



“We have been working with Ginkgo for 6 years: they manage pensions for 58 staff, handle our shareholders and life policies, wills, health insurance and general wealth management. The service Daren and his team provide is fundamental to the health and growth of our business. They are always on hand to help. A business we put 100% trust in and an asset to our community.”

**Eve Daniels, Co-owner of
More2Nurseries, Greenwich, London.**



So you've had a big idea and now you're a serious business. And serious businesses need to ask themselves serious questions. They need to deal with the 'what ifs'...

What if one of your directors dies? Can you be sure the remaining directors can keep legal control of the company?

What if your top sales person suffers a long-term illness. How will you replace the income they generate?

What if your lack of staff benefits is stopping you attracting and keeping the right people?

What if you're not sure how best to find and put money into the business or the most efficient way to take it out?

What if all your hard work falls short of funding your future lifestyle?

Confronting these questions is time consuming and complex. So why not let Ginkgo Financial deal with them for you, with expert advice and practical help? Then you can get on with growing your business.

Get in touch with Ginkgo today for a free no obligation consultation.

T 020 3675 9050

E contact@ginkgofinancial.com

2 Delacourt Road, London SE3 8XA

There's more to a successful business than a big idea...

Pensions, protection and financial planning for entrepreneurs



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Protecting your business

You're young. You're fit. You'll be leading from the front for years. At least you hope so... None of us likes to think of the possibility of long-term illness or even death. But in business, crossing your fingers isn't enough. You need to plan now to make sure the enterprise can keep on running without you:

Shareholder protection | Business protection trusts, otherwise known as business wills, give company directors rock solid certainty on what will happen to the ownership of the company if a shareholder dies.

Key person insurance | Don't be caught short if illness or injury prevents a crucial member of your team from working – for a long time or even permanently. Key person insurance buffers the business against the resulting financial loss.



Growing your business

There's more to business success than having a good idea and rolling your sleeves up. Keeping ahead of the game when it comes to plans, pensions and benefits can help you attract staff and investors.

Rewarding your team | People are a business's most valuable asset. And a great benefits package will help you attract – and keep – the right ones. We can help you piece together an attractive package including an enhanced pension offering, accident and private health insurance and death in service benefits.

Financing your growth | When you're ready to bring new projects to life or invest in other ventures, we can help. Through careful planning and securing commercial finance on the terms that are right for you, we'll be there as you take your business to the next level.



Rewarding yourself

There's no denying that starting and running a business is hard work. Some do it for personal satisfaction. Some want to give back. Most are looking for a lifestyle that comes from financial success. We'll help you plot a path to financial independence and stick to it.

Directors' pensions | Once you're successful enough to start rewarding yourself for your hard work, the tax burden on companies' profits and dividends can come as a shock! Using a pension can be a tax efficient (and perfectly legal) way of extracting money from your business.

Planning your exit | If your long-term goal is to sell the business, then it pays to work out now how much you would need from a sale. We can help you put a number on your future lifestyle ambitions and work out whether the potential proceeds from a sale, alongside your pensions, savings and investments, are likely to be enough.



Straight-talking advice for growing businesses

Ginkgo Financial speaks your language. Since 2013, we've grown from one man and a spare room (Daren Wallbank, Chartered Financial Planner) to a thriving team of advisers and support staff.

We're part of the Quilter Financial Planning network, one of the leading providers of regulated advice, investments and wealth management,

both in the UK and internationally. And we're Top Rated on the VouchedFor independent customer review platform. So you can be confident you're in safe hands.

We'll unravel the regulations, swap jargon for plain English and do the legwork for you. All with a friendly welcome and exceptional customer care.