



# Business Advice Service

Achieve the lifestyle you deserve

Senior Partner Practice

**St  
James's  
Place**

# You're busy. Let us help.

Your business is unique to you. Whether you are just starting out, looking to expand your business or perhaps preparing to sell, financial advice can help you achieve the lifestyle you want for the future.

By working with you, we can help you reach the lifestyle and legacy you desire for you and your family.



***Long term planning for you,  
your business, your family,  
and your future.***

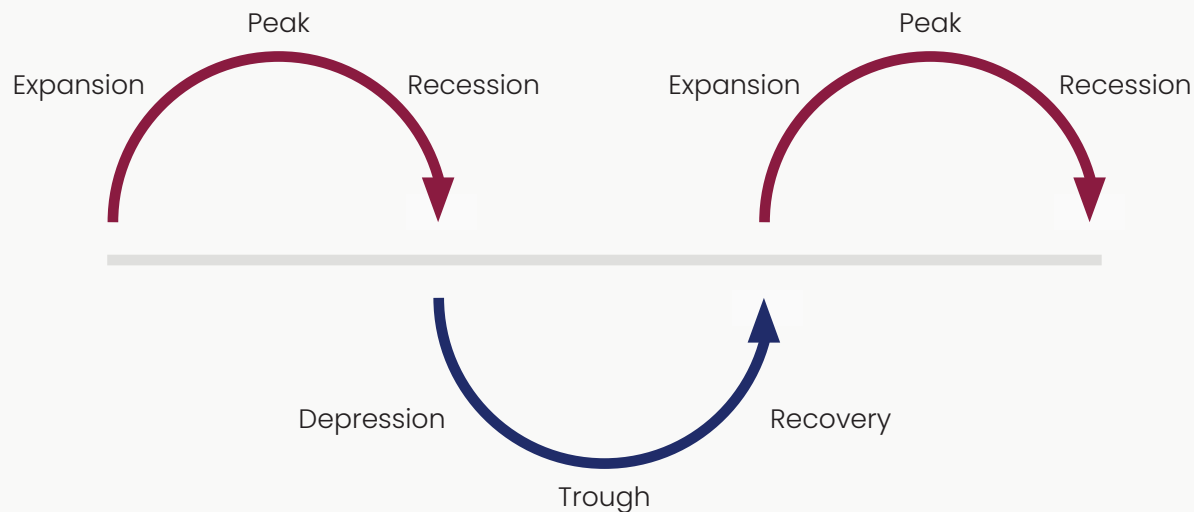


# Help at every stage

As a business owner, we understand how hectic life can be for you, which can impact how you plan for your future. Owning your own business can be a rollercoaster of emotions from exhilarating, frustrating to challenging, often in the same day. What's more, every decision – from strategy to stock control – often comes down to you.

Source: Corporate Finance Institute (n.d.), Business Cycle, A series of expansion and contraction in economic activity, corporatefinanceinstitute.com

## Business cycle



We understand that priorities will change depending on what stage you are at within your business journey. It could be you are looking at reducing risk to your business as you expand, or perhaps you want to build resilience as you face challenging times.

Click on the stages below to read more.



