




OXFORD
FINANCIAL GROUP, LTD™

Entrepreneurial Services



An Entrepreneurial Business is Inseparable From a Family

MANAGING THE CONNECTIONS

As hard as people strive to maintain a distance between their personal and business lives, a closely held or family business is generally inseparable from one's personal finances and estate planning. While this can be a source of stress, it also offers many opportunities from a financial planning perspective.

IMPROVING PROFITABILITY AND CASH FLOW

One of the most practical services Oxford Financial Group, Ltd., provides is to help business owners improve their profitability and cash flow through effective cash management and the appropriate use of credit. It can also make an enormous difference, from a tax point of view, whether income (or losses) are recognized personally or as part of the business, as well as how certain business assets, such as real estate, are held. Those are some of the reasons why

it's important to look at an owner's personal and business financial plans in tandem.

Many business owners have too much of their net worth in their business. We look for ways to help them build assets outside the business, in their estate. We also suggest ways that they can limit their personal exposure and structure their business and non-business assets so the two can support each other, while remaining separate.



EXIT STRATEGIES

If you intend to keep your business in the family, you may need key-person insurance or personal insurance to fund estate taxes. If you plan to transfer the business to key employees, you will need a way to finance that transaction, as well as a solid succession plan. If you envision an external sale, you'll need to groom your numbers, obtain

independent valuations and consider which sort of transaction—an asset sale, a stock sale or a merger, for example—would be best for the business and for your personal finances. You also need to plan a few years ahead to manage what is likely to be a significant tax bill.

OXFORD TIES IT ALL TOGETHER

In addition to extensive in-house resources, we work on a regular basis with highly qualified investment bankers, CPAs, tax lawyers, insurance professionals and business attorneys. We can make

the introductions and manage the interactions so that the work is integrated under a common vision. Perhaps most importantly, we can provide an entirely objective outside opinion on a wide variety of issues.



“I’d say about half of my clients created their wealth through a family business.”



OXFORD CAN ASSIST WITH

BUSINESS FINANCIAL PLANNING
FINANCING AND CAPITALIZATION OR RECAPITALIZATION
LIQUIDITY AND CREDIT STRATEGIES
TAX MANAGEMENT STRATEGIES
RISK MANAGEMENT AND INSURANCE PLANNING
BUSINESS VALUATION
MERGERS, ACQUISITIONS AND DISPOSITIONS
SUCCESSION PLANNING



“I’ll often advise a client to focus more on the terms of the deal than the price. Good terms can make a deal more satisfying and can also be more profitable in the long term.”



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