

# Financial Planning Support for Small Businesses

## Our Services

### Director/Partner Pension Arrangements

Did you know that you can potentially use your personal pension to purchase existing commercial property from your business or to purchase new commercial property for the business? This allows you to retain control of the asset but return/retain liquid funds in the business with the business paying a rental income to your pension arrangement.

Depending on your circumstances, it may also be possible to loan funds from your pension scheme back to the business (on commercial terms). We can help with the setting up of suitable SIPP or SSAS pension arrangements (on an individual or group basis) and subsequent commercial property purchase/transfer and company loanbacks.

### Shareholder Protection and Succession Planning

What would happen if something happened to your partners or shareholders?

Who will their shares in the business go to and does that person have an interest in being involved in the business?

If not, do you have arrangements in place for the surviving partners and shareholders to buy back those shares? Even if you do, have you thought about how you would fund the buying back of those shares?

It is possible to plan for all of this in advance, ensuring that the business has a plan in place for when this happens and insurance to fund any associated costs.

Our Financial Planning department can advise on the most suitable arrangement and help you put it in place.

Whatever your requirements, our Financial Planning department can advise on the most suitable arrangements and help you put them in place. Contact one of our Financial Planning Consultants for a free, no obligation initial meeting to discuss what we can offer.

### Keyperson Protection and Business Continuity

What would happen if you lost a key person in your business due to death or long-term illness?

Is there someone, for example, who is a key driver of sales, or is key to the delivery of your service or product, and without them the business would struggle to continue until you could replace them? How would this affect your cashflow in the shorter-term and how much would it cost you to recruit such a specialised and highly skilled replacement?

You insure against fire and theft, but have you made sure that all your debts are covered in the event of a loss of a key individual?

Again, it is possible to insure against this eventuality, ensuring that the business has funds available to tide you over until you are safely past the unexpected.

**Now, for tomorrow**

### Corporate Investments and Cash Management Strategies

Does your business hold significant cash and if so, do you want to make sure it is working as hard as it possibly can for you?

We can help with cash management and longer-term investment strategies for corporate monies.

### Employee Pension Arrangements

By this stage you should hopefully already have a qualifying Auto Enrolment pension scheme in place, which meets the minimum legislative requirements. Perhaps you want some help managing that on an ongoing basis or perhaps you want to offer something a bit more sophisticated to your employees?

Whichever you are looking for, we can help. We have assisted hundreds of employers in setting up new pension schemes and we can also assist in the migration of old arrangements over to new offerings where that is appropriate. We can be as involved or hands off as you require. It might be that you want us to provide presentations or “pension clinics” for staff, to aid understanding and buy in to the scheme that you have put in place.

### Other Employee Benefits

In the modern world the “whole package” is just as important for employee recruitment and retention as the financial reward on offer. There is a whole range of other employee benefits we can put in place for your employees, including:

- o Life/critical illness cover
- o Private medical cover
- o Income protection

You don’t necessarily have to offer the same benefits for all employees and it may be that you want to restrict certain benefits to senior management, or perhaps offer an enhanced level of cover for more senior employees. We can help you formulate a benefits package that is both attractive for your employees and affordable for you.

Perhaps you have been told in the past that you are “too small” for a group life cover scheme but still want to provide death in service cover for your employees? We can help there too as there are some new products in the marketplace that now seek to fill that gap.

Or maybe you have an existing scheme in place but it’s become expensive or burdensome to manage. We can assist; either by taking over your existing scheme and helping you to manage it or by doing a full review of the marketplace to ensure it’s still the best solution out there.


## Contact Us




**Lucinda Moylan FPFS**  
Financial Planning Operations  
Development Manager  
Chartered Financial Planner

E: lucinda.moylan@mooreandsmalley.co.uk  
T: 01772 821021

[mooreandsmalley.co.uk](http://mooreandsmalley.co.uk)

 @MooreandSmalley

 Offices in: Preston, Blackpool, East Midlands, Kendal, Kirkby Lonsdale, Lancaster, Liverpool, Manchester and Southport

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