

# INTEGRA

AFFINITY | LIFE | LIFESTYLE

ISSUE 7 SUMMER 2025

## ON THE RIGHT TRACK?

A SUCCESSION PLANNING  
SPECIAL FOR BUSINESS OWNERS  
& PRIVATE CLIENTS

### THE SURPRISING RISING OF ROSÉ

The oldest and yet the most modern of wines is at the peak of its powers

### NERVE, TALENT & TENACITY

Burlington Berties puts a roar into the Roaring 20s!

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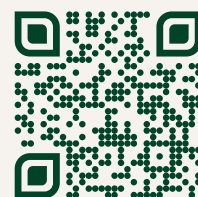
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## WELCOME TO THE SUMMER EDITION OF **INTEGRA**

Welcome to the Summer edition of **INTEGRA**. At this time of year, many of us consider getting away to near or far destinations. The inspiration for the theme of this edition was, in fact, provided by our photographer at a recent **INTEGRA** Best in Business event at the Shard. Elliot Patching took the cover page shot from the offices of **FORESIGHT** on the 23rd floor of the Shard, capturing an early evening in May at London Bridge Station.

A single train on one of the many tracks. Is the train departing or arriving? Has anyone missed the train, or are all of the passengers nice and early? Are they indeed on the right track? The analogy is simple to connect with our special feature in this edition – a succession planning special for business owners and private clients.

In this edition, **INTEGRA** examines what life looks like on the run-up to a business sale. Does this event become a destination or is it a mere junction that allows the owners to go off in a different direction?

The tax team at **Xeinadin** examine the value of a family investment company as a vehicle for providing a flexible way to enter the next stage after mainstream business. The team share all their thoughts on the possible tax advantages and how the creation of a family investment company can help enable a change of direction.

Our partners at **ACUTE** pick up on tax housekeeping pre business sale that can have a significant impact on the final picture. Alison Parker, estate planning specialist at **Elevation Wealth Management**, examines the succession issues on a personal basis. The **Elevation** team also provide some thoughts on how an investment portfolio can be constructed post sale of a business to help facilitate the bucket list to be fully checked off.

On page 2 you will see that the **Elevation** Estate Planning team will be on the road during the remainder of 2025, with a series of educational seminars based on how and why to plan succession. For details on tickets just go onto the code on the page to book tickets.

Spring 25, of course, will be remembered for the Trump Tariffs – Blackwood Investment Director, Mark Thowless-Reeves, provides his thoughts on how this is likely to work with the investment markets longer term.

In this edition, **INTEGRA** travels to the Norfolk coast with a visit to Burlington Berties Boutique hotel. We meet the owners, Joanna and Sally, and learn of their adventurous journey from Leicester to Norfolk which in turn, transported them from restaurateurs to hotel owners, all during the headwinds of COVID.

We also take a trip to Provence – inspired by our dish of the edition – grilled lobster with scallops! **INTEGRA** Sommelier Phil Coupland follows the fascinating evolution of rosé as the wine of choice, trending with the Millennial generation.

A trip to Ascot inspired **INTEGRA** tailor Richard George with his summer collection – inspired this time by Royal Ascot.

A big thank you, finally, to all of our Partners and advertisers – who once again have collaborated to bring together the fun, style and quality statement that is the heart of **INTEGRA**. Safe travels this summer!

Best Regards,

**Tony Smith**  
Director



### EDITOR

Tony Smith

### MAGAZINE CONTENT & EVENTS COORDINATOR

Harry Smith

### LIFESTYLE JOURNALIST

Simon Fidgevell

### BRAND RELATIONSHIP DIRECTOR

David Yelloly

### ADVERTISING

Tony Smith

### PUBLISHING

Andrew Taylor, Goldmine Media



### GOLDMINE MEDIA LIMITED

Floor 2, The Pinnacle,  
170 Midsummer Boulevard, Milton Keynes,  
Buckinghamshire, MK9 1BP.

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**T: 0845 686 0055**

**E: info@goldminemedia.co.uk**

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# THE IMPORTANCE OF FAMILY TRUST PLANNING FOR SMALL BUSINESS OWNERS AND PRIVATE CLIENTS

Intergenerational trust planning plays a critical role in ensuring the smooth transition of wealth, business interests and assets across generations. For both small and medium-sized enterprises (SMEs) and private individuals, strategic trust planning is essential to preserve financial security, minimize tax liabilities and maintain family harmony. Without proper planning, assets may be subject to legal disputes, excessive taxation or mismanagement, ultimately eroding wealth over time.

## "INTERGENERATIONAL TRUST PLANNING IS A FUNDAMENTAL ASPECT OF WEALTH AND BUSINESS CONTINUITY."

### The Role of Trusts in SME Succession Planning

For SME owners, intergenerational trust planning is a key component of business continuity and succession strategies. A well-structured trust allows business owners to transition leadership and ownership to the next generation while mitigating risks such as:

- 1. Tax Efficiency:** Trusts can be structured to optimize tax advantages, reducing inheritance tax and capital gains tax liabilities that may arise when passing down a business.
- 2. Business Stability:** By placing business assets in a trust, owners can ensure that company leadership remains intact, avoiding potential conflicts among heirs.
- 3. Creditor Protection:** Trusts offer legal safeguards that protect business assets from potential claims by creditors, ensuring the enterprise remains viable.
- 4. Management Control:** A trust structure enables a phased transition of control, allowing the next generation to gradually assume leadership roles while ensuring oversight from experienced trustees.

By implementing a trust for business succession, SME owners can create a structured framework that facilitates a smooth handover while preserving the enterprise’s value for future generations.

### Private Wealth Protection Through Trust Planning

Beyond the business realm, intergenerational trust planning serves as a crucial tool for private individuals seeking to safeguard their family wealth. Effective planning offers several advantages, including:

- 1. Preserving Family Wealth:** Trusts ensure that assets remain within the family and are distributed according to the grantor’s wishes, reducing the risk of mismanagement or external claims.
- 2. Minimizing Probate Issues:** Assets placed in a trust during a lifetime rather than from a Will can bypass the often lengthy and costly probate process, allowing beneficiaries quicker access to their inheritance.
- 3. Providing for Future Generations:** Trusts allow for structured distribution, ensuring that younger beneficiaries receive funds at appropriate life stages, thus preventing financial irresponsibility.
- 4. Protecting Vulnerable Beneficiaries:** Individuals with disabilities, minors or financially inexperienced heirs can benefit from managed distributions that safeguard their financial wellbeing.

