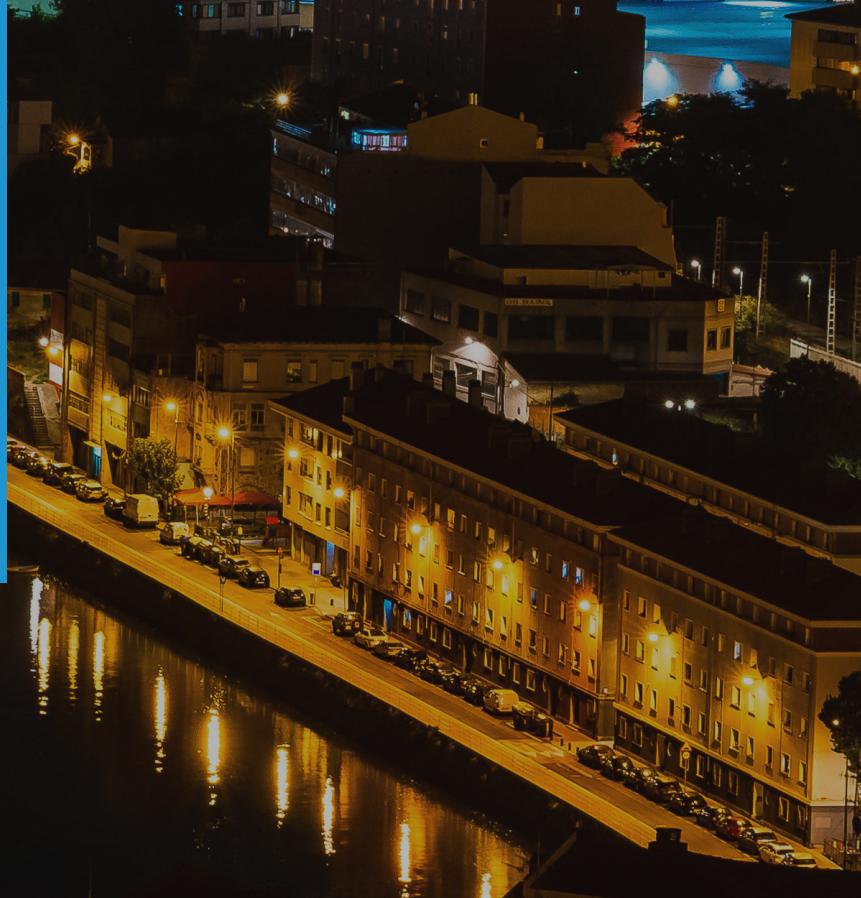




Sports



Contents

03 Introduction

04 About Lubbock Fine

05 What we do

09 About Lubbock Fine
Wealth Management

11 Our clients

13 Book an assessment



Redefining exceptional

In recent years, the global sports market has experienced significant growth and continues to evolve at a remarkable pace. At Lubbock Fine we've embraced change and growth for almost a century. Our expertise extends across a wide range of tailored services designed to empower your sports journey. In this ever-changing landscape Lubbock Fine is best placed to offer a steady hand and a wealth of experience.

About Lubbock Fine

Who are we?

Lubbock Fine is an independent accounting, tax, audit and business advisory firm, based in the heart of the City of London.

Through our personal, partner-led approach, we help businesses and private clients transform their financial performance. We combine our rich heritage with one innovative vision:

“To redefine exceptional”

Our background

Founded in 1929 by Harry Lubbock, we've since grown into one of the UK's leading mid-sized firms, with over 140 staff and offices overlooking the iconic St Paul's Cathedral. Lubbock Fine is a founding member of the Russell Bedford International network of independent accountancy firms with members in more than 100 countries.

We're always evolving to stay one step ahead, but throughout our long history one thing hasn't changed at all – our commitment to our clients.

