



# FINTEL RESULTS | FY2021

# PRESENTING TEAM

NEIL STEVENS  
Joint CEO



MATT TIMMINS  
Joint CEO



DAVID THOMPSON  
CFO



# AGENDA

01 OVERVIEW & HIGHLIGHTS

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02 FINANCIAL REVIEW

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03 STRATEGIC DELIVERY

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04 CURRENT TRADING & OUTLOOK

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05 APPENDICES

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**ROBUST** FINANCIAL  
PERFORMANCE

**STRATEGIC** DELIVERY

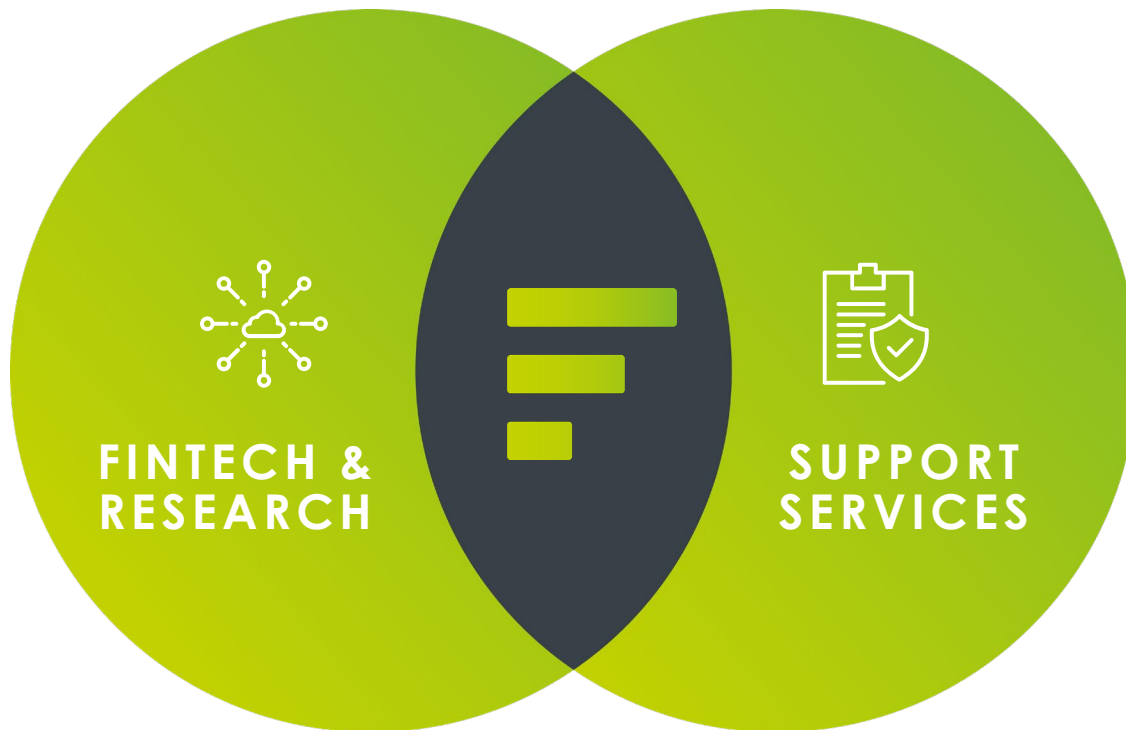
POSITIONED FOR  
**GROWTH**

WE ARE FINTEL



# BUSINESS OVERVIEW

UK RETAIL FINANCIAL SERVICES



# BUSINESS OVERVIEW – Connected Platform

REGULATORY EXPERTS – FINANCIAL PRODUCT EXPERTS – EXPERTS IN FINTECH & WORKFLOW



# 2021 HIGHLIGHTS

## STRATEGIC DELIVERY

## ROBUST FINANCIAL PERFORMANCE

- 5% revenue growth in core business
- Solid 33% margin maintained in core business during investment in digitisation
- Continued high levels of underlying operating cash flow conversion at 116%

## STRATEGIC DELIVERY

- Growth in SaaS and subscription revenue to 66% of core business
- Largest enterprise Fintech contract with Tatton Asset Management
- Successful disposal of non-core asset Zest Technology and the Verbatim funds

## POSITIONED FOR GROWTH

- Growth in higher value wealth managers and consolidator clients
- Growth in individual and enterprise Fintech contracts
- Monetisation of proprietary Data & Insights – a unique and valuable asset

## CORE BUSINESS

5% REVENUE GROWTH

33% MARGIN

66% SaaS & SUBS



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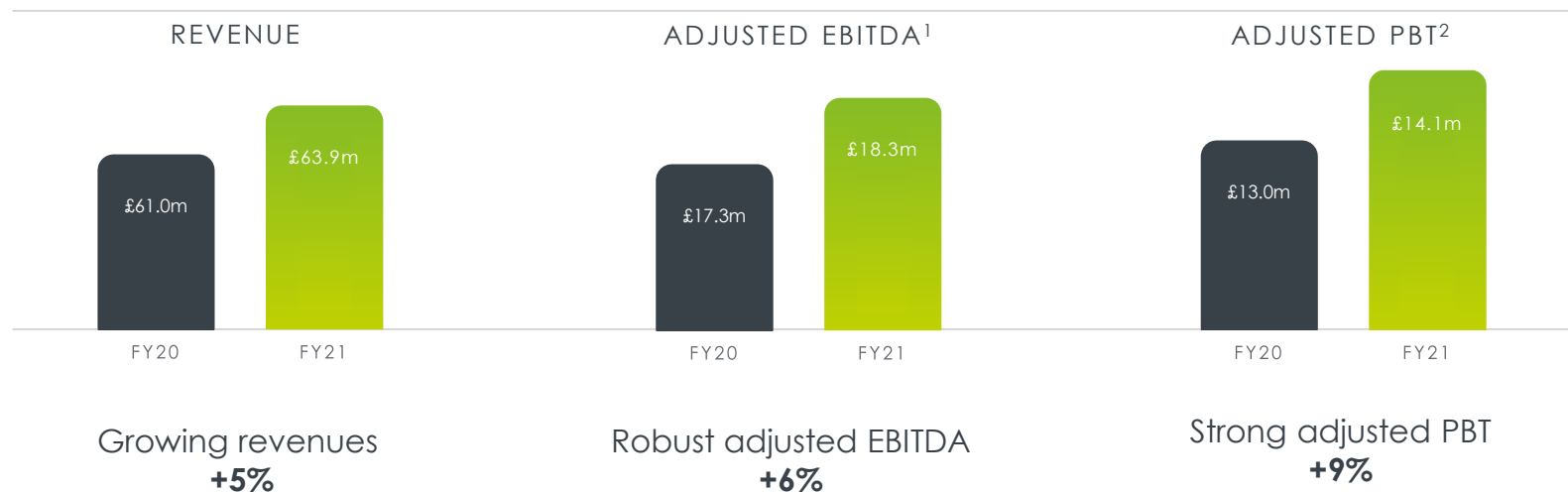
**STRATEGIC** DELIVERY

