

Financial Services

Saving, Borrowing and Investing

Get the most for your money with our selection of the best financial services, including property, legal, lending, investment and pension options

Keeping the lid on future inheritance tax liabilities

WHEN THE GOVERNMENT introduced an additional slice of IHT exemption for families – the Residence Nil Rate Band (RNRB) – in April 2017, the aim was for the majority of estates to be IHT-free. By April 2020, a couple who own their own home and leave it to their children can benefit from combined IHT exemptions of up to £1 million.



However the reality is that questions remain about how wealth should be managed in later life. Couples who are not married or in a civil partnership are unable to transfer their Nil Rate Band to their partner on death, for example, so planning is needed to ensure their RNRBs can be used effectively. Estates worth over £2 million are



subject to a tapering of the RNRB which effectively removes the exemption for estates over £2.35 million by April 2020 (£2.7 million where the RNRB has been transferred in full to a spouse).

In addition, families are struggling to understand the implications of issues such as downsizing or the sale of a property prior to death to fund care. The good news is that if your family member died after 5 April 2017, the value of an earlier property can be taken into account in the RNRB calculation, provided the downsizing or sale happened after 8 July 2015, although the calculation process is quite complex.

Smith & Pinching and Almary Green are Chartered Financial Planners – the gold standard for financial services. Contact us for a no-cost exploratory review of your IHT planning. smith-pinching.co.uk 01603 789966



Is a lack of cash holding back your business?

CASH IS THE FUEL that makes a business work. Not only does it ensure that day to day bills can be met, it drives growth and provides bargaining power with suppliers. So why do many companies fail to use all the tools available to them to ensure they have cash to manage their business most effectively?

On paper a business can be doing well. Receivables exceed the payables with a bit left over, so in theory, they're making a profit... in theory! Unless the profit is liquid (i.e. in cash form) it's notional. Any number of unforeseen circumstances could arise and leave a business in a questionable situation; customers could delay payment, dispute an invoice or, heaven forbid, go bust.

This is why we advise these seven little things companies can do to improve and manage their cash flow:

- Don't spend money on things the business doesn't need
- Negotiate terms with suppliers to match those of the business
- Make sure the T&Cs are clearly set out and agreed to before work is started
- Check that customers can afford to pay, prior to commencing work
- Send invoices out immediately after delivering the goods
- Be sure to include all the information on the invoice a customer needs in order to pay
- Send out regular statements in order to stay top of the customers' accounts payable list.

Luckily there are companies like us who can help supercharge your cash flow, keeping you relaxed and your business cash positive. Feel free to give us a call today.

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Investing done differently: how one Alt-Fi company is changing property investment

SINCE 2008'S CRASH, individuals are more likely to seek investment opportunities independent of traditional markets. A raft of alternative finance platforms rose to meet that need but one stands out.

"Cogress aims to provide a real answer to a real need," says co-founding CEO, Tal Orly. "We deploy funding to SME developers – with properties valued at £80m or below – and provide investors who qualify access to exclusive property development investment opportunities."

It's a model most closely identifiable as P2P, but Tal quickly points out that Cogress is far more comprehensive. "We don't simply introduce investors to developers, raise capital and wash our hands of the project. We manage the entire process, from the initial assessment of the deal through to selling the units and exiting."

Cogress' strength lies in its rigorous due diligence, which ensures that every development launched to investors is vetted, meets stringent criteria and yield potential. "Cogress advocates for our investors from the first moment we assess a project, for the duration of the



development and right up until the project exits," explains Tal. And the number of projects that make it through the vetting process to be launched to investors? Just one in 30. Capital at risk.

cogressltd.co.uk | 020 7100 9744

cogress

A gift in your will can make a difference



WHEN (MAJOR) BERNIE BROAD was blown up in an IED explosion in Afghanistan in 2009 he was left with life-changing physical injuries. Flown back to the UK where doctors fought to save his legs, nine months later they amputated his left leg, then three years later, he lost his right leg as well.