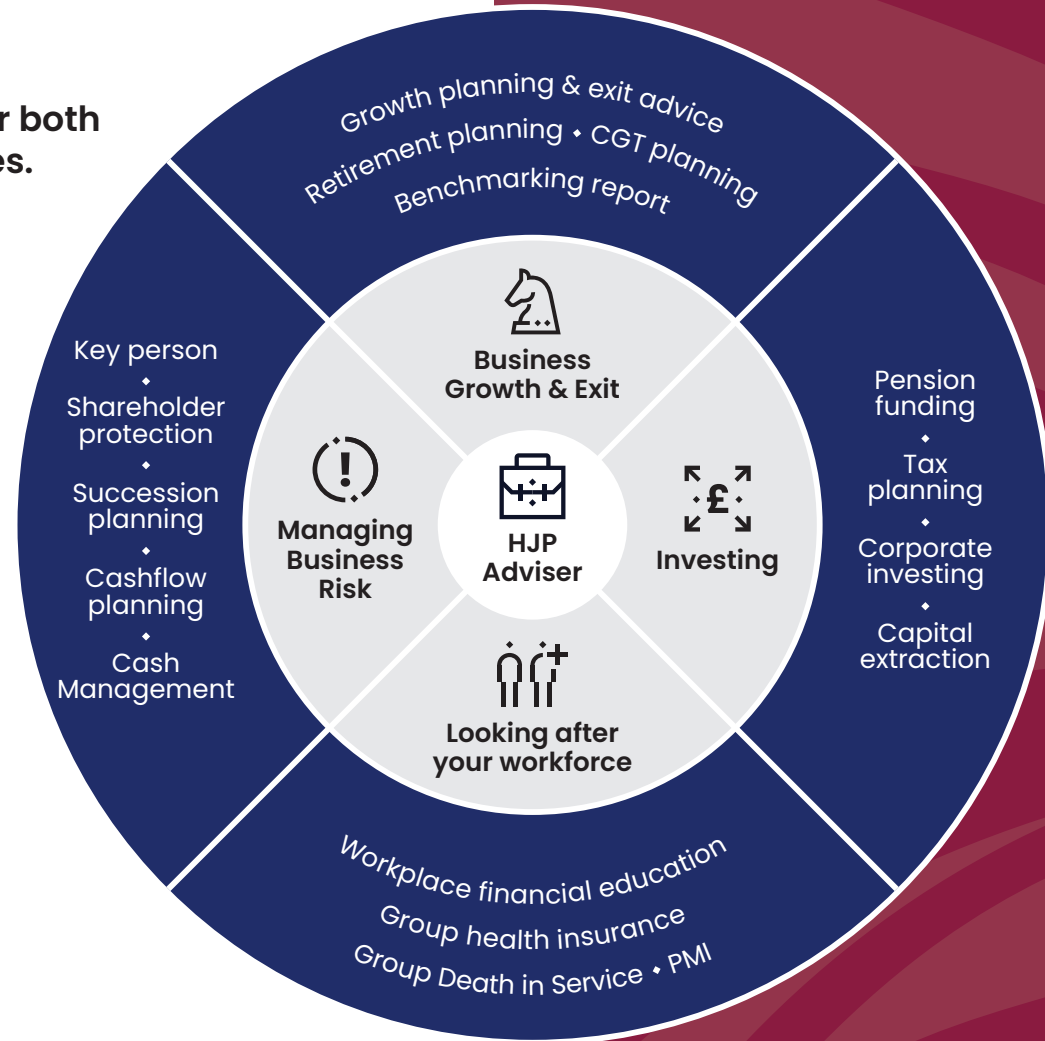
# What we can offer

## We specialise in advice and guidance for both your business and your personal finances.

We advise small business owners on all aspects of corporate finance. From effective tax strategy to agile cashflow management, pensions and risk mitigation solutions, as well as successful exit strategies\* when the time is right.

Furthermore, our expertise in personal financial planning can support your lifestyle today, and the one you envisage for yourself in later life.

\*May include referrals to products and services that are separate and distinct to those offered by SJP.





# Products and services

We offer access to a suite of business consultancy tools, and specialist services to support your business through each stage of its life. This is a holistic approach to financial planning that grows with you as you grow your business.