POSITIONED FOR  
**GROWTH**

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# HIGHLIGHTS – FINANCIAL



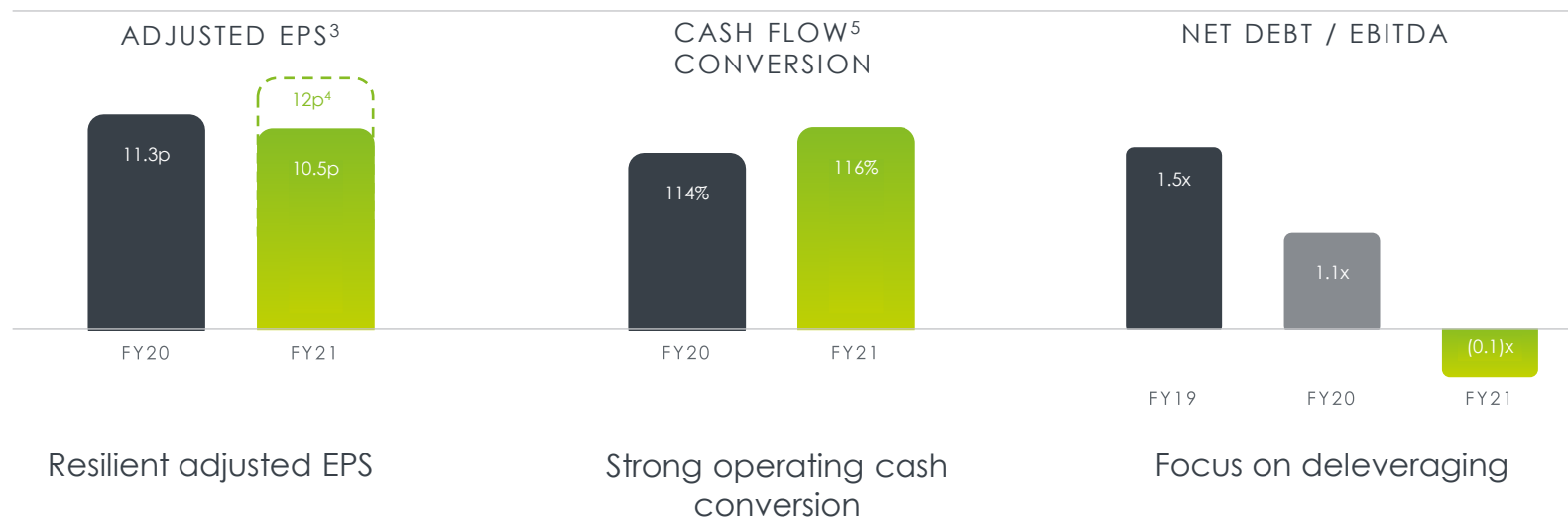
<sup>1</sup>Adjusted EBITDA is earnings before interest, tax, depreciation, amortisation, share option charges and exceptional operating costs.

<sup>2</sup>Adjusted PBT is calculated as adjusted profit before tax, which excludes exceptional operating costs and amortisation of intangible assets arising on acquisition.





# HIGHLIGHTS – FINANCIAL



<sup>3</sup> Adjusted earnings per share is calculated as adjusted profit after tax attributable to owners of the company, which excludes operating exceptional costs and amortization of intangible assets arising on acquisition divided by the average number of Ordinary Shares in issue for the period.

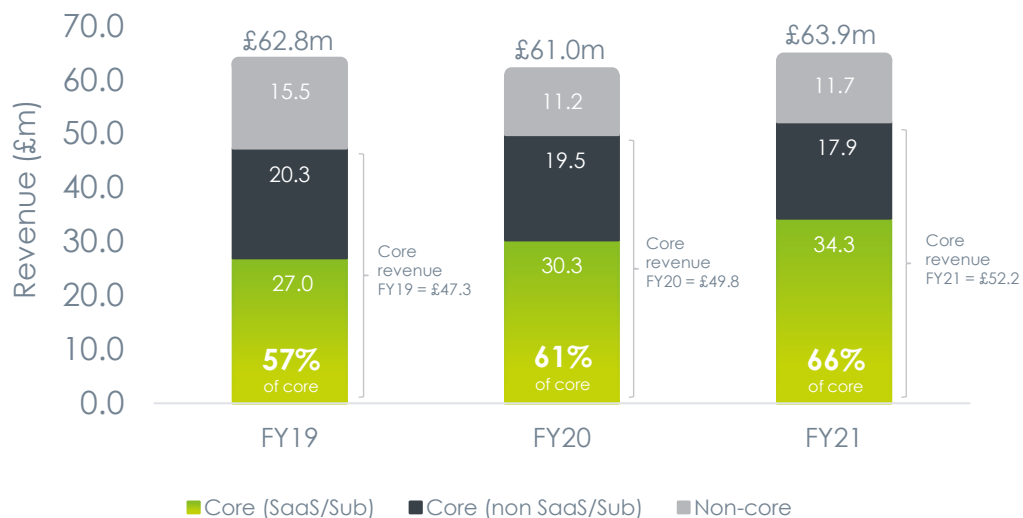
<sup>4</sup> The reduction against the prior year is as a direct result of the one-off impact of the change in UK Corporation Tax rates from 19% to 25%. Excluding this one-off impact, the adjusted EPS would have been 12 pence per share on a like-for-like basis.

<sup>5</sup> Underlying cash flow conversion is calculated as underlying cash flow from operations (adjusted operating profit, adjusted for changes in working capital, depreciation, amortisation, CAPEX and share based payments) as a percentage of adjusted operating profit.



# FINANCIAL REVIEW

## CORE\* VS NON-CORE REVENUE SPLIT



### REVENUE GROWTH (FY20 vs FY21): **5%**

- Core revenue growth: **5%** (£2.4m)
- Core SaaS & Sub revenue growth: **13%** (£4.0m)

# SEGMENTAL PERFORMANCE

## INTERMEDIARY SERVICES

	FY20	FY21	Change
Core revenue	£21.1m	£22.1m	5%
Revenue	£25.0m	£24.0m	(4%)
Gross profit <sup>6</sup>	£8.6m	£7.4m	(14%)
Gross margin <sup>7</sup>	34.3%	30.9%	▼

## DISTRIBUTION CHANNELS

	FY20	FY21	Change
Core revenue	£13.5m	£13.4m	(1%)
Revenue	£20.7m	23.1m	12%
Gross profit <sup>6</sup>	£11.3m	£10.9m	(4%)
Gross margin <sup>7</sup>	54.8%	47.3%	▼

## FINTECH & RESEARCH

	FY20	FY21	Change
Core revenue	£15.3m	£16.8m	10%
Revenue	£15.3m	£16.8m	10%
Gross profit <sup>6</sup>	£9.2m	£10.8m	17%
Gross margin <sup>7</sup>	60.4%	64.4%	▲

- Resilient core revenues in all three divisions
- Total gross profit generated by the business was £29.1m (FY20: £29.1m)
- Infrastructure and support costs of £10.8m (FY20: £11.8m)
- Adjusted EBITDA £18.3m (FY20: £17.3m)

<sup>6</sup>Gross profit is calculated as revenue less direct operating costs.

<sup>7</sup>Gross profit margin is calculated as gross profit as a percentage of revenue.



# FINANCIAL REVIEW

## UNDERLYING OPERATING CASH FLOW CONVERSION

£m	FY20	FY21
<b>Group operating profit</b>	<b>14.2</b>	<b>14.8</b>
Depreciation and amortisation	2.2	2.4
Share based payments	0.9	1.1
<b>Adjusted EBITDA</b>	<b>17.3</b>	<b>18.3</b>
Net changes in working capital	2.5	0.6
Net capitalisation	(3.6)	(1.8)
<b>Underlying cash flow from operations</b>	<b>16.2</b>	<b>17.1</b>
<b>Underlying operating cash flow conversion</b>	<b>114%</b>	<b>116%</b>
Tax	(2.4)	(1.8)
Interest	(1.0)	(0.5)
Lease payments	(1.0)	(0.8)
<b>Free Cash Flow</b>	<b>11.8</b>	<b>14.0</b>
<b>Cash flow conversion of adjusted EBITDA</b>	<b>69%</b>	<b>77%</b>

## 116% UNDERLYING OPERATING CASH FLOW CONVERSION<sup>5</sup>

- FY20: 114%
- Underlying operating cash flow conversion ensures that focus is maintained on operating efficiency and working capital management, and removes any volatility over time created by variations in indebtedness or external influences outside of Fintel's control, such as the change to Corporation Tax rates

<sup>5</sup>Underlying operating cash flow conversion is calculated as underlying cash flow from operations (adjusted operating profit, adjusted for changes in working capital, depreciation, amortisation, CAPEX and share based payments) as a percentage of adjusted operating profit.