Bernie spent the next few years being treated at the Defence Medical Rehabilitation Centre, where he spent spent up to six weeks at a time. He and his wife stayed at SSAFA's Norton House, a home-from-home for injured serving personnel and their families.

Bernie explains. "The SSAFA staff are just so friendly, they don't see you as an injury or a problem. As the accommodation is free, my wife and family could stay nearby, so they could support me during my recovery. For me, SSAFA's Norton House became my home."

Some gifts have the power to change lives long after they've been given. A gift in your will could give veterans like Bernie, and his family, comfort and hope for the future. Request your free legacy pack today.

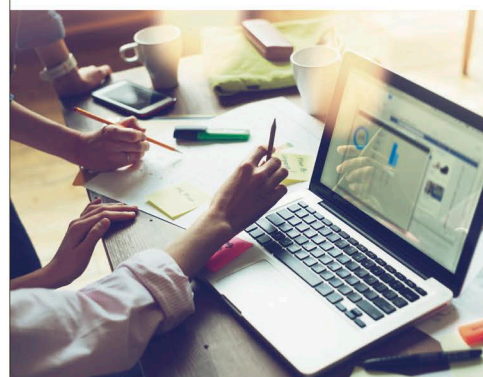
Contact our legacy team at: ssafa.org.uk/legacypack 020 7463 9257



Registered charity in England and Wales (210760), Scotland (SC038056) & the Republic of Ireland (20006082).

Take advantage of your annual tax-free allowance in 2019

WHERE DO YOU TURN when stock markets are nosediving, the economy is stalling and cash ISAs are unable to keep up with inflation? The answer lies with an Innovative Finance ISA (IFISA) that allows investors to use their annual tax-free investment allowances on FCA-regulated peer-to-peer lending platforms.



ArchOver is one such P2P business lending platform with an IFISA that is open to anyone who has £1,000 to invest in specific projects and/or £250 in an auto investment plan spread across multiple projects. Lenders may invest up to their annual ISA limit of £20,000 with ArchOver or any remaining portion thereof.

As a leading P2P platform, they have a variety of loans available, with interest rates ranging between 6% and 10% depending on the level of security. Interest is paid monthly from the loan draw down date, with terms ranging from 3 months to 36 months.

ArchOver rejects most businesses that approach them for a loan, authorising only those that meet strict due diligence criteria and that pass their rigorous credit analysis processes. All loans are monitored monthly and the borrower management teams met with twice a year to ensure loans are performing – a premium service for investors in P2P.

The ArchOver IFISA gives you the freedom and flexibility to choose your own investment, where you have control over your financial planning and capital growth in 2019.

Open your ArchOver IFISA today and earn up to 10% p.a. whilst supporting British Business Register via our website today, and start helping and earning! lenderteam@archover.com info.archover.com/user/registration archover.com/ifisa | 020 3021 8100

How can ArchOver help grow your business? Contact our commercial team today to see how we can help: commercial@archover.com



ArchOver is authorised and regulated by the Financial Conduct Authority 723755. Lender capital is at risk and interest payments are not guaranteed if the borrower defaults. Lending over the ArchOver platform is not covered by the Financial Services Compensation Scheme.



Summer IPO could make PFS the hottest FinTech in Europe

A SHORT STROLL FROM the traditional Central London landmark The Langham Hotel, you will find one of the leading financial technology challengers in Europe. Prepaid Financial Services has its headquarters on bustling Regent Street.

A scene from the iconic James Bond movie Goldeneye was filmed at The Langham with actor Pierce Brosnan OBE, originally from Navan in County Meath close to Dublin in Ireland. Today, another native of the town, Noel Moran, has been enjoying several 007-type moments of his own lately. He is the current European CEO European Entrepreneur of the Year for Payment Solutions and the Chief Executive Officer of PFS.

The London Stock Exchange has stated that AIM is the world's most successful growth market. Since it was established in 1995, more than 3,600 companies across the globe have chosen to join AIM to help raise the capital they require for expansion. Given its appeal and reputation, PFS aims to launch an IPO on AIM in Q2.

