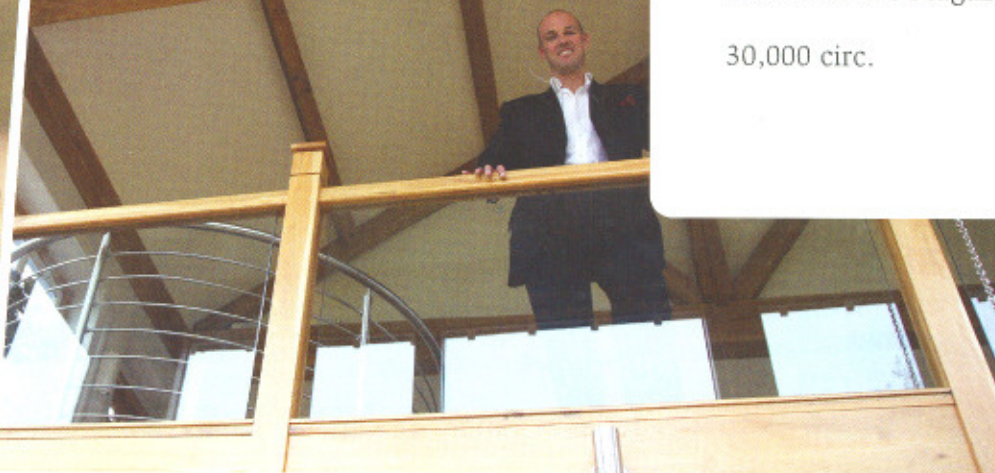


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WHO DO YOU WANT LOOKING AFTER YOUR MONEY?

In just four years family run **Xentum Wealth Management** has earned an enviable reputation as a financial concierge for Cheshire's finest; guiding every aspect of its clients' finances with true independence, integrity and care

Kate and Dominic Baldwin started the business in 2004 after a trip to Rome. Whilst they shared the inspiration and desire to set up a professional and independent wealth management company, it was the holiday in Rome that cemented the name - a combination of the roman numeral 'X' and centum, latin for 100. This embodies their goal to have ten (X) chartered financial planners each looking after 100 clients.

Dominic had been a successful partner and director in the financial services sector while Kate was working as an employment lawyer. They wanted to bring together the best aspects from both professions. Dominic says the simple litmus test for what they wanted in their business was "If I keeled over, what kind of company would I trust to look after Kate and her financial interests? What advice would I want someone to give to her?"

They started with a wish list that combined the professionalism of law with the knowledge of financial

services and took a long time putting all their procedures in place using Kate's legal acumen as a guide to the pitfalls to avoid and practices to adopt. It was important to the pair to ensure everyone they took on board was 100% committed to their vision. This meant slower expansion but also has delivered a completely dependable and united team.

Dominic says, "the result of this long process has been that only one person in four years has ever taken half a day off sick and it's not because we're slave drivers but because everyone knows that the team depends on each member and everyone enjoys the job and the environment. One of our employees has said 'I can't believe how well Xentum treat their staff' but I think if you're an entrepreneur then your team becomes like family."

It took 12 months to recruit the right chartered financial planner which led them to put in place a training scheme so they could

then mould their staff into the ethos of Xentum right from the start.

Dominic continues "People used to believe they could go to a bank manager with their money and they would be looked after. But really they're selling a product for the bank and it should be an independent consultancy looking after you.

The last year has really emphasised that banks aren't going to look after you or your money. Plus, you are emotionally attached to your money and you need someone who will give you objective options on where to invest to add the most value, not what will make them the most money. That's why we're fee based as opposed to commission based." Already they have built up a fierce reputation by standing by their mantra that if they can't add value they don't charge and they haven't lost a single client in four years. For Dominic and Kate it's not about selling products, it's about finding bespoke solutions.

For Dominic it's important to run a very professional organisation. "Clients love continuity and it takes a long time to understand a client's situation, needs and wishes. Trust, adding value, service and empathy are what we stand for and we work hard, we care and we're good at what we do. We have helped an awful lot of people get their finances right and that is very important to us. I want to be able to tell my son that we help people with their futures."

Kate concludes "We spent a long time getting to this point because we wanted to get it right. I think when people start considering wealth management they are wondering 'Are you going to be around when I'm not'. And we sincerely believe we will be."

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