

Due Diligence

Where Trust Meets Diligence



GROWING TOGETHER
WITH INTEGRITY AND
RESPECT

Money Wise UK[®]

Where Trust Meets Diligence

Who are you, and who owns your company?

Money Wise UK is a sole trader, not a Private Limited Company or Partnership. The FCA does not regulate it.

The owner is:

George Ladds

Key Personnel

George Ladds, Strategic Consultant

With over 30 years of experience in financial services, George helped build and run a financial planning business. Money Wise UK was established in February 2024. George was a director and held a Senior Management Function (SMF3).

The consultancy looks to craft tailored solutions unique to each business Money Wise UK works with.

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What is your registered address?

55 Fenshurst Gardens, Long Ashton, Bristol, BS41 9AX

Who regulates your business?

Money Wise UK is an unregulated business.

What insurance do you have?

Money Wise UK has no liability insurance.

Who are your accountants?

Money Wise UK has no accountants.

Who manages your IT Systems?

Money Wise UK does not use external IT support.

However, the following is in place to protect data:

- Microsoft 365 is used to store all data and information.
- Norton 360 is used for Anti-Virus Software (Triple-lock cybersecurity).

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Who manages your HR?

Money Wise UK is a sole trader.

Have any sanctions or disciplinary proceedings been imposed against your company?

No.

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What is your commitment to the market and strategic direction?

Money Wise UK was set up in February 2024. I work with four financial planning firms (two on a retainer basis and two on an agreed day (or two) weekly).

In May, Money Wise UK came under the umbrella of QuantQual UK, providing its services to QuantQual UK's clients.

There is, in place, a long-term business plan, which is reviewed annually.

Services

Why should we use Money Wise UK?

Money Wise UK would be described as a GP. The aim is to understand what a business needs and tailor solutions for that business. As an example:

Consumer Duty Oversight Can you demonstrate that this is being embedded into your business?	Vulnerability How do you ensure this is not just a tick-box exercise?	Retirement strategies How do you respond to the latest guidance from the FCA?
ESG What does it really mean?	Want to sell and retire? How do you prepare to sell, how do you maximise value and what do you need to look out for?	Investment propositions How do you respond to the different options in a fast-changing world?
Fees How do you articulate your proposition and avoid the questions on your fees?	Compliance How do you avoid being bogged down in compliance even when you have an external compliance adviser?	Client communication How do you find time to develop your strategy, manage your website and communicate your proposition?

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Services

What are the advantages of Money Wise UK?

Financial planning businesses are often caught between growing and being overwhelmed by day-to-day pressures. Having run a financial planning business, I understand these pressures and aim to support businesses every step of the way, whether a new or well-established firm.

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What do people say about their experience of working with George Ladds / Money Wise UK?

You actually wouldn't believe how grateful I am for all you are doing; I think it is the business version of life-changing.

George has terrific insight into Investor behaviour and is always focused on achieving mutually successful outcomes for clients and the business—a pleasure to work with.

George is a very personable, hardworking individual with an excellent understanding of the financial services industry. While at Fair Investment Company, he successfully led several complicated projects from start to finish and identified and secured several key new business opportunities.

It's not every day that you encounter someone as dedicated as you are in this industry. I hope you continue to share your insights through your writing, which has been a source of inspiration and knowledge for many.

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How much do you charge?

Money Wise UK offers ad-hoc work on a retainer basis.

The charging structure for 2025 is:

£420 per day.

For QuantQual clients, the charge is included in the fee agreed upon with QuantQual.

Guiding Principles

Money Wise UK is guided by a moral compass—the Golden Rule. I believe in treating others as I wish to be treated, creating an ethical and supportive partnership for mutual growth and success.

Do you have access to client data?

No, there is no reason for me to have access to client data.

What is your data protection policy?

Data protection is essential, so I have invested in Norton 360 Triple-lock cybersecurity.

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What is your complaints policy?

It is essential that you are happy with my services. I do not keep client money.

However, if you are unhappy with any aspects of my services, please contact:

George Ladds
georgeladds@money-wise.uk

Contact

W: www.money-wise.uk
T: 07800 977880
E: georgeladds@money-wise.uk

Reviewing this document

I review this on an annual basis. The next review is in January 2025.