# FINANCIAL REVIEW

## CASH GENERATIVE - DELEVERAGING



## STRONG CONTINUING CASH FLOWS

- **Positive net cash of £2.6m**  
(FY20: net debt of £19.4m)
- Strategic headroom for future acquisitions
- Increased financial flexibility and resources



# FINANCIAL SUMMARY



ROBUST FINANCIAL  
PERFORMANCE



INCREASING REVENUE  
QUALITY IN CORE BUSINESS



STRONG CASH  
GENERATION



SIGNIFICANT  
FINANCIAL  
RESOURCES



PROGRESSIVE  
DIVIDEND POLICY



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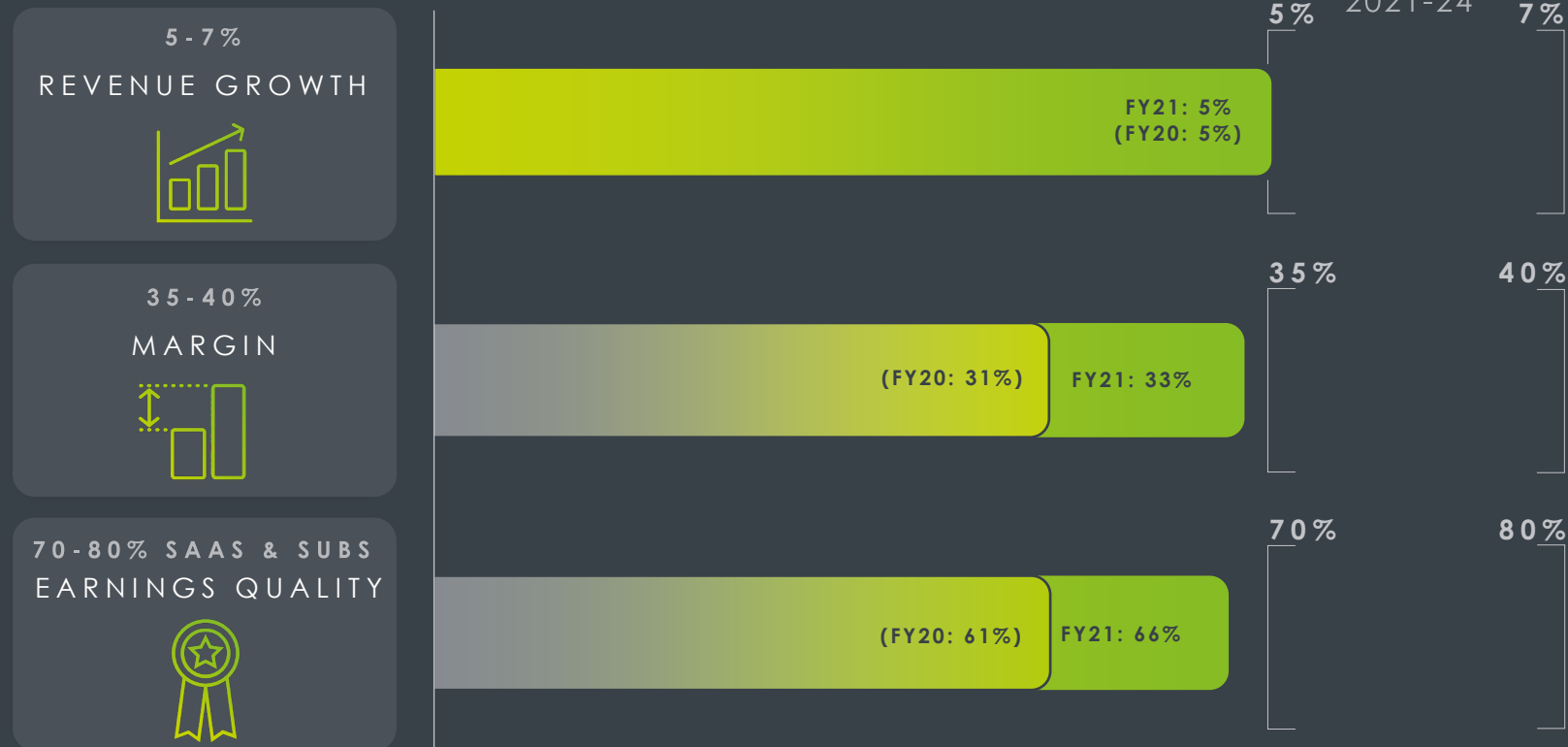
STRATEGIC DELIVERY

POSITIONED FOR  
**GROWTH**

WE ARE FINTEL



# STRATEGIC FOCUS – CORE\* BUSINESS



\* Core business excludes revenues from Panel Management and Surveying.



# DIVISIONAL HIGHLIGHTS

## INTERMEDIARY SERVICES DIVISION



### STRATEGIC DELIVERY

Continued software adoption by membership base

Expansion and digitisation of service platform:

- Recruitment of high-value new clients, added to large client base
- Expansion of proposition for sellers and buyers of advisory firms

Successful sale of non-core asset Zest Technology

>4,900

no. of member  
back office  
software licences

9%

growth in  
software  
license income

4%

growth in ARPC  
to £7,026  
(FY20: £6,729)

47

member NPS score  
(FY20: 43)

>2,700

on-site and remote  
engagements for  
compliance and  
business services

9.7

avg. customer  
satisfaction

£10m

Enterprise  
value

Dev Ex

Reallocated to  
core Fintel  
development

# DIVISIONAL HIGHLIGHTS

## DISTRIBUTION CHANNELS DIVISION



### STRATEGIC DELIVERY

Scaling of distribution as a service ("DaaS") model

Digital service model embedded:

- Beta launch of partner portal
- Scaling of digital events platform

Recovery of mortgage market leading to strong lending performance in 2021

**>20%**  
of distribution partners converted to DaaS in 2021

**>40%**  
of partner revenue converted to subscription revenue in 2021

**>340**  
hybrid events delivered

**>18,500**  
attendees at our hybrid events programme

**>22bn**  
mortgage lending arranged through our intermediary members

**32%**  
increase in mortgage lending compared to FY20



# DIVISIONAL HIGHLIGHTS

## FINTECH AND RESEARCH DIVISION



### STRATEGIC DELIVERY

Strategic distribution partnership with Tatton

Substantial growth in usage of our fund research and financial planning workflows, **expanding data and insights footprint**

Full integration of ESG criteria into financial planning and research workflows:

- Expanded ESG fund filters and research functionality
- Development of digital client/fund suitability profiler

Ongoing enhancement of Fintech and insights offering, including:

