

# SUPPORTING, ADVISING AND PROTECTING SCOTTISH BUSINESSES

*...we're with you.*

**ArmstrongWatson<sup>®</sup>**

Accountants, Business & Financial Advisers

[www.armstrongwatson.co.uk](http://www.armstrongwatson.co.uk)





**GLASGOW**  
SEAWARD STREET  
G41 1HJ

Proactive business and financial advisory services, in the heart of the city.

## SUPPORTING, ADVISING & PROTECTING YOUR BUSINESS



From overseas conflicts to the cost of living crises, to economic instability at home and abroad, trading conditions have been rife with uncertainty for Scottish businesses. However, while there are still doubtless challenges ahead, there are also opportunities for businesses to flourish.

Having the necessary advisory support to guide your business through these challenges and opportunities is essential to growth, sustainability, prosperity and success. Yet we frequently speak to businesses that are unable to access this support from their audit and accountancy firm. Many have either outgrown their existing advisers or, increasingly, their existing advisers have outgrown them, and successful and profitable small and medium-sized businesses are often left feeling isolated and unsupported. This is where our dedicated team of local advisers can really make a difference...

## WE DON'T JUST PROVIDE ACCOUNTANCY SERVICES, WE BUILD RELATIONSHIPS

As the largest independent firm of accountants in Scotland, and across the North of England, we at Armstrong Watson pride ourselves on being a large, local firm. Following the merger with Martin Aitken & Co in April 2025, Armstrong Watson boasts a team of over 150 Glasgow colleagues and 850 team members nationwide. With the same local resource and capability of most large, London headquartered firms, and 19 locations across the North of the UK, we are truly local to our clients, allowing us to be responsive and proactive, while also fully immersed in the business communities that we serve.

Our combination of scale and local focus allows us to work differently from most other firms, giving our clients 'the best of both worlds' - the capability of a large firm and the relationship-led client service ethos of an independent.

Ewen Dyer  
Lead Office Partner

*...we're with you.*



“

The team at Armstrong Watson Glasgow have been a great help to us over the years, and are quick to update us on current matters.

**KEVIN FINGLETON**

Financial Director,  
Castle Hotel Group



## TOP-TIER FIRM CAPABILITY, LOCAL FIRM DELIVERY

Our size and scale means that we have many of the features and benefits of a large, national firm, whilst our independent structure and regional focus allows us to deliver a level of service that is truly unique within our market.



“ As a multinational business, operating in a complex niche industry, we had to overcome numerous challenges over the last 10 years. Mark and his team have been supporting us every step of the way, providing invaluable advice on various assignments and making a real difference in terms of managing risk and our tax obligations.

Nataliya Dasiukevich -  
Account Manager, Yukon Group

### TOP-TIER FIRM CAPABILITY



#### RESOURCE CAPACITY

Giving us the ability to mobilise people across the UK at short notice, for any project, large or small.



#### FULL SERVICE CAPABILITY

Allowing us to satisfy all of your advisory needs.



#### HIGH CALIBRE TEAM

From graduate through to partner level, our people benefit from an industry-leading learning and development programme, while our senior team includes home-grown talent alongside large firm recruits.



#### LARGE-FIRM INFRASTRUCTURE AND TECHNOLOGY

Allowing us to be efficient, agile and responsive.



#### INTERNATIONAL CAPABILITY

Our membership of MSI Global, one of the world's largest professional services associations, gives us the ability to lead on multi-jurisdiction group audits, while also allowing our clients to benefit from our international advisory network.

### LOCAL FIRM DELIVERY



#### UNIQUE APPROACH TO PRICING

With a commercial offering that aligns cost with value and gives flexibility and control back to you, our client



#### COMMERCIAL AND COLLABORATIVE

While it is important that we maintain our audit independence, we are not constrained by internal diktats, allowing us to work collaboratively and commercially with you in a way that is designed to enhance equity value in your business.



#### PEOPLE FOCUSED

We recruit well-rounded, passionate, people-focused colleagues and train them to be great advisers and accountants. We find it's much easier than the other way around!



#### VALUE FOCUSED

Simply, we have the flexibility and autonomy to spend time with our clients throughout the year. Only by spending time with you can we properly understand your needs and objectives, allowing us to build an offering that is bespoke to every client and is focused on delivering real, measurable added value.

