

Private Client Services

*Our independence
breeds agile thinking*



Whitmill
Highly Personalised Expertise





Why choose Whitmill

At Whitmill, our independence is much more than just about our ownership structure. For 25 years an entrepreneurial spirit, free from institutional links has been at the heart of everything we do, giving us the agility to provide flexible wealth-planning and structuring solutions.

With a hands-on, director led approach and a tight-knit team designed to give an assurance of continuity, we forge long-term relationships that deliver a blend of efficiency, quality and value, all the hallmarks which today's discerning clients and their advisors demand and deserve.

Built on these foundations, Whitmill has grown to become a leading boutique provider; specialising in the formation, management and administration of offshore structures as well as providing flexible wealth-planning solutions, all consistently delivered with highly personalised expertise via our expert teams in Dubai, Gibraltar, Jersey, Malta, Netherlands and Switzerland.

Client experience

At Whitmill we place real value on our relationships, adopting a personal approach to each of our clients' requirements and tailoring our services accordingly.

Our people understand that communication is central to delivering results and each of our clients is assured of a dedicated, experienced team, who will keep in regular contact. This approach allows us to listen to our clients, understand their needs and address the specific issues that affect them.

Within our team, we have a diverse and versatile skill set and with an established network we have the ability to choose from a wide range of professional associates including lawyers, accountants, tax advisers, banks, investment advisers and other specialists.

A middle-aged man with a receding hairline, wearing a dark grey suit, white shirt, and a blue and white striped tie, is sitting at a desk. He is smiling and looking towards the camera. His hands are clasped in front of him. The background is a blurred office setting with windows. A large, semi-transparent blue graphic shape is overlaid on the right side of the image, containing the text.

Independence and integrity

Our independence allows us to provide pragmatic advice coupled with swift decision making



Private Client Services

Whitmill has provided services to private clients for over two decades. We appreciate that each client has a unique set of expectations and our aim is to exceed these by being both approachable and proactive.

Our independence and focus ensures that when working with professional advisors, we create solutions and structures that are completely aligned with a client's personal goals.

It is these qualities that have contributed toward the long-term relationships we continue to nurture, and build upon. Our private clients range from entrepreneurial individuals through to large families who have earned and retained their wealth over a number of generations.

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The services we provide to our private clients include:

- Formation of entities based in a number of jurisdictions
- Provision of corporate and personal trustees
- Acting as directors and company secretary
- Acting as council members of foundations
- Ongoing administration, financial accounting and tailored reporting.
- Ensuring that management and control is exercised in the appropriate jurisdiction, when required
- Our Marine and Aviation team efficiently manage the many day-to-day corporate and fiscal responsibilities which large yachts and private aircraft require, while ensuring compliance with all legal and regulatory issues.



Access and approachability

Easy access to directors and a hands-on approach enables us to engage with clients, learn about their individual requirements and provide the optimum solution to meet their needs



Family Office Management

Decades of experience in serving and supporting private clients across the globe has earned Whitmill a reputation as a trusted advisor, to which clients and their professional advisors turn to when they require a flexible, expert and reliable partner to coordinate their financial and family affairs.

Our independence and flexibility means we can create a range of private office solutions that are tailored to work effectively for each family, ensuring each is capable of adapting and growing with that family, from generation to generation.

Whitmill's range of administration, fiduciary and succession services deliver the peace of mind that allows our clients to focus on what really matters; making decisions, securing the future and ensuring their legacy.

Providing a personalised and consolidated view of our clients wealth

Our team offers a wide range of skills and experience, whose shared purpose is to compliment and add value to the management of both financial and non-financial assets for the benefit of our clients.

Administration

We bring an objective perspective to the complexities of wealth administration, creating a tailored suite of resources for each client family, providing additional expertise and experience when it comes to providing trust administration and core accountancy services, through to personalised payroll and bill payment services for assets and bespoke day-to-day lifestyle management services.

Acting as a hub for all administrative matters, we are able to ensure that all service partners are working in synergy as well as optimising services to ensure wealth management plans are executed in the way that benefits our clients the most.

Fiduciary services

Our relationships are built on the fundamentals of trust and communication. Understanding our client's aims and objectives enables us to advise on the most appropriate trust structures for their family now, and in the future. And when it comes to philanthropic goals, we have the expertise to assist with strategic charitable planning to achieve efficient and measurable results.



Business & Family Succession

Governance

We work closely with our clients and their professional advisers to implement sophisticated governance structures that reflect each family's values. Our extensive experience enables us to advise on foreign business ownership and international legal and fiscal implications, as well as being proactive when it comes to leading families through key regulatory requirements and trigger events.

Committees Transferring wealth is about far more than just the numbers. As an independent advisor, we can provide or recommend cross-cultural committee members who can help families devise effective business management committee structures, which are not only efficient, but also create a forum to enable the family's vision and values to be transmitted to the next generation.

