THE Openwork PARTNERSHIP

Supporting Business Owners

Build. Grow. Protect. Preserve.

Helping business owners build stronger businesses, protect what they've created and plan confidently for the future.

Helping Business Owners Build, Grow, Protect and Preserve Wealth

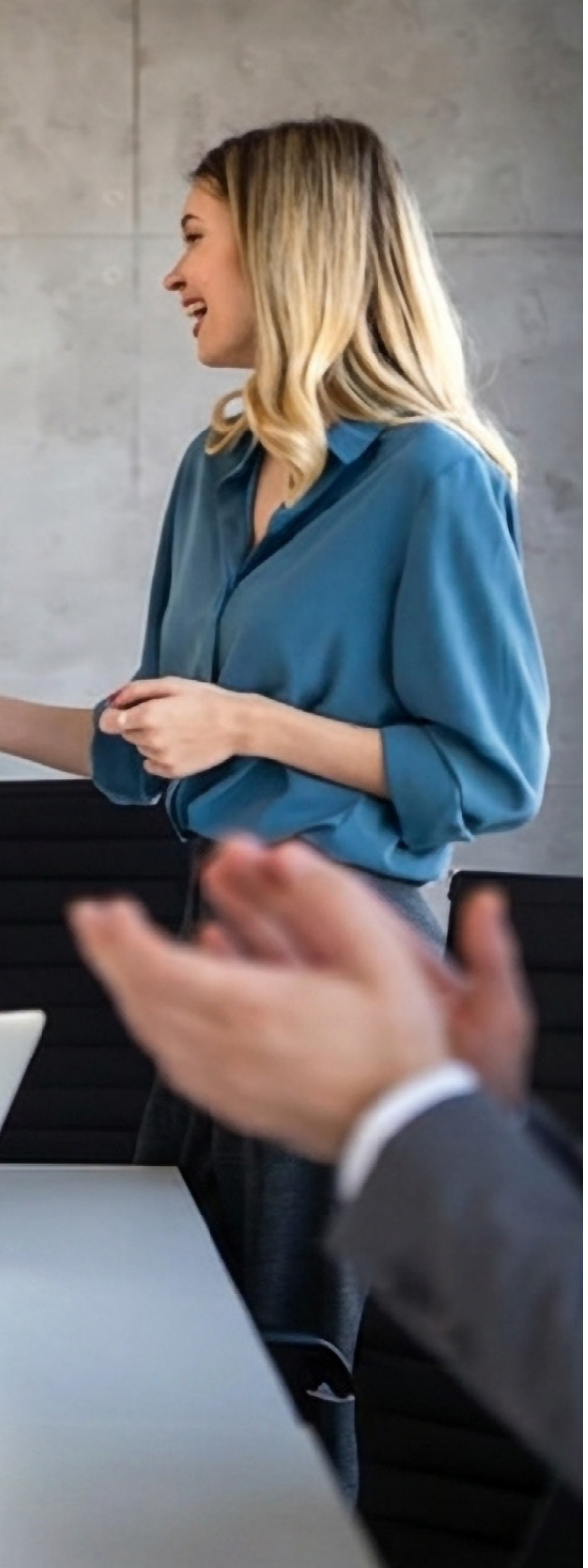
A coordinated approach to business and personal financial planning

Running a successful business involves making decisions that affect far more than the day-to-day operation of the company.

Whether you're looking to fund future growth, manage surplus cash, protect key people, reward employees, plan for succession or preserve wealth for future generations, the right advice can help you make better informed decisions.

At every stage of the business lifecycle, there are opportunities to create lasting value, reduce risk and support your long-term goals.

Our role is to help you identify those opportunities and connect you with the right solutions, support and expertise when you need them.



Where Are You on Your Business Journey?

Every business owner's journey is different, but most challenges fall into three key stages.

Build & Grow You may be looking to:	**Protect & Strengthen** You may be looking to:	**Transition & Preserve** You may be looking at:
Secure funding for growth	Protect key people within the business	Succession and exit planning
Invest in property, equipment or infrastructure	Safeguard shareholders and ownership	Business continuity
Manage cash flow more effectively	Manage business risks	Retirement planning
Build and diversify cash reserves	Protect company assets	Wealth preservation
Make better use of surplus business capital	Support employee wellbeing	Family legacy planning
Attract and recruit talented employees	Improve staff retention and engagement	Inheritance tax considerations

Whatever stage you're at, having a coordinated strategy can help ensure your business and personal objectives remain aligned.

Making Business Capital Work Harder

Cash Management & Corporate Investment

Many successful businesses hold significant cash reserves for working capital, future expansion, acquisitions, tax liabilities or operational resilience.

While holding cash can provide flexibility, it is equally important to ensure those funds are working effectively and supporting longer-term business objectives.

The value of investments and any income from them can fall as well as rise and you may not get back the original amount invested.