**Key Considerations When Setting Up a Trust**  
Whether for an SME or personal wealth,

- establishing a trust requires careful planning. Key considerations include:
- **Choosing the Right Type of Trust:** Options include discretionary trusts, family trusts or irrevocable trusts, each offering different levels of flexibility and protection.
  - **Selecting Trustees Wisely:** Trustees should be individuals or institutions with experience in financial management and legal compliance to ensure proper administration.
  - **Regular Review and Adaptation:** Trust structures should be reviewed periodically to account for changes in tax laws, family dynamics or business growth.
- Conclusion**  
Intergenerational trust planning is a fundamental aspect of wealth and business continuity. By leveraging trusts, SME owners can secure their business legacy, while private individuals can ensure the financial wellbeing of their heirs. A well-crafted trust strategy not only minimizes legal and tax complications but also fosters long-term stability and prosperity for future generations. Engaging professional estate planners and legal advisors can help tailor trust structures to specific needs, ensuring that assets are effectively managed and transferred in accordance with one’s wishes. ■



**Alison Parker FPFS EFP**  
Senior Chartered Wealth Manager  
Head of Estate Planning

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Whether refining an existing design or developing a fully bespoke concept, Culinary Concepts' in-house design team works closely with clients to bring visions to life. From custom barware and dining accessories to sculptural decor and design-led installations, each project is shaped by creativity, purpose, and meticulous detail. For hospitality venues and vineyards wishing to reinforce their brand identity, Culinary Concepts can develop distinctive own-branded items that leave a lasting impression.

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To discuss a bespoke project or own-branded product collection, contact the Culinary Concepts Team

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# THE SURPRISING RISING OF ROSÉ

Have you noticed how cool it is to be (seen to be) drinking rosé?

**T**he oldest and yet the most modern of wines is at the peak of its powers it seems; for in this modern age of getting noticed, and noticing what others are getting, the wine of choice seems to be increasingly pink whereas a dozen years ago you would never see rosé wine presented in such a glamorous way. Further back, some of us thought Mateus Rosé was as good as it got!

So, what on earth has happened, is it accidental or is there something actually driving this change?

Firstly, let's just set the scene and make some sense of this phenomenal rise in status and popular culture.

Most of us would recognise that red wine consumption, especially in France, has fallen sharply and modern-day consumption habits overall are now favouring lighter and fresher beverages, (no different from the beer sector actually).

At the start of this decade, white wines made up around 43% of wine consumption with reds sitting at 47%; the maths masters reading this will tell us then that one bottle in every ten is a rosé. No shock to learn that consumption of white wine has risen by 10% this century but rosé wine has grown by almost 20%.

There are nearly 1,400 million litres

consumed around the world each year, according to Euromonitor International, and that makes it a sizeable industry in its own right, given sales per litre are between 10 and 20 euros.

Of course, Millennials make up an increasing share of that market, using their hooky hashtags on social media such as #yeswayrose and #roseallday. The beautiful are available to be seen and admired in photos of them enjoying the wine in attractive settings alongside equally attractive friends; all helping to drive the sales onwards and upwards.

France is one of the countries leading this consumption charge and it sits top of the international list for rosé wine, accounting for more than 30% of the market globally. (Germany and USA are in silver and bronze positions.) However, the UK is catching up fast at 6% and our consumption has risen fastest in the past two decades.

So, we know there's rapid change and many amongst us know how, where and when to drink rosé wine, but how many of us know much about the product itself, I wonder? Let's get started with some basics shall we....

A true rosé wine is made by leaving the clear coloured grape juice, after pressing, in contact with the skins of the red grapes used for maybe a few hours to allow a slight degree of tint to appear.

A Blush on the other hand, can be made as above but is also often produced as a blend of both white and red wines – and some would say this is something of an imposter wine type.

(Trivia tip news...white Merlot and white Zinfandel grapes are commonly employed in such Blush offerings; but, of course, these grapes are red and not white as their names imply.)

Rosé wines can come from anywhere where red grapes are grown and today this means the Southern Hemisphere too, but the heartland of this style remains the Mediterranean where rosé wines first appeared due to difficulties in producing white wines there (it's simply too hot).

Rosé wine is not just the trendy wine of our 21st century. The Greeks planted their first vines in Provence in 600BC, and unwittingly started this remarkable journey as true pioneers of the first rosé wines.

The current wine-making technique, including the method of macerating red grapes that gives red wine its colour and structure nowadays, was either not understood or was at best very uncommon. So, the wine they created from red grapes back then was actually rosé. Put another way, Provence is the oldest wine region in France, and rosé is the oldest known wine!

So, there you have it; in prime position sits 'uber cool' Provence as the proud spiritual home of rosé. Over 50 million bottles are made there annually, and grapes used include French classics such as Syrah, Cinsault and Grenache and some of the more premium offerings can include Mourvèdre and Cabernet Sauvignon too.

I would wager that amongst us wine drinkers and enophiles in the UK, maybe as many as eight out of ten will have heard of Minuty, Whispering Angel or Miraval. Yes, you've guessed it, the clever observers of growing consumer trends

have lost no time in creating leading brands by pouring millions into media campaigns and promotions to bring us greater quality, extensive ranges and more premium offerings at luxury level prices. Investors and celebrities have quickly engaged and put their name and in some cases their fortunes into ownership of some prominent rosé wine brands. This is no short-term trend; far from that, in fact, as rosé wine and all it represents is not only here to stay; it will grow its reputation, presence and influence further still.

French inspired, today's rosé wine is perhaps even a statement for a segment of today's society. It seems fabulously well aligned with the evolution of western consumer and lifestyle trends with our changing meal habits, globally influenced dishes, our passion for discovery and perhaps above all else, our predisposition for conviviality.

A perfect accompaniment for fish, cheese or just solo (in the best of company though!)

Yes, it can be a glass of cool in itself, so whoever you're with, make sure it's served that way too (40 to 45 degrees F and no more). ■





# GRILLED LOBSTER & SCALLOPS WITH LEMON BUTTER

Ingredients

- ✓ 2 lobster tails, halved lengthwise
- ✓ 12 large sea scallops, patted dry
- ✓ 3 tablespoons of olive oil
- ✓ Salt & freshly cracked black pepper
- ✓ 1 tablespoon smoked paprika (optional)
- ✓ 4 tablespoons unsalted butter
- ✓ 2 cloves garlic, minced
- ✓ Zest and juice of 1 lemon
- ✓ 1 tablespoon chopped fresh parsley

Instructions

- 1. Prep seafood:** Brush lobster meat and scallops with olive oil. Season with salt, pepper and optional smoked paprika.
- 2. Make lemon butter:** In a small saucepan, melt butter over low heat, add garlic, lemon zest and juice. Simmer for 2-3mins. Keep warm.
- 3. Grill:** Heat grill to medium-high. Grill lobster tails shell-side down for 5-6mins, basting with lemon butter. Add scallops and grill for 2-3mins per side until nicely seared.
- 4. Serve:** Drizzle with lemon butter and sprinkle parsley on top.

