

Platinum Financial Planning noting upturn amid uncertain times

Jonathan Scott, Managing Director
of Platinum Financial Planning



With economic uncertainty, recent tax changes and the anxiously awaited budget next month, many business owners in Northern Ireland are asking a long-overdue question: "Is my financial future secure?"

It's a question that Jonathan Scott, Managing Director of Belfast-based Platinum Financial Planning has been hearing much more frequently in recent times. Not surprising given the almost constant feed of financial news in the media following the often turbulent global markets.

He sat down with Business Eye to reflect on those conditions, and how it has come at a time when business was already on the increase.

"Right now, business owners are dealing with multiple economic headwinds, affecting both their corporate and personal financial planning. Coming off the back of Covid, their businesses have had to deal with dramatically increased running costs following the Russian invasion of Ukraine, an increasingly difficult labour market, increases in corporation tax and the more recent increase in

national insurance contributions.'

From a personal perspective they are also dealing with higher levels of taxation, not to mention the high profile changes to inheritance tax that will impact business owners, farmers and those with large pension pots - with more changes expected in the Budget at the end of November adding to concerns around the long-term security for their families and their business," he told Business Eye.

"All of this has created a renewed urgency for quality financial planning that is not only independent but also truly personal."

Founded in 2004, Platinum has grown steadily over the past two decades, now employing 18 financial planning and wealth management professionals.

For the second year in a row, the company has been recognised as a Top

Rated Firm by VouchedFor, the UK's leading review platform for financial advisers, with all of their financial planners named Top Rated Advisers. In 2025, Platinum is one of only two firms based in Northern Ireland to earn this recognition, underscoring its position as one of the regions leading independent financial planning firms.

"Being independent gives us the ability to offer genuinely impartial advice that is in the client's best interests," he said. "We're not here to sell products, we are here to offer a genuinely fiduciary service which clients increasingly value, especially those with more complex financial circumstances," added Jonathan.

While Platinum has long been well known for its public sector partnerships and financial education programs that they deliver to thousands of union members each year, the firm

is now seeing significant growth from private clients, particularly entrepreneurs and business owners.

"There's been a real increase in demand from clients who are looking to sell or have sold businesses, are approaching retirement, or are navigating inheritance and estate planning," said Jonathan.

"They're looking for advice on extracting profits tax-efficiently, protecting their wealth, or passing it on in a structured way. These are deeply personal decisions, and they need clear, trusted guidance."

"We also find ourselves working increasingly closely with their other professional advisers such as their chartered accountant and corporate solicitor, ensuring their personal and business affairs are managed seamlessly."

This growth in private client work has contributed to a 50 per cent increase in turnover over the last five years.

"Growth, for us, isn't just about numbers," he says. "It's about expanding our ability to support clients through increasingly complex challenges. We've invested heavily in our people and our processes, and we're building capacity so that we can meet rising demand without ever compromising the level of service that defines us."

That service ethos, Jonathan adds, is built on clarity, calm, and a focus on relationships - qualities that resonate even more during turbulent times.

"Good financial planning brings peace of mind. When clients know there's a clear plan in place, tailored to their goals and regularly reviewed, it gives them the confidence to enjoy the life they've worked hard to build."

And with uncertainty unlikely to ease any time soon, it's a message that's hitting home with more people across Northern Ireland.

"We're proud of what we've built over the last 20 years," Jonathan says. "As demand for trusted, independent financial planning continues to grow, we're excited about shaping the future of financial planning in Northern Ireland."