- Launch of new investment trust ratings
- Expansion of risk mapping and ratings service

up to  
**2,500**  
additional advice  
software users

**33%**  
increase in Fintech  
recommendations  
**>£40bn**  
(FY20: £30bn)

**8%**  
growth in  
Fintech software  
revenue **£8m**  
(FY20: £7.4m)

**>75**  
of retail investment  
funds covered  
by our ESG research  
platform

**>8,000**  
Intermediaries  
provided access to  
digital ESG client  
profiler

**10%**  
growth in product  
ratings revenue to  
**£8m** (FY20: £7.3m)



# INSPIRING BETTER OUTCOMES

## ESG STRATEGY



PURPOSE-DRIVEN, HOLISTIC ESG STRATEGY DEVELOPED



COMPREHENSIVE MATERIALITY ASSESSMENT CONDUCTED  
WITH KEY STAKEHOLDER GROUPS



ESG AND WELLBEING COMMITTEE FORMED

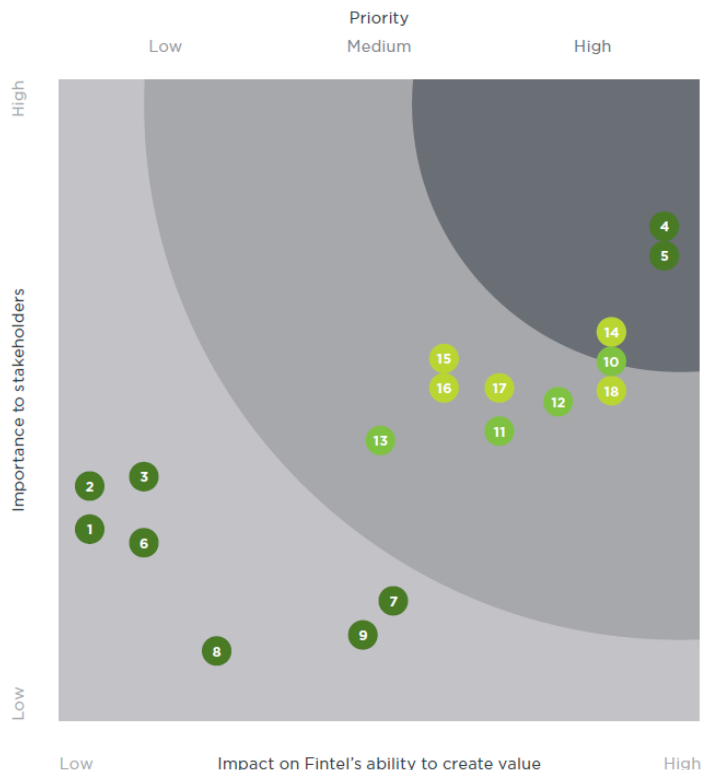


INAUGURAL ESG REPORTING



# DEFINING OUR PRIORITIES

## COMPREHENSIVE MATERIALITY ASSESSMENT



### Key

#### BETTER BUSINESS

##### Environmental footprint

- 1 Energy management
- 2 Greenhouse gas emissions
- 3 Waste management

##### Corporate governance

- 4 Data security
- 5 Business ethics and governance
- 6 Supplier relations

##### Community engagement

- 7 Charity support
- 8 Sponsorship
- 9 Volunteering

#### BETTER INDUSTRY

##### Innovation and digitisation

- 10 Product and process innovation
- 11 Product and process digitisation

##### ESG enablement

- 12 ESG facilitation
- 13 ESG thought leadership

#### BETTER FUTURE

##### Financial confidence

- 14 Financial education and wellbeing
- 15 Financial inclusion

##### Thriving workforce

- 16 Diversity and inclusion
- 17 Workforce development
- 18 Workforce engagement and wellbeing

We engaged each of our key stakeholder groups including our Member and Client firms, strategic partners, team, investors and suppliers to **score each of our material topics**. The resulting scores have been plotted on the Y axis with our Board's views plotted on the X axis.

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ROBUST FINANCIAL  
PERFORMANCE

STRATEGIC DELIVERY

POSITIONED FOR  
GROWTH

WE ARE FINTEL 

# POSITIONED FOR GROWTH IN CORE\* BUSINESS



\* Figures exclude non-core revenues from Panel Management and Surveying

# FINTEL - ONE YEAR ON

## EMBEDDING OUR PURPOSE



HIGH QUALITY  
BUSINESS



OPERATING  
AT SCALE



RECURRING  
INCOME



DIGITAL  
TRANSFORMATION



UNIQUE DATA  
& INSIGHTS



LARGE  
ADDRESSABLE  
MARKET



STRONG  
BRANDS



STRONG  
BALANCE  
SHEET



FRAGMENTED  
COMPETITORS



PROVEN ABILITY  
TO ACQUIRE &  
INTEGRATE





We are **FINTEL** 

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# APPENDICES INDEX

## UNIQUE MARKET POSITION

- 1. Competitive Moat
- 2. Market Penetration & Reach
- 3. Thriving Workforce

## RESILIENT CUSTOMER BASE

- 4. Outcome Focused Business
- 5. Repeat Customer Base
- 6. Operating at scale

## SCALABLE PLATFORM

- 7. Data & Insight
- 8. Fintech & Research
- 9. Data & Distribution

## HOLISTIC ESG STRATEGY

- 10. Long-term Commitment
- 11. ESG Pillars
- 12. ESG Reporting

## ACCELERATED GROWTH

- 13. Sale of Zest Technology
- 14. Tatton Partnership

## HOUSE OF QUALITY BRANDS

- 15. Brand Equity
- 16. Testimonials
- 17. Awards



# COMPETITIVE MOAT

## APPENDIX 1

UNIQUE MARKET POSITION,  
OPERATING IN ALL FOUR  
QUADRANTS

Operating in a large, complex market with a unique market position, we connect all three customer groups via our Fintech and service platform.

Our platform integrates:

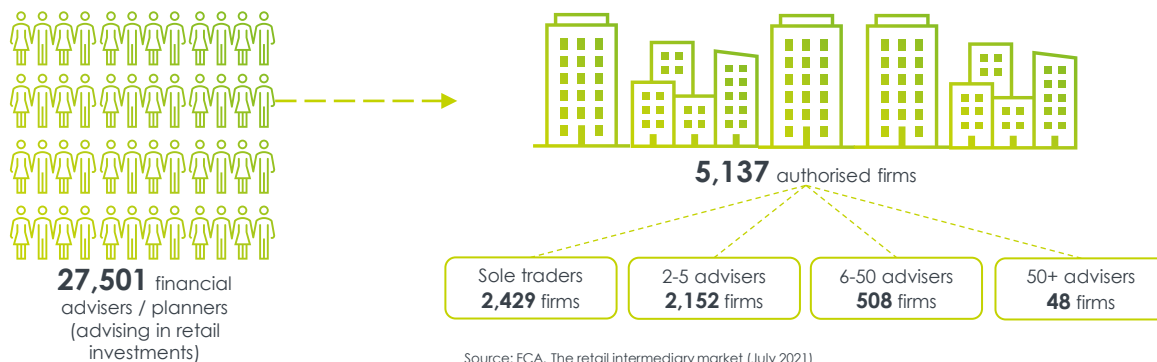
- **Regulatory IP**
- **Proprietary Technology**
- **Market Insights and Analytics**





# MARKET PENETRATION – INTERMEDIARIES

## APPENDIX 2

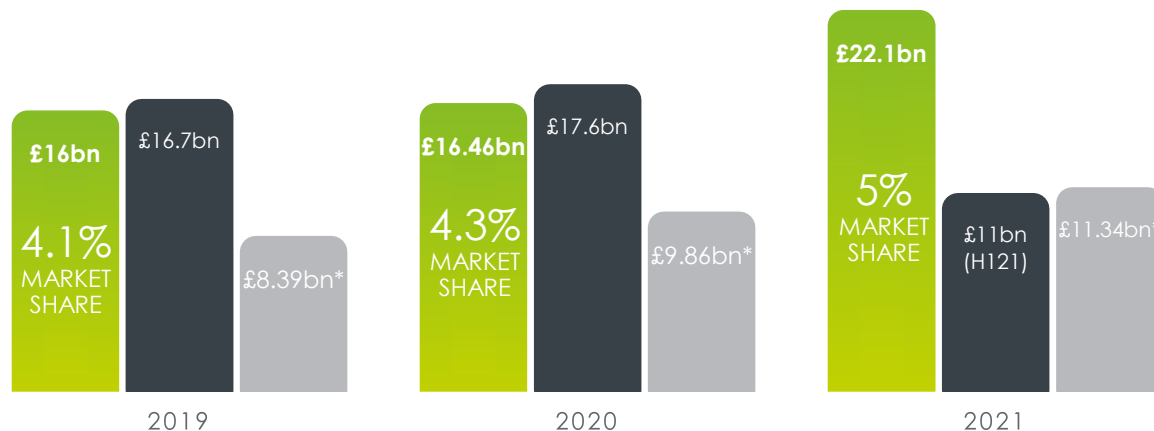


of directly authorised retail investment and mortgage firms are SimplyBiz members