Enjoy!

# NERVE, TALENT & TENACITY.

Burlington Berties puts a roar into the Roaring 20s!





**AGAINST INDUSTRY COLLAPSE, ECONOMIC CHAOS,** extended lockdown, a restaurateur duo bought a boutique hotel in the depths of COVID. In 2025, they reflect on what it took – and what it has given back.



When most people were tightening belts, cancelling plans and bracing for lockdowns, Joanna and Sally were signing papers to buy a nine-room bed and breakfast near the shores of the Norfolk coast in the seaside town of Sheringham. That was somewhat against the sage advice of their long-time legal counsel!

'Literally, just as we were putting pen to paper, against the wave of contradictory evidence of that time, our lawyer advised, 'Are you sure? Girls, you don't have to do this,' remembers Sally.

It was 2021, and the world wasn't exactly open for business. Leicester, the home of Joanna and Sally, due to rule transgression, was served by an extended lockdown.

However, some four years later, the realisation was that COVID served up the wake-up call that they both needed and with it, a pathway to discovery.

I met Joanna and Sally again, four years after their move to Norfolk. The connection with the girls goes back 12 years. They owned a renowned restaurant in Leicester – North bar and Kitchen, which they ran for over ten years. Many great memories were created here. North was renowned for its unrivalled

fresh locally produced ingredients, turned into superb European cuisine. In addition to an extensive wine list, North also had its own brand of 'North's Gin', which was manufactured locally. North42 Gin became popular outside of the restaurant and was to appear very quickly on the middle shelves of Selfridges. Being near to the Leicester City and Leicester Tigers Grounds, Norths became the go-to restaurant for managers, players and other celebrities during its time. North had a buzz. The girls, passionate about 'real hospitality', made the restaurant a warm and entertaining place to go. You wanted to be there.

It was with those fond memories that we made a B- line to seek out Joanna and Sally, intrigued to learn more about their latest project, Burlington Berties.

Immediately what struck me on arrival was that Burlington Berties was a natural next step from North. The building is very impressive – a product of the Edwardian era and only a four-minute walk from the beach. Inside, I was immediately impressed by the contemporary style with a nod to its Edwardian roots. The stylish furnishings were sharp on detail, and there was an open kitchen and a roaring log burner, which was heaven after seven hours on a motorbike on a breezy spring day.

That evening it felt like time had stood still. After freshening up in our rooms



overlooking the beautiful south-facing gardens with its own Gin Bar, we made our way down for drinks, where we met the girls, who between service were in deep conversation with their guests. Like at North, I noted the fact that they delivered the art of making people feel very welcome, showing genuine interest in their day, whilst also giving them space for their own conversations. A hallmark of what made North so special.

A most enjoyable drinks in the beautifully furnished lounge moved on to dinner, where Joanna was Head Chef for the evening along with Matt. After a superb dinner and a glass of wine, we briefly caught up with the girls before retiring for a good night's sleep.

We saw Joanna and Sally the next morning after a very special breakfast of haddock and eggs. They were between their day job of making sure rooms would be ready for the next intake of guests. Service never sleeps!

Over a coffee, we had chance for a full catch up.

'COVID was a reset for us, an opportunity,' says Sally, sitting in the opulent drinks lounge of the hotel.

'We had got on a treadmill. I was working all day in Sports Management and then coming on to be front of house in the restaurant during the evenings and at weekends,' continued Sally.

Joanna, typical of many chefs with passion, was working long hours to drive the fantastic standards that she had set.

Joanna added, 'Time was not our own- and it was during lockdown, when we sat at home on a Saturday night for the first time in years, that we were forced to realise that – and with that, the idea of change began to gain roots.'

A brief from Sally's family, for Joanna to go out to Norfolk and source a home, came back with a slightly different interpretation.

'How can a three-bedroom bungalow turn into a nine-bedroom hotel?' asks Sally with a wry smile on her face.

Burlington Berties had come to market in the coastal town of Sheringham. It was enough to capture the vivid imagination of Joanna.

Joanna, jokingly deflects and blames her mother for a childhood love of dolls houses. Her mum bought her a large dolls house when she was a young girl and she loved furnishing it, then changing the furnishings when she got bored.

'I suppose I just wanted to get my dolls house back and furnish it like I did before,' explains Joanna.

Joanna and Sally bought Burlington Berties with unimpressive financials. The property needed a complete refurbishment, and to add a challenge to a challenge, during this period banks were not interested in supporting hospitality – this was, after all, COVID times.

In addition, and on a personal level, Sally found the transition to living in Norfolk, after a lifetime in Leicester, a challenge.

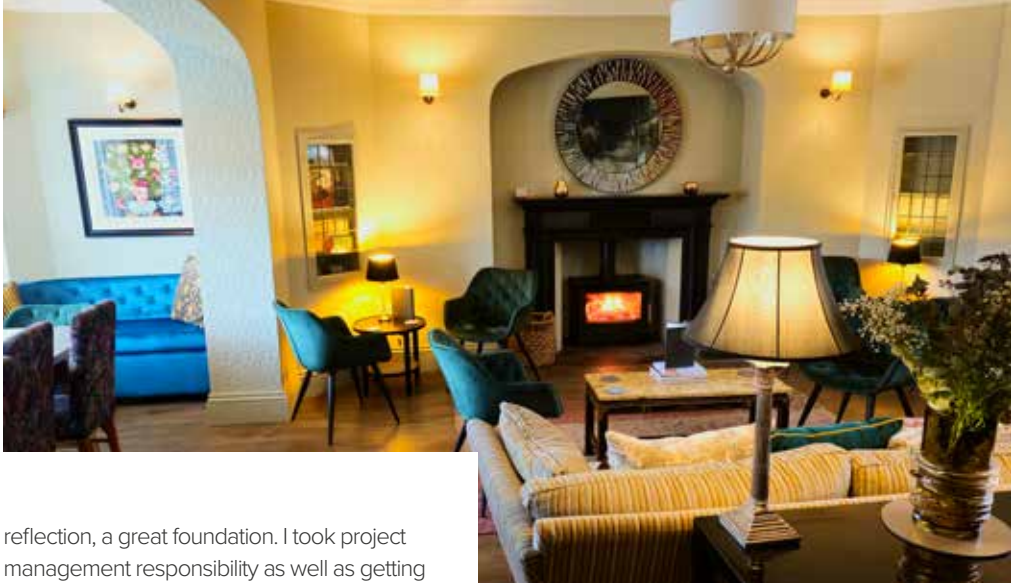
'We ended up taking a train to Norwich,' remembers Joanna. 'I wanted to make the point that if Sally needed city life, then it was only a stone's throw away from where we were now. So we did the restaurant and shopping bit, and then gradually things began to change.'

