



Isle of Man
Family Investment Company
Securing Your Family's Legacy

Who are Manavia

Manavia is a globally focused corporate and trust services provider based in the Isle of Man, offering businesses the expertise and support they need to operate efficiently, expand internationally, and remain compliant in highly regulated markets. Our services span corporate structuring, trust management, regulatory compliance, and eGaming licensing, ensuring that businesses receive strategic guidance and operational efficiency across multiple jurisdictions.

Established in 1997, Manavia was founded in the Isle of Man to meet the growing need for agile, high-quality corporate and trust services backed by deep regulatory knowledge and professional integrity. Since our inception, we have built a reputation for delivering strategic, compliant, and client-focused solutions, helping international businesses navigate complex regulatory landscapes and establish a strong operational presence in key markets.

Manavia is part of a larger group of companies, which includes MannBenham Advocates, a leading Isle of Man law firm, which provides our clients with a distinct advantage—access to specialist legal expertise when required. This ensures that corporate structures are established on a solid, legally sound foundation, mitigating risks and supporting long-term success. We integrate corporate governance, financial structuring, and compliance solutions, delivering a seamless, full-service experience that meets international regulatory standards.

We assist businesses globally by providing tailored corporate solutions that ensure compliance with international regulations, support strategic market entry, and optimise operational structures. With extensive expertise in cross-border business structuring and regulatory compliance, we help companies navigate complex legal frameworks, enabling businesses to expand, operate efficiently, and maintain a strong corporate foundation across multiple jurisdictions.

Our strategic approach ensures that businesses benefit from efficient structures, robust compliance measures, and financial optimisation, allowing them to focus on growth rather than regulatory challenges. Whether businesses are looking to establish a new entity, manage corporate governance, or navigate licensing complexities, Manavia provides the insight, security, and efficiency needed to succeed in today's fast-evolving business landscape.

Family Investment Company

Securing your family's legacy

In a financial world that's constantly changing, the task of preserving and passing on family wealth to the next generation demands innovative and robust solutions.

The Family Investment Company, particularly one established in the Isle of Man, has emerged as a leading choice. It's a sophisticated, yet flexible, vehicle designed to provide founders with unparalleled control, privacy, and seamless continuity for their family's financial legacy.

A Family Investment Company is a structured corporate entity used by families to consolidate and manage their assets. It serves as a secure framework for inter-generational wealth transfer, enabling founders to maintain strategic control over investment decisions while gradually and strategically transferring economic ownership to future generations.



Why choose a Family Investment Company?

Key Advantages

What makes an Isle of Man Family Investment Company such a powerful proposition for those looking to secure their family's future?

■ Unmatched Control & Flexibility

At its core, a Family Investment Company is built for flexibility. By using different classes of shares, families can tailor voting rights and income entitlements to their exact needs. This empowers founders to retain ultimate control over the company's direction, even as wealth is passed on. The articles of association can be customised to ensure the company's governance aligns perfectly with your unique family vision.

■ Seamless Wealth Continuity

Family Investment Companies provide a lasting structure for wealth transfer. Founders can manage the company's investments while incrementally distributing shares, which helps to mitigate the risk of future family disputes and ensures a consistent, long-term investment strategy.

■ Enhanced Asset Protection

Assets held within a Family Investment Company benefit from an added layer of security. The corporate structure acts as a shield, protecting family wealth from personal legal claims and offering an increased sense of security.

■ Privacy & Discretion

A key benefit of the Isle of Man over other jurisdictions, including the UK, is the enhanced level of privacy it affords. Unlike UK Companies House, the Isle of Man does not require the same degree of public disclosure of financial information, ensuring your family's financial affairs remain discreet.

■ Robust Oversight & Compliance

As a registered Isle of Man company, a Family Investment Company must adhere to stringent corporate governance standards and regulatory requirements. This dedication to transparency and accountability ensures disciplined management and instils confidence among family members.

■ Potential for Tax Efficiency

A well-structured Family Investment Company can offer significant tax advantages. Furthermore, Family Investment Companies can be more cost-effective to administer than trusts, and interest-free loans to the company can be repaid tax-free from profits.