# MARKET PENETRATION – MORTGAGES

## APPENDIX 2



SimpleBiz Mortgages



Mortgage Advice Bureau



Tatton (Paradigm Mortgages)

\* Year end 31st March

\*\*UK Finance: £313bn total lending estimated for 2021 (2022 forecast = £281bn; 2020 total lending estimated = £244bn; 2019 total lending estimated = £268bn)

UK Finance figures exclude product transfers. Product transfers estimated at £223bn in 2021.

Market share figures exclude product transfers

32%

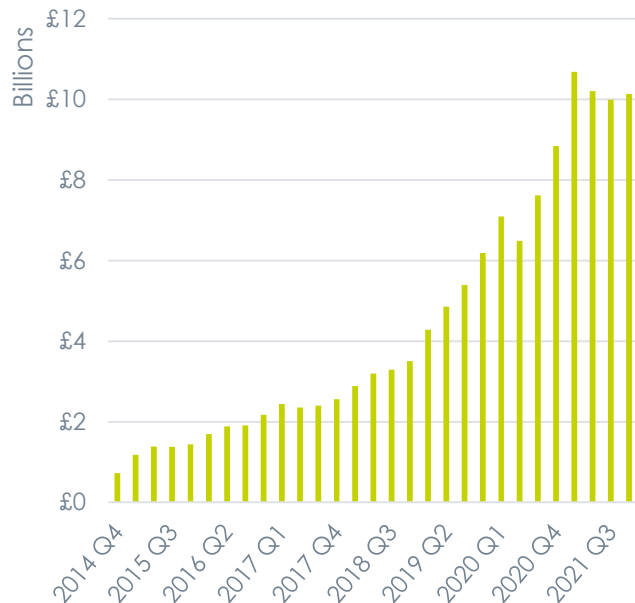
increase in SimplyBiz  
Mortgages mortgage  
lending compared to FY20



# MARKET REACH – FINTECH & RESEARCH

## APPENDIX 2

### ENGAGE ADVICE SOFTWARE RECOMMENDATIONS



### NETWORK EFFECT

### DATA & INSIGHT SERVICES

#### Ratings



#### Fund Reviews



#### ESG Reviews



>40bn

of recommendations were  
made through Fintel's  
proprietary advice  
technology Engage

# THRIVING WORKFORCE

## APPENDIX 3

- Track record for **recruiting and retaining talent** across all business areas
- **6.2 years** average staff tenure
- **c.480** staff across five office locations
- Staff skill set and experience **supports continued operational leverage**



80%

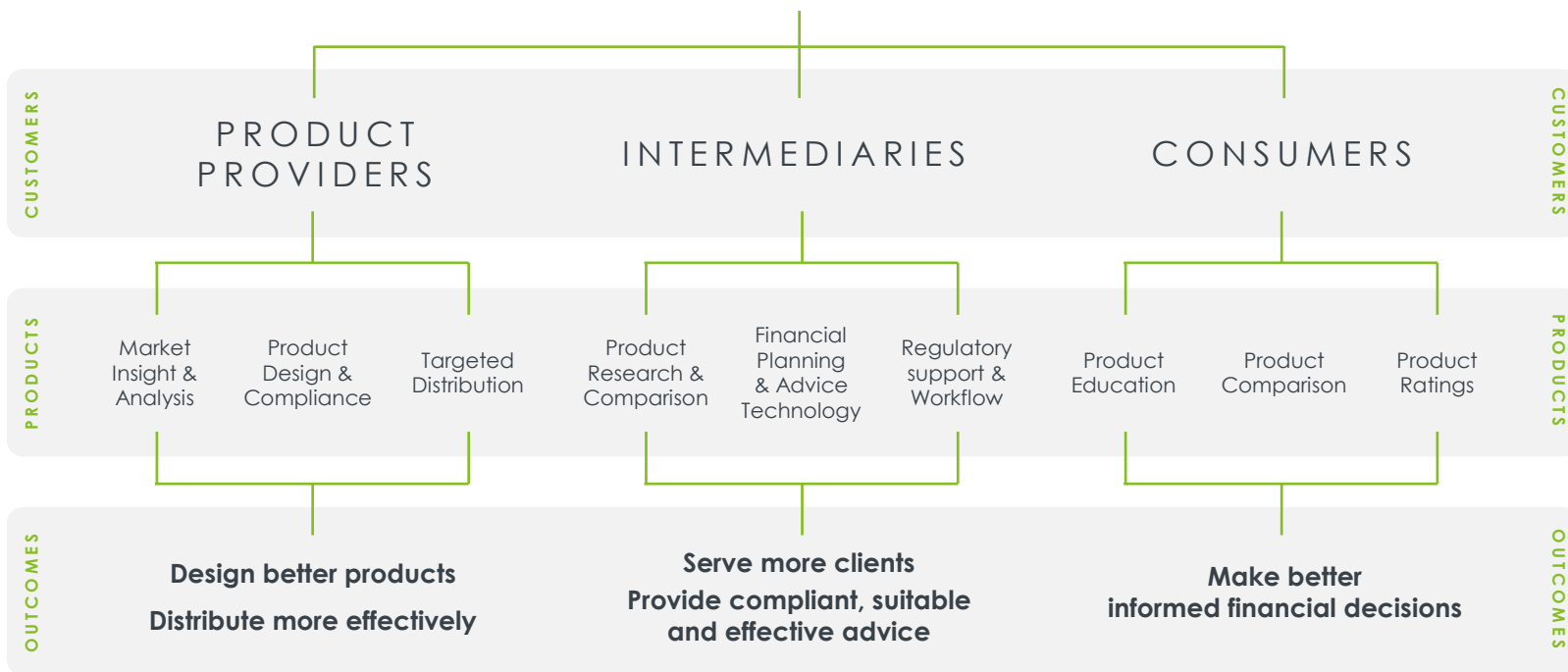
staff engagement, ahead of industry avg. of 79%





# OUTCOME FOCUSED BUSINESS

## APPENDIX 4



# REPEAT CUSTOMER BASE

## APPENDIX 5

### HIGH SATISFACTION



47

member NPS score  
(FY20: 43)



9.7

average member  
satisfaction



6y. 5m.