The FinTech, the current RSM European



Business Awards Digital Technology champion for 34 countries, has enjoyed a strong start to the year. The company has bucked the trend in the financial technology sector by returning 10 consecutive years of profitability. It is seeking to expand its reach outside of regulation to operate within Europe by looking to multiple financial regulators in Africa and Asia.

"Recording a decade of profits was not only an achievement for PFS, but a milestone for FinTech. The company continues to accelerate through innovation and leads the way with back-to-back industry-changing developments. Our growing portfolio of clients and international expansion plans mean the time is now right to seek to float to achieve our technical infrastructure and enterprise architecture aspirations," said Noel Moran. prepaidfinancialservices.com



WIN



A lease share of a racehorse plus race badges and share of prize money **Worth £840!**

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VENTURA RACING OFFERS shared ownership of racehorses with some of the top trainers in the UK, including Mark Johnston, Richard Fahey and Marco Botti. Make sure you enter the competition for a chance to win a 12-month 2.5% lease share of our new Mayson colt in training with Richard Fahey! Prize includes badges to the races and a share of any prize money won by the horse in 2019! venturaring.co.uk | 07968 551837

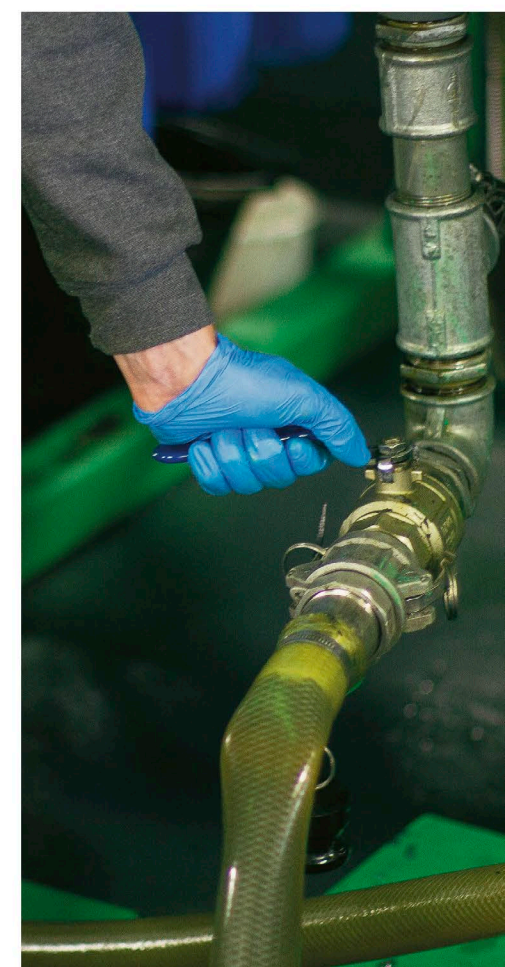


Renewable, green energy from waste cooking oil – the future of fuel

ENERGY IS ONE OF THE largest industries in the world. But with environmental concerns and a greater awareness of the finite nature of fossil fuels than ever before, the future belongs to renewable and green energy suppliers. Despite Brexit looming on the horizon causing British businesses to face great uncertainty, we at FutureFuel are in a prime position to use this to our advantage. We are putting the UK at the forefront of innovative renewable technology by adopting a truly sustainable waste not, want not attitude.

FutureFuel is a UK based renewable energy business specialising in waste-to-energy solutions. We are advancing the UK's commitment to reduce emissions by 2020, by transforming harmful used cooking oils into high grade biodiesel. Our biodiesel provides a clean burning fuel for road, plant and marine vehicles, as well as a greener alternative for heating oil and electrical generation.

With the support of the Department for International Trade, we have established strong trade relationships with governments outside of the European Union, providing them with an effective recycling solution while securing our own abundant supply of used cooking oil waste beyond Brexit.



Learn more about this ethical investment bond with our new video in conjunction with the Investment Association.

future-fuel.co.uk/investment