Succession

Setting a course to protect and grow family wealth across several generations requires clear direction and careful stewardship. By engaging with several generations of the same family, we can build strong, effective solutions to lead our clients and their families through the complex challenges of managing generational wealth.

Education

Building the foundations for tomorrow's leadership begins today. We believe education is at the heart of empowering all generations of a family, so offer a wide range of practical insights and focused wealth education geared to each family's needs. Engaging with younger family members to build strong financial skills teamed with real world awareness helps to preserve and sustain your family's vision for generations.



Agility and aptitude

Whitmill's focused yet flexible approach, combined with our knowledge, network and technical expertise, means that we are able to assist our clients to meet their objectives, whatever they may be and wherever they may be located



Marine & Aviation

Whitmill's Marine and Aviation team has a wealth of knowledge and a proven track record in dealing with a wide variety of structures and transactions in the luxury and racing yacht and private aviation market.

With extensive experience acting for both owners and banks, we assist with the provision of practical strategies and implementing the offshore corporate arrangements required in this specialised field.

We understand the importance of working closely with our clients and their professional advisors to ensure strong corporate and vessel governance and maintain strong relationships with managers/skippers.

Our specialist Marine and Aviation team can manage the day-to-day corporate and fiscal responsibilities, recognising that these entities and their underlying assets operate across all time zones and swift response times are often required.

We can provide a full range of corporate services including directors, officers, statutory filing and accounting services. We can also facilitate the following:

- Multi-jurisdictional corporate ownership structures for these assets
- Structuring and administrative support for the sale and purchase of these luxury assets
- Ship registration and flag state support
- Ship accounting frameworks
- Administrative support for restructuring and refinancing
- Crew employment services (payroll solutions)
- International pension services through a regulated third party provider
- Provision of appropriate insurance policies through specialist brokers
- Compliance with the Maritime Labour Convention 2006
- Integration of offshore structures in accordance with corporate and personal tax advice

In addition, we can draw on the wider expertise of Whitmill's private client, corporate and funds teams to form bespoke solutions for owners, sponsors or crew as required.



Building relationships and delivering solutions

Whitmill has developed a strong network of professional relationships in jurisdictions across the world that enables us to access best advice and create bespoke solutions to meet client needs however diverse they may be



Real Estate

We are a leading provider of real estate administration services with approximately US\$1 billion of real estate assets under administration and a proven track record in supporting and partnering with clients who invest in real estate. Our approach is to deliver client focused service solutions, underpinned by robust risk management processes.

With over two decades of experience in administering real estate structures ranging from single asset owning entities to pan European and International funds in all classes of real estate whether the properties are held directly or indirectly; we provide the highest standard of professional administration, accountancy, director and investor reporting services.

We administer trusts, companies, listed, regulated and non-regulated real estate funds all of which hold property assets directly or indirectly. For each of those entity types we have established, financed or refinanced, purchased and sold investments whilst working to strict transaction timetables.

Our team comprises lawyers, accountants, company secretaries and trust professionals all with property experience, and this combined skill set ensures entities are managed with the requisite level of corporate governance whilst being commercial for our clients.

Real Estate Finance

We assist in sourcing, negotiating and managing the ongoing relationships with major lending institutions in all aspects of real estate financing. This includes mezzanine finance, structured finance, hedging, syndicated lending and securitisation.



An individual approach

At Whitmill we pride ourselves on our personal approach and our long-standing relationships are testament to the importance that we place on delivering outstanding client service



Philanthropy

Many high net worth individuals and families choose to structure their affairs to provide for a degree of philanthropy. This is often manifested through charitable giving but in some instances and often in the case of families and corporate institutions this is undertaken in a more strategic manner.

Planned philanthropy brings advantages to the giver and the receiver. It can enable a family's generations to bridge divides, creating a shared sense of pride in the results achieved. Structures can be established for charitable or educational purposes or non-charitable purposes, such as furthering a cause or ideology.

Institutional clients may be happy to promote their activities as part of the Corporate Social Responsibility policy, but individuals and families are often keen to retain anonymity, unless correctly advised such concerns may inhibit them from pursuing their objectives.

Whitmill's experience of family office management gives us a unique insight into the benefits of philanthropy; we have helped clients develop their ideas by putting in place the necessary structures through a Jersey purpose trust or Jersey foundation. These tools provide an ideal way to manage the long term commitments that philanthropy requires providing a secure method of financing philanthropic intents that can span several generations, whilst at the same time managing issues such as confidentiality.

Our experience in managing and administering philanthropic trusts and foundations includes supplying the necessary legal documentation and managing the assets with care and expertise.

Whitmill establishes and administers various structures with philanthropic objectives, and provides trustees or council members for charitable trusts and foundations with a range of beneficiaries. These vary from very private arrangements to structures that are closely connected to more mainstream public charitable causes.



Locations

DUBAI | GIBRALTAR | JERSEY | MALTA | NETHERLANDS | SWITZERLAND

Whitmill comprises a number of companies operating in multiple jurisdictions, for further information regarding these entities, and their regulated status, please visit www.whitmill.com/locations