spend time
FINANCIAL PLANNING

Our Manifesto

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Introduction

Spend Time was born out of the desire to be different. For too long, financial advice has, as you might expect, focused on money, on investment returns, on moving money from one place to another. We believe that money is simply a means to an end, and that there is a better way. We want Spend Time to be a practice our clients can rely on to look after their best interests first; not ours, but in a profitable way so that we may be here for them for many years to come.

That's why we wanted to create a new type of Financial Planning practice - which focuses not on clients' money, but on clients' lives; that's with you as your story unfolds, and aims to answer that simple yet all important question: "*will I be ok?*"

That's not to say we neglect the money you've worked hard to accumulate, far from it. We'll help you make the right decisions with your money, but always through the lens of your developing journey through life.

We have created this Manifesto to give you a deeper insight into what makes us tick. We realise our service won't be right for everyone, but if you like what you read and it resonates with you, we'd love to talk.

Michael Roberts
Director
Spend Time Ltd

The Basics

Business Name:	Spend Time Ltd
Registered Address:	71-75 Shelton Street, Covent Garden, London, WC2H 9JQ
Company No:	11761000
Principal Place of Business:	The Barn, Waterloo Road, Wokingham, RG40 3BY
FCA No:	917358
Telephone Number:	0118 214 2140
Email Address:	hello@spendtime.co.uk
Shareholder:	Michael Roberts
Director:	Michael Roberts – michael@spendtime.co.uk

Our Guiding Philosophy

This section explains our guiding principles and beliefs.

Our Vision

To create a world where everyone can get the help they need to understand their finances, plan for the future and make good financial decisions.

Our Mission

- To support our clients for life.
- To enable families we work with to live their best life possible, by making great decisions with their money.
- To be regarded as the trusted experts for Financial Planning advice in Berkshire.
- To provide a service which is utterly indispensable to our clients – providing them with clarity and peace of mind.
- To create an environment where our team members feel valued, love what they do, and see the difference they make to clients' lives.

Our Core Values

We aim to create a culture where our core values are at the heart of every interaction with our clients.

Honesty - We pride ourselves in offering a service to our clients which is honest, clear and not misleading. We will only ever speak in plain English. We value the trust our clients place in Spend Time and aim to exceed their expectations of excellence always.

Humility - We always treat our clients and each other with the upmost respect, everyone is valued, everyone is equal.

Compassion - We endeavour to understand every one of our clients' unique circumstances by considering things from their perspective. We gain trust by always serving our clients' best interests, which are at the heart of everything we do.

Diligence - Our work ethic is one of always giving our best for our clients at all times. Precision is crucial in what we do and we are determined to meet the high standards clients rightly expect from us.

Authenticity - Our approach to work and our interactions with our clients is genuine, we take our responsibility over their financial affairs seriously.

Great service -We believe in providing a great service at every contact with our clients. Further, behind the scenes we work hard to ensure the management of portfolios is seamless, and clients' objectives realised.

Our People

Introducing our experienced team:

Michael Roberts
Chartered Financial Planner
Director

Jordan Vincent
Assistant Financial Planner

Jessica Harkness
Administrator

Caroline Face
Administrator

As you'd expect, Michael holds the highly regarded Chartered Financial Planner title and is a Fellow of the Personal Finance Society; indicating he has met the highest level of academic achievement within the profession.

Our Service

As a small firm, we know we can't help everyone, as much as we'd love to. We believe our service will be of greatest benefit to individuals and couples within 10 years of retirement and beyond, with between £250,000 and £5m of investible assets and a strong desire to make the most of their time left on this planet.

Client Expectations.

We make the following commitments to our clients:

- We will treat you as a unique individual and take the time to understand what's important to you.
- We will always do our best for you.
- We will always have your utmost best interests at heart.
- We won't do anything without your permission.
- If we get something wrong, we'll do everything we can to put it right, as quickly as possible.

What we do (and what we don't).

Essentially, we create Financial Plans to enable our clients to make the most of their two most precious resources; money and time. Then we implement them and keep them up to date.

- We take time to understand you, your family and your views on money.
- We bring organisation and order to your financial affairs.
- We proactively create the time and space with you to give your finances the attention they deserve.
- We help you to understand key concepts to enable you to make smart financial decisions.
- We are objective and help you avoid making emotional decisions.
- We tell you what you need to hear, not what you want to hear.
- We hold you to account to help ensure you stay on track.
- We help you anticipate life's transitions and be prepared for them.

Now that you understand what we do, it’s also worth explaining what we don’t do.

- Try to sell you financial products; pensions, bonds, ISAs, life cover etc. These are all just tools in the box. If we need to use any of these to implement your Plan, then we’ll discuss them with you.
- Bore you endlessly about whether one fund has returned fractionally more or charged fractionally less than another. Our robust investment strategy takes care of this in the background.
- Cut corners. When it comes to your financial future, it’s worth doing things properly. Every decision we assist you with, every piece of advice we give, will have been given due and careful consideration.
- Participate in financial fantasies. You need to hear the truth, and we’re not afraid to tell it.
- Speculate on what investment markets are going to do. Like everyone else, we have absolutely no idea. We’ll help you make smart decisions with investing, but we don’t know whether the market is going up or down today, or tomorrow; neither does anyone else.
- We don’t work for you, we work in partnership with you; hopefully for many years to come.

Our Fees

We believe utmost transparency is crucial when it comes to dealing with such important matters as Financial Planning.

We think you should be aware of the full facts about costs. That's why we're happy to fully disclose our fees upfront, to allow you to make an informed decision.

Our fees are described in full within our Client Agreement, which is available on our website: www.spendtime.co.uk/ca-dpn

Find out more

We hope we've helped you to understand a little about Spend Time. If you'd like to find out more, we'd be delighted to hear from you.

We believe there's no better way to understand what we call _true_ Financial Planning, than to experience it for yourself. That's why we offer an initial discussion at no cost to you. If you'd like to have a conversation, please get in touch.

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