



Maya Prabhu of JP Morgan Private Bank

HOW ENTREPRENEURS CAN PRESERVE AND GROW THEIR WEALTH

Maya Prabhu of JP Morgan Private Bank says that a founder's business journey does not end when they sell



Entrepreneurs put their heart and soul into getting their business off the ground, building it into a profitable entity and then navigating an exit.

The financial and emotional investment, which is also shared with their families, is one reason why a long-term plan to help them achieve the goals for their acquired wealth is vital, according to Maya Prabhu of JP Morgan Private Bank.

Maya, who leads the bank's domestic market in the UK, said: "Many entrepreneurs create their own wealth rather than coming from wealthy backgrounds.

"They have taken enormous risks to get to where they are, and their partners have also been through this journey.

"Along the way or after an exit, they perhaps want to take some capital off the table.

"Perhaps as a reward for their hard work, to ensure their own financial security and often to secure their children's future."

Entrepreneurs should have clear goals, according to Maya, and an investment plan

can help to deliver those goals, whether it is preserving or growing wealth, donating to charity or investing in new businesses.

She said: "The most important question to consider -'what is this money for?'"

"Markets will go up and come down. There will be short-term movements.

"That is all to be expected, especially in the fragile world that we are in at the moment.

"It's key to have your long-term goals as an anchor to guide you when navigating those risks and opportunities."

Have a plan

With goals set, says Maya, entrepreneurs need a plan to achieve them, with diverse asset allocation being key.

She said: "When entrepreneurs sell their business, they need to consider their long-term goals and allocate their funds based on that vision.

"The right asset allocation can holistically

accomplish all their objectives rather than a silo-approach of choosing between preservation or growth."

After exiting a business they have built up, many entrepreneurs want to remain involved in the business world by investing in start-ups to help them to reach their potential and support them along their journey.

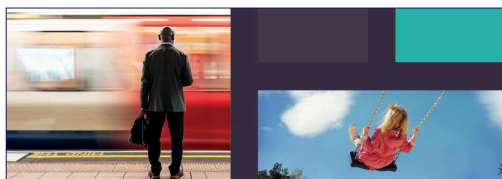
Maya said: "We see that with a lot of entrepreneurs because they love the idea of championing new businesses.

"They see this an opportunity to support the entrepreneurial ecosystem."

Have a diverse portfolio

Having a diverse portfolio is key to achieving wealth goals, according to Maya, who said that diversification can help mitigate risk in an increasingly dynamic and complex landscape.

She said: "In an age of heightened political and economic uncertainty, investors are seeking benefit from geographically diversified portfolios.



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JP Morgan Private Bank held its annual Oxford Entrepreneurs Forum in the city

“People want exposure to markets around the world and turn to JP Morgan because we have unparalleled access and deep knowledge in a broad range of asset classes and markets.”

Maya also said that JP Morgan was seeing growing interest in alternative investments.

She stressed, however, the value of gaining advice to navigate the complexity of this landscape.

She said: “We have a very robust alternatives platform to support our clients, with more investors wanting to add this to their portfolios.

“Investors are looking for ways to diversify their portfolio outside the traditional landscape, with the alternatives helping achieve them greater additional returns.

“This universe has become very broad, with more than 18,000 private investment funds and 9,000 hedge funds.

“We have dedicated teams with decades of experiences that look across this universe to identify opportunities which align with our clients’ goals.”

Maya said that, sector wise, technology companies and those focused on the

There is much greater interest in private markets now. Exposure to private markets is part of the advice that we give to clients especially to provide long-term growth and preservation

health sector were attracting investment. She said: “We are seeing a lot of investment activity around AI-powered companies and health.”

Sustainability was also proving to be a popular investment choice for entrepreneurs, said Maya, who added that the green economy was an interesting growth area.

She said: “When you think about the themes that people are investing in, these are the trends and growth opportunities.

“These include the green economy, sustainable investing and clean energy.

“The next generation in their twenties and thirties are very interested in these areas.

“They are starting to think about the family’s wealth in the long term, and how their financial wealth plan can encompass their values.

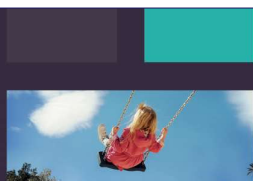
“They have a great interest in these areas not only from a value point of view but from an opportunity point of view as well.”

Early stage companies

Some of JP Morgan Private Bank’s clients are interested in meeting early stage companies.

Oxford and Cambridge have become incubators for life sciences and deep tech start-ups in recent years.

Maya said: “We host annual Entrepreneurs Forums in Oxford and Cambridge to learn about the cutting edge research in areas such as health and technology, connecting key players in the entrepreneurial ecosystem. These events brings together entrepreneurs and investors who have a focus on the life sciences, deep tech and health sectors.”



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