Family Investment Companies vs. Trusts

Understanding the Difference

Both Family Investment Companies and trusts are valuable tools, but they serve different purposes and suit different family needs:

- **Control & Ownership**
With a Family Investment Company, control stays with the founder or senior family members through voting shares. In a trust, control is with the trustee, not the settlor or beneficiaries.
- **Legal Structure**
In a Family Investment Company, the company legally owns the assets, and family members own shares. In a trust, the legal ownership of assets is held by a trustee on behalf of the beneficiaries.
- **Jurisdictional Recognition**
Family Investment Companies may be a more appropriate choice in jurisdictions where trusts are not fully recognised, or where clear legal ownership is essential.
- **Cost & Administration**
Family Investment Companies can be more affordable to run as they don't require the appointment of professional trustees, which is often a necessity for trusts and leads to higher ongoing fees.
- **Flexibility**
Family Investment Companies offer superior operational flexibility through customisable share classes. Trusts, governed by their founding deed, can be more challenging to alter once established.

Ultimately, the choice between a Family Investment Company and a trust is a personal one, driven by your family's unique dynamics, residency, and financial goals. Seeking professional legal and tax advice is crucial to selecting and structuring the right vehicle for your family's wealth.



Securing Your Future with Manavia

The complexity involved in establishing and managing sophisticated wealth structures like Family Investment Companies requires expert guidance and ongoing support. This is where Manavia Limited excels.

As a highly respected independent provider of professional and fiduciary services, Manavia works closely with private client advisers to create and manage bespoke structures for High-Net-Worth Individuals (HNWIs), families, and entrepreneurs.



Part of the well-established MannBenham Group, Manavia brings over 25 years of technical expertise and a proven history of exceptional client service. We offer a comprehensive 'all-in' service, from company formation and structuring to secretarial, administrative, and accounting support. Our team works collaboratively with tax and legal advisers to ensure the ongoing compliance and optimal performance of every structure we manage.

We understand that regulatory landscapes can change, and while HMRC's specialised Family Investment Company investigation unit was dissolved in 2021, concerns around interest-free loans, share valuations, and future tax changes remain relevant. This is why a Family Investment Company through Manavia is regularly reviewed to ensure it continues to meet your family's objectives and all compliance requirements.

Conclusion

An Isle of Man Family Investment Company is a compelling and increasingly popular alternative to traditional trusts. It is especially suited to families who want to retain control while strategically planning for succession. When properly structured and expertly managed in a jurisdiction like the Isle of Man, a Family Investment Company offers a powerful blend of tax efficiency, enhanced privacy, and unparalleled strategic flexibility in wealth management.

However, the best strategy for preserving your family's wealth is a highly individual matter. It is shaped by your specific family dynamics, residency, and long-term financial aspirations. The intricacy of these structures demands ongoing professional management and a careful consideration of both initial setup costs and evolving regulatory developments.

Manavia Limited is ready to assist you. With our extensive experience and collaborative approach, we work hand-in-hand with your legal and tax advisers to ensure your Family Investment Company is meticulously structured and diligently managed, giving you the peace of mind you deserve. To explore how an Isle of Man Family Investment Company can be tailored to your unique wealth management needs, we invite you to contact Manavia today.

Secure your family's financial legacy with a truly bespoke solution.

Contact Us



David Stevenson
Business Development Manager

E: davidstevenson@manavia.im
T: +44 (0)1624 644755
M: +44 (0)7624 242000

David has a demonstrated history over the last 30 years in the Financial Services industry working for large multi-national organisations and running his own commercial businesses.

David is skilled in business planning, operations management, cross-border transactions, trading structures, asset protection and wealth preservation. Throughout his career, David has specialised in business development, offering personalised financial services and bespoke global solutions for HNWI.



James Balanda
Business Development Executive

E: jamesbalanda@manavia.im
T: +44 (0)1624 644710
M: +44 (0)7624 202771

Born and raised in the Isle of Man, James has been working in the banking and eGaming industries for more than 13 years and was excited about his new role when he joined the Manavia team in March 2024.

Originally starting his career in the banking sector, James then made the industry change to the eGaming sector. James has a wealth of experience from notable roles within the eGaming and banking industries, with an extensive background in compliance, risk, and fraud.





Manavia Limited
10-12 Victoria Street
Douglas
Isle of Man
IM1 2LH

T: +44 (0)1624 639350
E: info@manavia.im
W: www.manavia.im



Manavia Limited is licensed by the Isle of Man Financial Services Authority to provide Corporate and Trust Services. Manavia Limited is incorporated in the Isle of Man, company number 88712C

Manavia - Family Investment Company - V1.01-09.25