ANDERSON

Financial Management

ANDERSON

plans
schemes
Putting your *dreams* first
hopes
family
community
values
passions
loves

Welcome to Anderson Financial Management

We nurture and nourish the wealth of our clients giving them confidence and optimism for the future

We are proud of our business and the hard work we put in. We feel a real sense of personal achievement as we see Anderson Financial Management grow and thrive. Maybe that's why we have developed a love and passion for working with entrepreneurs, growing and established businesses. We often find we have shared values with our business clients who are also investing time and effort to build their respective businesses.

Focusing on the day-to-day demands of setting up, or growing a business, our clients often have little time to think about their commercial finances, the protection of the business, or the increasingly complicated nature of their personal finances when they become a partner or business owner.

At Anderson Financial Management, we have been quietly ambitious in gaining the breadth of experience and professional qualifications throughout our team to enable us to offer truly expert advice. We have a shared ethos – all our clients deserve the very best – and have set our own, high standards of service right across the board.

We hope this brochure gives you a flavour of who we are and how we can work alongside you. Of course, this only gives you a snapshot of our practice so please do get in touch – we love getting to know people.

Jess & Tony Anderson

What you can expect

Highest qualifications and expert advice

Running a business, managing commercial as well as personal finances, reviewing company structures and mitigating risks require good judgement, excellent business knowledge and specialist advice. Our Managing Director, Tony Anderson supports entrepreneurs, directors and partners with his personal experience and expert knowledge.

Tony's professional qualifications cover commercial financial management and he has worked hard to become a Chartered Financial Planner and Fellow of the Personal Finance Society. Being a Chartered Financial Planner is considered the 'gold standard' qualification for financial advisers – he is one of the most experienced and qualified in the profession.

As a Practice, we seek out staff who share our intellectual curiosity and quiet ambition; the importance we place on staff development and career support has earned us the coveted Chartered Practice Status.

An understanding of business

Running a business ourselves, we like to think we are well-placed to understand the opportunities and challenges faced by many of our business clients. We take the time to get under the skin of each and every business we work with, understanding our clients' personal and business ambitions, their values and drivers.

We invest time and energy in the local business community allowing us to build up a strong network, stay up-to-date with issues and keep abreast of trends. We also appreciate that while some business clients are extremely experienced, others can feel out of their depth and so we approach every client as unique.

"We particularly like the St. James's Place approach to Investment Management and monitoring and feel our finances are in better order."
E. Burgh

Working together and being well-informed

We're a close-knit team with respect for others and a love of working closely together and with our clients. We are always courteous, anticipating our clients' needs and delivering the highest levels of service we can.

Regular face-to-face advice is at the heart of what we do. We always aim to be one step ahead, providing clients with relevant information before they even realise they need it.

There is never any restriction on the time you can spend with us and we are always happy to discuss any queries our clients may have.

Strong foundations in St. James's Place Wealth Management

We are proud to be a Senior Partner Practice of St. James's Place Wealth Management, a FTSE 100 business with funds under management in excess of £110 billion – It's one of the UK's leading wealth management organisations.

St. James's Place guarantees the suitability of the advice given by members of the St. James's Place Partnership when recommending any of the wealth management products and service available from companies in the Group, more details of which can be found at www.sjp.co.uk/products.

We hope this gives all our clients that additional reassurance and peace of mind when planning their financial future.

St. James's Place recent awards

City of London Wealth Management Awards:
Wealth Management Company of the Year 2019

Wealth Adviser Awards:
Best Wealth Planning Team, Best High Net Worth Team, Best Wealth Manager Growth Portfolio, all 2019

What we offer

For business clients, we take a holistic approach, taking into account what is important to them from a business, personal and community perspective.

For your business

- Investing cash assets to help maximise returns and tax efficiency
- Arranging appropriate agreements and insurance with fellow shareholders*
- Protecting against the loss of a key person
- Protecting the business and identifying key risks
- Advising on corporate social responsibility
- Advising on corporate investment planning
- Putting in place or reviewing employee benefit schemes
- Helping clients understand salary sacrifice

"A perfect mix of personal and professional."

M. Burns

For your personal finances

- Creating financial independence from your business
- Structuring remuneration both tax-efficiently and cost-effectively
- Establishing a succession plan through putting in place an effective exit or transition strategy*

For your community

- Facilitating a network of charities to fulfil corporate social responsibility aims
- Advising on philanthropy
- Advising on how to develop charity partnerships
- Advising on accessing other professional contacts

The value of an investment with St. James's Place will be directly linked to the performance of the funds you select, and the value can therefore go down as well as up. You may get back less than you invested. An investment in equities does not provide the security of capital associated with a deposit account with a bank or building society.