Four years on, Sally is now completely immersed in local life – being a local business owner, she has connected well with the local business networks and has been happy to support local council business initiatives.

'We'd worked in hospitality for years, and everything was shutting down. But we knew what this place could be. We knew what we could do.'

After a period of allowing the hotel to trade on, helped by the timing of staycations in England, the girls banked all they could to provide a fighting fund for the redevelopment project, ten-bedroom boutique hotel.

With little external support, Joanna, Sally and a team of local builders set to work on the project. Sally remembers, 'The redevelopment was a huge test of our resolve and dug deep in every way on our personal resources. A career in Sports Management called massively on planning, logistics and creativity. Very often I was tasked with getting a pint out of a thimble. So, applying these skills to the redevelopment of a hotel was, on



reflection, a great foundation. I took project management responsibility as well as getting involved with Joanna at the coal face. At one stage I was managing 17 trades at the same time whilst we were refitting bedrooms, bathrooms and the kitchen areas'

Taking a tip out of their own book during their time at North, the girls made a point of employing local tradespeople. Part of the rationale was to build up local relationships in the community.

'We visited a working men's club, basically knowing the white vans outside would be owned by plumbers, carpenters and builders. That was a good move – it really did help build goodwill locally,' added Sally.

The combination of Joanna's and Sally's complementary skills together with their boundless tenacity came good – as we were now witness to four years on, and the results are incredible.

The hotel has undergone a complete refurbishment, with a nod to its origins. Joanna pointed out, 'The hotel was designed and built by a trader from Norwich and named after his passion for the London Music Hall scene of the time – hence Burlington Berties.' Each bedroom is named after Music Hall celebrities of the time, and the decoration evokes the style of the Roaring 1920s, with contemporary flair. The open kitchen, which has been completely rebuilt, is where guests can observe Head Chef Joanna and Matt at work – a throwback to the design of North – and provides an airy as well as interesting feel to the completely refurbished dining room. The sitting room where we are sitting is finished with sumptuous green materials, which are matched in the bar and reception areas. The hotel has a style to complement the relaxed atmosphere.

The south-facing garden is inviting.

Stylishly laid out with flagstones and pebble edging, inevitably it has its own private Gin Bar.

Guests come from all parts of the UK. Most come for the proximity to the shoreline. There is a steam train that has a station nearby, and Sheringham Golf Club is in the immediate vicinity.

Inevitably, being a financial planner by trade, I turn conversation to next steps. Retirement and things like that. Joanna and Sally have always been big promoters of younger people. Sophie and Matt relocated to Norfolk and have become an integral part of the project, which is a triumph to the way the girls develop their staff. They have, I am certain, been able to pick up invaluable and unique experiences along the way – which longer term should allow the girls to indulge more in their passion for travel.

I should have known better than to expect that their retirement plans would involve pipe and slippers. There are, of course, future plans beginning to emerge. Joanna's itch is still there, with Sally working out ahead the project plan. I was able to tease out that there is a specific project in mind. Due to non-disclosure, this could not be revealed in detail. However, I can announce that it almost certainly could include an even larger dolls house! ■

Editor

For further information on a stay at Burlington Berties, please go to the website [burlingtonb.co.uk](https://burlingtonb.co.uk) When booking, reference **INTEGRA**



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## Why Use a Family Investment Company (FIC)?

A Family Investment Company (FIC) can be a highly flexible and tax-efficient solution for families looking to manage wealth across generations. Here are several reasons why a FIC might be a suitable choice for you.



### Flexibility in shareholding.

A FIC allows the creation of different share classes, tailored to the needs of family members. This flexibility lets you assign varying rights such as voting power, dividend access, or capital entitlements to different individuals. Control can remain with certain members while still allowing others to benefit from the company's wealth.

### Tax-efficient flow of funds.

When structured as a group company, a FIC can receive dividends from an existing business without triggering tax. Family members may hold shares in the FIC, they can receive salary or dividends from the FIC. This allows the shareholders of the trading company to be preserved as the founder, the FIC, and any employee shareholders who may be relevant. This structure helps maintain control of the underlying business while benefiting from the wealth generated. Additionally, if the FIC holds shares in a trading subsidiary, the **Substantial Shareholding Exemption** may apply, potentially exempting capital gains from tax upon sale, provided certain conditions are met. This setup helps preserve both control and value, offering tax relief in the event of a future sale.

### Income retention or distribution.

Income generated in the FIC can either be retained avoiding immediate personal tax or distributed tax efficiently to shareholders. This allows for a flexible approach depending on current needs or long-term plans.

### Inheritance tax mitigation.

A significant benefit of a FIC is its ability to help reduce **Inheritance Tax (IHT)** exposure. Holding minority shares in the FIC may allow for a discount in IHT calculations, making it more cost-effective to pass wealth on. 'Freezer' shares can lock in your ownership value for IHT purposes, while growth shares allow future value to pass to younger family members preserving your estate while maximising tax efficiency.

### Growth shares for the next generation.

FICs allow the issue of growth shares to children or grandchildren. Any increase in the company's value accrues to these shares, not to yours, making them ideal for transferring future wealth. This helps pass on value growth without affecting the current estate.

### Utilising family trusts.

Incorporating a family trust within a FIC can enhance long-term wealth planning. Shares transferred to a trust can benefit grandchildren, who may use personal allowances such as the £12,570 tax-free income threshold to reduce tax. However, this benefit doesn't extend to minor children due to anti-avoidance rules.

### Enhanced control with a shareholder's agreement.

A tailored shareholder's agreement sets out governance, decision-making, and dispute resolution protocols. This ensures the FIC operates in line with family values and provides structure and protection for family assets.

