

# Like to join us? – a brief guide



One solution for all your financial needs

Hi! I'm Wayne Griffiths

I'm the founder and managing director of One Financial Solutions and I want this brochure to be a personal message from me to you.

As a client, you go to a financial adviser expecting to get expert advice about subjects you may know little about. You invest your trust in the adviser, expecting them to give you the best possible advice about your finances and how to manage them. It's a privilege to be asked and a responsibility that, I believe, you cannot take too lightly.

I've been providing financial advice to retail clients and commercial organisations since 1993 and I'm all too aware of what should happen and very conscious of what can sometimes go wrong. Most financial advisers are excellent, but even the best can give 'poor advice' if they offer only a narrow range of products.

I'm passionate about my profession and, after 20 years in the business, I decided to go it alone and set up my own firm. I wanted to be able to offer my clients a truly independent service; I wanted to be able to offer them everything they needed and I wanted to be able to offer them the best products available, unhindered by any allegiances.

And I wanted to do it 'my way'.

**Wayne Griffiths**  
July 2020



## Careers with One Financial Solutions

We're always looking for new advisers but – and we make no apologies for saying it – we want the best; those who can uphold our beliefs, have the drive and determination we expect, will make a positive contribution to the team and embrace our unpretentious way of working. If you can 'meet and exceed our expectations' then we'll certainly meet yours.

To help you decide whether we may have a future together, we've put together this brief guide to answer some of the questions you may have.

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## – a brief guide



### Who are we?

One Financial Solutions was formed in December 2012. I had built a strong portfolio of clients during 20 years with HSBC but, as the bank reduced its range of services, I realized that I wouldn't be able to continue to offer my clients everything they had grown accustomed to receiving. The only option was to take a deep breath...and set up my own business.

My initial intention was to be a 'one-man band' but, as I wouldn't be able to offer my clients the level of advice that I felt they should receive about every aspect of financial planning, I was conscious that this may not be a benefit to them. Fortunately, several colleagues asked if they could join me in the venture – and, last year, we won 2plan's coveted 'Firm of the Year' award. Although I've won a number of awards myself, my proudest moments are always when one of the firm's advisers is recognised – the 'Firm of the Year' award recognises everyone in the firm, it's a team award.

It's been hard work. Very hard work. We are authorized by the Financial Conduct Authority (FCA) to offer advice and recommend solutions covering pensions, investments, non-investment insurance products and mortgages, and we do so both to retail and commercial clients. Knowing as much from our own personal lives as those of our clients that life at home and life at work are inextricably linked, the service we provide often combines several solutions across both categories – it really is 'one financial solution for all your financial needs'.

Being able to offer the 'best', the most appropriate, solution to a client is an absolute. Our independence is a cornerstone of the business and one of the reasons I

created it. It's taken us from my starting the firm with a 'few historical clients' to having a 'family' of over 2,000 clients, a figure that's growing day-by-day.

But, it's not just the number of clients – it's the quality of the service they receive that's important. Vouchedfor is an online review site for a number of professional occupations including financial advisers ([www.vouchedfor.co.uk](http://www.vouchedfor.co.uk)). Of the 1,100 firms and over 2,000 advisers represented on the website, One Financial Solutions was one of just 16 firms recognised as being 'top rated', a fantastic achievement.

### Who are 2plan?

We are proud to be an Appointed Representative of 2plan wealth management Ltd (2plan), one of the UK's leading firms of financial advisers ([www.2plan.com](http://www.2plan.com)).

"...has advised and demonstrated an extensive knowledge of a wide variety of products that I have used both personally and professionally."

**Chris Evans, Educational Services Director, Soccer Coaching Ltd.**

Zplan was formed in 2007 and offers a 'compliance umbrella' to assist financial advisers. Apart from providing the regulatory service that ensures we meet the FCA's requirements, it also provides professional advice and a range of specifically designed and developed support services including administration, cutting-edge technology, IT services, marketing and training.

Being an appointed representative does not affect our independent status in any way, it's an asset that provides access to a valuable support package that allows us to focus on our clients' needs.

## How we'll help you

We offer a fantastic opportunity to be part of a close-knit team in a firm that is growing to provide national coverage. We want you to succeed, and for you to succeed, your clients must succeed. To help you, we'll provide everything you need – all we ask you to provide is dedication, drive and determination.