## OUR SERVICES

Much like large international accounting firms, Armstrong Watson offers a true 'one-stop-shop' solution to businesses and their owners.



## OUR VALUES

We also believe that how we work with our clients is as important as what we do. That's why our approach to our own internal values and culture is central to everything we do.



## SUPPORTING YOUR BUSINESS

### AUDIT AND ASSURANCE



Your audit should never just be seen as a box-ticking exercise or a necessary evil. Your annual audit should be a process from which you should receive real, measurable added value.

By spending time with you and allowing us to understand your business at a strategic level, and by giving our team of qualified professionals access to your business at an operational level, your annual audit should be an opportunity to align the operational with the strategic, creating within the business the conditions to facilitate profitable growth and increased business value.

With a track record of delivering large and complex audit assignments to tight timescales, you can trust us to meet your deadlines, through a combination of rigorous planning, focussed execution, and a collaborative, commercial approach.

### ANNUAL ACCOUNTS AND TAX RETURNS



We offer a range of service levels depending on your own specific requirements, and whatever package you decide upon, our expert teams will prepare your accounts and tax returns, claiming all the available allowances to minimise your tax liability. With your own dedicated Relationship Manager they will provide you with practical and commercial advice - focusing on your future, understanding your business and helping you to get where you want to be.

### TAX CONSULTANCY AND STRATEGIC TAX ADVICE



We ensure our tax planning solutions meet with your commercial or personal needs. Our team are ready to help you deal with the complexities of our tax system, offering good tax planning advice and reducing your tax risk. Your specific circumstances, issues and goals are our priority. Our aim is to develop a strong relationship with you in order to gain a detailed understanding of this. The result is a recommendation for strategic tax advice which suits your circumstances and is tailored to you.

## VAT AND INDIRECT TAXES



VAT can be a complex area even in the most simple business. We can help you make sense of the complexities for every situation, whatever your sector, and whether you operate a single site or multiple locations, ensuring you remain compliant and take advantage of any reliefs available. We provide pragmatic advice focused on mitigating the impact of VAT on businesses as a cost, cash flow issue, area of risk or administrative burden.

## CORPORATE FINANCE



Whether you are thinking about expanding or selling your business, looking for additional finance or want to explore and understand your M&A options - our trusted corporate finance team can bring their experience, original thinking and proactive approach to advise and support you to find the right way forward for you and your business. We can help you raise finance for your business to support your growth objectives, prepare your business for sale, help you find the right buyer for your business and help you to put into place the correct succession planning to support your objectives.

## BUSINESS FUNDING



We provide a truly holistic and independent debt advisory service, sourcing the most suitable and competitive funding, tailored around your individual needs.

We take time to fully understand the requirements of your business, before approaching our network of over 100 different lenders to obtain the right funding for your business.

## FINANCIAL PLANNING AND WEALTH MANAGEMENT



Our chartered financial planning and wealth management team are here to offer independent financial advice for you and your business. They will help you develop a clear financial strategy that evolves and grows alongside your business and personal financial needs. From pensions, inheritance and retirement planning, through to business protection and employee financial education and wellbeing.



“ The Glasgow team have been a great support over the years providing invaluable advice on various assignments and projects making a real difference in terms of managing risk and our tax obligations.

Mark Wilson -  
CEO, Ili Energy

## PAYROLL SERVICES



Providing services for more than 1500 employers, our qualified and dedicated payroll team fully understand the specific payroll issues faced by all types of industries, including seasonal workers, foreign workers, live-in allowances, Auto Enrolment and the National Living Wage.

## CREDITOR SERVICES



Armstrong Watson's National Creditor Services team can take away the headache and worry caused by creditor debts, whilst at the same time saving you significant amounts of money, acting on your behalf and providing clarity on the most appropriate way of dealing with each individual case and maximising dividend prospects.

Our dedicated team provide bespoke, tailored services for creditors and potential litigants, plus practical advice for individuals and companies in distress.

## OUTSOURCING



Save yourself time and costs by outsourcing essential business functions to us. We can provide VAT returns and book keeping, outsourced payroll, company secretarial services, management accounts through to a full virtual finance department. You will have the peace of mind that accounting professionals are dealing with your compliance requirements and adding real value to your business. We work seamlessly with you and harness the latest cloud technology to provide these essential functions to your business. Our outsourcing services work for a range of business sizes and industries, and we can support your business in a way that suits you.