### Conclusion.

A **Family Investment Company** offers a versatile structure for managing family wealth, maintaining control, and reducing tax liabilities. Whether you're planning for income, inheritance, or business succession, a FIC can be a powerful tool. Always seek professional advice to ensure your FIC aligns with your goals and complies with current tax legislation.

For any enquiries or further questions, please contact:

Rachel Barry, CTA, FCCA  
Partner  
rachel.barry@xeinadin.com  
02920 735502

Amy Robins  
Partner  
amy.robins@xeinadin.com  
01795 478044





# USING A SMALL SELF-ADMINISTERED SCHEME (SSAS) TO SUPPORT YOUR BUSINESS



A SSAS is a type of occupational pension scheme designed primarily for owners and directors of small to medium-sized businesses. Unlike most pension products that are available, a SSAS provides greater control, flexibility and investment opportunities which not only benefit the members but also have the potential to support the sponsoring business directly.

One of the most compelling advantages of a SSAS is its ability to invest in a wide range of assets, including commercial property, shares, unit trusts and even loans to the sponsoring employer under certain conditions. This makes it a powerful financial tool for business owners looking to manage long-term retirement planning alongside their own business growth.

A common way a SSAS supports a business is through loan backs. What this allows, subject to HMRC rules, is for a SSAS to lend up to 50% of its net assets to the sponsoring employer. This can provide much-needed liquidity and/or investment capital which can assist with buying equipment or expanding the business operations. The loan must be on commercial terms and secured with a first legal charge against an asset with a value of at least the amount of the loan back. This can be particularly

helpful when we have seen lending from high street banks become more difficult to obtain for small and medium-sized businesses.

Another way a SSAS can support a business is its ability to buy commercial property. A SSAS can purchase commercial premises such as offices, warehouses or shops and lease them back to the sponsoring business. This means the business pays rent to the SSAS, which grows the pension fund tax-efficiently while freeing the company from external landlords. The SSAS grows through investment returns rather than rent being paid to a third party.

A SSAS is tax efficient with contributions made by the company to the SSAS usually being tax-deductible, reducing corporation tax liabilities. As with all other pension schemes, a SSAS is free from income tax and capital gains tax and, in addition, has full flexibility

on retirement options including tax-free lump sums and drawdown.

Importantly for business owners, SSASs can have multiple members, including directors or family members involved in the business, allowing the pooling of assets for larger investment opportunities. This collaborative structure supports both business and family wealth planning in a strategic and tax-efficient way.

In conclusion, a SSAS offers some unique advantages to entrepreneurial business owners. By enabling pension funds to be actively invested back into the business through loan backs and commercial property purchases alongside wider investment strategies, it aligns long-term retirement planning with short- and medium-term business growth. ■



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## EMMETT LONDON: REDEFINING LUXURY

In 1992, nestled in World's End on the Kings Road, Robert Emmett opened the doors to Emmett London seeking to craft the perfect shirt. The mission was deceptively simple but unyielding: to create a garment that spoke of exceptional quality, a shirt that would not only fit but feel as though it had always been part of whoever wore it.

### The Secret

The heart of Emmett London lies in its materials. Each fabric is chosen with an almost reverent care, sourced from the finest mills. Cotton, linen, silk, cashmere – selected not just for their beauty and vibrant colour, but for their longevity and their feel against the skin. Not mere cloth, but threads that carry a promise that what is made will last.

But fabric alone is not enough. Craftsmanship gives life to a garment. Each shirt is stitched by hands that know the language intimately, where every seam, every button, every fold is deliberate, precise. There is an artistry to the work, a commitment to a level of perfection that

will not be matched. It is this attention to detail that makes an Emmett shirt more than mere clothing, but a thing of quiet distinction.

### Exclusivity

Defined by their rarity, every design is limited in quantity and never repeated. This exclusivity transforms each shirt into something more – it becomes a rare possession. A man who wears an Emmett shirt is not just wearing clothing; he is wearing something that carries with it a piece of history and something that was made with care. So, when you spot another one in the wild, there is a look in the eye, maybe a subtle nod – an acknowledgement of taste.

### A Personal Touch

Stepping into their store on Jermyn Street is like walking into a candy shop. Row upon row of the brilliant colours Emmett has become famous for. But beyond that still, exists something for the client even more discerning. Upstairs is the made-to-measure showroom.

It can take six to eight weeks for an order to be ready for collection, but something this good is worth the wait. With nearly endless combinations of fabric, collar, cuff and cut, the sheer number of options that Emmett boasts can become dizzying. However, sitting down on the couch it becomes a quieter, family affair. Robert's son Samuel Emmett handles the fitting himself, ensuring that no detail is lost along the way.

### Legacy and Sustainability

Three decades and two generations in a world driven by the rush of fast fashion. Emmett London has remained true to its goal, the perfect shirt, but that definition has grown. The perfect shirt must also be sustainable and ethical. Utilising ever advancing modern innovations every shirt is made with natural fabrics, sourced responsibly and crafted with an awareness of the world and our futures in it. This commitment to sustainability ensures that each piece is not only a luxury to wear, but a choice made with conscience. The perfect shirt does indeed exist at Emmett London.

**Flagship Store** - 112 Jermyn Street, London SW1Y 6LS

**Where it All Began** - 380 Kings Road, London SW3 5UZ / [emmettlondon.com](http://emmettlondon.com)



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PORSCHE





# SMART INVESTMENT STRATEGIES FOR THE FUTURE AFTER BUSINESS

From Business Success to Financial Freedom:  
A Tax-Efficient Portfolio for the Future

**A New Financial Chapter**

After years of hard work building their business, John and Jill Blank have successfully exited their business after agreeing a sale for **£1.6 million**. With this newfound capital, their goal is clear to replicate the income they previously earned, while ensuring tax efficiency, long-term growth and wealth preservation for future generations. Their investment strategy must balance accessibility and **tax efficiency, and provide the potential for capital growth over the medium to long term** to secure financial freedom in the years ahead.



**Investment Breakdown & Tax Efficiency**

- **Consolidation of Pensions:** £550,000 across three pensions, streamlined for efficiency. Also providing a decrease of risk and greater investment diversification. The pension serves as an effective tax wrapper despite changes announced to pension regulation from 2027 in the Autumn Budget.
- **Investment Trust Planning:** 2 x £325,000 investments will be put into trust, and will be outside the couple's estate in seven years time. They will retain control and access to the capital via annual maturities. The investment has the option to allocate segments to their children, without resetting the seven-year clock. Due to the couple's age, this can be repeated to the same effect at the end of the term.

