



Tim Middleham

testimonial

“a rare breed...”



The Situation

Following a very successful career in the City, Tim came to Shropshire and bought a small family-run transport business that was about to go into liquidation.

After making a substantial cash investment in the business, and implementing a number of changes, Tim has managed to turn the business around into a very successful national storage and logistics business with a turnover of £10m and growing profits.

The Problem

There were two problems.

The first related to the Tim's own personal arrangements as they had not been professionally managed. Also, Tim was very sceptical when it came to taking advice from a financial planner or investment adviser, given his experience working in the City. Nevertheless, his pensions and investments were lacking in structure and desperately needed review and on-going service.

The second issue related to the fact that his business was now making significant profits and he wanted to manage the Corporation Tax liability and the Company's cash flow more effectively.

How the Matrix Capital Limited team helped

We wrote to Tim suggesting that we should meet to discuss how we might help both him and his company – in other words, we made a cold approach after carrying out some background research on the Company with Companies House.

Tim checked us out with his accountant and agreed to meet us.

As soon as we were engaged, we were able to implement specialist corporate investments aimed at mitigating the Corporation Tax liability of the business and improve the Company's balance sheet.

For Tim's personal financial planning, we undertook a detailed analysis of his existing arrangements and then implemented an investment strategy that made sure that his wealth was held in the most advantageous wrappers, whilst it also had an asset allocation and fund selection that was aligned with his risk profile and investment objectives. We also agreed a regular programme of review.

What the client said about Matrix Capital Limited

Tim said, "I have to admit that I was very cynical and sceptical when I was first approached by Matrix Capital. However, it didn't take very long for me to realise that they punch above their weight in terms of technical knowledge with the very business-like, process driven approach that they adopt"

"They are a rare breed because they have this unusual ability to have a very clear understanding of the issues of both the business owner and the business itself, and the way in which the two interact. Robin Melley and Gary Matthews and the rest of the team are true professionals and know how to run a business for the benefit of their clients."

I feel very comfortable dealing with people that are highly qualified and yet very personable – they have demonstrated time and again their commitment to achieving the very best results for their clients"

Very refreshing.

Matrix Capital Limited
Chartered Financial Planners

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