average member  
tenure

### HIGH ENGAGEMENT



>220

additional back office  
software licences  
purchased



>3,500

client firms use Fintel's  
proprietary  
advice technology



>18,500

attendees at our hybrid  
events programme



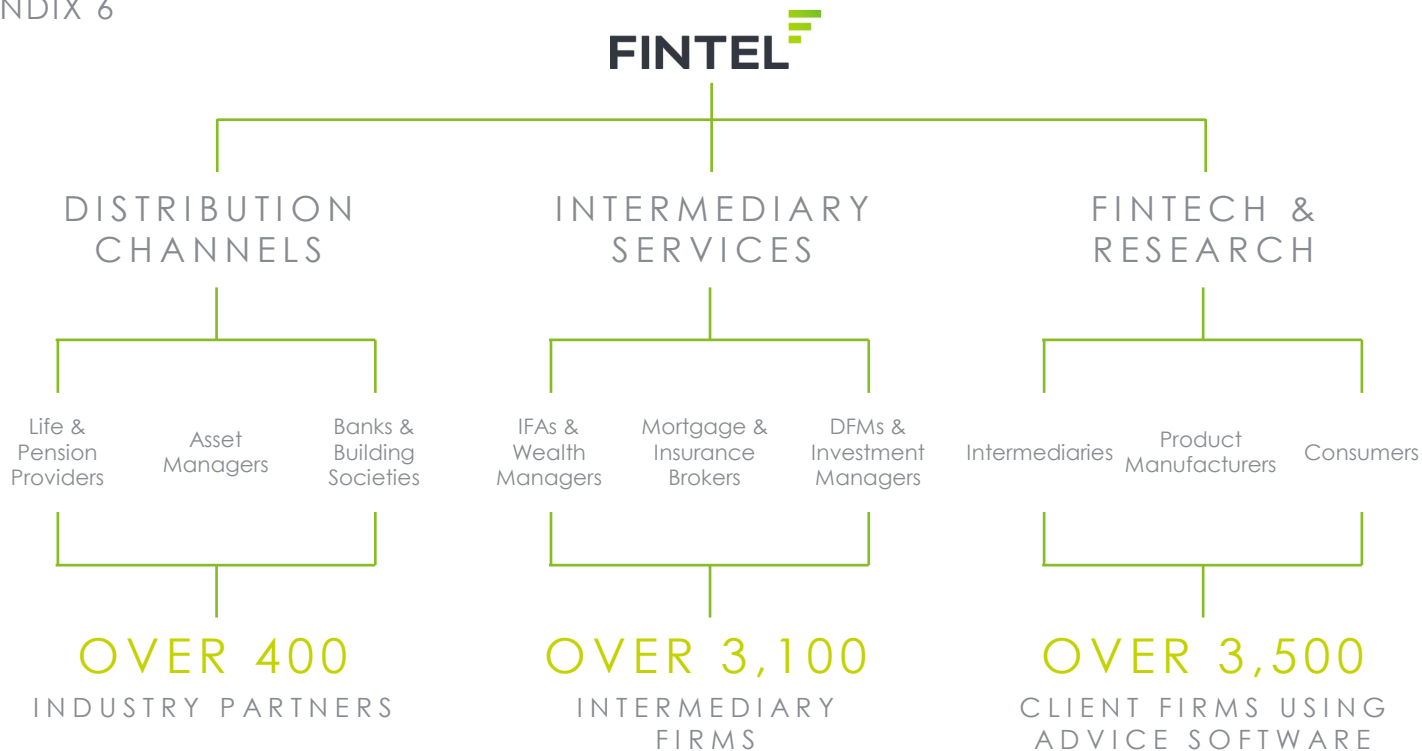
>2,700

on-site and remote compliance  
and support engagements



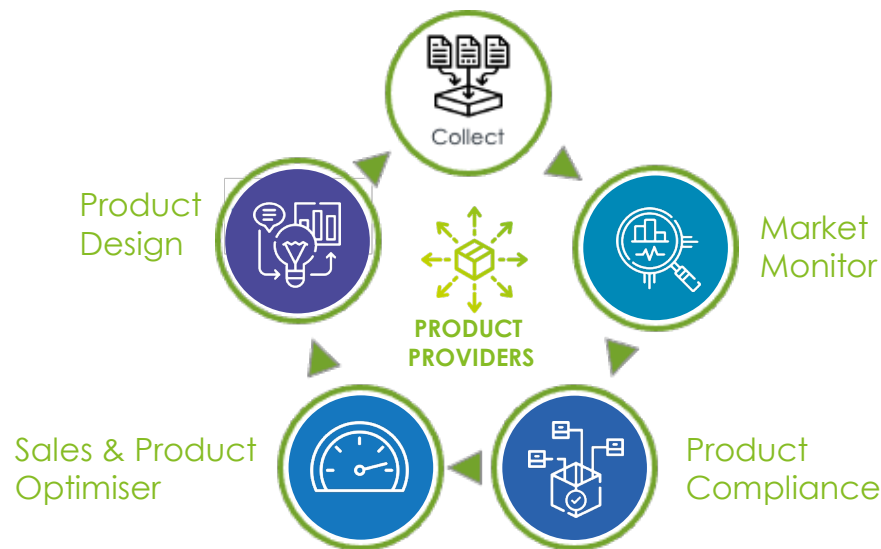
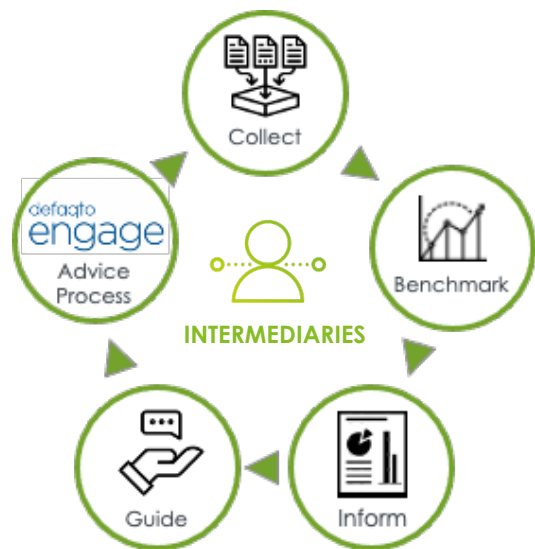
# OPERATING AT SCALE

## APPENDIX 6



# DATA AND INSIGHT SERVICES

## APPENDIX 7 - 'ALWAYS ON' ADVISER, PRODUCT AND MARKET ANALYSIS



# FINTECH & RESEARCH SERVICES

## APPENDIX 8



### FINTECH

#### ENGAGE

**Financial planning software** backed by our expert research, used by 30% of IFAs.

#### MATRIX

**Industry benchmarking tool** providing whole of market comparison and scoring of different propositions.

#### COMPARE

**Product comparison tool** providing instant product comparisons to customer-facing professionals.

#### DIS

**Data platform supporting** price comparison websites in conveying accurate product data to consumers.



### RESEARCH

#### STAR RATINGS

**Quality, suitability and service assessments** at a glance, covering over 14,000 products and 5,000 funds. Recognised by over 75% of consumers.



#### REVIEWS

**Expert fund reviews and ESG reviews** including analytics, panels, consultancy and events for asset managers and intermediaries, spanning 90,000 fund share classes 18,000 funds and 50 platforms.



# DISTRIBUTION AS A SERVICE

## APPENDIX 9



## IMPROVED REVENUE QUALITY

- Distribution and Data service for product providers
- Multi year subscriptions – improving the quality and certainty of future revenues
- Expansion of offering into product development and protection services
- 2021 revenue conversion target of 40% exceeded and on track to achieve 60% conversion in 2022



# STRATEGY IN ACTION

## APPENDIX 9

### STRATEGIC DISTRIBUTION PARTNERSHIP WITH AVIVA & AVIVA INVESTORS



#### DISTRIBUTION AS A SERVICE PARTNERSHIP

SUBSCRIPTION SERVICE SPANNING RESEARCH, DATA, PRODUCT DESIGN AND TARGETED DISTRIBUTION



#### LAUNCH OF NEW SUSTAINABLE RETIREMENT SOLUTION

PRODUCT DESIGN ALIGNED TO DEFAQTO WORKFLOW TECHNOLOGY AND ESG CERTIFICATIONS



#### LICENSING OF STRATEGIC ASSET ALLOCATION (SAA)

LONG TERM AGREEMENT ALIGNING LONG TERM REVENUE AND GROWTH



This agreement allows us to build, support and deliver our savings and retirement ambitions in conjunction with Fintel, its member firms and their customers."

