



A Strategic Partnership for Professional Advisers

Helping Protect your Clients' Businesses

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HELM PLAN

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The Problem Your Clients Haven't Solved

Most of your small business clients — sole traders, directors, partners — have no documented plan for what happens if they suddenly cannot work.

Not just a will. Not just a power of attorney. A practical, operational plan covering who can access the business bank account, who has the passwords, who knows where the insurance documents are, what happens to payroll, who contacts clients.

You probably already know this. You may have tried to raise it. But without a structured tool to organise it, clients tend to nod and do nothing.

Helm Plan is that tool.

What Is Helm Plan?

Helm Plan is a UK business continuity and succession planning platform for small business owners. It provides a structured digital vault where owners can store, organise and maintain copies of everything needed to keep their business running — or hand over the helm — if they are suddenly unable to be there.

It also supports exit planning, helping owners protect and maximise the value of what they have built.

Designed to be straightforward and easy to use, no technical knowledge is needed — if you can send an email, you can use Helm Plan.

The Helm Plan vault covers 15 core areas:

- Business identity and registration documents
- Banking and financial access
- Digital accounts, passwords and 2FA methods
- Legal authority documents (LPA, shareholder agreements)
- Insurance policies and key-person cover
- Staff, payroll and HR obligations
- HMRC, VAT and tax filing information
- Client and supplier contracts and contacts
- Emergency 24-hour action plan
- Business continuity documentation
- Intellectual property and assets
- Exit and sale readiness

- Property and lease information
- Professional adviser details
- Succession and handover instructions

Everything is stored securely and updated by the business owner. It is available to named trusted contacts in an emergency.

Why This Matters to You, as an Adviser

When a client's business hits a continuity crisis — death, incapacity, sudden illness — you are often the first professional call. The speed and outcome of that situation depend entirely on whether the right information is organised and accessible.

Helm Plan reduces that chaos. When your clients use it, you spend less time untangling poorly documented businesses and more time providing high-value advisory work.

Specifically, Helm Plan helps your clients:

- Ensure banking and financial access is legally and practically in place before a crisis
 - Have a current, valid Lasting Power of Attorney before it is urgently needed
 - Document succession and handover instructions while they are well and clear-headed
 - Organise financials and processes so the business is exit-ready, not just crisis-ready
 - Give named contacts everything they need to act on day one of an emergency
 - Stay at the helm of their business with a clear, maintained continuity plan
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What Clients Get — Ongoing Platform Benefits

Helm Plan is not a one-time document upload. It is an active business health platform. Here is what clients receive on an ongoing basis — the features that make the vault genuinely useful rather than something completed once and forgotten.

- Monthly Succession Readiness Score — an automatic score out of 100 across all 15 vault sections, emailed every month. Clients see exactly what has improved and what still needs attention. The score creates measurable progress and keeps the platform front of mind.
- Intelligent update prompts — the platform monitors when sections were last reviewed and sends targeted reminders when information goes stale. Digital access credentials, emergency contacts, key personnel details — nothing is left to gather dust unnoticed.
- Insurance and contract renewal alerts — any document stored with an expiry date automatically triggers reminders before renewal is due. Default reminders are set at 90, 30 and 7 days, but clients can adjust these to suit their own needs. Whether it is an insurance policy, professional indemnity cover, a lease or a software subscription, clients are prompted in good time and never discover lapsed cover at the wrong moment.

- Business credit rating guidance — practical prompts on factors that affect a commercial credit rating: keeping filed accounts current, Companies House filings on time, payment records, avoiding CCJs. Clients can check their own business credit score at any time via a direct link to the free Creditsafe business credit check at creditsafe.com.
 - 24/7 legal helpline (Business and Enterprise tiers) — free telephone access to a UK legal advice service covering business law, employment, HMRC and contracts. Guidance and information, available around the clock.
 - AI document retrieval (Business and Enterprise tiers) — clients ask plain-English questions about their stored documents and receive instant answers. 'When does my professional indemnity expire?' 'Who is my pension provider?' No more hunting through files.
 - Annual Business Continuity Report — a full year-end report covering readiness score history, documents expiring in the next 12 months, gaps outstanding, and a prioritised action list. All clients have access to the Helm Plan team by email for questions and guidance.
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The Free Readiness Quiz

Helm Plan offers a free online readiness assessment: 'Is Your Business Succession-Ready?' — a 10-question scored quiz that takes under 3 minutes.

It is a useful starting point for client conversations. You can share the link, suggest clients take it before a review meeting, or use the results as a structured way into a succession planning discussion.

"Most business owners score between 20 and 50. The gaps are usually the same — banking access, digital passwords, and no LPA."

Quiz link: <http://helmplan.com>

The Helm Plan Partner Programme

Helm Plan is building a professional partner network of solicitors, accountants, IFAs and business advisers across the UK.

As a Helm Plan Professional Partner, you receive:

- A dedicated adviser portal — view your referred clients' readiness scores and vault status at a glance (with their consent), so you can see gaps and prepare for client meetings
- Full Business tier platform access for your own firm's continuity planning
- Co-branded materials to share with your client base — including the free readiness quiz
- A straightforward referral arrangement — you refer, we handle all onboarding and support
- A clear path to a complimentary account — once three of your referred clients are active paying subscribers, your monthly fee is waived for as long as those referrals remain active

Partner pricing:

- £49/month — full platform access plus adviser portal from day one
- Complimentary — once three active referred clients are on a paid plan
- Returns to £49/month if active referrals drop below three

There is no limit to the number of clients you can refer to Helm Plan

Helm Plan Pricing (for your reference)

Helm Plan is subscription-based, priced for small UK businesses:

- Starter — £99/month (sole traders and micro-businesses)
- Business — £149/month (small limited companies and partnerships)
- Enterprise — £225/month (multi-entity or complex structures)

A one-time setup fee applies (waived for founding members). All plans include full vault access, named trusted contacts, and emergency access protocols.

Get Involved

Helm Plan is launching **Summer 2026**. We are currently working with a small group of professional advisers to shape the partner programme before public launch.

If you would like to find out more, register your interest, or discuss a client referral arrangement, please get in touch:

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