



# Operational excellence Optimum tech stack Growth amplified

- » The trusted partner for financial advice firms who want to work smarter, scale faster and stop firefighting.



“ Jigsaw Tree have been great at helping us make better use of intelliflo office to create greater efficiencies. This includes the utilisation, integration and automation of our processes and workflows and the processing of our income reconciliation.”

*Ian Campbell,  
Head of Financial Planning, AAB Wealth*

TRUSTED BY  
**400+**  
ADVICE FIRMS

PROVEN  
**14YRS**  
DELIVERY

MONTH-ENDS  
**1000+**  
CLOSED ANNUALLY

PROCESSES  
**2000+**  
MAPPED

USERS  
**3000+**  
TRANSITIONED

COMBINED  
**300YRS**  
EXPERIENCE



# What do Jigsaw Tree do for advice firms of all sizes?

Jigsaw Tree was founded by Chris Baigent-Reed, bringing 30 years experience in financial services, with expertise spanning strategy, technology, digital transformation and operations.

Chris built the business she knew the sector needed. In 2012, she brought together an exceptional team to work side by side with advice firms, to support and grow all aspects of practice management.

The Jigsaw Tree team bring 300 years of cumulative financial services experience and have worked with over 400 financial advise firms across the UK.

We work exclusively in financial advice, which means we already understand your tech stack, your AI integrations, your regulatory environment and your client journeys.

We help figure out what needs to happen, guide you through the process and stay until the job is done, with the training and support to embed the change, either in-person, online or a mix of the two.

Whether you need income reconciliation solutions, your technology and processes overhauled, a consultancy partner to help you build profit and value, consolidate or prepare for exit, we've got you.

**“ I would strongly recommend Jigsaw Tree. Whilst firms and their boards may have a clear direction for technology, culture and growth, Jigsaw Tree's credibility and reputation help provide additional confidence when implementing change. And they delivered on what they promised.”**

*Paul Stones,  
Managing Director,  
Pareto Financial Planning*

# Delivering a better way of operating, for financial advice firms

At Jigsaw Tree we work exclusively with financial advice firms, supporting leadership teams, improving operational efficiency, handling income reconciliation and ensuring your technology stack is working as hard as you are.

## The questions we hear most frequently:

- Where do we start with AI?
- How do we increase efficiency without increasing headcount?
- How do we get our people on board with change?
- How do we become more profitable and uplift enterprise value?

## 1

### Income Reconciliation Outsourcing

Using Eddie gives us the best possible combination of AI efficiency with human expertise and judgement. Outsourcing income reconciliation to Jigsaw Tree will (for example) save firms processing £2-5m in annual commission up to £35,000 and 240 hours a year on manual reconciliation. This is before error correction and management time.

## 2

### Projects and Training

We map how your firm currently operates, identify what needs to change, configure your CRM around the way you want to work and train every member of your team. The result is one consistent way of operating, across your whole business.

Whether you're implementing technology for the first time, getting more from the system you already have, migrating to a new platform or integrating after a merger, our team can ensure you get the best from your technology.



# 3

## Consultancy

Our consultants provide expert strategic and operational advice, to enhance the efficiency, profitability and productivity of your business.

Technology decisions should support your business strategy. In practice, most advice firms make them reactively by adopting platforms because a peer recommended them. The AI market has intensified pressure and there is often little understanding of where the data will flow. We help you figure it all out.

It's worth noting that every recommendation we make, is independent and based on evidence and data, not assumption.

**“ Working with Jigsaw Tree has been a game changer. Their expertise in process mapping and intelliflo office configuration has helped us create a more efficient, structured and streamlined way of working.”**

*Wendy Brunton, Business Manager, Hymans Robertson*

# Income reconciliation

We handle your income reconciliation from start to finish, so your team can focus on delivering a quality client service.

## THE PROBLEM

For most firms, income reconciliation is one of the most time consuming and potentially risk-laden tasks to complete. Statements arrive at different times in the month, in a variety of formats. Transactions need to be matched and discrepancies investigated. In many firms, only one or two people know how to do all (or parts) of the process, creating challenges for continuity. When errors accumulate, the compliance exposure can be significant, often before anyone realises it's happening.