Our client experience

Choose us as your partner to experience the benefits of having a full-service team right behind you. Our technical capabilities, sector expertise and global perspective are what you'd expect from the world's largest firms, plus we offer a tailored, value-for-money service.

Our focus is on providing exceptional client experience, with a personal touch. Led by your dedicated client partner, we work as one team to achieve your aims. We'll always put your interests first, acting with integrity, honesty and transparency.

Our mission is to transform business performance by always exceeding the expectations of our clients, our people, and our communities.

We're always evolving to stay one step ahead, but throughout our long history one thing hasn't changed at all – our commitment to our clients.

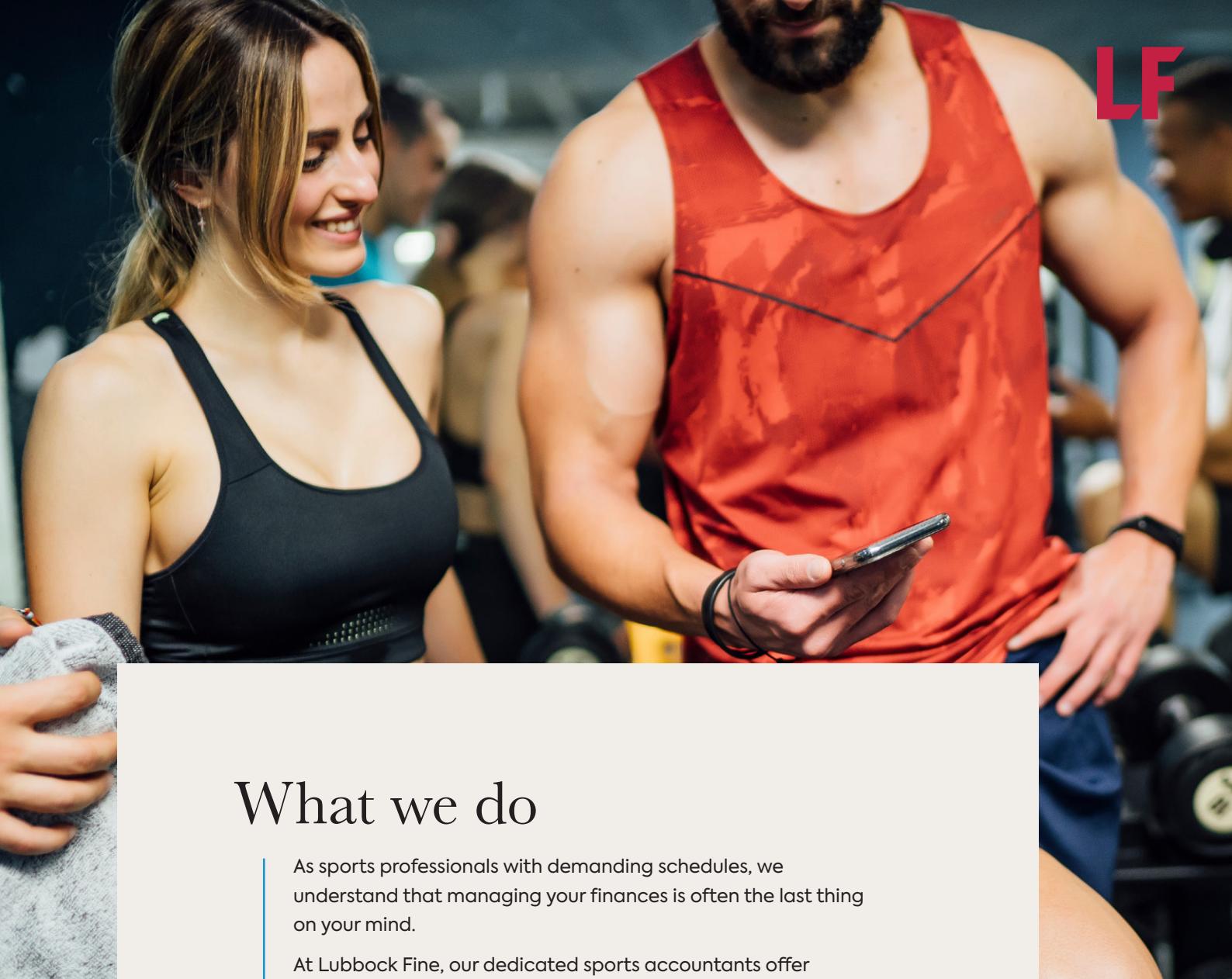
Our services

We are one team providing a full range of services for businesses and individuals:

- Accounting
- Audit and assurance
- Tax advisory and compliance services
- Business outsourcing services
- Business consultancy

Regardless of the service required, our professional sports team comprises well-equipped experts from diverse sporting backgrounds. They deliver comprehensive, timely, and innovative specialist accounting and tax planning advice across a broad spectrum of sports, including the Premier League, rugby, boxing, cricket, golf, athletics and more.

We'll ensure your professional performance isn't hindered by concerns over your books and accounts. Count on the team at Lubbock Fine to provide support and maintain your financial affairs.



What we do

As sports professionals with demanding schedules, we understand that managing your finances is often the last thing on your mind.

At Lubbock Fine, our dedicated sports accountants offer a range of **bespoke tax and accounting services** tailored to individuals and businesses in the sports sector. With our **expertise** and **personalised approach**, we handle your financial concerns, allowing you to focus entirely on your career or business.

We provide a comprehensive suite of services, from day-to-day bookkeeping to complex tax planning. Our **specialised knowledge** extends to managing endorsement income, sponsorship deals, image rights, and transfer fees. Additionally, we offer cash flow management, financial reporting, and **international tax planning** to ensure your **wealth is structured efficiently**. Whether you're a sports professional or growing a sports business, our goal is to give you peace of mind in a fast-paced, competitive industry.

Our services - supporting your career

Tax and accounting compliance work – Our **comprehensive service covers all UK tax filing requirements**. We cover you, your family and your companies, offering you a comprehensive and complete service. You'll be covered for all UK tax laws, regulations and best practices. Knowing your financials are in expert hands allows you to focus on your career. We'll simplify your tax and accounting compliance so you can accelerate your business.

Tax and financial planning – We can **create tax-efficient structures** for your business and investments to minimise your tax bill and maximise your career income. By evaluating tax implications and commercial aspects, we ensure your financial strategies align seamlessly with your career goals. At the same time, our tax and financial planning team will ensure you remain compliant with all tax regulations. A customised plan is created to meet your current objectives and sets the stage for your future.

Image right structures – **Maximise the value of your image rights** while expertly navigating the complex tax implications. With an image rights structure, the income you earn from your image is paid directly into your company by your club, rather than being treated as salary. This approach not only unlocks potential tax benefits but also gives you greater control over your earnings and how they are managed. Let us guide you through this process to ensure you're optimising your financial outcomes.

Agents' fees – Our sports accountants ensure that agents' fees are properly managed, legally compliant, and optimised from a financial and tax perspective. A certain amount of agents' fees paid by the club is taxable on the player as a benefit-in-kind. We can help make sure this is done properly to mitigate any risks for you. The benefit-in-kind is then taxed via your salary deductions from payroll. Often there is a delay in processing this properly which leads to tax underpayments. We can help make sure this is done correctly for your peace of mind.





Foreign sportspersons – We provide comprehensive advice and support for international sports professionals. It's crucial to adhere to all UK tax regulations for sports carried out in the UK from when before you arrive in the UK to when you eventually leave. We support overseas sportspeople by ensuring they are structured tax efficiently when they arrive so that you don't pay more tax than you need to. With Lubbock Fine you'll meet every UK compliance requirement on the way.

