

Radcliffe
& Co



**Business owner
financial planning**

**Plan with clarity.
Protect what you've built.
Prepare for what's next.**

Business owner financial planning

We provide reliable, independent financial planning for business owners, directors and entrepreneurs, connecting business success with personal financial security.

Financial support for business owners

Running a successful business brings unique financial pressures, from managing income and tax efficiently to protecting the people who keep the business moving to planning for the future beyond day-to-day demands.

As FCA-regulated independent financial advisers, we draw on over 60 years' experience supporting business owners across a wide range of sectors. We'll work with you to build a clear plan that fits your goals today and adapts as your business evolves, so you can make confident decisions with a full view of the bigger picture.

What is business owner financial planning?

Business owner financial planning brings your commercial priorities and personal wealth into one coordinated strategy. The aim is to ensure decisions made in the business support your long-term security, and that your personal plans remain resilient as the business grows and changes.

Together, we can help you:

- **Align business income** with personal goals and lifestyle plans
- **Plan for growth, protection, exit or sale**, with clear options at each stage
- **Bring key areas together**, including cashflow, tax planning, pensions, investments and risk
- **Protect** both company assets and your personal position
- **Prepare** for succession and long-term family security

We provide ongoing, strategic support, tailored to your circumstances and reviewed as legislation, markets and business priorities change. Our focus is on outcomes that matter to you, not product sales.



Why financial planning **matters** for business owners

Clear planning helps business owners manage both short-term demands and long-term goals, with fewer surprises and better decisions along the way.

Professional guidance can help you:

- **Gain clarity** during periods of business growth
- **Protect** both company and personal assets
- **Prepare for unexpected events** that could impact income or continuity
- **Support long-term lifestyle goals** beyond the business
- **Plan ahead** for succession or sale with confidence

Without a joined-up plan, many business owners grow successfully while losing visibility on their personal position, making it harder to know if retirement plans are on track, whether family protection is sufficient, or what an exit would mean for lifestyle and long-term security.

Forward planning creates stability by showing how today's choices shape tomorrow's options.

Our business planning services

Our services are designed to work together, supporting you through each stage of your entrepreneurial journey.

Selling a business

Clear planning before, during and after exit, helping you understand the financial impact, reduce uncertainty and translate business value into personal security.

Protecting the business

Helping safeguard your company, income and personal position against risk, so you can move forward with confidence.

Business continuity and shareholder protection

Supporting partners, shareholders and families with planning that prepares for the unexpected and helps maintain stability through transitions.

Each service integrates into a wider plan tailored to your circumstances, keeping commercial priorities and personal goals aligned.



Why **choose** Radcliffe?

- **Independent**, FCA-regulated advice with whole-of-market access
- **Specialist expertise across key sectors**, with practical insight you can rely on
- **Long-term relationships with advisers** who get to know you as your life and priorities change
- **Tailored recommendations** shaped around your goals and wider financial picture, not off-the-shelf solutions
- **Over 60 years of trusted advice**, combining proven heritage with modern thinking

Business owner financial planning

Financial planning for business owners requires the full picture, not just your balance sheet. We consider your ambitions, responsibilities and the life you want your success to support.

Whether you're planning for growth, preparing for exit, or simply want clarity on how business success translates into personal financial security, our independent advisers are here to help.

We'll provide strategic guidance you can rely on, clear, impartial, and designed around your business, your life and your goals.

Book a free consultation today

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