Our research shows that firms processing £2-5m in annual commission spend between £10,000 and £35,000 in direct salary cost on this process each year. Many firms spend up to 240 hours a year on income reconciliation alone. This is before accounting for management time, error correction and key person reliance.

## WHAT WE DO

Jigsaw Tree takes over the complete income reconciliation process. Our specialist team works inside your own practice management system, handling everything from bank statement collection, through to management reporting. Your data stays in your system at all times and we work as an extension of your team, not an external vendor operating in a black box. The service is powered by Eddie, our AI income reconciliation engine, bringing all the efficiencies and accuracy of enterprise grade AI alongside the experienced Jigsaw Tree team. It really is the best of AI/human hybrid working.

**“Revenue management is the lifeblood of financial services. At Greystone we process approximately 180,000 revenue transactions per year. The expertise of Jigsaw Tree has enabled us to achieve significant benefits within a short timescale.”**

*Keith Horner, Financial Director,  
Greystone Financial Services*

**“Kymin Financial Planners have been using Jigsaw Tree for over a decade. They have supported us on a number of projects including data migration, business process mapping and streamlining our workflows. For the last 6 years they have provided us with efficient Income Reconciliation through intelliflo. We find it much easier to leave it to the experts, giving us peace of mind.”**

*Robin Hall, Managing Director,  
Kymin Financial Partners*



## AI does the heavy lifting, the Jigsaw Tree specialists do the rest

Eddie automates up to 80% of the income reconciliation workflow: bank statement collection, data cleansing, uploads to your CRM, EDI activation, provider statement matching and final validation.

Every step is logged and every action is auditable.

When Eddie encounters an exception, a missing statement, an unmatched transaction or a discrepancy that needs investigation, a Jigsaw Tree specialist is alerted immediately. Every anomaly gets human attention. Nothing falls through.

Eddie currently integrates with intelligent office, with additional platform support on our development roadmap and Eddie is fully hosted in the UK. Your data is encrypted, never shared and never used to train public AI models.

# The nine steps

## **Income reconciliation data assessment**

- 1** Before we begin, we assess three months of your bank receipts to gain clarity on the providers and statement types you are working with. We confirm your practice management system, agree the scope of the service and address any data quality issues that could affect accuracy. This is the foundation everything else is built on

## **Smart data cleansing**

- 2** Eddie reads and refines every transaction, transforming raw statements into perfectly structured cash receipt data, automatically identifying dates, transaction types, amounts and provider references

## **Effortless upload**

- 3** Cleansed data is uploaded directly into your back office. No spreadsheets, no double entry. Just instant, secure integration

## **EDI activation**

- 4** Eddie activates all positive EDIs in your CRM, keeping your system reconciliation ready. Our specialists handle any exceptions that fall outside the automated rules

## **Intelligent matching**

- 5** Eddie matches cash receipts to provider statements automatically, handling date discrepancies and parent level matches, with precision

## **Missing statements**

- 6** Eddie reviews the bank account and highlights any missing provider statements with the relevant parties

## **Missing data**

- 7** Where items do not match due to missing data, Eddie emails the advice firm directly to request the information needed to complete the reconciliation

## **Human-in-the-loop quality control**

- 8** When Eddie encounters exceptions, a Jigsaw Tree specialist is immediately alerted. Every anomaly receives expert attention. It is the best of AI speed, combined with human judgement

## **Final validation**

- 9** Eddie confirms all matches have been accepted, closing the loop and the month end, with a complete auditable trail. Management reports including the monthly FCI, Aged Debt and New Business are produced to meet your requirements and can be backdated if also required

# What's included?



- Income reconciliation assessment at the start, to ensure accuracy from day one
- Bank statement collection, cleansed and posted to CRM
- EDI activation and provider statement matching
- Exception management, with specialist oversight on every anomaly
- Full audit trail of every step logged, with every action traceable
- Management reporting including Aged Debt, New Business and monthly FCI reporting
- Throughput based pricing means no fixed cost barrier for smaller firms
- Infrastructure hosted in the UK
- Cyber Essentials certified. Your data is never used to train public AI models
- Three month review, to confirm the service is working plus an Annual Review as BAU

## Why firms outsource to Jigsaw Tree



### Avoid key person dependency risk

Jigsaw Tree removes that single point of failure, to provide you with total peace of mind.