## MANAGING CASH FLOW & IMPROVING PERFORMANCE



Identifying issues and taking the right action at the first opportunity can make a huge difference to the success and longevity of your business, and our team of experts can work with you to understand and overcome those challenges, helping to restore stability, and improving operational and financial performance.

## ACCOUNTING SOFTWARE & MANAGEMENT INFORMATION



With the largest number of clients in the UK enrolled on Xero, and proactive partnerships with a range of financial management software providers, we will advise and support you to implement the most appropriate accounting technology solution for your business.

## CYBER SECURITY SOLUTIONS



Safeguarding your business from cyber threats is critical. We provide comprehensive cyber security services designed to proactively protect your organisation. This includes vulnerability assessments to identify weaknesses, implementing robust data protection strategies, and ensuring compliance with industry standards. Our team works closely with you to develop tailored solutions that address your unique risks, providing peace of mind and safeguarding your business continuity in the face of potential cyber attacks.

“ It was a huge decision for us to agree to buy out such a significant shareholder and it was important that we did so without impacting the day-to-day operations of the business, or the ability for the Group to continue with our plans for the future.

Having people who understood the respective motivations of the shareholder and the management to help us throughout this process was incredibly significant, and Armstrong Watson provided the knowledge, advice and reassurance we needed to make this huge step.

John Proud -  
Managing Director, Ferguson & Menzies



## OUR ADVICE PROCESS AND PROMISE TO YOU

No two people or businesses are the same. Whilst there may be some similarities, just like individuals, each situation is unique. Taking the right amount of time to understand your goals and aspirations is vital to provide you with the tailored advice and services needed to achieve your business objectives. As time moves on, your circumstances and priorities, together with external factors, can change and that is why we offer a circular approach, with a promise not only to revisit your goals regularly, but to offer access to our wider specialist team where required.



### DISCOVER - UNDERSTAND YOUR BUSINESS & YOUR OBJECTIVES

We take the time to understand your business. We focus on understanding your current circumstances together with your goals and aspirations for a secure future.

### ACTION - DELIVER ON OUR PROMISES

We will deliver the services and advice you need, whilst providing progress updates along the way. Giving you the peace of mind that everything is dealt with on time.

### PLAN - PROVIDE A TAILORED & TRANSPARENT PLAN

Once we understand your objectives we will provide you with a tailored plan for services to meet your compliance and advisory needs. This will include transparent pricing and payment options together with timelines for delivery.

### REVIEW - REVISIT, REVIEW, REFRESH & RECOMMEND - REGULARLY

Revisiting your goals and aspirations is essential as your circumstances and priorities evolve over time. We will review this regularly to ensure your requirements are met, providing access to our full range of specialist business, tax and financial advisers, and enabling us to explore new options and opportunities that could benefit your business.

# SOME OF OUR CLIENTS

Although our core purpose will always be to support, advise and protect privately owned businesses, we also act for a number of international, corporate, not for profit and private equity owned businesses. Here is a selection of our clients:



# MEET OUR TEAM

At Armstrong Watson, we believe that our team provides the perfect balance of home-grown talent and experienced hires.

We're proud of our track record of supporting and nurturing our own talent. Successful applicants to our graduate trainee scheme have access to industry-leading soft-skills training, which means our people are not only technically capable, but people-focused too.



**EWEN DYER**  
LEAD OFFICE PARTNER

## ACCOUNTANCY, AUDIT & BUSINESS SERVICES

**Ewen** is the Lead Partner of our Glasgow office, providing comprehensive advice across accounting, corporate finance, and taxation. His expertise spans the full spectrum of client sizes, from small family-run businesses to £300m turnover groups, serving both local and international entities.

Ewen's specialities include statutory audit across all company sizes, along with robust internal audit services, and he has expert knowledge in several sectors, including healthcare, professional services, manufacturing and motor dealerships. He also has significant experience in the Charity and Social Enterprise sector, advising on matters ranging from independent examinations to the audit of large, international organisations.