## Your Business

- ◆ Succession Planning Pensions
- ◆ Cash Management\*
- ◆ Workforce Health Insurance and Death in Service
- ◆ Workforce Financial Well-being
- ◆ Cashflow Planning
- ◆ Business Insurance & Protection
- ◆ Profit Extraction
- ◆ Aspects of Growth and Exit Advice\*
- ◆ Corporate Investments Tax Planning
- ◆ Currency Transfers\*

## You and Your Family

- ◆ Personal Investments
- ◆ Family Protection
- ◆ Retirement Planning
- ◆ Specialist Banking\*
- ◆ Mortgages
- ◆ Intergenerational Planning
- ◆ Inheritance Tax Planning
- ◆ Goal Planning



Your home may be repossessed if you do not keep up repayments on your mortgage.

The value of an investment with St. James's Place will be directly linked to the performance of the funds selected and may fall as well as rise. You may get back less than the amount invested.

\*Please note that where access is provided or a referral to a specialist service is made, the service provided will be separate and distinct to that offered by St. James's Place



***From start up, to growth through expansion and maturity, onto sale, buyout and exit\*. We're with you for the journey.***

# Supporting you at every stage of your business

## Stage one

### Starting up

Starting out, you need personalised, simple advice with a focus on cash management, forward planning and goals – for both you and your business.

### How can we help?

#### Cashflow modelling and management

We have access to specialist cash management services which can help you manage your cashflow tax efficiently and find finance when you need it.

#### Tax planning

We'll help make sure you're as tax efficient as possible, making full use of every corporate allowance and tax relief you can.

#### Protecting your business and your people

We can help you set up Income Protection and Critical Illness insurance, as well as Medical and Life Assurance, as part of your employee benefits package.

\*Please note that where access is provided or a referral to a specialist service is made, the service provided will be separate and distinct to that offered by St. James's Place

## Stage two

### **Growing your business**

It's time to minimise risk and maximise cash flow, allowing you to make corporate investments aiming to grow your assets, increase the value of your business and look after the well-being of your employees.

### **How can we help?**

#### **Group Pension planning**

Putting together a competitive group pension scheme means balancing the best interests of both your workforce and your business.

#### **Auto enrolment and workplace pensions**

As soon as you have staff earning over £10,000 a year, or over the age of 22, you must auto enrol them, and make pension contributions on their behalf.

#### **Looking after your staff**

Setting up an excellent Employee Benefits scheme (which applies to you as much as them!) isn't simply about salaries and bonuses. We can help you put in place Group Income Protection, to protect income and lifestyle, Life Assurance and Critical Illness schemes and Key Person insurance.

The value of an investment with St. James's Place will be directly linked to the performance of the funds you select and the value can therefore go down as well as up. You may get back less than you invested.

Auto-Enrolment products are not regulated by the Financial Conduct Authority.



***We also offer Financial  
Well-being Workshops  
for your staff***



## Stage three

### **Expanding your business**

The time to maximise growth and invest capital giving your business more potential to provide the money you need to live life to the full when you decide to exit.

### **How can we help?**

#### **Making corporate investments**

Making tax-efficient Corporate Investments can help increase the asset value of your company. We help you choose investments and portfolios that are properly diversified and match your values as well as your long-term goals.

The value of an investment with St. James's Place will be directly linked to the performance of the funds selected and may fall as well as rise. You may get back less than the amount invested.

#### **Planning your exit\***

For every Business Owner it's vital to plan in advance what happens to the business when you step away, especially if it will play a major part in your retirement income plans.



## Stage four

### Your exit strategy\*

Now is the time to optimise your business and its value. We'll help you plan your retirement income so you can enjoy the lifestyle you've worked hard to achieve.

### How can we help?

#### Timing your exit\*

For most Business Owners, we recommend planning five years ahead. You'll need to benchmark\* your business and forecast its growth potential so it's an attractive proposition to potential buyers.

#### Maximising your value

We work in conjunction with external growth advisers and SME specialists, such as Elephants Child, who have been carefully selected by St. James's Place. The services provided by these specialists are separate and distinct to the services carried out by St. James's Place and include advice on how to grow your business and prepare your business for sale.

#### Retaining and gifting shares

If you have company shares, and intend to keep them after you retire, you can use the dividends to supplement your retirement income – which can have some Capital Gains Tax and Inheritance Tax advantages.