### Lower cost linked to scalability

Hiring in-house means high employee overheads and fixed salary costs. Jigsaw Tree offers throughput based pricing, which means we're ready to scale with you, as your firm grows.



### Accuracy and compliance assured

When income reconciliation is not a specialist function, errors can slip through and discrepancies occur, without investigation. When income reconciliation is outsourced as a specialist function, errors will not slip through and discrepancies will not occur without investigation, resulting in more accurate management information.



### Business continuity

Income reconciliation cannot simply pause. Jigsaw Tree manage the process each month regardless of staffing, holidays or wider organisational change.

# Projects & Training

We help you achieve a consistent way of operating across your whole firm, which is built around how you want to work.

## THE PROBLEM

Most financial advice firms have processes in a number of forms. What they don't have is one consistent version of those processes that everyone follows, every time, regardless of who is completing that process.

New starters learn from whoever trained them and long serving staff do things the way they've always done them, often resulting in workarounds becoming habits. The CRM gets configured for that one person's best way of working, rather than the firm's which means when the business needs to scale, merge or prepare for sale, the inconsistency becomes a serious operational problem, usually with several steps more than it needs!

Technology compounds this, if the CRM isn't configured correctly or staff haven't been trained to use it properly. Under these circumstances, it will not deliver efficiency. It delivers complexity and confusion. Firms end up paying for functionality they're not using, managing workarounds and with poor MI clarity.



## WHAT WE DO

Jigsaw Tree maps how your firm currently operates, identifies what needs to change and then configures your technology around the way you want to work. Then we train every person in your team to that "One Best Way" of operating.

We don't train the system administrator and leave the rest of the team to catch up. We don't recommend process changes and disappear, before they're embedded. We stay until the new way of working is the normal way of working, across every role, every team, every office.



## STEP ONE

### Database Assessment

#### We start with what's true, not what's assumed.

Every project and training engagement begins with evidence gathered through a database assessment which delivers a structured review of how your practice management is configured, highlighting overall performance, strengths

and gaps and will result in a prioritised action plan. This is often combined with a discovery workshop, where we bring your team together to map current reality and agree on what needs to change and includes not just the leadership

team, but all those who do the work. An approach like this produces two things a firm has never had; a documented picture of exactly how the business operates today and a team already invested in what's coming next.



## FOUR COMMON SCENARIOS

Project and Training engagements start from four common positions. Each has a different scope but the same outcome: one consistent way of operating embedded across your whole firm.

### No technology



#### First implementation

You have selected a CRM and need it to be implemented, configured and adopted across your team. We manage the project, from setup through to 'go live' and beyond; configuring workflows, building templates, training every user and then floor walking, through the first days of 'go live'.

### Existing technology



#### Best practice

You have a CRM but you're using a fraction of what it can do. The clients aren't segmented, workflows haven't been configured or they have and just don't work effectively. Templates don't exist and staff have developed their own versions of the process. We assess what you have, configure what's missing, retrain your team and get you to the level of adoption the system was designed to support.

### Old technology



#### New platform

You're migrating from one CRM to another; whether by choice or because your existing platform is being discontinued. We manage the full transition: full project management, clear project plan, data migration support, CRM configuration, template creation, training and 'go live' support. We have successfully transitioned over 3,000 users across migrations, of every scale and complexity, including forced migrations under deadline pressure.

### Merger or acquisition



#### One best way

Multiple firms with different CRMs and many ways of doing everything. Teams having their own preference in operating and the technology they use. We work with the business and its teams, to define the one best way of operating for the combined business. Then we implement it across the teams, bringing them together in a single solution. The objective is a single, consistent operational standard, which supports the merged firm's growth, rather than reflecting the history of how it came together.

# What we deliver

## Process mapping

Our clients move from informal working practices to a systematically documented business with full staff process manuals, clear accountability and measurable efficiency gains, across every team

## CRM configuration and optimisation

We configure your practice management around your actual processes, not the default settings and not how another firm does it or how the vendor demonstrated it. Workflows, automations, review cycles, compliance prompts and clear outputs are all built to reflect how your business operates and where it's going. We work across intelliflo office, Plannr, Curo and other platforms.

## Template design and build

Suitability reports, fact finds, valuation reports and client facing documents are designed, built and integrated with your CRM, so they pre-fill from existing client data. This reduces re-keying, improves consistency and removes the production time that currently sits between a client's meeting and a document landing in their inbox. For example, Mazars Financial Planning automated their entire report production process, using templates built by Jigsaw Tree.