Tel: 0141 233 0841 | Email: ewen.dyer@armstrongwatson.co.uk



**MARTIN JOHNSTON**  
AUDIT & ASSURANCE PARTNER

**Martin** is a member of ICAS with over 15 years' experience in audit, including nine years at the Big 4. Since joining Armstrong Watson in early 2020, he has worked closely with a wide range of SMEs across sectors such as hospitality, manufacturing, construction, professional services, and motor dealerships.

In addition to his SME portfolio, Martin supports several international groups and is highly experienced in liaising with group auditors. His technical expertise spans both FRS 102 and IFRS, allowing him to advise confidently on complex financial reporting matters.

Martin is passionate about building strong, collaborative relationships with clients. He takes a proactive approach to understanding their businesses and works closely with them to help achieve their strategic objectives.

Tel: 0141 233 0710 | Email: martin.johnston@armstrongwatson.co.uk



**COLETTE CALLAGHAN**  
AUDIT & ASSURANCE PARTNER

**Colette** has over 20 years of expertise in working with SMEs, limited companies, sole traders, and partnerships. She holds an ACCA qualification along with a BA (Hons) degree. Colette has a strong background in preparing statutory accounts and conducting statutory audits for businesses. Additionally, she has extensive experience in generating management accounts, forecasts, and budgets to support business planning and meet the needs of funders.

Colette's industry exposure spans various sectors such as commercial and residential property, retail, manufacturing, construction, and professional and technical services.

Tel: 0141 233 0836 | Email: colette.callaghan@armstrongwatson.co.uk



**GAVIN CURR**  
AUDIT & ASSURANCE PARTNER

**Gavin** works with a wide range of clients across a variety of business sectors; including technology, hospitality, healthcare and charities. Gavin has significant experience in digital accounting services and assists our clients in streamlining their accounting operations through the provision of cloud software and applications. He is also a lead advisor on several Virtual Finance Director engagements providing accounting and advisory support to growth stage and established businesses. Gavin is a Fellow of ACCA (Association of Chartered Certified Accountants).

Tel: 0141 233 0843 | Email: gavin.curr@armstrongwatson.co.uk



**DUNCAN MACCAIG**  
AUDIT & ASSURANCE PARTNER

**Duncan** advises clients on business, tax, and financial matters, with expertise in UK GAAP and IFRS for larger clients and groups. His experience spans manufacturing, hospitality, and professional services, and he is part of the specialised dental accounts team. Having grown up on a farm, he also understands the unique challenges of rural enterprises. As a senior statutory auditor, Duncan provides audit services to UK and international businesses. A member of ICAS, he was recognised among the top 100 Chartered Accountants in the country.

Tel: 0141 233 0838 | Email: duncan.maccaig@armstrongwatson.co.uk



**JAYNE CLIFFORD**  
BUSINESS SERVICES PARTNER

**Jayne** assists businesses of all sizes with her core expertise being the dental sector and family businesses. Though not restricted to these areas, she has vast experience in construction, manufacturing, professional services and retail.

Jayne leads Armstrong Watson's Dental Team, expanding on 30 years of growth previously achieved with Martin Aitken before the firms merged, and is a member of the National Association of Specialist Dental Accountants & Lawyers (NASDAL).

Jayne is actively involved with the Institute of Chartered Accountants Scotland (ICAS) and has served on numerous committees over the years, and continues to do so.

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**ELAINE DYER**  
BUSINESS SERVICES PARTNER

**Elaine** has over 25 years of experience advising commercial clients on auditing, accounting, and corporate taxes. She also provides personal tax advice to company directors, partnerships, and individuals.

While Elaine serves clients across various sectors, she possesses extensive expertise in the property and construction sector. Her specialisation lies in commercial and residential property, covering both investment and rental/leasing purposes.

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**CRAIG REID**  
BUSINESS SERVICES  
PARTNER

**Craig** began his career with global accountancy firm RSM, qualifying as a Chartered Accountant in 2008, over the last 20 years Craig has built up valuable commercial experience, advising an extensive range of clients from small family-owned companies to sizeable limited companies including international groups.

Having also worked in industry positions, Craig understands the challenges businesses face maintaining an efficient internal accounting function and is aware of the needs and support that businesses expect of their external accounting advisers.