Brian Gabriel

Director of Distribution at Aviva



# STRATEGIC ASSET ALLOCATION

## APPENDIX 9



## LONG TERM RECURRING REVENUE

- Strategic Asset Allocation ("SAA") launched in partnership with Hymans Robertson
- Generating long term, recurring revenue via a share of product fee
- Eight new contracts in place in 2021
- Strong pipeline of key strategic partners scheduled to launch in 2022



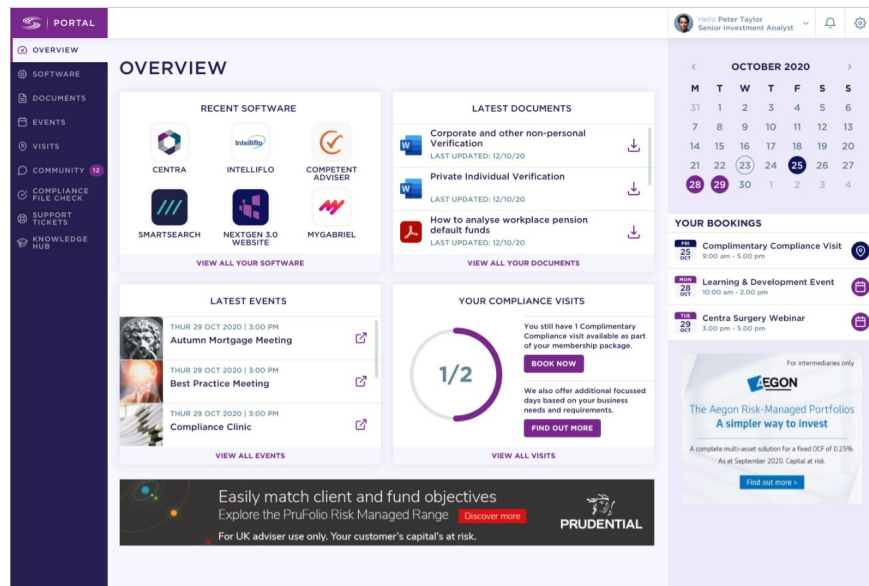
Morgan Stanley





# DIGITAL SERVICE PLATFORM

## APPENDIX 9



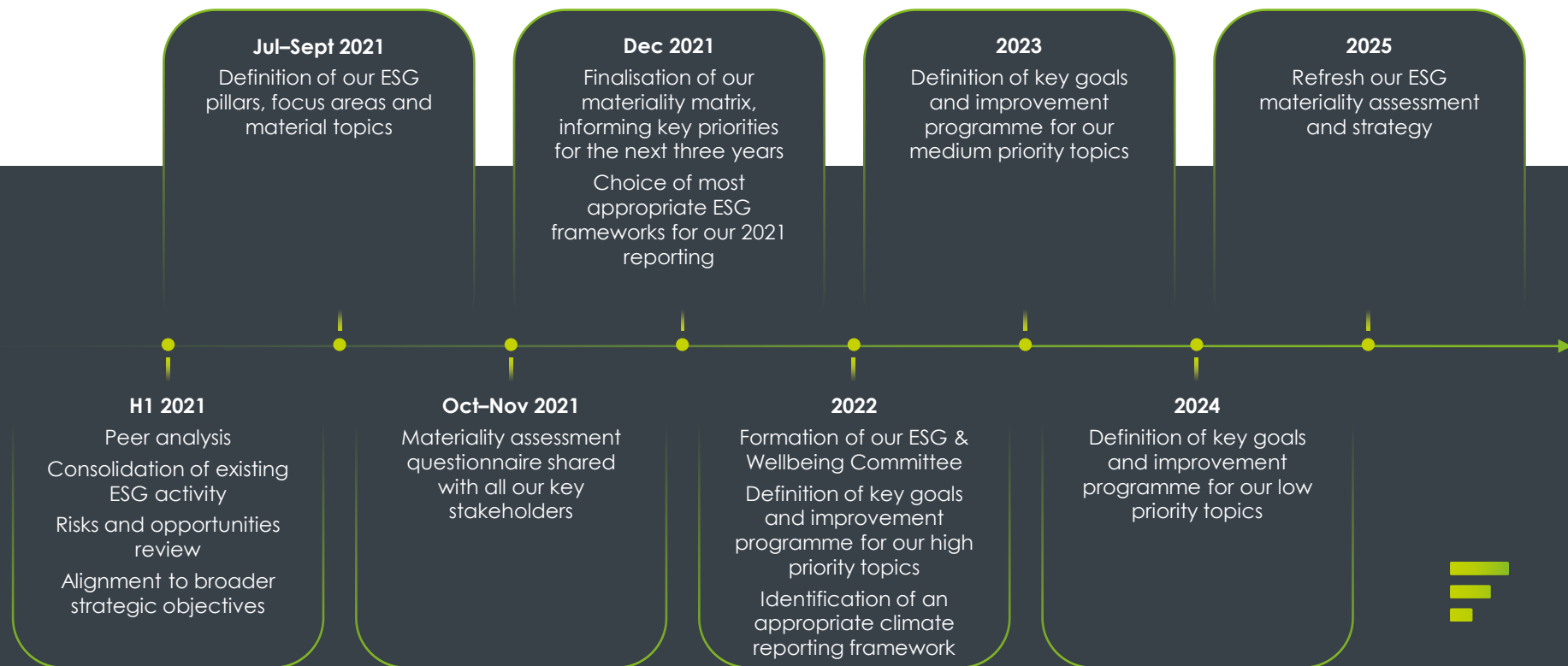
## PORTAL ARCHITECTURE

- Single point access for all services
- Self serve model
- Access to tailored data and insights
- 2021 Beta partner portal launch
- 2022 Full partner portal launch
- 2022 Member portal launch



# ESG ROADMAP

## APPENDIX 10



# HOLISTIC ESG STRATEGY

## APPENDIX 11

### BETTER BUSINESS

Having a positive impact on society and minimised impact on the environment

### BETTER INDUSTRY

Improving the Retail Financial Services market, helping it operate more effectively and meet evolving customer needs

### BETTER FUTURE

Empowering our people and broader communities, creating opportunities for all

## INSPIRING BETTER OUTCOMES

**By..**

reducing our environmental impact, giving back to communities and maintaining best practice corporate governance.

Environmental  
Footprint

Corporate  
Governance

Community  
Engagement

**Sustainable business**

**By..**

developing and improving products and processes through innovation, digitisation and education.

Innovation &  
Digitisation

ESG  
Enablement

**Improved customer outcomes**

**By..**

promoting diversity, learning and financial confidence.

