

Family Office Solutions

Advisory for business-owning families

Coordinate the family’s wealth, business ownership, and plans for the next generation.

www.peymanmolavi.com

THE FAMILY OFFICE

What is a family office?

A family office is a way for a family to organize how it owns, manages, and transfers wealth. It gives the family a clear view of its financial position, a place to make decisions, and a process for coordinating the people who carry them out.

One view of the family balance sheet	Bring operating-company interests, investments, real estate, debt, guarantees, and future commitments into a consolidated view.
One place for ownership decisions	Define who can decide, who must be consulted, and which decisions belong to shareholders, the board, or the family.
A structure that fits the family	Some families build a dedicated single-family office. Others coordinate specialist advisors through an outsourced or hybrid model.

> **THE PRACTICAL TEST**
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> Can the family see what it owns, what it owes, who can act, and what happens if a key decision-maker is unavailable?

WHY IT MATTERS

When the business and family depend on each other

An operating company often provides the family's income, accounts for a large share of its wealth, and supports borrowing through personal guarantees. A change in the business can affect all three at once.

Cash flow and distributions	Set a dividend framework that accounts for working capital, debt service, and growth investment alongside household cash needs.
Concentration and liquidity	Map where business, property, personal guarantees, and investments share the same risks. Identify funds available when commitments come due.
Succession and continuity	Plan for changes in management and ownership on separate timelines. Agree who can act during a disruption and how successors will prepare.

> **A QUESTION FOR OWNERS**
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> What would fund household needs, company commitments, and debt payments if distributions paused for a year?

WHO WE ARE

Led by Peyman Molavi

Peyman Molavi is an economist, investment advisor, wealth manager, and wealth architect for privately held companies. He helps business owners and their families plan for liquidity, allocate capital across the business and family assets, and prepare for succession. He studied Accounting and Financial Economics at the University of Essex and chairs the board of the Molavi Institute. He wrote Economics for Everyone, Dance of the Markets, and Lifeboat, and co-authored The Story of Creating and Preserving Wealth.

An owner’s perspective	We consider the operating business, shareholders, and household balance sheet together because capital decisions in one can constrain the others.
An advisory relationship	Peyman Molavi leads the strategic work. The family appoints its decision-makers and works with the legal, tax, banking, custody, and investment specialists appropriate to the mandate.
Built around the family’s circumstances	We start with the family’s priorities, entities, jurisdictions, and existing advisors. Those facts determine the scope of work and how it is delivered.



WHY WE DO IT

Give the family room to make deliberate decisions

A family can own valuable assets and still face a cash shortfall, an unclear signing authority, or a succession decision it has postponed for years. We help families address those questions while they have time and choices.

Preserve freedom of action	Plan for obligations, identify dependable liquidity, and understand what could force the sale of a business stake or other long-term asset.
Make ownership decisions explicit	Turn assumptions about dividends, reinvestment, and support for family members into policies that owners can discuss and review.
Prepare the next generation	Define what future owners need to understand about the business and investments. Give them opportunities to participate as their responsibilities grow.

OUR APPROACH

We use scenarios to understand what a decision would require under different conditions. We then agree who owns the decision and when it should be revisited.



WHAT WE DO

Wealth, liquidity, and investment strategy

We build a consolidated picture of assets and obligations, then use it to frame decisions about liquidity, risk, and deployment of capital.

Family wealth and liquidity	Document ownership, liabilities, guarantees, expected cash flows, and currency needs. Set reserve objectives and identify sources of liquidity by time horizon.
Investment policy and oversight	Define objectives, risk tolerance, constraints, allocation ranges, and review triggers. Evaluate how exposures and fees fit the policy across managers and accounts.
International diversification	Assess jurisdiction, currency, custody, and access considerations. Coordinate specialist review before cross-border changes are implemented.
Working capital and owner distributions	Review cash forecasts, operating needs, and restrictions before considering if any company cash is available for short-term investment or distribution.

DELIVERABLES

Consolidated wealth map, liquidity plan, draft investment policy, and a schedule for reviewing exposures and decisions.

WHAT WE DO

Governance, succession, and special situations

Clear ownership rules become especially important when the family brings in new shareholders, prepares a succession, or considers selling part of the business.

