



Southover Wealth

# BUSINESS OWNERS



# FINANCIAL PLANNING GUIDE

As a business owner we understand that you are a busy entrepreneur who works in a demanding environment. This leaves you with very little time to focus on your own financial wellbeing.

Whether you are starting a business, have a mature business or are looking to exit or release capital, we at Southover Wealth have the expertise and knowledge to guide you through the stages of owning a business.

The recent rise in inflation driving up the cost of fuel and energy as well as increases in employer National Insurance Contributions and employee wages, will mean that business owners will be feeling the pinch as profit margins are driven lower.

We can undertake cashflow forecasting ensuring that you are maintaining an optimal level of cash within the business and put a plan in place to extract additional funds in the most tax effective manner or invest these within your business.



Through St. James's Place, we provide access to the products and services above.

The value of an investment with St. James's Place will be directly linked to the performance of the funds selected and the value 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. The value of any tax relief is dependent on individual circumstances.

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Partner Practice



Southover Wealth is a trading name of Southover Wealth Ltd.

For advice tailored to your individual circumstances please get in touch.

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