#### Management buyout

If you're considering a management buyout – either a sale of assets, or sale of shares, we can help you benchmark your business and explain all your choices. We offer practical advice and support in making one of the most important decisions of your career.

\*Please note that where access is provided or a referral to a specialist service is made the services provided will be separate and distinct from those offered by St. James's Place.

## Stage five

### Post sale

Life after business – your choices

### What happens now?

It's very important to take financial and specialist tax advice at this stage if you're likely to have a lump sum as a result of selling the business.



***“If you want to sell, a buyer will expect and want to see evidence of resilience measures, such a risk register, business-continuity plan and insurance. Without this, their perception of risk will increase and negatively impact the sale price.”***

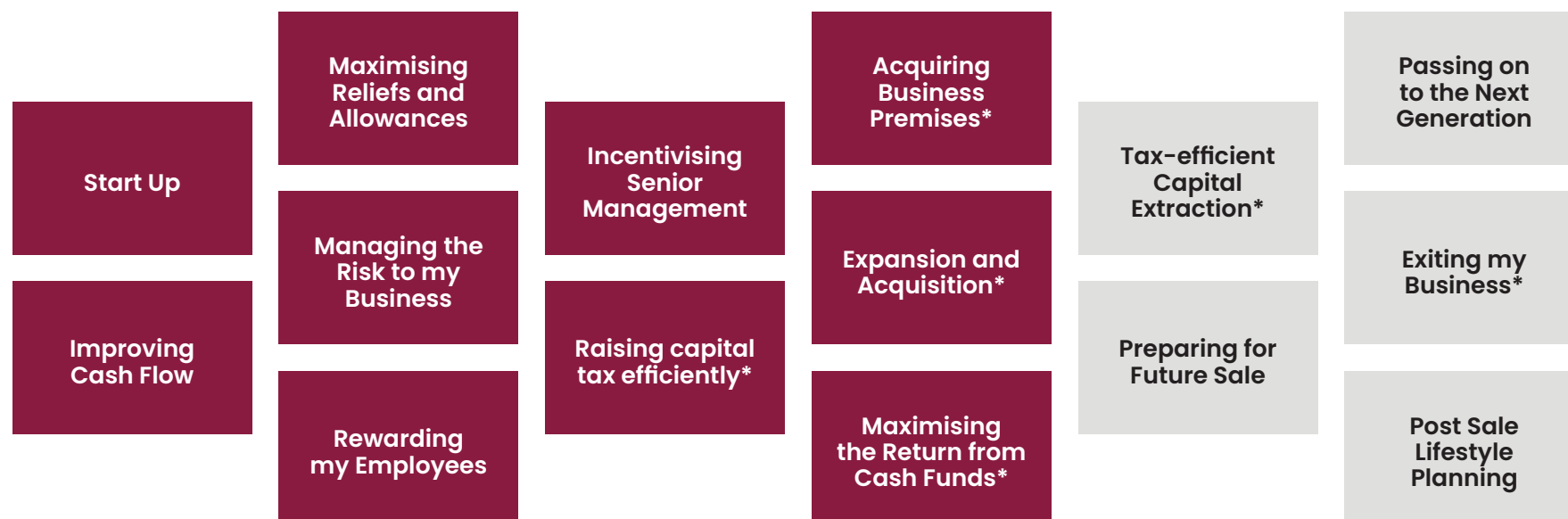
**Martin Brown**  
CEO of Elephants Child



# Maximise your support: Our business owner proposition

## SJP's Entrepreneurs Club

By joining this service, you will gain access to information on the following areas.



## How do you look to a potential buyer?

### **Benchmarking and valuation services\***

We have access to a suite of benchmarking and evaluation tools to give you a full and fair evaluation of where your business stands in the marketplace.

