



**BREWIN  
DOLPHIN**

## How we can help you



### **Recent events amid the Covid-19 pandemic have reminded us all that little, including life itself, can be taken for granted.**

This has prompted many directors and owners to refocus on several crucial areas, including:

#### **1. Business protection**

- a. What is the effect on the business if a shareholder or key person becomes unable to fulfil their role or, worse, meets an untimely end?
- b. What provision is in place to mitigate these effects?
- c. If you have any protection when were these arrangements last reviewed? Are they still adequate for the current shape of the business?

We can help you assess requirements and review existing arrangements to see if they protect the business in the way you want them to.

#### **2. “Magic number” – The saleable value of your company**

If you’re a director or business owner and you’re considering selling your business in the next few years, have you considered:

- Whether the achievable price will afford you the standard of living you want?
- How attractive is your business in a post Covid world?
- How long is the ‘selling your business’ journey?
- What challenges will you face along the way?
- How can you make your business look as marketable as you can?
- How much capital will you need to remove worry and live your ideal life?

We can help you gain clarity and support you in making the best decision to shape your future.

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The value of investments and any income from them can fall and you may get back less than you invested.

Please note that this document was prepared as a general guide only and does not constitute tax or legal advice.

While we believe it to be correct at the time of writing, Brewin Dolphin is not a tax adviser and tax law is subject to frequent change.

No investment is suitable in all cases and if you have any doubts as to an investment’s suitability then you should contact us.

The information contained in this document is believed to be reliable and accurate, but without further investigation cannot be warranted.