International tax planning – Whether you're a sports individual or business coming to the UK or relocating abroad, we are your trusted partners in navigating complex international tax rules, ensuring compliance and **maximising tax efficiency**. We provide expert guidance on UK tax residency rules, including the Statutory Residence Test (SRT), crucial for determining your residency status based on your time in the UK.

For **non-domiciled** (Arrivers under the UK's new "FIG" Regime) sports professionals, we offer tailored pre-arrival tax planning to help structure your foreign income, minimising UK tax liabilities to preserve your family wealth for the longer term. Our services also include advice on double taxation treaties to prevent paying tax on the same income in multiple countries, as well as cross-border income management and wealth structuring. Whether dealing with endorsement deals, transfer fees or international sponsorships, we ensure your tax affairs are expertly managed across borders.

HMRC tax investigations and dispute resolution

We understand that tax enquiries can be disruptive, which is why our team handles all HMRC investigations efficiently, ensuring minimal impact on your sporting career or business operations. Our dedicated tax investigations, risks and dispute resolution services are designed to manage audits, nudge letters, and complex compliance issues swiftly and effectively.

With the rise of HMRC investigations targeting high-profile sports professionals, including Premier League footballers, it's more important than ever to be represented by experts who fully understand tax regulations and ensure strict compliance. We focus on resolving issues promptly, providing clear responses to prevent further queries and complications, while safeguarding your financial interests.

In the world of sports, professionals often face complex financial structures, making them more susceptible to tax enquiries. Even when no further tax is due, the costs of responding to HMRC investigations can escalate quickly. That's where our Tax Investigation Service comes in—offering peace of mind for a modest annual fee. This service provides expert support throughout any investigation, ensuring that you won't incur additional fees.

As HMRC continues to target the sports industry more rigorously, it's essential for all clients—whether their tax affairs seem simple or complex—to be prepared. With income streams from various sources, sports professionals need comprehensive protection to ensure full compliance and avoid any unnecessary disruption to their financial security.

About Lubbock Fine Wealth Management

Lubbock Fine Wealth Management LLP (LFWM) is the wealth management and financial planning arm of Lubbock Fine. At LFWM, we aim to provide an exceptional financial advice service for private clients as well as businesses. We do this by building a bespoke financial plan that suits their needs and long-term objectives.

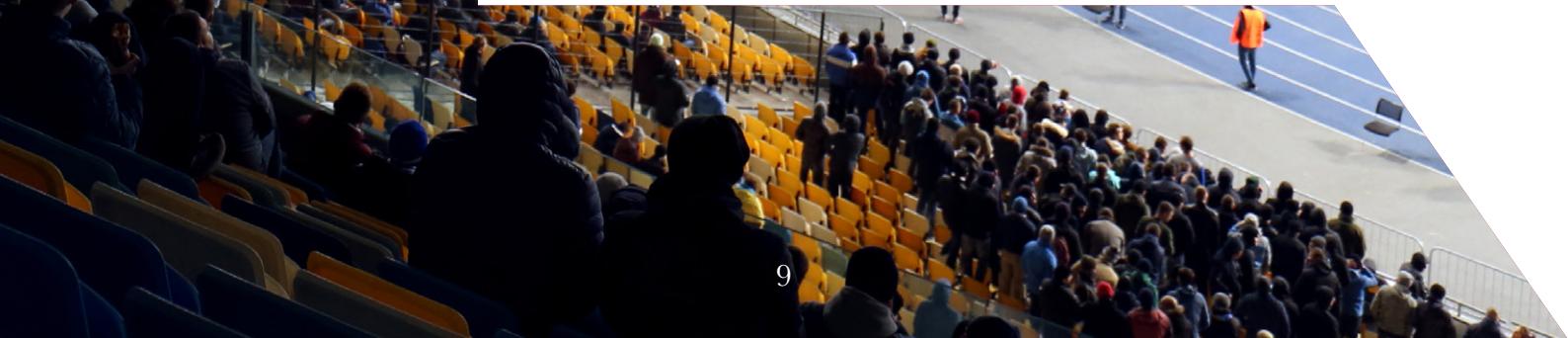
We provide independent financial advice, tailored directly to your goals. Our team of expert financial advisers supports individuals and businesses at every stage of their journey.