If you're thinking about exiting your business\* in the next five years, these are vital for forward planning. You need to know what the business is worth now, and what it could be worth when you sell.

### **The Elephants Child valuation**

Elephants Child offers a free business valuation report service for business owner clients. Using the information contained in the Benchmark Report and information we gather together in our financial planning meetings, they are able to calculate a desktop business value in the form of a Valuation Report.

The valuation is entirely voluntary on your part and can only be carried out if you are already in receipt of a Benchmark Report.

## **Please ask us for more information on any of these additional services**

\*We work in conjunction with an extensive network of external growth advisers and SME specialists, such as Elephants Child, who have been carefully selected by St. James's Place. The services provided by these specialists are separate and distinct to the services carried out by St. James's Place and include advice on how to grow your business and prepare your business for sale and exit.

### **Business protection health checks**

Every day you manage risks to keep your business running smoothly and will have insurance in place to cover business property, machinery, vehicles and more. But what about the risks that affect your most valuable assets – the people. The death or serious illness of a business owner or key person can have a huge impact on the financial wellbeing of your business. Ask us about our Business Protection Health Check to learn more about the unique risks you face and learn how they can be mitigated.

### **Corporate financial planning health check**

Discover and understand how to improve the financial wellbeing of your businesses, your employees and yourselves. This health check would take place with your financial adviser and would not require you to input detailed financial information.

## Working together

We believe in working collaboratively with your trusted professional advisers to help ensure a seamless and integrated approach to your business needs. This is because we recognise the value of your existing advisory relationships. Our role is to leverage their expertise, helping to enhance their efforts with our specialised knowledge and insights.

The end goal is to create a powerful force focused on optimising your business performance. We also have our own established working relationships with several of the local Accountants and Solicitors in Surrey and the South East.



***Everyone can benefit from financial advice. The earlier they seek financial advice, the better. Because it can help plan for their futures***

**Lynn Bailhache**  
Bailhache Linton





## Why HJP?

### Here's a little bit more about us

We believe in building long-term relationships so we can offer financial advice at every stage of your life. It could be that you are saving for your first car, buying your first home, starting a family, or planning for your retirement. The options around how best to approach your saving and investment planning are endless, and it can seem daunting to know where to start. Financial advice is not a one-off transaction, so it's important for

you to trust the person giving you advice and to have a positive experience as we work together over time to make the most of your finances. We know that ambitions, plans and attitudes towards risk are personal to everyone and can change over time. That's why our approach starts with you and your plans for your future. At our first meeting we will explain our full range of services in detail and set out some options for you.