- **Utilisation of Annual Allowances:** £20,000 ISA funding each annually via General Investment Accounts. Use of £3,000 CGT Allowance, as well as Personal Income Tax Planning.
- **Tax-Optimised Withdrawals:** Income drawn from least tax-efficient assets first.
- **Estate Planning Benefits:** Strategic gifting and inheritance tax (IHT) planning.

**Control & Accessibility of Funds**

- **Year-0 Cash Reserve:** £100,000 held for first-year expenses, ensuring liquidity.
- **Annual Income Plan:** Portfolio structured to generate a sustainable £100,000 per annum.
- **Flexible Investment Structure:** Ability to adapt based on tax laws and market conditions.
- **Short-Term Cash Solution:** Provided to ensure the cash retained for any tax upon sale can earn a good rate of interest until the bill is payable.

**The Power of Compounding Interest**

- **Projected Growth in Seven Years:** Smart investments aimed at maximizing returns, with seven years marking a key milestone as clients reach State Pension age as well as resetting their IHT planning allowances.
- **Diversification for Stability:** A balanced risk approach across multiple asset classes.
- **Reinvestment Strategies:** Maximising tax-free growth within ISAs & pensions.

**Future-Proofing Wealth for Generations**

- **Inheritance Tax Reduction:** Optimize wealth transfer while retaining full access and control of your capital.
- **Income Tax Planning:** Maximize control over your tax burden with a strategically crafted investment income plan.

- **Asset Protection:** Safeguarding against external risks (divorce, bankruptcy, etc.).
- **Legal & Financial Planning:** Regular reviews of Wills and lasting powers of attorney.

**Written by Declan Healy (DipPFS)**  
Independent Financial Adviser

**What's Next?**

Every business owner's journey is unique, and so is the path to financial independence. Whether you've recently exited your business or are planning for the future, thoughtful investment strategies can make all the difference. The right balance of tax efficiency, accessibility and long-term growth ensures that your wealth continues to work for you. If you're considering your next steps, at Elevation we would be happy to share insights and help you navigate the possibilities. ■

For a no-obligation scoping meeting – email [info@elevation-group.co.uk](mailto:info@elevation-group.co.uk)

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# BURN AFTER TRADING: WHAT TRUMP'S CHAOS TEACHES INVESTORS

At the end of the Coen Brothers film *Burn After Reading*, the CIA boss, played by J.K. Simmons, sums up the mess:

'What did we learn here?'

'I don't know, sir.'

'I don't know either. I guess we learn not to do it again.'

'Yes, sir.'

'Though I don't know what we did.'

**"IT SEEMS UNLIKELY THAT TRUMP WILL SIMPLY REVERT TO PLAN A. IT APPEARS MOST PROBABLE THAT WE WILL OCCUPY A MIDDLE GROUND BETWEEN WHERE WE WERE – HIGH TARIFFS ACROSS THE BOARD AND PUNISHMENT TARIFFS ON PENGUINS – TO WHERE WE ARE CURRENTLY – 10% GLOBAL TARIFFS AND PUNISHMENT TARIFFS ON CHINA."**

In particular, April was dominated by Trump's on-again off-again, hokey-cokey style approach to tariffs.

So what have we learned? Well, Occam's razor (when faced with multiple explanations for a complex problem, the simplest explanation is usually the best) dictates the following: that Trump has no clever plan and that he is not a clever man.

His acolytes demean themselves in their attempts to confect a deep strategy behind his caprice. Trump is beholden to no one other than his own conscience, seems surrounded by docile supporters and casually ditches conventional wisdom. It is an understatement to suggest that his views on economics are 'novel'.

What drives him to impose tariffs is a primitive but deeply ingrained opinion that the rest of the world is unfair on trade with the US; everyone cheats and leaves an uneven playing field for US companies, robbing the US of taxes and jobs.

He appears to have a naive romantic notion of post-war industry in the US. You can imagine in his mind images of white wicker fences, summer dresses, cars on drives, food on the table and families contented with the wages from the factory. But this world has gone and that is largely for the betterment of US wages.

FT: 'Since 1990 America has lost over 5mn manufacturing jobs. In that time, it has gained 11.8mn roles in professional and business services, and 3.3mn in transportation and logistical activities, linked to multinational supply chains.'

It is automation, not China, that led to

those job losses. American employment has moved up the value chain. However, irrespective of its merits, this is Trump's perspective. Allied to his ego, and the mandate he believes he earned at the election, it has encouraged a significant escalation in his approach to tariffs.

Imagine being Tim Cook (CEO of Apple) having to deal with the following. 'Tariffs are now at 145% on China....but we won't tariff certain types of electronics. Just kidding, we will. Or will we?'

Trump played his hand which created significant negative externalities: markets slumped, treasuries weakened, the dollar fell and recession was predicted. Trump then backed away, externalities receded.

It seems unlikely that Trump will simply revert to plan A. It appears most probable that we will occupy a middle ground between where we were – high tariffs across the board and punishment tariffs on penguins – to where we are currently – 10% global tariffs and punishment tariffs on China. In view of the scale of the reaction, and Trump's swift backing down, the odds suggest a likely end position at the lighter end of the tariff spectrum.

At their core, tariffs are taxes – not on foreign governments or companies, as political headlines might suggest, but on domestic consumers. By raising the cost of imported goods, tariffs push up prices across the economy. This, in turn, leaves consumers with less money in their pockets and businesses with higher input costs. This will be damaging for both US and global economic growth.

At Blackwood, we saw opportunity in the

April chaos. Not because we had a crystal ball on where tariffs would land, but because the market's reaction looked overdone. The selloff spread across assets, even typically defensive havens like gold fell in price. Previous crises teach that this is a sign highly leveraged investors (like hedge funds) are being forced to dump whatever they can to shore up their positions, not that they are calmly assessing fundamentals.

As such, we increased the US equity exposure in the Blackwood models during the sell-off, partially through sales of the gold & silver holdings. These actions took advantage of the short-term market dynamics. This has proved profitable for the investors in the Blackwood models.