Craig builds strong relationships with his clients, provides advice and acts as a sounding board to allow his clients to add value to their business and ensure it is fit for the future. He enjoys working with businesses of all sizes and at varying stages in their business life cycle, supporting both their advisory and compliance needs. From idea to exit Craig can offer support to help his clients achieve their business and personal goals.

**Tel:** 0141 233 0721 | **Email:** craig.reid@armstrongwatson.co.uk



**MARK TENBY**  
BUSINESS SERVICES  
PARTNER

**Mark** has over 30 years of experience assisting a diverse range of clients, including charitable Trusts, in both professional and voluntary capacities. He works with owner-managed businesses across various sectors, specialising in start-ups, franchises, pharmacies, retailers, and investment companies. Mark has a proven track record in helping clients achieve organic growth, facilitating acquisitions, and preparing businesses for sale or divestment. He also provides tax planning and wealth advisory services to private individuals and families. Mark is a member of ICAS (Institute of Chartered Accountants of Scotland), a Fellow of ACIE (Association of Charity Independent Examiners).

**Tel:** 0141 233 0855 | **Email:** mark.tenby@armstrongwatson.co.uk

“ The Armstrong Watson team always take time to truly understand what is going on within the group. We are able to speak with Martin and the team as and when required and they have given us valuable guidance to date. *Robert Glynnne - Chief Executive Officer, Galmarley Limited - Bullionvault* ”



**MARK MCRAE**  
CORPORATE FINANCE  
PARTNER

## CORPORATE FINANCE

**Mark** has over 30 years of experience in business advisory, corporate finance, tax, audit and accounting. He works with a wide range of clients, from start-ups to established businesses, providing guidance on business and profitability improvement, strategy, acquisitions and sales, fundraising, due diligence, tax efficiencies, restructuring and the provision of commercial and technical advice. His expertise spans various sectors including manufacturing, engineering, retail, technology, charities and renewable energy.

**Tel:** 0141 233 0854 | **Email:** mark.mcrae@armstrongwatson.co.uk



**EUAN FERRIES**  
ASSOCIATE DIRECTOR

**Euan** has over 20 years of corporate finance and commercial experience, advising on business acquisitions, sales, management buyouts, valuations, due diligence, and fundraising.

Euan has a strong SME funding network and a proven track record in securing grants like regional selective assistance and food processing, marketing, and cooperation grants. Euan works with businesses of all sizes across various sectors.

**Tel:** 0141 233 0891 | **Email:** euan.ferries@armstrongwatson.co.uk



**TRICIA HALLIDAY**  
CORPORATE TAX  
PARTNER

## TAX SERVICES

**Tricia** specialises in both corporate and personal tax and has a deep understanding of UK Tax legislation, and the various reliefs and allowances available to businesses and individuals. Tricia thrives on the challenges posed by the dynamic UK legislation and enjoys working with clients, including businesses, charities, individuals, and families. She also supports colleagues in the Audit and Corporate Finance teams in completing deals successfully and handles tax investigations and disputes with HMRC. With over 25 years of experience, Tricia brings expertise and dedication to her work in tax.

**Tel:** 0141 233 0869 | **Email:** tricia.halliday@armstrongwatson.co.uk



**KIRSTY WILSON**  
TAX DIRECTOR

**Kirsty** joined Armstrong Watson in 2025 following two in-house tax roles; most recently as Head of Tax at Idox Plc, an AIM listed software development company, where she was responsible for all taxes for the global group including UK, US, France, and India.

Qualifying as a Chartered Tax Advisor in 2006, Kirsty spent 12 years at Big Four firm KPMG, where she worked on a broad range of large corporates and owner-managed businesses. Kirsty utilises her experience to help guide and support clients to achieve their long-term goals.

**Tel:** 0141 233 0745 | **Email:** kirsty.wilson@armstrongwatson.co.uk



**CLARE LANCASTER**  
TAX DIRECTOR

**Clare** is a Chartered Tax Adviser with more than 18 years' experience. She joined Armstrong Watson in 2025 as a Private Client Tax Director after nearly five years at Dains in Glasgow. Prior to that she worked at Azets and the Big Four firms KPMG and Deloitte.