Our experts always follow up on our advice with a comprehensive and fair analysis of the whole market. We also consider every aspect of your circumstances to gain a full picture of your financial position. This holistic service helps us to ensure that any advice we give is suitable and that you can prepare for the future.

Our full range of services includes:

- Business financial planning
- Tax planning strategies
- Financial modelling
- Investment management
- Protection solutions
- Retirement planning

Whether it's optimising earnings during peak years, safeguarding against risks, or planning for retirement, our dedicated team ensures tailored strategies that align with your goals. With our expertise you can focus on achieving excellence in your sport, knowing your financial well-being is in capable hands. Partner with us to forge a path to long-term financial success and stability.



Wealth management services tailored to you

We understand that your sports career is composed of limited, yet lucrative earning periods. The risk of injury is always around the corner, and you're aware of the need to build a life and new career for when you retire. This set of circumstances comes with unique financial challenges and opportunities that we can support you with.

Our bespoke wealth management services go beyond tax planning, addressing all aspects of your financial well-being.

Key services include:

- 1. Investment strategies:** Customised investment plans that align with your financial goals and risk tolerance, ensuring steady growth and security for your assets.
- 2. Retirement planning:** Strategic planning to secure your financial future post-retirement, including pension schemes and long-term savings plans tailored to your specific needs.
- 3. Risk management:** Implementing measures to protect your wealth from unforeseen events, including insurance solutions and contingency planning.
- 4. Estate planning:** Ensuring your wealth is preserved and efficiently transferred to future generations through wills, trusts, and inheritance tax planning.
- 5. Financial education:** Providing you with the knowledge and tools to make informed financial decisions, empowering you to take control of your financial future.
- 6. Lifestyle management:** Assisting with major life purchases and financial decisions, such as buying property, managing luxury assets, and planning for significant life events.

Our team of experts is dedicated to helping you navigate the complexities of your financial landscape, providing personalised advice and support every step of the way. With our wealth management services, you can focus on your career and passions, knowing that your financial future is in good hands.

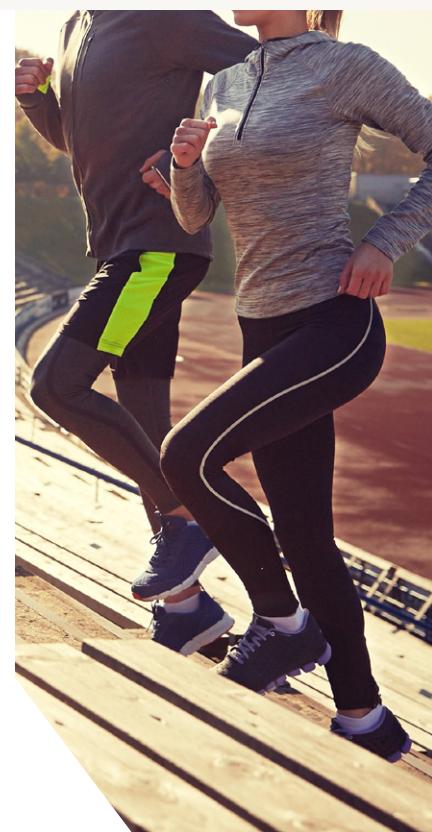
Stabilise your wealth for a secure future

Sports careers are characterised by their uncertainty, including fluctuating income streams, short-term high earning periods, and tax considerations which are common certainties in the industry.

At every stage of your career, from your peak earning years to retirement, our comprehensive financial planning services are tailored to meet the specific needs of sports professionals.

We aim to stabilise and grow your wealth over the long term, so you can plan for the future. From tax-efficient investment strategies that maximise your personal allowances to individualised portfolio management aimed at growing your savings, we offer a holistic approach to financial planning.