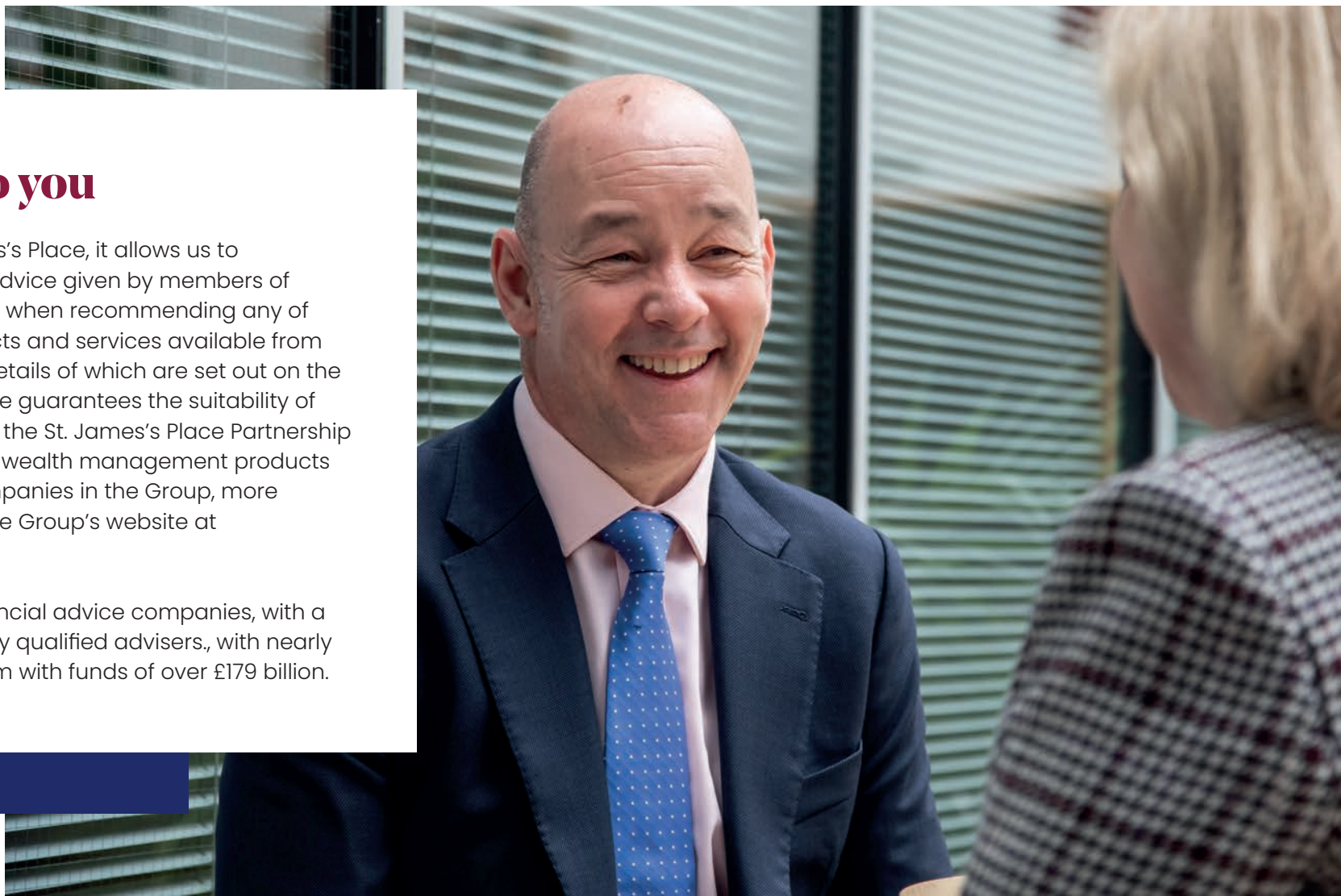
HJP Chartered Financial Planners is a friendly, Dorking-based firm which includes a range of financial advisers and support staff with different specialisms. We deliver our advice in a simple, jargon-free way.



## Our guarantee to you

As a Partner Practice of St. James's Place, it allows us to guarantee the suitability of the advice given by members of the St. James's Place Partnership when recommending any of the wealth management products and services available from companies in the group, more details of which are set out on the Group's website. St. James's Place guarantees the suitability of the advice given by members of the St. James's Place Partnership when recommending any of the wealth management products and services available from companies in the Group, more details of which are set out on the Group's website at [www.sjp.co.uk/products](http://www.sjp.co.uk/products).

SJP is one of the UK's largest financial advice companies, with a 4,834-strong Partnership of highly qualified advisers, with nearly one million clients, who trust them with funds of over £179 billion.



## What our clients say...

*My financial planning was all over the place and I needed someone to look at them and restructure my retirement finances. HJP helped me and I achieved the outcome I was hoping for.*

*For me the biggest benefit of using a financial adviser is peace of mind. They clearly have my interests at the centre year on year. My needs change, my family changes, my circumstances change; and they stay ahead of that. That's why I stay with them.*

**Daniel Terhorst-North**  
Business Owner

# What next?

Taking control of your business and personal finances is the start of creating the future you hope for. We're here to help.

**Get in touch today.**



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Senior Partner Practice

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