We'll provide:

- all FCA, FSCS and FOS fees
- all network fees and public liability insurance fees
- an up-to-date laptop and insure it for you
- Microsoft Office Professional software
- the adviser software you need, including Cashcalc, Selectapension, Adviserasset, FE Analytics, Defaqto, Trigold and Exchange
- any stationery you need
- the artwork and design cost for adverts and profiles

But, and possibly most importantly, we also offer you support:

- with your paperwork and admin
- to enhance your knowledge
- to learn about new business opportunities
- to grow your business
- when times are tough and you may feel a bit isolated

One of the benefits of working with Zplan is having access to the Zplan wealth management Academy. The 'Zplan Academy' offers structured training programmes specifically designed to help inexperienced trainees, or



"...the team has been brilliant in assisting with our 'not so standard' mortgage application. I only wish I had come to you earlier; a lesson for the future! Thanks a million!"

Lee Ramsey

those offering only mortgage and/or protection advice, progress to wealth management.

The Zplan Academy offers a superb route to gaining recognised qualifications and becoming a competent and licensed financial adviser.

## Who we're looking for

Your age, education, career, qualifications and experience are immaterial – having the right attitude and the potential to develop are what we're really interested in.

We'll consider those with no financial industry experience and who may be at the beginning of their career path or want to make a career change; those who may be part qualified and want to move their career forwards; those who want to move from offering mortgage advice to wealth advice, or those seasoned professionals with many years' experience across the board.

And, with our team culture, we'd also like to hear from those who'd like to run a team of advisers.

## What we expect

Our culture is forged from a set of interrelated principles and standards that influence and guide both how we work and how we interact with our clients.

### The client comes first

Without them we're nothing. If we provide them with the best possible financial advice, they succeed – and if they succeed, then we succeed.

### Integrity and honesty are fundamental

Our clients put their trust in us, the very least we can do in return is to act honestly. We have nothing to hide, our activities and the way we work are transparent and always open to scrutiny.

### Our reputation is our greatest asset

We take pride in what we do. Our reputation has been built from a combination of the expertise and knowledge of our advisers, maintaining our independence and satisfying our clients' expectations. We've a great reputation and we intend to keep it.

### We are professionals

We provide a professional service in a professional style. Our knowledge and experience are valuable assets, provide clients with tangible benefits and the service we provide is delivered in a professional manner.

### We are independent

Independence means we can offer clients the best product on the market, not just the best product we have in a brochure. Offering the best product means our clients should be delighted with the result.

### We give financial advice across the entire market

Our clients may have a broad range of requirements so we must be able to match that with a broad range of advice and products.

### We work holistically

A client's financial circumstances are always influenced by both their personal and business lives: it means we must evaluate their situation as a whole.

### We are individuals but work as a team

As individuals, we can offer advice on some things, but not everything. We're stronger as a team and together, can offer better advice across a wider range of subjects.

### Customer Service

We treat our clients as we want to be treated: with respect, dignity and honesty, and as individuals with unique needs.

### Plain English

For most people, financial services can be confusing and difficult to understand. We try to make it easy to understand by using plain, simple English and a professionally informal style.

### We want to work with our clients forever

The better we know each other, the stronger the bond and the more successful we can both be. All relationships take time to develop and need careful and considerate maintenance – but the benefits of a good relationship are always worth the effort.

### Treating Customers Fairly

The FCA's Treating Customers Fairly policy mirrors our own; its ethos is ingrained within the team and embedded within everything we do.

### Talk to us!

So, if you think you've got what it takes – that you value being able to offer independent advice, that you put your clients' needs first, that you're prepared to invest time in your clients and your own future – please email me at [wayne@onefinancialsolutions.co.uk](mailto:wayne@onefinancialsolutions.co.uk)

One Financial Solutions is here to help you.

We advise on a wide range of financial services including protection for both you and your business, general and business insurance, savings and investments, commercial finance, pensions and auto enrolment, employee benefits, profit extraction and mortgages: our aim being to provide you with 'one solution' for all your financial needs.

We provide truly independent financial advice, sourced from the whole of the financial marketplace, for individuals and commercial businesses throughout the United Kingdom.

Please call us on 020 3714 9565 for a confidential conversation about how we can help you, or visit our website at [www.onefinancialsolutions.co.uk](http://www.onefinancialsolutions.co.uk) for more information.

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