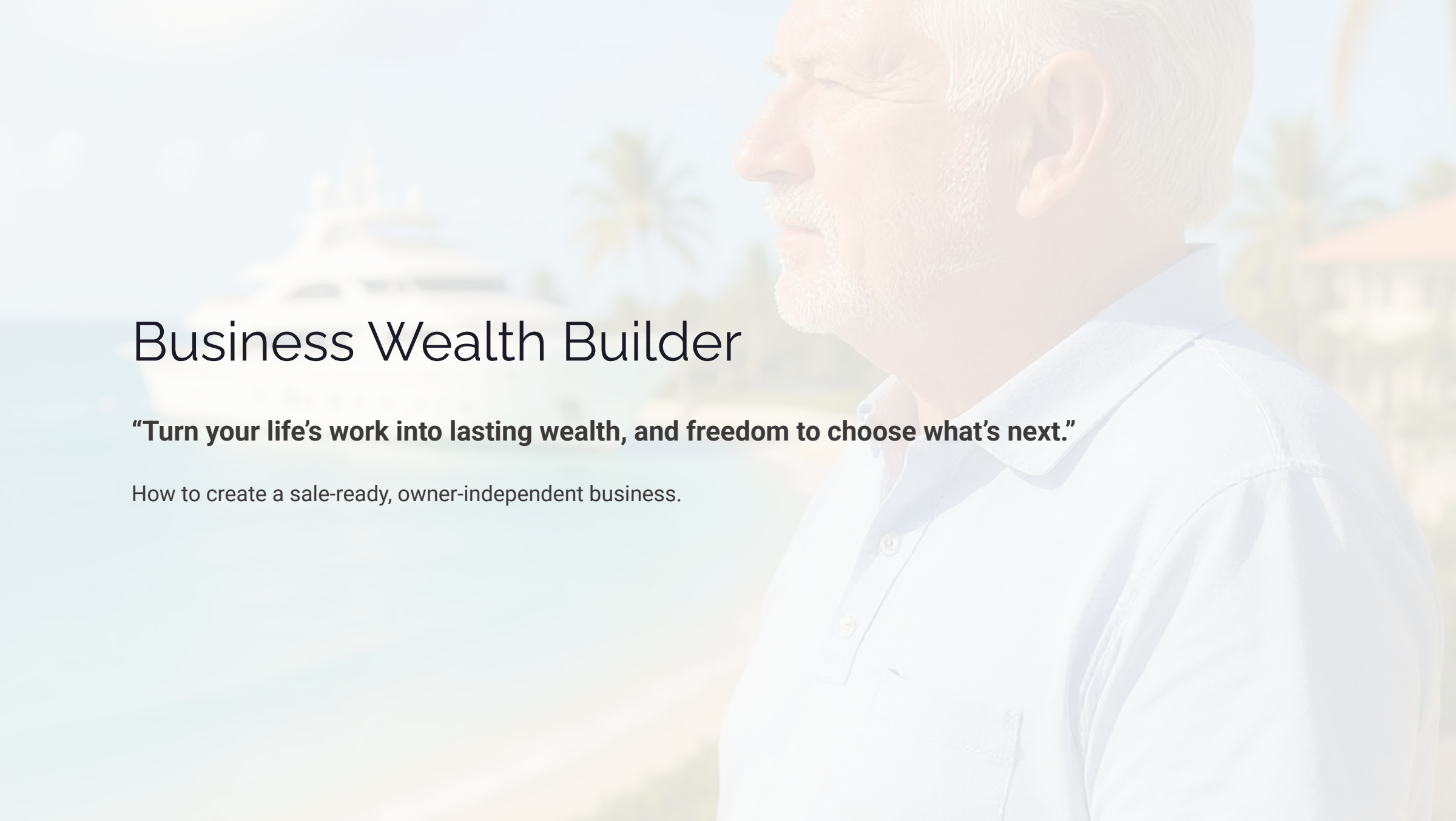


A man with grey hair and a beard, wearing a light blue button-down shirt, is shown in profile, looking out towards the left. In the background, a large white boat is on the water, with palm trees and a building visible in the distance. The scene is bright and sunny.

Business Wealth Builder

“Turn your life’s work into lasting wealth, and freedom to choose what’s next.”

How to create a sale-ready, owner-independent business.

You've Built Something Incredible

You've spent years, probably decades, building your business. It's given you pride, purpose, and a good living. But now you're starting to think about the future and asking yourself some important questions.

When will I be ready to step back? What's my business really worth? How do I make sure it runs without me, and keeps paying me back?

If any of that sounds familiar, the Business Wealth Builder has been designed with you in mind. We understand the challenges you're facing and the aspirations you hold for your next chapter.



The Challenge Facing Many Owners

The world has changed, and so have the rules of business and retirement. The financial landscape today presents unprecedented challenges that require careful navigation and strategic planning.

Taxes Keep Rising

Every year, the government takes a bigger slice of your profits. The tax burden on business owners continues to increase, making strategic tax planning more critical than ever before.

Cost of Living Climbs

Mortgages, energy bills, and everyday expenses all erode your retirement comfort. What seemed like adequate planning five years ago may no longer suffice in today's economic climate.

Inflation Isn't Going Away

The value you take out of your business today must stretch further tomorrow. Protecting your purchasing power requires sophisticated financial planning and robust exit strategies.