Our offerings are complemented by a personalised financial strategy crafted to meet your specific needs. This encompasses custom asset allocation and thorough risk assessment aimed at preserving and enhancing your wealth.



Our clients



Case study

Olympic Gold Medallist and World Boxing Champion

The client's challenge

Our client, an Olympic gold medallist and super middleweight world champion, faced unique financial challenges throughout their career. With income from multiple sources, international tax obligations, and the need to plan for life after boxing, they required expert financial guidance to protect and grow their wealth. Securing their financial future, both during their active career and into retirement, was a key priority.

Our solution

We worked closely with the client to provide a full suite of bespoke services that addressed their specific needs at every stage. From tax planning and international accounting to trust advisory services, we ensured their assets were managed effectively. As their career progressed, we shifted our focus toward retirement planning, helping them transition smoothly into life after sport. Our 'cradle-to-grave' financial service gave them peace of mind, knowing that every aspect of their financial future was in expert hands.

Our client says

"Having a team that understands both the complexities of my career and my personal goals has been invaluable. Their expertise allowed me to focus on my boxing, knowing my finances were in safe hands. As I moved into retirement, they helped me secure a strong financial future. I couldn't have done it without them."

Case study

Professional Football Player Relocating to the UK

The client's challenge

Our client, a non-domiciled professional football player relocating to the UK, faced significant challenges in navigating the complexities of UK tax laws. With both playing and non-playing income to manage, they needed expert financial guidance to ensure compliance while maximising their earnings.

Our solution

We provided the client with inbound non-dom tax planning to limit their UK tax expense whilst they were in the UK. Additionally, we provided specialised advice to manage their UK tax obligations, focusing on the unique aspects of PAYE benefits and non-playing income streams like endorsements and sponsorships. To give the client greater control and flexibility over their finances, we set up a limited company tailored to their individual needs. This structure helped streamline their income management, providing tax efficiency and financial security in the long term.

Our client says

“Relocating to the UK came with a lot of financial challenges, but the team made everything easier for me. They guided me through UK tax laws, set up a company that fit my situation perfectly, and gave me the confidence that my finances were in great hands. It's been a game-changer for me both on and off the pitch.”



Book your no-obligation assessment

We offer a no-obligation initial meeting to discuss your needs, goals and objectives and outline the ways in which we can help. If you would like to know more, please get in touch.



Russell Rich

Partner, Head of Sports & Entertainment

E: russellrich@lubbockfine.co.uk

T: +44 (0)20 7490 7766



Graham Caddock

Tax, Risk and Disputes Director

E: grahamcaddock@lubbockfine.co.uk

T: +44 (0)20 7490 7766



David Portman

Tax Partner

E: davidportman@lubbockfine.co.uk

T: +44 (0)20 7490 7766



Nicholas Clark

Chartered Financial Planner

E: nicholasclark@lwmf.co.uk

T: +44 (0)20 7490 7766



Paternoster House
65 St Paul's Churchyard
London EC4M 8AB
T: +44 (0)20 7490 7766
E: enquiries@lubbockfine.co.uk

lubbockfine.co.uk



Member of Russell Bedford International – a global network of independent professional services firms.

This material is published for the information of clients. It provides only an overview of the regulations in force at the date of publication, and no action should be taken without consulting the detailed legislation or seeking professional advice. Therefore no responsibility for loss occasioned by any person acting or refraining from action as a result of the material can be accepted by the authors or the firm.

© 2025 Lubbock Fine. Lubbock Fine LLP is registered to carry out audit work in the UK and regulated for a range of investment business activities by the Institute of Chartered Accountants in England & Wales. Registered in England and Wales as a limited liability partnership (OC431004). A list of members' names is available for inspection at our registered address. Any reference to a 'partner' in relation to Lubbock Fine means a member of the LLP.