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**GEORGE SHIPPAM**  
FINANCIAL PLANNING



*George Shippam MA (Cantab) MBA ACII APFS*

## **FRESH THINKING, RIGOUR & EXPERTISE**

Thoughtful financial planning for business owners, entrepreneurs and their families

### **Our Mission**

We help our clients to achieve long-term financial well-being and fulfilment. Our approach is refreshing and relaxed, making the complex and intimidating, simple and understandable.

### **SME to SME**

As an owner-operated company ourselves we're passionate about working with business owners and entrepreneurs.

### **Joined-up Thinking**

We know that the line between business and personal finance is often blurred and a joined-up, long-term approach is needed to make the most of both.

### **About Time**

We also understand that our clients' most valuable asset is time, and we strive to give our clients more of this to run their businesses and enjoy life.

### **First Step**

Every client relationship starts with an informal no obligation get-to-know-you meeting. We hope this is informative, practical and potentially fun.

PARTNER PRACTICE OF



The Partner Practice 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](http://www.sjp.co.uk/products).

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## **RESTART: three key questions to think about**

As we emerge from the current crisis, we encourage business owners to think about three things:

### **1. Are you protected?**

- What would happen if you or one of your key colleagues was to die or be unable to work due to long-term ill-health?
- Do you have a contingency plan and/or life insurance in place to address this?

### **2. Could you manage your cash better?**

- Could you achieve better rates of return on your cash?
- Is your cash fully protected by the FSCS or is some exposed in the event of bank insolvency?
- Could you invest some of the company's cash to generate a higher return?

### **3. Do you have a long-term plan?**

- Does this plan include a succession or exit strategy\*?
- Have you reviewed your pension strategy and how the business fits into this?
- Have you considered your Inheritance Tax position and qualification for Business Relief?

At George Shippam Financial Planning we work with businesses across East Anglia and beyond. If you think we might be able to help you we would love to hear from you, so please get in touch.

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. Equities do not provide the security of capital which is characteristic of a deposit with a bank or building society.

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

Exit strategies involve the referral to a service that is separate and distinct to those offered by St. James's Place.

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