The levels and bases of taxation, and reliefs from taxation, can change at any time. The value of any tax relief depends on individual circumstances.

*Please note this may include the referral to a service that is separate and distinct from those offered by St. James's Place.

Our clients

Entrepreneurs: We love working alongside dynamic businesses driven by entrepreneurs with a long-term ambition to achieve fast but sustainable growth. We engage with many business leaders at the point where their organisation is turning enough profit to see cash in the bank, and they are wondering how best to use these assets. Ironically this often occurs during a time when an entrepreneur needs to be giving their business more focus, not less and wants to spend less time worrying about their commercial finances.

Directors & Executives: Our clients include directors who are on the board of established businesses as well as those with their own limited company

Partners: We specialise in working with partners in LLPs and the professional services sector. We help both established partners and those transitioning, or soon to transition, from employee to partner. We understand the distinctive planning challenges and help make the most of the opportunities becoming a partner can bring.

Fund Raisers & Patrons of Trusts, Foundations & Charities: We have wide-ranging expertise in working with the charity sector specifically around planning and structuring funds.

Giving back

The Anderson Financial Management team has a strong belief in doing the right thing for each other, for our clients and for our community. As a successful business we genuinely believe we have a responsibility to support and nurture the good causes that have helped either ourselves, our clients or our families and friends through difficult times.

For five years Tony Anderson sat on the St. James's Place Charitable Foundation Committee and we actively support the St. James's Place Charitable Foundation.

As a business we have always wanted to do more, and in 2015 we set up our own annual Charity Partner Programme, which combines our own fundraising initiatives with a funding agreement linked directly to the turnover of our business, so when we grow our charitable donations grow with us.

Since starting our own Charity Partner initiative, we have supported charities such as the Teenage Cancer Trust and Penny Brohn UK, on average donating around £12,000 per year.

To find up-to-date information about our Charity Partner Programme and our annual donations please visit our website.

"We hugely value Anderson's partnership and know that their investment of time and money has enabled us to make more of an impact and given us the opportunity to promote our services to more and more people."

Laura Kerby, Chief Executive,
Penny Brohn UK

Penny Brohn UK
Living Well with Cancer

IN AID OF
TEENAGE CANCER TRUST

"I had first-hand experience, in 2017, of the cruel impact cancer can have after the death of my father. I feel privileged that we, as a business, can continue to support the Penny Brohn UK team."

Tony Anderson

"The Charity Partner initiative was really the starting point for us, we think it's important to give time as well as money, so we also encourage a culture of volunteering within our team. We feel committed to trying to make a difference within our community."

Jess Anderson

How we work together

We work closely with our clients to make sure we thoroughly understand their values and ambitions for the future. We overlay this with a logical, thorough and practical step-by-step approach to planning and reviewing their finances.


Understanding your values and business objectives

The start point for developing and implementing a financial plan, is for us to really understand your values, personal and business goals, your current situation and your plans for the future. This may involve a detailed and frank analysis of your current financial position from both a business and personal perspective.

Presenting your financial strategy

Next stage is for us to present clients with a proposed financial strategy and plan. This will show how you can bridge the gap between where you are and where you want to be. The journey will be mapped out in a "living" document which will be reviewed, amended and agreed before any action is taken.

Making a commitment

You make a commitment for us to start work on delivering some, or all, of the agreed plan.

Agreeing and implementing your financial plan

Bridging the gap between your detailed financial objectives and your current situation often requires the implementation of several financial strategies. Doing everything at once is often impractical, so we prioritise key areas for attention and agree a timetabled plan to address others.

Reviewing your plan and looking forward

This is the cornerstone of the service we provide. Once the strategies have been implemented, it is important to monitor them regularly. This ensures a client's financial plan can be adapted to reflect any changes in their values and objectives, the markets, the regulatory and tax environments.

We are based in the heart of Clifton Village, in a beautiful Georgian building. We'd love to hear about you, and explain how our expertise could make a difference to your financial future.

To find out more, call us, email us or visit our website.

Find us on LinkedIn:
linkedin.com/company/anderson-financial-management-ltd

Saville Court / 10-11 Saville Place / Clifton / Bristol BS8 4EJ
0117 332 1570 / andersonfinancial@sjpp.co.uk / andersonfinancial.co.uk

Chartered Financial Planner

Thanks to our models, our clients Alex and Emma Burgh of Burgh Recruitment, Jane Duncan, David Faulkner of Extract Coffee, Matt Burns of CameraForensics and our staff Alena, Sarah, Marcus, Luke and Becky.
Thanks also to Avon Gorge by Hotel du Vin.