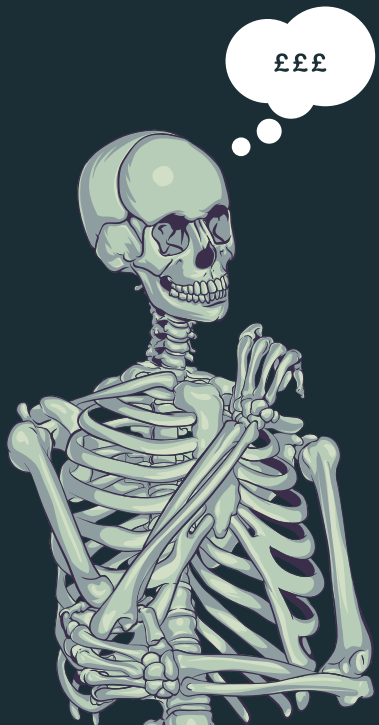




GEORGE SHIPPAM
FINANCIAL PLANNING

Financial Planning for Businesses

The Skeleton Guide



George Shippam Financial Planning

July 2025



*“Managing your money while
you’re managing your business.”*



Hello!

Your time is precious and the challenges relentless



We buy you time and space to focus on your business

You understand the importance of planning



We bring specialist expertise to the planning process

You don't know what you don't know



We tell you what you need to know

The line between business and personal finance is blurred



We work across that line



Our 'MVP'

MISSION

To bring you choices, confidence and optimism about the future

PROCESS

Fresh thinking, rigour, specialist expertise

Ask questions, set goals, build plans, review...and repeat

VALUE

Time and space to focus on your business

A sense of clarity and structure to your finances

Knowledge your financial plans are in good hands



The George Shippam Financial Planning Guarantee

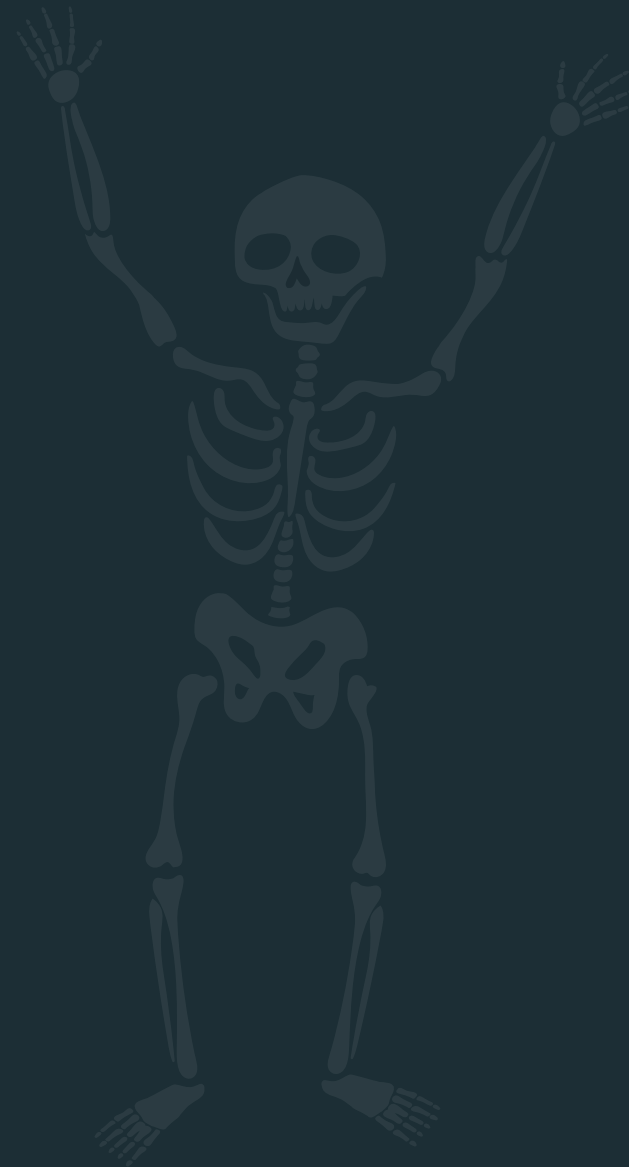
- If we don't think our service is right for you we'll tell you
- If we don't think we're a good fit we'll tell you
- If we don't know the answers we'll tell you...and try to find out
- If we get things wrong we'll tell you....and put them right
- And we'll always tell you what you need to know...not what we think you want to hear





Five Key “Whats”

1. What happens if I die or I’m seriously ill?
2. What can I do with my company cash?
3. What do I need to know about retirement?
4. What should I do when I exit?
5. What then?