Governance and decision rights	Map authority across the family, shareholders, and board. Develop a meeting calendar, approval process, and decision log.
Succession and next-generation readiness	Plan for emergency authority, leadership transition, and ownership transfer. Coordinate with counsel on the documents needed to implement agreed arrangements.
Transactions and liquidity events	Prepare for a business sale, recapitalization, or substantial distribution. Estimate cash needs and define how proceeds will be held, allocated, and reviewed.
Advisor and provider coordination	Scope work with banks, custodians, counsel, accountants, and specialists. Track dependencies, decisions, and follow-up actions.

DELIVERABLES

Governance roadmap, responsibility matrix, succession priorities, and an action plan for the family’s next major decision.

THE FAMILY OFFICE ROADMAP

From today to an operating family office

START / Current family situation
Assets, ownership, obligations, existing advisors, and the decision that brought the family together.

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01 Assess
Agree on the family's purpose and map the current position. Output · consolidated wealth map and priority decisions.

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02 Design
Choose an in-house, outsourced, or hybrid model. Output · approved scope, budget, and decision rights.

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03 Build
Appoint owners and providers, establish controls, and set up reporting. Output · 90-day implementation plan.

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04 Pilot and launch
Test the first report, approval workflow, and escalation route. Output · launch sign-off and an issues register.

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05 Operate and review
Track liquidity, risks, and open actions. Output · periodic reports and an annual review of the mandate.

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DESTINATION / Operating family office
The family knows who decides, who acts, which controls apply, and when results are reviewed.

EY Private · Design and setup support for family offices
Deloitte · The Family Office Handbook

HOW IT WORKS IN PRACTICE

A family preparing for a handover

Illustrative scenario. Two siblings own a manufacturing company. One runs operations and wants to reinvest. The other relies on dividends. A next-generation family member may join the business, and both owners have guaranteed company borrowing.

Map the demands on cash	Build a view of operating liquidity, debt service, planned expansion, household needs, and guarantees. Test a year of lower sales and reduced distributions.
Agree on ownership decisions	Set the conditions for a distribution and who can approve exceptions. Document the emergency authority and the criteria for a future leadership appointment.
Put the plan to work	Assign the finance team to update forecasts, ask counsel to review ownership arrangements, and agree when shareholders will revisit distributions and guarantees.

FIRST REVIEW

Check cash reserves, debt maturities, outstanding guarantees, and progress on the succession plan. Record the decision each item requires and who will make it.



READINESS SELF-ASSESSMENT

How ready is your family?

Score each answer. No = 0 · Partly = 1 · Yes = 2. Select Yes when you can point to a current document or a routine your family follows.

	0	1	2
1. Have we agreed what we want the family office to achieve?	☐	☐	☐
2. Do we have an up-to-date list of assets, debts, and guarantees?	☐	☐	☐
3. Are business assets and cash flows tracked separately from family assets?	☐	☐	☐
4. Do we know who can approve and sign major decisions?	☐	☐	☐
5. Do we have a written liquidity plan and investment policy?	☐	☐	☐
6. Have we assigned responsibility for reporting, costs, and follow-up?	☐	☐	☐
7. Do we regularly receive a consolidated report and review it together?	☐	☐	☐
8. Do we know who takes over if a key decision-maker becomes unavailable?	☐	☐	☐

Total score ____ / 16

0–5 Getting started · Map assets and agree on one shared priority.

6–11 Building · Formalize responsibilities, policies, and reporting.

12–16 Ready to test · Run a reporting and approval cycle and fix gaps.

This discussion tool is an indicative self-assessment. Start with any zero on authority, liquidity, or continuity, regardless of your total.

ENGAGEMENT

Begin with the decision your family is facing

The first conversation can focus on a pending transition, a proposed distribution, a liquidity event, or the need for a consolidated view of family wealth.

Family office assessment	A defined diagnostic engagement to map ownership, obligations, liquidity, governance, and immediate priorities.
Design and implementation support	A project to develop policies, define responsibilities, and coordinate approved next steps with appointed professionals.
Ongoing family office advisory	A continuing mandate with an agreed reporting rhythm and a regular forum for decisions. Scope, responsibilities, and fees are agreed in writing.

REQUEST AN INTRODUCTORY CONVERSATION

Peyman Molavi · Family Office Solutions

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