

Paradigm
Norton | for life

Planning is personal



A shift of perspectives

“Back in 2001 I had a vision for a different type of financial services business. Having previously worked for a firm of chartered accountants, I observed that ‘the professional services model’, when delivered well, led to spectacular outcomes for clients.

I had no appetite whatsoever to just build ‘another IFA firm’. The name of the company was promptly decided – Paradigm. The thinking behind the name was that I wanted to help clients see money from a different perspective – a Paradigm shift. The founding philosophy was based on the fact that ‘you can’t take your money with you’!

Over the last two decades, working with our amazingly talented team, we have helped over 1200 families recognise that money is simply there to help achieve one’s broader life goals - and nothing more. I have sought to build a business which stands out from the crowd and where the core purpose that I set out in 2001 remains central to all that the business stands for today.

Some 18 years later, the firm has won over 25 awards, serves over 1200 families, has three offices, has launched a graduate programme, has impacted the lives of many and has been entrusted to manage more than £1 billion in clients’ funds.


The firm has built a reputation for being an innovator and a leader of the profession. Most recently this was evidenced by our forward-thinking approach to business ownership when in March 2019 the firm became employee owned.

Our journey has not always been straight forward however. Negotiating the vagaries of global stock markets during the 2008 global financial crisis was a pretty testing time for our team and our clients. We stuck by our values and our clients stuck with the investment programme that we had agreed with them. We made it through, and we came out stronger.

We are now well positioned for the future, as I lead the Board and leadership team through the process of determining our ‘2030 Picture of Success’.

”

Barry Horner Chief Executive Officer



Paradigm Capital Management was established in 2001 by Barry Horner and William Pratt for individuals seeking to embrace the fee only concept of financial planning.

In 2005 Paradigm Capital Management and Norton Partners merged to become Paradigm Norton.

The annual offsite team day was initiated in June 2005, now a focal point of the yearly team building schedule taking place every June.

The Investment Committee was established in 2006 to develop our investment policies and strategy.

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In 2006 Paradigm Norton won the Citywire South West award for the first time.

Paradigm House, the Bristol head office, was purchased in 2007 and the team moved to their new home, just four miles South West of Bristol city centre.

Also in 2007 the Paradigm Norton Client Board was established to guide the board with decisions on service, communications and development plans.

Finally in 2007 the Paradigm Norton Trust was formed.

“The service I receive from Paradigm Norton is exceptional, efficient, intelligent, sensitive, supportive and effective. I could even go as far as to say they make financial planning a pleasure! I have been happy to offload all potential financial anxieties and have acted on their advice without question, invariably with good results.”

VANESSA BRANSON

In 2008 Barry Horner was elected to serve as President of the Institute of Financial Planning.

In 2009 we were awarded the Money Management Award for Best Investment Adviser. A recognition of the work achieved by the Investment Committee.

Matt Fowler joined the team in 2009 from KPMG to manage our operations.

Paradigm Norton won the Money Management Award for Best Retirement Planner in 2010 reflecting the work of our Retirement Planning Committee.

Who we are

Paradigm isn't just a name, it reflects what we do; we look at money and wealth creation from a completely different perspective. We understand that it's not just about accumulating and managing wealth, but using your wealth to help you realise and achieve your life's goals. That's why we firmly believe that 'money matters, but life matters more'.

Being a truly independent firm means that we are free to make impartial recommendations which genuinely put your interests first. This unwavering focus on you, our client, is the motivation behind our business design. At Paradigm Norton we are structured into teams that service a small number of clients. This low ratio is extremely unusual in the financial planning profession, but it is one of the reasons we can deliver such high levels of service.

Our focus on people doesn't end with you. We have built a team of talented and highly qualified professionals across our client-facing and operational roles.

Our Financial Planners are either Chartered Financial Planners, Certified Financial Planners, or, most likely, both. Paradigm Norton are an Accredited Financial Planning firm (CISI), members of the Chartered Insurance Institute (CII) and accredited by the Centre of Fiduciary Excellence (CEFEX). We continue to seek excellence in all that we do and have won numerous awards over many years. We are the only financial planning firm to have won the prestigious Citywire New Model Adviser award nine times, most recently in 2019.

In 2010 a Devon office was established when Paradigm Norton acquired David Jones Financial Planning.

Paradigm Norton acquired Anning & Co Chartered Accountants in 2011 enhancing the firm's ability to offer a comprehensive financial planning and personal taxation service.

In 2013 Paradigm Norton was rebranded to reflect the growing business and refresh the look of the firm.

Matt Fowler was appointed as a Director of Paradigm Norton in 2013.

What is financial planning?