Clare specialises in assisting private clients and owner-managed businesses in a variety of areas of tax, including capital gains tax, Inheritance Tax and business succession planning, as well as residency and domicile matters and dealing with HMRC enquiries.

Clare prides herself on building relationships with clients and helping them navigate all the difficulties and challenges that the tax system brings, ensuring they are set up in the most tax-efficient manner.

**Tel:** 0141 233 0986 | **Email:** clare.lancaster@armstrongwatson.co.uk



**DEREK HANLAN**  
ASSOCIATE DIRECTOR

**Derek** is a CIOT-certified tax specialist, with over 25 years of experience. He advises SMEs and owner-managed businesses on tax compliance, transactions, and succession planning, particularly in family-run businesses and start-ups, including EIS and SEIS companies.

Derek is a member of the Scottish Technical Sub-Committee of the Chartered Institute of Taxation.

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## EMPLOYMENT TAX



**BRIAN RUDKIN**  
EMPLOYMENT TAX PARTNER

**Brian** has specialised in the areas of employment taxes, staff reward and pay governance for more than 30 years and has held roles at HMRC, in private practice (including 15 years within Big 4 firms) and several years running his own consultancy business.

Brian is a recognised expert in his field and has advised all types of employers from small, family businesses to large, global brands across the whole spectrum of pay-related issues including contingent workers, salary sacrifice, Benefits In Kind, National Minimum Wage and Construction Industry Scheme matters to name a few. He sits on the Tax Board of the Institute of Chartered Accountants of Scotland (ICAS) and is the Convenor for ICAS' Employment Tax Working Group. Brian is also a long-serving member of the Chartered Institute of Taxation's Employment Taxes Forum.

**Tel:** 01228 690125 | **Email:** brian.rudkin@armstrongwatson.co.uk

## FINANCIAL PLANNING



**GREIG MCGARVIE**  
FINANCIAL PLANNING PARTNER

**Greig** has more than 25 years' experience in financial services, with a strong background in providing tailored advice to both individuals and corporate clients.

Greig has developed a reputation for delivering clear, strategic guidance across key areas, including retirement planning, investment solutions, and estate planning.

**Tel:** 0141 233 0899 | **Email:** greig.mcgarvie@armstrongwatson.co.uk



**JAMES MCLAIR**  
INDEPENDENT FINANCIAL ADVISER

**James** is a highly experienced financial services professional with a career spanning four decades, beginning in 1991. He has worked extensively with both individual and corporate clients, delivering expertise across advisory services, wealth management, technical analysis, and client relations.

James' background includes several years in senior management roles, covering technical leadership, business development, and client service operations. He brings a well-rounded and strategic approach to financial planning and client engagement.

**Tel:** 0141 233 0900 | **Email:** james.mclair@armstrongwatson.co.uk



**RHYS ASGHAR**  
INDEPENDENT FINANCIAL ADVISER

**Rhys** joined the team in March 2025 as a Financial Planner, bringing extensive experience across the financial services industry.

He provides holistic financial advice to a wide range of clients, including individuals planning for the future and business owners navigating key transitions. Rhys' areas of expertise include complex pension planning, retirement income strategies, and estate planning, helping clients gain clarity and confidence around major life decisions.

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**SUSAN MAGENNIS**  
PARAPLANNER MANAGER

**Susan** is a Paraplanner Manager with over 22 years' experience in the financial services industry. She has achieved Chartered status and continues to develop her technical expertise to support the delivery of high-quality, client-focused financial planning.

Susan leads a dedicated team of paraplanners, working closely with advisers to ensure advice is compliant, comprehensive, and tailored to client needs. Her role blends leadership, technical insight, and collaboration, helping to drive efficiency and maintain consistently high standards across the team.

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“ We engaged Armstrong Watson as our business adviser in the latter half of 2019. We worked closely with the AW team through the first year audit and found the transition from our previous accountants who we had been with for many years to be a seamless process. I find them reliable and responsive, and willing to go the extra mile when needed.

*Kes Aalwar*  
Group Financial Controller, Omni Group



**GLASGOW**

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Learn more at  
[www.armstrongwatson.co.uk](http://www.armstrongwatson.co.uk)

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**OFFICE LOCATIONS:**

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Dumfries	Manchester	Skipton	Wigton
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Kendal	Northallerton		

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