**Longer term, we are less positive about US growth for the reasons given above.**

At Blackwood we believe that we are thoughtful investors, but can act with decisiveness and speed when occasions demand. By remaining disciplined and taking an active approach, we are able to continually adjust the Blackwood models, not just to weather the turmoil from Trump, but to enable our investors to seize the opportunities it creates. ■



**Max Thowless-Reeves**  
info@blackwood.co.uk







# DON'T LEAVE TAX RELIEF ON THE TABLE

Unlock R&D and Embedded Capital Allowances Before You Sell

If you're planning to sell your business, whether next year or in five, now is the time to think strategically about how to maximise its value. Two often-overlooked opportunities lie in Research & Development (R&D) tax relief and Embedded Capital Allowances. Both offer legitimate, HMRC-recognised ways to reduce your Corporation Tax liability, but just as importantly, they can directly enhance the value of your business in the eyes of a buyer.

**R&D Tax Relief:**  
Add Value and Keep the Rewards

If your business carries out qualifying R&D

**"R&D CLAIMS CAN BE MADE YEAR AFTER YEAR, AND THE ABILITY TO DEMONSTRATE A TRACK RECORD OF SUCCESSFUL CLAIMS GIVES BUYERS CONFIDENCE IN YOUR COMPANY'S FINANCIAL HEALTH AND TAX EFFICIENCY."**

activity, such as developing new products, improving processes or solving technical challenges, you could be missing out on valuable tax relief.

R&D claims can be made year after year, and the ability to demonstrate a track record of successful claims gives buyers confidence in your company's financial health and tax efficiency. It tells them: 'This is a forward-thinking, innovative business that knows how to operate smartly.' It also tells them that the business qualifies for the scheme, and this can be factored into future forecasts, making the business more attractive from both a commercial and financial perspective.

## Why let the next owner benefit from the tax relief that your hard work qualifies for?

If you wait until after the sale, that value goes with the business. But if the company qualifies, something you can check quickly and easily with a free, no-obligation chat with an R&D Consultant at Acute, then you may as well claim now.

By doing so, you access the benefit yourself, reduce your tax bill and potentially even increase your company's valuation, all before handing over the keys.

After all, if your business does qualify, how frustrating would it be to watch the new owners legitimately claim hundreds of thousands of pounds in R&D tax relief every year, while you missed the opportunity entirely?

## Embedded Capital Allowances: Unlock Hidden Value in Commercial Property

If your company owns commercial property purchased since 2000, you could be sitting on tens of thousands of pounds in unclaimed Capital Allowances. These allowances relate to the embedded fixtures and fittings within the building,

such as electrical systems, heating, lighting and more, which qualify for tax relief under HMRC rules.

Claiming these allowances before a business sale is crucial. If the property is sold as part of the business, any unclaimed relief is transferred with it, meaning the buyer, not you, benefits. And if you're considering transferring the property into a pension structure (like a SIPP or SSAS), once it's inside, it's too late to claim.

So the message is clear: Act now to ensure you don't lose out on a claim that rightfully belongs to you.

## Plan Ahead for a Smarter Exit

At Acute Business Advisory, we specialise in working with business owners at key moments, and few are as important as preparing for sale. By identifying opportunities like R&D and Embedded Capital Allowances before the transaction, we help you unlock value that might otherwise be missed.

It's not about gaming the system, it's about ensuring that the value you've built, and the risks you've taken, are rewarded appropriately before you move on. ■

**Ready to explore your tax relief opportunities before it's too late?**  
Speak to Acute today.



ACUTE BUSINESS ADVISORY



# INTEGRA AI

**Business Advisors will often recommend that, ideally, a business owner will begin the preparation for their capital event five years beforehand.** For those of us in that bracket currently, Artificial Intelligence (AI) has become a big consideration. Will it damage the value of your business by that time, or will it assist in its growth?

**INTEGRA** looks ahead to what the considerations might be.

Artificial Intelligence (AI) has already begun reshaping industries, but the next five years will take this transformation to a new level. As we move toward 2030, AI will no longer be viewed simply as a tool – it will be seen as a partner in decision-making, innovation and even creativity. The key question isn't whether AI will change business, but how deeply it will embed itself into the structure of our economy and society.

## Smarter, Faster and More Autonomous

In the near future, AI systems will become dramatically more capable, thanks to advances in computational power, access to real-time data and refined machine learning models. We're already seeing AI that can generate content, write code, diagnose diseases and even manage portfolios. In five years, these systems will not only perform tasks but anticipate needs and take proactive steps to address them.

But even as AI becomes more autonomous, it's unlikely that it will outgrow the need for human oversight – at least in the short term. The human brain, with its capacity for empathy, ethical reasoning and creativity, will remain central to guiding and governing AI development. Rather than replacing human intelligence, the most



successful organizations will design AI to augment it. Think: co-pilots, not captains.

## Who's Really in Charge?

There's growing debate around whether humans will stay 'in the loop' as AI gets smarter. For now, the answer is yes – humans will remain at the head of AI development. Living brains still outperform even the most powerful models when it comes to nuance, value-based decisions and long-term strategic thinking. The future will likely see a layered model of control: autonomous systems operating within frameworks established by human ethics, law and leadership.

But this balance may shift. As AI begins to 'write itself' – with systems capable

of optimizing and updating their own algorithms – humans must put strong governance and accountability systems in place. This includes not only technical guardrails but legal and ethical oversight to ensure that AI aligns with human values.

## A New Employment Landscape

One of the most immediate and visible impacts of AI will be on employment. Repetitive and routine jobs – data entry, logistics planning, customer support – are already being automated. Over the next five years, we'll see that trend accelerate. However, it won't all be job loss; it will be job change.

The AI economy will demand new roles: prompt engineers, algorithm auditors, digital ethicists, human-machine experience designers and more. There will also be increased demand for 'human-only' skills: critical thinking, storytelling, empathy and leadership. Companies that invest in upskilling their workforce will be best positioned to thrive in this hybrid human-AI future.

