

DEAN WILLS
FINANCIAL PLANNING



Advising
Business Owners

Partner Practice

**St
James's
Place**

Powering your potential

Advising Business Owners

Financial advice for you &
Your Business.

Financial advice for
You & Your Family.

Owning your own business can be exhilarating, frustrating, and challenging, often in the same day. Every decision – from strategy to stock control – can come down to you. Running a small business and its finances can be all-consuming and leave little time to plan your own personal finances.

We can take care of both.

We advise small business owners on all aspects of corporate finance. From effective tax strategy to agile cashflow management, pension and protection schemes, and making successful exit strategies* when the time is right. And at the same time, we specialise in personal financial planning that supports your lifestyle today, and the one you imagine for yourself in later life.

The Advising Business Owners Service. It's business. And it's personal.

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



**Running a small business is a difficult,
demanding job, but it's worth it because
I'm doing what I love.**

SJP client, small business owner



Our 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. A holistic approach to financial planning that grows with you as you grow your business.



Your Business

- Aspects of Succession Planning
- Pensions
- Workforce Health Insurance & Death in Service
- Workforce Financial Wellbeing
- Cashflow Planning & access to Cash Management*
- Business Insurance & Protection
- Capital Extraction
- Aspects of Growth & Exit Advice*
- Corporate Investments
- Tax Planning



You & Your Family

- Personal Investments
- Personal & Family Protection
- Pension & Retirement Planning
- Banking*
- Mortgages
- Intergenerational Wealth Planning
- Inheritance Tax Planning
- Life Goals Financial 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.

The levels and bases of taxation and reliefs from taxation can change at any time. Tax relief is dependent on individual circumstances.

*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.

Supporting you at every stage of your business

From start up, to growth through expansion and maturity, through to sale, buyout and exit.

We're with you for the journey.

Stage 1 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

Our cash services 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.

Stage 2 Growing your business

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

Stage 3 Expanding your business

The time to maximise growth and invest capital so your business will 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.

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The levels and bases of taxation and reliefs from taxation can change at any time and will depend on individual circumstances.

Planning your exit

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

Stage 4 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.

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.

Life after business – your investment choices

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.

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.

The levels and bases of taxation and reliefs from taxation can change at any time and are dependent on individual circumstances.

Our benchmarking and valuation services

We've developed 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.



We understand business owners. Because we're business owners too.

St. James's Place, which we're proud to belong to, is the UK's leading financial advice company. SJP is a FTSE 100 organisation with a global reputation for responsible, high quality advice. Each year, SJP helps over 900,000 clients feel confident about managing their personal finances.

SJP is a network of over 4,600 locally based advisers, like us, who run our own businesses. That's why we're able to understand your goals and challenges from the inside.

This combination of first hand empathy and financial expertise is, we believe, unique in the marketplace.


St. James's Place guarantees the suitability of all the advice given. We hope that brings you peace of mind that you'll be doing business with the best.

Our guarantee to you

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.



Taking care of your business. Taking care of you.



Knowing that your finances are on track to help you achieve them, and that you have access to someone you trust who knows you and your family, is really important. That's the kind of thing that helps you sleep at night.

Andrew Cullen-Jones Director, Business Development & Advice, SJP

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.

DEAN WILLS FINANCIAL PLANNING



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**St
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Place**

Dean Wills Financial Planning is an Appointed Representative of and represents only St. James's Place Wealth Management plc (which is authorised and regulated by the Financial Conduct Authority) for the purpose of advising solely on the group's wealth management products and services, more details of which are set out on the group's website www.sjp.co.uk/products. The 'St. James's Place Partnership' and the titles 'Partner' and 'Partner Practice' are marketing terms used to describe St. James's Place representatives.

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