Financial planning is a long-term activity that aligns your personal goals to your financial situation. By taking a holistic view of your financial position we create a personal financial plan unique to you. We have considerable expertise in:

- Cashflow planning
- Retirement planning
- Investment and wealth management
- Tax and business services
- Estate planning
- Protection and insurance
- Social impact investing and philanthropy

Your plan is likely to include some or all of these planning matters. In addition to this your Financial Planner will be an attentive listener, a good sounding board, your 'devil's advocate', the person who helps keep you organised and on track and there for you when most needed.

We have always operated on a fee basis, recognising financial planning as a professional service much like a solicitor or accountant. We believe in being transparent and open and will make you fully aware of our fees and charges before you engage with us.

Paradigm Norton gained Chartered Financial Planner status in June 2013.

Direction Financial Planning, a financial planning practice in Taunton, was purchased by Paradigm Norton in October 2013.

And in 2013 the Paradigm Norton Graduate Programme was launched.

In 2014 Barry Horner was invited to join the Financial Planning Standards Board (FPSB).

“Our commitment to philanthropy is greatly enhanced by Paradigm Norton’s approach to financial planning.”

PETER AND HELEN WILDE



Kevin Gregory was appointed as the first non-executive director who joined the board in 2014.

Peter Osborne joined the company as commercial manager in 2015 transitioning his clients across to the team.

In 2017 Paradigm Norton achieved the Centre of Fiduciary Excellence (CEFEX) accreditation; an internationally recognised standard of genuine fiduciary excellence in our relationship with our clients.

In May 2017 Paradigm Norton appointed the 5th graduate to the graduate scheme.

Reasons you may need a Financial Planner

We know that life is always changing and there are certain times when you need more guidance. Of course, people often feel they need more guidance in times of investment market turmoil or a significant life event but there are many reasons to seek the help of a Financial Planner, such as:


- You are setting up a new business or selling your business
- You are planning for your retirement
- You have been diagnosed with ill health
- You need guidance following the death of a loved one
- You have received an inheritance or other windfall
- You are concerned with the performance of your investments
- You are starting to build your wealth and need help making the right financial decisions
- You are a time poor entrepreneur
- You are deciding to pass on your wealth to your children or grand children
- You have a growing young family and want to plan for their future education and protect against the unexpected
- You have had a change of job or a promotion
- You are planning to buy a bigger or second property
- You have separated from your partner and need financial guidance

During 2017 the firm completed a values review consulting clients, the team, the Client Board and suppliers. The refresh was completed by the newly created Culture and Values Team.

In December 2017 Paradigm Norton merged with The Red House to form our London office.

In 2018 Barry Horner became Chair of the Financial Planning Standards Board (FPSB).

In March 2019 Paradigm Norton became an Employee Owned business (EO).

A middle-aged man with short, thinning hair is sitting in a field of tall, green grass. He is wearing a light-colored, short-sleeved button-down shirt. He is looking towards the camera with a slight smile. The background is a soft-focus field of green grass and foliage, with sunlight filtering through, creating a warm, natural atmosphere.

“When you select a firm of financial planners to manage your financial affairs you need people who you can trust. I trust my team at Paradigm Norton implicitly.”

TONY ROBINSON

Our mission: To impact the lives of our clients, and the profession of financial planning, for the better, for ever.

“I love having a ‘one-stop-shop’ for all my financial service needs. Paradigm Norton always seems to be one step ahead and since I am so busy and short of time, it’s good to have confidence in a service which puts me as an individual at the heart of what they do.”

BARONESS ELAINE MURPHY



Who we work with

Our clients are primarily business owners, entrepreneurs, executives and professionals. You will typically be a goals-focused, wealthy individual who recognises the need to implement a disciplined structure to your finances. Your demanding, pressured and busy life will mean that you are willing to delegate the day-to-day management and planning of your financial resources to us.

Our aim is to make a difference to your life and to delight you with the work we do and the way we do it. Our team of financial experts will work closely with you to build a lasting professional relationship which will allow us to advise, plan and oversee your financial affairs. We will help

you to make sound financial decisions to ensure a life well lived, not just money well preserved. After all, you can't take your money with you.

Our values and strategy allow us to devote a significant amount of time and attention to each of our client relationships. Over recent years we have helped one client retire five years earlier than anticipated, another reduce to a four-day week to spend more time with their family without compromising their lifestyle and for another we have helped create an affordable yet ambitious 'bucket list' that they are steadily working through.

How to contact us

If you would like a no-obligation discussion about your financial planning needs, contact us on the relevant office number below.

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Social impact investing can place your capital at risk. Cashflow planning, Tax planning and Estate planning are not regulated by the FCA

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