You've worked too hard to "just get by" in retirement. You deserve a clear strategy that ensures your business truly rewards you for the years you've invested.

The Business Wealth Builder Partnership

Turning Your Business Into a Valuable, Self-Running Asset

Most exit plans focus only on the numbers. We focus on both the numbers and the know-how that make them happen. Our integrated approach combines financial expertise with operational transformation to deliver results that truly last.



Grow Profits Sustainably

Typically targeting a 50% uplift over 3 years through strategic improvements and operational excellence.



Reduce Owner Dependency

Build systems and develop your team so your business can run and sell without you at the helm.



Increase Valuation Multiples

Improve profitability, systems, and leadership capability to maximise your business value.



Time Your Exit Perfectly

Sell or step back when performance is peaking to achieve maximum financial reward.



Create Future Freedom

Whether you sell or stay, your business supports the life you want to live.

Meet Your Partners



Jim Moore - JWM Business Advice

With over 40 years in accountancy and business advisory, Jim helps you understand what your business is worth today, what needs to be true to reach your desired valuation, and how to structure your finances and tax position for a smooth exit.

Jim provides the financial clarity that underpins every decision you make. His expertise ensures you're working with accurate numbers and realistic projections.

"My role is to show you the numbers - what's possible, and what it takes to get there."



Steve Barrett - Black Flag Coaching

ICF and Gallup-Certified coach with 30+ years of leadership experience, from Store Manager to Operations Director. Steve brings real-world understanding of what it takes to build high-performing teams.

Steve helps you reduce owner dependency so your business thrives without you, identify what you truly enjoy doing, develop your team's confidence and capability, and embed systems and culture that attract buyers and drive value.

"I help you design a business that works beautifully, with or without you at the helm."

The Business Wealth Builder Pathway

Our proven five-stage process takes you from where you are today to the freedom and financial security you've earned. Each stage builds upon the last, creating sustainable transformation.

01

Discover

What does your ideal next chapter look like? What's most important to you - freedom, sale value, or both? We gain personal clarity on your goals and exit priorities.

02

Diagnose

We assess your current business and financial position, creating a clear picture of where you are today - and identifying the valuation gap to your goal.

03

Design

We define what needs to be true: systems, people, and profitability. Together we create a tailored roadmap linking financial, operational, and leadership goals.

04

Develop

You implement the plan with our support and guidance, achieving reduced owner dependency, higher profits, and a stronger management team.

05

Decide

You choose: sell, step back, or simply enjoy the freedom of choice. Either way, your business becomes your greatest retirement asset. The freedom of choice is the ultimate return on the years you've invested.



Why Our Approach Works

Financial Precision + Behavioural Change = Lasting Results



Strengths-Based Leadership

Drives motivation, accountability, and performance across your entire organisation. When people operate from their natural talents, engagement soars and results follow.



Owner-Independent Systems

Make the business more attractive to buyers whilst giving you the freedom to step back with confidence. Documented processes create value and reduce risk.



Profit Growth and Stability

Drive higher valuations and personal income. Sustainable profitability demonstrates to potential buyers that your success isn't dependent on your presence.

29% higher profits in businesses that focus on employee strengths (Gallup research)

7x average ROI from executive coaching interventions (ICF global study)

20–30% higher multiples for owner-independent businesses at sale

The Results You Can Expect

“The Freedom You’ve Earned — and the Value You Deserve.”

When you partner with the Business Wealth Builder programme, you're not just buying advice - you're investing in a comprehensive transformation that touches every aspect of your business and your future.



A Business That Runs Without You

Your business can operate and grow even when you're not there. Systems, processes, and capable leadership ensure continuity and performance.



Stronger Management Team

Your leadership team is ready to take the reins with confidence, capability, and clear accountability for results.



Greater Profitability Today

Improved cash flow and profitability provide you with better income now whilst building value for tomorrow.



Higher Valuation Tomorrow

Multiple improvements compound to significantly increase your business value when you're ready to sell or transition.



Complete Confidence

Peace of mind knowing your next chapter unfolds on your terms, with the financial security you deserve.

Your Next Step

The Journey Begins With a Simple Conversation

We invite you to schedule a private discovery call with Jim and Steve; no obligation, no hard sell, just a genuine conversation about your future.

During this complimentary consultation, we'll explore what your ideal retirement looks like, where your business stands today, and how to bridge the gap between the two. You'll leave with clarity, insights, and a sense of what's possible.

This is your opportunity to ask questions, share your concerns, and discover whether the Business Wealth Builder partnership is right for you. We're here to listen, advise, and support - not to pressure or persuade.

Let's build your exit strategy and secure the freedom you've earned.



Scan here to schedule a discovery call



Contact Details

Jim Moore

JWM Business Advice

Email: jim@jwmbusinessadvice-accountancy.com

Website: <https://www.jwmbusinessadvice-accountancy.com/>

Phone: 0141 280 0404

LinkedIn: [Connect with Jim Moore](#)

Steve Barrett

Black Flag Coaching Ltd

Email: steve@blackflagcoaching.com

Website: www.blackflagcoaching.com

Phone: 07745 851550

LinkedIn: [Connect with Steve Barrett](#)

“Let’s explore how to create a business that works beautifully, with or without you, and ensures your next chapter is everything you’ve earned.”