Conversations We Often Have

- How much cash should the business hold?
- Are cash reserves working efficiently?
- Is liquidity aligned with future plans?
- Could surplus capital be used more effectively?
- How should cash be structured across short, medium and long-term objectives?

How We Can Help

- Cash management solutions
- Deposit diversification
- Treasury and liquidity planning
- Working capital considerations
- Corporate investment solutions
- Strategic reserve planning

Potential Benefits

- Improved financial efficiency
- Greater flexibility for future opportunities
- More effective use of surplus capital
- Confidence when planning for growth and investment

Accessing Capital for Growth

Commercial Finance

There are many points in a business's journey when access to funding can help unlock opportunities.

Whether the objective is acquiring property, funding development projects, investing in equipment or supporting growth, obtaining the right finance can make a significant difference.

Commercial mortgages aren't regulated by the Financial Conduct Authority. For advice on commercial mortgages, we will refer you to a specialist broker.

YOUR PROPERTY MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.

Conversations We Often Have

- How can future growth be funded?
- Is there a better way to finance assets?
- Could property ownership support business objectives?
- Are there opportunities to improve cash flow?

How We Can Help

- Commercial mortgages
- Property acquisition finance
- Asset finance
- Development funding
- Working capital solutions

Potential Benefits

- Support growth ambitions
- Improve operational flexibility
- Access specialist funding solutions
- Accelerate strategic opportunities

Protecting the Business You've Built

Business Protection & Continuity

For many business owners, the success of the company depends heavily on a small number of key individuals.

The unexpected loss of an owner, director or critical employee can create financial and operational challenges for a business.

Business protection planning helps build resilience and supports continuity when unforeseen events occur.

Conversations We Often Have

- What would happen if a key person became seriously ill?
- How would shareholders be protected?
- Is there a clear succession strategy?
- Would the business continue operating as intended?

How We Can Help

- Key person protection
- Shareholder protection
- Relevant life cover
- Group life assurance
- Group income protection
- Ownership continuity planning
- Succession planning

Potential Benefits

- Greater business resilience
- Protection of business value
- Improved continuity planning
- Confidence for owners and shareholders

Managing Everyday Business Risks

Business Insurance

Every business faces risks that could impact operations, profitability and reputation.

Appropriate insurance arrangements can help protect the organisation, its employees and its assets from unexpected events.

Conversations We Often Have

- Are current insurance arrangements still appropriate?
- Would the business be able to recover from a significant disruption?
- Are assets, premises and operations adequately protected?
- Are there any gaps in our current cover that could expose the business to unnecessary risk?

How We Can Help

- Professional indemnity insurance
- Public liability insurance
- Employers' liability insurance
- Commercial property insurance
- Business interruption cover
- Commercial insurance solutions

Potential Benefits

- Protection against financial loss
- Reduced operational disruption
- Support for business continuity
- Greater confidence for stakeholders

Supporting Your Most Valuable Asset

Employee Benefits

Attracting and retaining talented employees remains a major priority for many businesses.

A well-structured employee benefits package can help improve recruitment, strengthen engagement and demonstrate a commitment to employee wellbeing.

Conversations We Often Have

- How can we attract and retain talented people?
- Is our benefits package competitive?
- Could employee wellbeing be improved?
- How can benefits support business growth?

How We Can Help

- Workplace pensions
- Healthcare solutions
- Group risk benefits
- Employee wellbeing support
- Financial education initiatives
- Employee benefits reviews

Potential Benefits

- Improved retention
- Enhanced recruitment
- Greater employee engagement
- Stronger workplace culture

Preserving Wealth Beyond the Business

Succession, Estate & Legacy Planning

For many business owners, a substantial proportion of their family's wealth is tied to the business they have spent years building.

Planning for the future can help ensure wealth is transferred efficiently and in a way that supports long-term family objectives.

HM Revenue and Customs practice and the law relating to taxation are complex and subject to individual circumstances and changes which cannot be foreseen.

Trusts are not regulated by the Financial Conduct Authority.

Conversations We Often Have

- What does the eventual exit strategy look like?
- How can wealth be passed to future generations?
- Are there potential inheritance tax considerations?
- How should family wealth be structured for the future?

How We Can Help

- Succession planning
- Wealth preservation
- Trust planning
- Family wealth strategies
- Intergenerational planning
- Inheritance tax considerations

Potential Benefits

- Greater control over future outcomes
- Enhanced wealth preservation
- Improved succession readiness
- Confidence for future generations

Why Business Owners Work With Us

We Help Connect the Dots

Many business owners already have relationships with accountants, solicitors, lenders and insurance providers.

What's often missing is a joined-up view.

We help business owners understand how decisions in one area can affect another, creating a more coordinated approach to planning.

Whether you're looking to grow, protect or ultimately exit your business, we can help identify opportunities and introduce specialist expertise where needed.

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Protect.

Preserve.

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