

ADVISER 3.0 · 14 MAY 2026

Evolving the £1,500,000 Solo Adviser Machine.

Why I'm no longer flying solo.

Paul Cleworth
Tandem Financial Ltd

tandem.
planning your adventure

PART 1

Why are you here?

We start with the same question I always start with.

PART 1 · Q1

Have you built a good business... but quietly feel you can't step away from it?



£1.5m+

annual revenue

93%

recurring

£175m

assets under management

PART 1 · THE CLIENTS WE SERVE

215

client families

385

individuals

80/20

concentration

I built a very well-paid job.

From the outside, success. From the inside, dependency.

PART 2

How it really grew

No marketing. No funnels. No magic. Just relationships.

Every single client
— referred.

From existing clients. The next generation.

Growth wasn't marketing.

It was relationships.

PART 2 · PROPOSITION

From Bronze, Silver and Gold... to Base, Ridge and Summit.

- Asset-based, transparent
- Sensible minimum fee
- Clearer for the team
- Clearer for the client



If your pricing is complicated...

...your business will be too.

PART 3

The realisation.

When the success was real — but the business depended entirely on me.

Everything came back to me.

Clients. Team. Decisions. Growth.

“ A business isn't really a business if it can't function without you. ”

— Jeff Bezos

“ Good intentions don’t work.
You need mechanisms.”

— Jeff Bezos

“The best leaders identify the big ideas, enforce tough execution against those ideas, and grow the next generation of leaders. Everything else is noise”

— Jeff Bezos

“The business cannot function without me at this stage.”

— my own handwriting, succession-planning sketchbook, 2025

The solo model works...

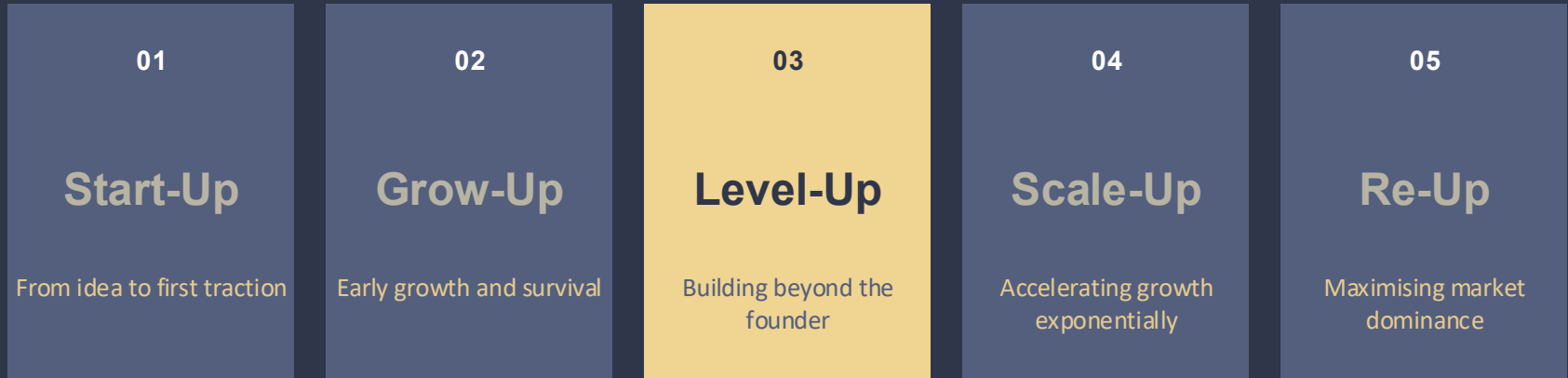
...until it doesn't.

PART 4

The growth stages.

A framework I learned from Rob Stevenson at Kingmakers.

The five stages every business goes through.



You can't skip stages. The business has to do the work.

Successful. Profitable.

And... stuck.

Growth doesn't stop because of the market.

It stops because of the owner.

PART 5

Scale... or sell?

I considered selling. Properly. Then I decided not to.

PART 5 · THE FORK

Just because you
can sell... doesn't
mean you should.



I want to walk the talk.

If I tell my clients to plan long-term,
I should do the same with my own business.

Not an exit. An evolution.

- My clients
- Their families — next two generations
- My team
- My own life beyond the tools



PART 6

The identity shift.

From adviser to business owner. From doer to leader.

“It doesn’t make sense to hire smart people and tell them what to do. We hire smart people so they can tell us what to do.”

— Steve Jobs

I had to let go.

You cannot scale a business if you need to control everything in it.

PART 7

The five pillars.

People. Delegation. Systems. Proposition. Culture.

Every hire removes a
constraint.

I didn't hire when I could afford it.
I hired when I couldn't afford not to.



Paul:	Founder and Adviser
Kevin:	Paraplanner
Catherine:	Practice Manager
Thomas:	Administrator
Esther:	Adviser

Three more hires over
the next 2–3 years.

Not for size.

To remove reliance on me.



Delegation isn't about saving time.

It's about removing dependency.

Systems aren't about efficiency.

They're about consistency. And consistency builds trust.

“ We are what we repeatedly do.
Excellence, then, is not an act, but a
habit.”

— Aristotle

Better clients. Not more clients.

- 80 financial planning families
- 135 wealth management families
- Base · Ridge · Summit
- Clear minimums. Clear value.



My team comes before my clients.

Because they ARE the experience my clients receive.

Your brand isn't your logo.

Your brand is what your team does when you're not in the room.

PART 8

What didn't work.

Several mistakes. Several expensive. Most of them mine.

Growing too fast.

Yes-to-too-much. Quietly, the work suffered.

I've had two people leave...

...or more accurately, I helped them leave.

Growth without structure creates chaos.

If everyone does everything... no one owns anything.

PART 9

Where we are now.

Ten years in. The business no longer depends entirely on me.

PART 9 · THE NUMBERS, AGAIN

£1.5m+

annual revenue

93%

recurring

£175m

assets under management

The business is starting, finally, to no longer depend entirely on me.

That changes everything.

PART 9 · THE NEW MAP

Roles, redistributed.



PART 10

Ten years of Tandem.

Officially: 26 May 2026.

Client celebration: 8 May 2026.



Have we built something that lasts?

Not just something profitable. Something that endures.

“A society grows great when old men
plant trees in whose shade they shall
never sit.”

— Greek proverb

PART 11

Three questions, before I go.

These aren't rhetorical.

In your business, where are you the bottleneck?

What would break if you stepped away for three months?

Are you building income... or are you
building enterprise value?

A great business isn't built around
one person.

It's built around a team.

And for me...

No longer flying solo.