Financial  
Confidence

Thriving  
Workforce

**Opportunities for all**

# ESG REPORTING

## APPENDIX 12 - PRIORITY MATERIAL TOPICS & CORRESPONDING FRAMEWORKS

### High Priority


-  ✓ Data Security
-  ✓ Business Ethics & Governance
-  • Financial Education & Wellbeing

### Medium Priority

-  • Product & Process Innovation
-  • Financial Inclusion
-  ✓ Workforce Engagement & Wellbeing
-  ✓ Diversity & Inclusion
-  • Workforce Development
-  • ESG Facilitation
-  • Product & Process Digitisation
-  • ESG Thought Leadership

### Low Priority

-   • Waste Management
-   ✓ Greenhouse Gas Emissions
-  ✓ Energy Management
-  • Supplier Relations
-  • Charity Support
-  • Volunteering
-  • Sponsorship

 No disclosure frameworks identified. Bespoke KPIs/disclosures to be developed

### 2021 reporting



Department for  
Business, Energy  
& Industrial Strategy

STREAMLINED ENERGY &  
CARBON REPORTING

### 2022 considerations

Climate related disclosures

**TCFD** | TASK FORCE ON  
CLIMATE-RELATED  
FINANCIAL  
DISCLOSURES

 **SUSTAINABLE  
DEVELOPMENT GOALS**



### 2-5 year considerations



# SALE OF ZEST TECHNOLOGY

## APPENDIX 13



### Deleveraging

**£10m** used to pay down debt



### Cash generation

£10m realised value

+ **£1.5M** subject to performance



### FOCUS ON CORE BUSINESS

- Strategic disposal of non-core asset
- Strong realised value
- £10m = 22x trailing EBITDA
- Focus on our core business
- Financial resources for investment



# STRATEGIC PARTNERSHIP - TATTON

## APPENDIX 14



### Revenue growth

**30% expansion** of Fintech client base creates network effect



### Revenue quality

Fintech contract  
c. £1.4m pa x 5 years



### Cash generation

Verbatim funds sale  
realises up to £5.8m



## MARKET PENETRATION

- £13m Fintech, distribution and fund management deal for minimum 5 years
- Fintel to provide proprietary advice technology to Tatton for up to 2,500 additional users
- Tatton to join DaaS and SAA
- Significant value creation
- Strategic disposal of Verbatim funds



# DEFAQTO BRAND EQUITY

## APPENDIX 15

### RECOGNITION

75%

### CONSUMER AWARENESS

98%

### FINANCE PROFESSIONAL AWARENESS

### TRUST



### LEADING INDUSTRY BRANDS

Asset  
Managers



Banks



Insurers/  
Underwriters



Comparison  
Sites



Intermediaries



# PARTNER TESTIMONIALS

## APPENDIX 16

### Distribution as a service

"Fintel are market leading within the UK Intermediated Wholesale market with their comprehensive Managed Distribution Service Agreement.

For Aviva Investors the agreement gives us **insight into trends and needs of advisers and their clients**. Through their data insight packs they are **harnessing the power of data in this market**.

Productivity is a major challenge for this market for both product manufacturers, as well as adviser firms. Fintel are **creating a more efficient marketplace**."

James Tothill, Head of Strategic Alliances

"Fintel continue to innovate and enhance their services and propositions to UK advisers, and these remain **focused on driving efficiency, and (most importantly) client outcomes**.

Utilising their data insights and events program combined with the Distribution service has **made our adviser engagement more relevant, targeted, and efficient than ever**.

So, when you combine all of this alongside the quality of the teams and people, it becomes an easy decision to partner, and **commit to this strategic partnership, both now and in the future**."

David Beacham, Distribution Director

"The MDS package allows us to construct a bespoke campaign package aligned to our corporate objectives using a combination of events, marketing comms and call campaigns.

We also **benefit from quarterly research and analytics insights so we can continually assess and evolve our ongoing strategic engagement**.

We value **Fintel's market leading approach** and support of advisers across the UK and are delighted to be one of their key partners."

Ross MacKinnon, Head of Intermediary Business Development



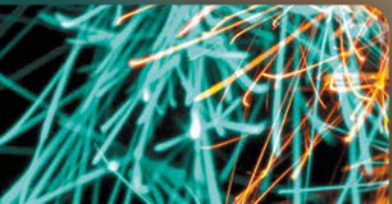
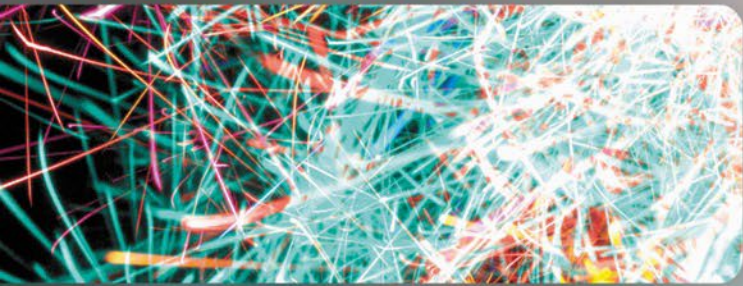


# AWARDS

## APPENDIX 17

<b>Professional Adviser</b> <b>AWARDS 2021</b> <b>WINNER</b> Best Support Services for Advisers (Generalist)	<b>Professional Adviser</b> <b>AWARDS 2020</b> <b>WINNER</b> Best Support Services for Advisers (Generalist)	<b>MI AWARDS</b> <b>2021 WINNER</b> MORTGAGE CLUB OF THE YEAR	<b>MI AWARDS</b> <b>2020 WINNER</b> SURVEY / VALUATION BUSINESS OF THE YEAR	<b>MI AWARDS</b> <b>2019 WINNER</b> MORTGAGE CLUB OF THE YEAR	<b>money marketing AWARDS 19</b> <b>WINNER</b> BEST SUPPORT SERVICE	<b>w&amp;f</b> 2018 Wealth & Money Management The SimplyBiz Group Best Financial Services Compliance Provider 2018 - UK
<b>Professional Adviser</b> <b>AWARDS 2019</b> <b>WINNER</b> Best Support Services for Advisers	<b>Professional Adviser awards 2018</b> <b>WINNER</b> Best Support Services for Advisers	<b>WORLD BUSINESS AWARDS</b> Compliance First	<b>2018 Scottish enterprise awards</b> Compliance First Best Financial Advisory Compliance & Support Firm 2018	<b>fr</b> <b>BEST MORTGAGE CLUB 2017</b> HIGHLY COMMENDED	<b>GLOBAL BUSINESS EXCELLENCE SIMPLYBIZGROUP</b> MOST OUTSTANDING COMPLIANCE AND BUSINESS SUPPORT PROVIDER FOR FINANCIAL ADVISERS, 2019-UK	<b>w&amp;f</b> 2018 Global Business Excellence The SimplyBiz Group 2018's Leading Provider of Network/Support Services - UK
<b>FIVE STARS</b> BACK OFFICE & SUPPORT <b>FINANCIAL ADVISER SERVICE AWARDS 2021</b>	<b>osb Group</b> <b>BTL Distributor of the Year</b> SimplyBiz Mortgages	<b>SIMPLYBIZ MORTGAGES</b> 2016 BEST SPECIALIST CLUB Precise Mortgages	<b>SIMPLYBIZ</b> 2015 WORKSHOP PROGRAMME OF THE YEAR Precise Mortgages	<b>mortgagestrategy AWARD WINNERS</b> 2015 BEST MORTGAGE CLUB	<b>mortgagestrategy AWARD WINNERS</b> 2014 BEST MORTGAGE DISTRIBUTOR	<b>wealth finance 2016 alternative investment awards</b> SimplyBiz Group Best for Compliance & Business Advisory Services - UK & Most Innovative Fund Selection Software - Simply Funds
<b>CorporateLiveWire</b> <b>FINANCE AWARDS 2018 WINNER</b>	<b>Financial Book Second Change Mortgage Awards</b> <b>2016 WINNER</b> Outstanding Contribution towards MCO Consumer Credit Centre	<b>alternative investment awards</b>	<b>FINANCE AWARDS</b> 2016 CORPORATELiveWire	<b>CorporateLiveWire</b> <b>FINANCE AWARDS 2017 - WINNER -</b>	<b>Professional Adviser awards 2013</b> <b>WINNER</b> Best Adviser Support Service SimplyBiz	<b>Professional Adviser awards 2012</b> <b>WINNER</b> Best Network/Support Services





THANK YOU