensure you have access to free, impartial advice. This ensures you are receiving all of the information and options available to your business, enabling the Directors of the business to concentrate on their post Covid19 lockdown plans.

#### What do you charge?

Our service is free. We do not charge any fees for sourcing a lender / broker suitable to your business needs.

#### What products do you have access to?

We have access to a range of products including Stock Finance, Asset Finance, Invoice Finance, Trade Finance, Recovery Loans, Construction Finance and Business Loans.

#### What can i use the money for?

Depending on the product the money can be used for many different purposes including Debt Consolidation, Tax Repayments, Purchase Of Stock, Cash Flow, Expansion, Purchase Of Equipment and many more.

#### What happens next?

Complete the eligibility checker and we will start the process of finding the right type of finance for your business.

# 04



## Covid Business Insurance Interruption Claim

We use forensic auditing and analysis of your Business Insurance policy to assess if you are due a pay out for the losses your business has suffered as a result of the Covid pandemic. A recent case in the Supreme Court has paved the way for how Insurers must assess any claim submitted. If our free eligibility check uncovers that your business qualifies, we will assist with the claiming of a pay out.

**This is operated on a strictly No Win, No Fee basis.**



Complete the Eligibility Checker and we confirm if your business qualifies for a review. [Click here to complete the form](#)



Email us a copy of your Business Insurance Policies for 2019 / 2020 and 2020 / 2021.



We introduce this case to an independent law firm who will assess the validity of a claim.



If applicable the case is then proceeded with on a No Win, No Fee basis.

### Your Questions Answered

#### Does my business qualify?

Covid-19 has affected every business in many different ways. There is not a "set in stone" scenario that either rules a business in or out. The only way to find out if your business qualifies is to have your Business Insurance Policies reviewed.

#### What supporting documentation do you require?

In all cases we will require a copy of the business's Business Insurance Policy wording and schedules for 2019/2020 and 2020/2021.

#### Should I contact my insurer / broker?

If you do not have the policies available then you should contact the insurer / broker to obtain these. However, they may attempt to offer a settlement figure that is not reflective of the amount your business could be entitled to. We strongly advise obtaining the business insurance documents only and letting our legal partner obtain the highest refund / pay out possible. In other instances the insurer may well reject a valid claim.

#### Why use Business Refunds?

Using our knowledge and available expertise of this area, we can assist you in checking the eligibility of a claim.

#### My business was not asked to close by the government, but we closed anyway. Can I still make a claim?

Yes, these are very unusual circumstances. If you decided to close your business to customers due to a fear of the pandemic, that would be seen as a reasonable reason to claim.

Furthermore, it would be difficult for some businesses to stay open and implement social distancing measures. So, if you closed your business to protect your staff and customers, then you may have a valid claim.

#### Do you work on a No Win, No Fee basis?

We do not charge a fee for any of our work. If we do not believe you qualify for a refund / pay out then there are no fees to pay. If the Law Firm we introduce you to are successful then their fees are applicable.



# Rateable Value Assessment

We use forensic auditing and analysis of your Local Authority rates to assess the rateable value of your business premises to check for historic refunds and future savings your business could be due. If our analysis uncovers that your business qualifies, we will then assist in proceeding with contesting the rateable value and claiming the refunds and savings due.

**This is operated on a strictly No Win, No Fee basis.**



Complete the Eligibility Checker and we confirm within 24 hours if your business qualifies for a review. [Click here to complete the form](#)



Email us a copy of your business's Local Authority bill allowing us to formalise the investigation.



The rateable value is contested on your behalf by a team of experts who deal directly with the Local Authority.



Once resolved you will receive any refunds due and benefit from ongoing savings in the future.

## Your Questions Answered

### Does my business qualify?

There are many different types of reliefs / discounts available, so each business is assessed on an individual basis. Your business needs to have had an active account with your local authority within the last 6 years. If your business has moved address or has more than one premises, we can still check to see if your business is due a refund and look to contest the rateable value.

### What supporting documentation do you require?

In most cases we will require a copy of the business's Local Authority rates bill / statement.

### Why use Business Refunds?

Using our knowledge and expertise of this area, we have developed auditing and analysis software that check the calculations of your local authority rates and uncover any refunds due. Not only will your business receive a cash injection, it may also benefit from an ongoing reduction in charges from your local authority.

We also review the current rateable value of the property and work with a team of experts and surveyors to identify if the property has a rateable value that is too high. If so, we can look to contest this for you resulting in a saving on future bills.

### Do you work on a No Win, No Fee basis?

Yes, we work on a No win, No fee basis. If we do not believe you qualify for a contestable rate review or any refunds then there are no fees to pay. If the team of experts and surveyors are successful they charge 30% + VAT of any financial benefit received.

### I'm ready to make my claim – how do I start the process?

It's a very simple process. Complete the free eligibility check and we can begin the process for you.



## SME's in Financial Hardship

Millions of small and medium size Limited Companies are currently facing financial hardship due to the Covid-19 pandemic. This is a very daunting time for the Directors of these businesses and it is often extremely difficult to obtain the correct advice and understand what support is available as the economy enters the post lockdown roadmap.

We have helped thousands of business Directors understand what options are available including Funding, Business Re-Structure, HMRC / Debt Issues and Director Redundancy payments up to £15k and other entitlements such as Business Interruption Claims and R & D claims.



Complete our check form and this will start the process of finding out what support is available. [Click here to complete the form](#)



Our chosen partners, The Directors Helpline will confirm the various options available to you and your business.



Decide which option is most suitable to your business and proceed, safe in the knowledge that you are exploring every opportunity available.

Did you know that company directors can receive a redundancy pay out of up to £15k even if there is no cash in the business?

### Your Questions Answered

#### Does my business qualify?

There are a variety of different support packages available to businesses. As each business differs then the options also differ. If your business is in hardship it is imperative you speak with an expert who can advise you of the options available. Often the business will need advice on how best to deal with HMRC & Debt Issues or how to structure the business in the post Covid-19 landscape.

#### Why use Business Refunds?

We have partnered with The Directors Helpline to offer free, impartial advice to our clients. This ensures you are receiving all of the information and options available to your business enabling the Directors of the business to concentrate on their post Covid19 lockdown plans.

#### What do you charge?

We do not charge any fees.



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