1. What happens if I die or I'm seriously ill?

DIRECTOR / EMPLOYEE PROTECTION

- Pays out to family of director/employee on death
- Premiums allowable for Corporation Tax

KEY MAN PROTECTION

- Pays out to company on death of director or key staff member
- Allows company to repay debt, cover unforeseen costs & replace staff

SHAREHOLDER / INVESTOR PROTECTION

- Allows other shareholders to purchase shares of deceased
- Allows other shareholders to retain control of business

INCOME PROTECTION

- Pays out to individual off work due to long-term ill-health

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



2. What can I do with my company cash?

ACCESS TO CASH MANAGEMENT SOLUTIONS

- The SJP Cash Deposit Service powered by Flagstone
- Single platform access to multiple banks & accounts
- Risk mitigation
- Wholesale rates of return

CORPORATE INVESTMENTS

- For long-term liquidity (5+ years)
- Better use of liquidity than leaving in bank
- Must avoid 'tax traps' (FRS102)

Please note that access to cash management solutions is by way of a referral service and is separate and distinct to the services offered by St. James's Place



3. What do I need to know about retirement?

EMPLOYER SCHEMES & AUTO-ENROLMENT

- Legal obligation to offer to all qualifying members of staff
- Companies with two or fewer directors & no staff excepted
- Maximum penalty for non-compliance £10,000/day

DIRECTOR / SHAREHOLDER PLANS

- Up to £60,000 pension contribution per annum as long as ‘wholly & exclusively’ rules satisfied
- Contributions allowable for Corporation Tax
- Tax efficient means of capital extraction

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.

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

Auto-enrolment schemes are not regulated by the Financial Conduct Authority.



4. What should I do when I exit?

PLAN AHEAD!

- How much?
- When?
- Who to?
- Where next?

REINVESTMENT STRATEGY

- The right products
- The right investments
- The right time

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.

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

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

Trusts are not regulated by the Financial Conduct Authority.

TAX MITIGATION

- Business Asset Disposal Relief
- Reinvestment of proceeds
- Employee Ownership Trusts (EOTs)



5. What then?

ENJOY YOURSELF

- You've earned it!

THEN...MORE PLANNING!

- Retirement planning
- Later Life Planning
- Legacy & Estate Planning



Bringing It All Together – The Plan

THE PLAN WILL BE

- Tailored
- Holistic
- Clear
- Measurable
- Detailed
- Long-term
- Flexible
- The beginning not the end



About George Shippam Financial Planning

FOUNDED BY GEORGE SHIPPAM IN 2016

- Headquartered in Haveringland, North Norfolk
- Local roots, national reach, global perspective
- Guided by the George Shippam Financial Planning Guarantee

FIVE MEMBERS OF STAFF

- Fiona Cecil, Practice Manager
- James Eyre, Adviser
- Dawn McGarry, Practice Support Specialist
- Dudley (labradoodle) & Flo (cockerpoo), Client Hospitality & On-site Security

**ST. JAMES'S PLACE
SENIOR PARTNER**



About George Shippam

MA (Cantab) MBA ACII APFS

LIFE

- Married to Sally with three angelic children
- Obsessive cyclist
- Aspirational gardener
- Eighties music-lover
- Amateur wine collector
- Exasperated Norwich City fan

WORK

- Over 9 years as a Financial Planner (Chartered)
- 14 years in investment banking
- Over 33 years in financial services
- Over 57 years and still learning





GEORGE SHIPPAM
FINANCIAL PLANNING

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George Shippam Financial Planning Limited 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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