CHOOSE THE RIGHT HELP

Choosing a bookkeeper or accountant: 10 questions to ask.

In the UK, anyone can call themselves an accountant or a bookkeeper. Most are good at what they do, but a few simple questions protect you, and make sure you know exactly what you're paying for.

Already have a bookkeeper or accountant? Stay with them.

The best thing you can do this month is send them your records and ask what else they need. This page is for people looking for help for the first time.

1. **What qualifications and experience do you have?**
   Ask about qualifications and about people like you: sole traders, landlords, your trade. Experience with your kind of income matters as much as letters after a name.

2. **Which professional body are you a member of?**
   For example AAT, ICB, ICAEW, ACCA, CIOT or ATT. Members follow a code of conduct and there's somewhere to complain if things go wrong. Check membership on the body's own website.

3. **Who supervises you for anti-money-laundering?**
   Anyone offering bookkeeping, accountancy or tax services as a business must be supervised, either by a professional body or by HMRC. You can check HMRC's register. Expect them to check your ID too. That's a good sign.

4. **Do you have professional indemnity insurance?**
   This protects you if they make a costly mistake. A professional should be happy to confirm it.

5. **Can you do my tax return, and file it for me?**
   Bookkeepers, accountants and tax advisers don't all offer the same services. Check they prepare tax returns of your kind, and whether they file them as your agent with HMRC.

6. **What exactly is included, and what costs extra?**
   Ask for a written letter of engagement setting out the work and the fee. Is it a fixed fee or hourly? What happens if your records need sorting first, or HMRC asks a question later?

7. **Can you take me on, and finish before 31 January?**
   Ask plainly. A good professional will tell you if they're too busy, and by when they need your records. The earlier you ask, the more choice you have.

8. **What software do you use, and will I need it?**
   Especially if Making Tax Digital applies to you from April 2027. Ask what it costs, and who pays for it.

9. **Who owns my records, and can I take them with me?**
   Your records are yours. Check you'll get them back, in a usable form, if you move to someone else.

10. **How do you keep my information safe, and how do you handle mistakes?**
    Ask how you'll share documents securely, who sees them, and what happens if something goes wrong. They should be registered with the ICO if they handle personal data.

WHO DOES WHAT

Bookkeeper, accountant or tax adviser?

These are general descriptions. Services overlap, so always ask exactly what someone will do for you.

WHO	USUALLY HELPS WITH
Bookkeeper	Keeping and checking your day-to-day records, matching them to bank statements, getting figures ready. Many also prepare simple tax returns and Making Tax Digital updates.
Accountant	Accounts, tax returns, limited company work, and advice on your business and tax position.
Tax adviser	More complex tax questions: property sales, planning, disputes with HMRC, unusual situations.

WARNING SIGNS

Walk away if…

- they won't put fees and services in writing
- they promise a refund or a tax bill before seeing your records
- they ask for your HMRC password instead of using HMRC's agent sign-up
- they don't check who you are
- they can't name a professional body or anti-money-laundering supervisor

FIND SOMEONE QUALIFIED

Official directories

- **AAT: find an accountant or bookkeeper**
- **ICAEW: find a chartered accountant**
- **ACCA: find an accountant**
- **CIOT: choosing a tax adviser**
- **TaxAid: free help if you can't afford an adviser**
- **Sheet F: Getting the right help (PDF)**

Before you get in touch, work through the 10 things you can do yourself. It makes the first conversation quicker, and can reduce what you pay.

About us: MRS Bookkeeping is one of the options you could choose. It is supervised by HMRC for anti-money-laundering purposes, is a registered HMRC agent, is professional indemnity insured and is registered with the ICO. Please ask us these ten questions too.

Free resources: mrsbookkeeping.co.uk/taxready · Prepared by Martin Schmalenbach, MRS Bookkeeping, Dolton, Devon · T: 07427 931179 · E: martin@mrsbookkeeping.co.uk · Last reviewed 10 November 2026 · General information, not tax advice.