



Structure & Strategies for Preserving Generational Wealth

► INTRODUCTION

Because building wealth is only half the story preserving it is where the real work begins.

For many of us, the hustle to build wealth is familiar. We work tirelessly to create businesses, make investments, purchase property, and land the big paychecks. But once we reach a place where we've built the life we envisioned, we often don't stop to think about what happens next. What happens to our wealth, businesses, and values when we're gone?

What's the legacy we'll leave behind for our children, grandchildren, and even great-grandchildren?

In Africa, much of the wealth created doesn't last beyond the second generation. Businesses fall apart. Properties get entangled in legal disputes.

Family disagreements arise, often due to lack of planning. Without structure, legacy becomes chaos. But it doesn't have to be that way.



Let's talk about how to preserve wealth intentionally.



► Start with the Right Structure

The biggest threat to wealth isn't bad investments, it's lack of structure. You could have a thriving business, a few properties, and a solid bank account, but if those things aren't properly organized, protected, or documented, they can quickly slip away.

A solid structure looks like:

- Clearly defined ownership & usage
- Well-drafted legal agreements for businesses and assets
- Estate planning tools like trusts, and Special Purpose Vehicles (SPVs)
- Centralized documentation so your family isn't scrambling when the time comes.

Many African families avoid talking about structure because it sounds technical or something to deal with "later." But trust me: the longer you wait, the harder it gets.

► Create a Private Trust

If there's one tool every high-net-worth African individual should understand, it's a Family Trust.

A trust is a legal arrangement that allows you to transfer assets to a trustee (a trusted individual or institution) to hold and manage for the benefit of your family. It's a way to ring fence your assets and protect your wealth from mismanagement or legal disputes.

Here are some benefits:

- Minimized taxes
- You avoid probate (long court processes)
- You are able to manage wealth on behalf of minors or dependents
- It provides long-term support, with rules on how and when assets are accessed

► Treat your Family like a Business

You would never run a successful business without governance, right? so why would you run a family that has wealth and assets without it?

Family governance means creating systems that define how decisions are made, what kind of assets should be invested in, how to handle disagreements, etc.

This might look like:

- Holding regular family meetings to discuss finances and values
- Creating a family constitution that outlines shared values and principles
- Setting clear roles and responsibilities
- Mentoring the next generation early on, so they understand the family's vision

Governance helps reduce conflicts, align expectations, and prepare the next generation to take over responsibly.

► Invest With The Next Generation In Mind

Preserving wealth is beyond protecting what you have, it extends to ensuring continuous growth.

That means investing in assets that are:

- Stable and diversified: real estate, stocks, private equity, and global assets
- Sustainable: long-term returns
- Balanced: some risk is fine, but not at the cost of everything you've built

Also remember to invest in your family. Engage your children in extra curricular activities that improve their soft skills and can get them scholarships. Teach them financial literacy, how money & legacy work. After all, the next generation can't preserve what they don't understand.

► Bring in the Right Experts

Let's be honest—most families like yours aren't equipped to handle this alone. Between managing businesses, family life, and everyday demands, it's easy to let structuring, estate planning and governance fall to the bottom of the list.

That's where trusted advisors come in. Work with professionals who understand the complexities of wealth and family dynamics, especially within the African context. Whether it's a Private Client advisor or a Family Office, the right experts will ensure that everything is structured properly, and that the family legacy stays intact.



Final Thoughts

Generational wealth isn't just about money. It's about meaning. It's about creating something that lives beyond you and continues to add value long after you're gone. But without the right strategies and structures, even the most impressive empires can crumble.

So whether you're just beginning to think about the future, or already have substantial assets, now is the time to put some structure in it and build intentionally.

At Acuity Partners, we understand the cultural nuances and complexities of African families. We're here to help you build strong governance, protect your wealth, and make sure your legacy is designed to last.

Don't wait to build your legacy—start today with the right guidance.

By Eniola Alle

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