## The Bottom Line

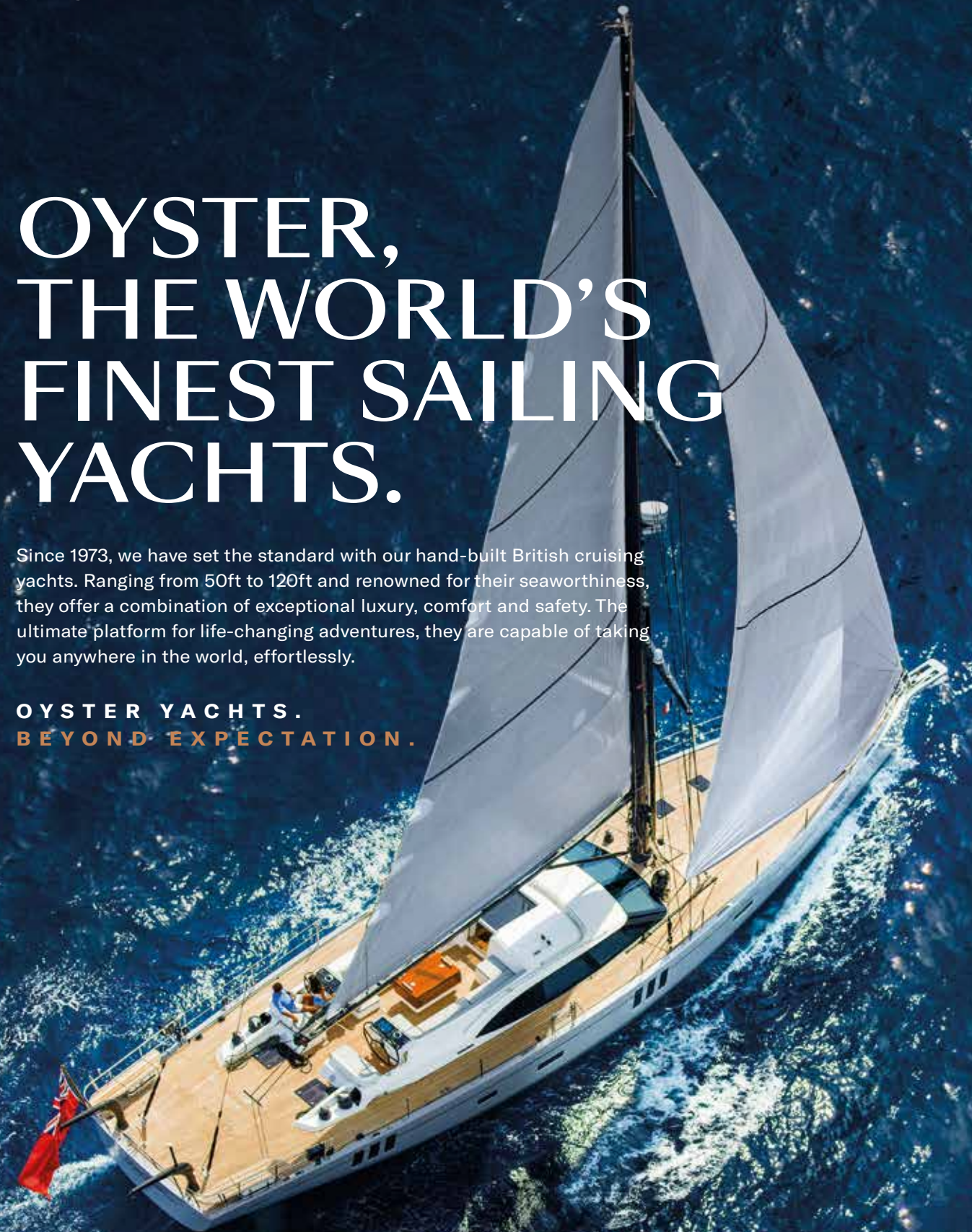
AI in the next five years will be a story of collaboration, not competition. It will be a powerful engine – but humans will still be the drivers. The challenge for business leaders is to embrace this partnership thoughtfully, shaping technology that not only scales productivity but enhances human potential. ■

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# CONFERENCE 2025

Coombe Abbey

In February 2025, the Integra Partners convened a strategic workshop at the historic Coombe Abbey in Warwickshire. Elevation Wealth Management hosted the event as part of its Annual Conference. The sessions brought together our specialist advisors in Wealth Management, Tax, Property and Legal services. The subject under discussion was the critical phase in the business lifecycle: retirement and exit planning. The event focused on developing integrated, client-centric solutions. It was also an opportunity for the Partners to spend time with the Elevation staff to discuss individual scenarios during the Market Place session.



**A Unified Approach to Business Succession**

The workshop underscored the importance of a multidisciplinary strategy in advising clients on retirement and business succession. Recognizing that financial, tax and legal considerations are deeply interconnected, Integra partners collaborated to create cohesive frameworks that guide clients through the complexities of exiting their businesses.

**Key Themes and Discussions**

**1. Holistic Retirement Planning**

Partners emphasized the need for comprehensive retirement strategies that align personal financial goals with business exit plans. There was full recognition that the earlier the process of planning an exit begins, then the smoother the likely transition, as well as the value of the final outcome.

**2. Tax Optimization Strategies**

The workshop highlighted the significance of proactive tax planning in retirement scenarios. Discussions focused on minimizing liabilities through effective



Matt Black –  
Elevation Wealth Management



Alison Parker –  
Elevation Wealth Management

use of allowances, reliefs and structuring options, ensuring clients retain maximum value from their business exits.

**3. Legal Considerations in Business Exit**

Legal experts within Integra provided insights into the legal intricacies of transferring business ownership, including succession planning, shareholder agreements and compliance with regulatory frameworks. Ensuring legal robustness was identified as crucial to protecting client interests during transitions.

**4. Intergenerational Wealth Transfer**

The partners explored strategies for facilitating smooth intergenerational wealth transfers, addressing inheritance tax implications and preserving family legacies. This involved integrating estate planning with business succession to support clients' long-term objectives.



Tom Hinton,  
Acute Business Advisory

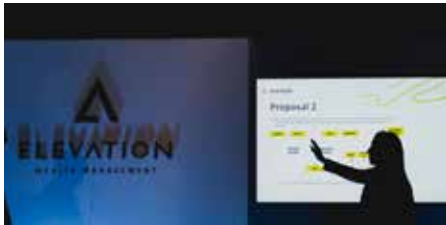
**BY LEVERAGING THE COLLECTIVE EXPERTISE OF ITS PARTNERS, INTEGRA AIMS TO PROVIDE CLIENTS WITH STRATEGIES THAT ARE NOT ONLY FINANCIALLY SOUND BUT ALSO ALIGNED WITH THEIR PERSONAL AND FAMILY GOALS.**



Rob Salmon – Xeinadin



Amy Robins – Xeinadin



**INTEGRA – A Commitment to Client-Centric Solutions**

Integra's collaborative workshop at Coombe Abbey reflects the firm's dedication to delivering personalized, integrated advice that addresses the multifaceted challenges of retirement and business succession. By leveraging the collective expertise of its partners, Integra aims to provide clients with strategies that are not only financially sound but also aligned with their personal and family goals. For more information on Integra's services and how they can assist with retirement and business succession planning, please visit our website [integrapublishing.co.uk](http://integrapublishing.co.uk)



Paul Harrison –  
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# INTEGRA

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