## Training and team alignment

We deliver training on-site, online or through a combination of both. We train advisers, administrators, paraplanners and compliance teams to work effectively, in the new system or process. Sessions are paced, so people learn without pressure. Training guides are provided, so delegates have support post training. Floor walking support catches the questions that only arise when someone is doing the job for real. On-site training across an entire team, from administrators to advisers, covering the advice journey and full CRM workflow, will ensure immediate productivity from 'go live'.

## Embedding new technology

'Go live' is not the end of the project. It's the point at which most technology rollouts fail because the support disappears and the team reverts to what they know. We stay in place through the embedding period, picking up exceptions, reinforcing the training and making the adjustments that only become apparent, when the system is running live.





## Pareto Financial Planning From 55 steps to 4 steps

**Pareto Financial Planning, with 80 staff and over £1 billion under influence, asked a direct question: Are our internal systems keeping pace with our ambitions?**

Working with Jigsaw Tree, Pareto standardised their entire technology stack. The valuation process was manually prepared and processes involved up to 55 separate steps. This was reduced to just four. Their client portal is now live, underpinned by data that Jigsaw Tree helped Pareto to cleanse and standardise, as part of the project.

“It wasn't just about saving time. The motivation was consistency. A more consistent way of working reduces reliance on individual approaches and supports much smoother collaboration.”

*Paul Stones, Managing Director,  
Pareto Financial Planning*



# Consultancy

We help you understand where you are now, what you want to achieve and how to get there.

## THE PROBLEM

Many financial planning business owners are overwhelmed by the strategic, regulatory and technological landscape. They want to make changes but don't know where to start and that's when inertia and decision fatigue become genuine operational risks.

Firms that can't evaluate the options clearly, either adopt the wrong tools or adopt nothing and fall behind. We cut through the noise and help you to find a starting point.

Then we create a plan, to increase your firm's efficiency and profitability.

## WHAT WE DO

We work with firms at every stage: improving efficiency, scaling for growth, consolidating, integrating post-merger or preparing for exit.

Every engagement begins with a thorough review of your business, including your tech stack. We also find out what shape your data is in and what it's telling us about your business.

We give you an honest picture of where you are and build a transformation roadmap for where you need to go. We're with you every step of the way, from the discovery stage, to implementation and embedding of the recommended solutions, in your business.

# We meet your firm where it is and take it where it needs to go

Jigsaw Tree consultancy is built around where your firm is right now and where it needs to get to. Some of the situations we work with most frequently, include:

“Two years ago we undertook a movement in back office system from IRESS Adviser Office into intelliflo, which for a business of our size, was a huge undertaking. Jigsaw Tree was invaluable in this transition, providing simple, easy to understand guidance in how best to use intelliflo day to day. The launch and internal adoption of the new system wouldn't have been successful without Jigsaw Tree.”

Ben Woodward,  
Director of Operations, Cullen Wealth



## Efficiency gains

You're operational but leaving capacity on the table. You're not sure if your strategy, processes and technology are giving your team the best chance to do things efficiently and profitably. We find where the inefficiency lives and fix it, so your team has more capacity, without adding to headcount.



## Growth

You want to scale but your strategy and infrastructure need to develop and grow with you. What worked for ten people won't work for fifty. We define the strategic and operational model that supports your growth plans. We leverage technology, wherever it adds value and capacity, to support your objectives.



## Consolidation

Multiple offices, different teams and no single operational standard. We define the one best way, implement it consistently and manage the change, across the whole business.



## Merger or acquisition

We define the combined operating and technology model and implement it across those businesses. We embed the full integration project, which is managed as one piece of work. The goal is a firm that works better than the individual businesses did before they came together.



## Exit or principal readiness

Buyers pay more for firms that demonstrably run without depending on any single individual. Evidence of this looks like: a robust succession plan; operational credibility; strong governance and correctly configured technology. We build that proof.

# Ready to transform your business?

Start with a free discovery call. We'll explore your challenges, identify quick wins, and map out what operational excellence looks like for your firm. No sales pitch. Just expertise.

**Book your discovery call at [jigsawtree.com](https://jigsawtree.com)**

**Call 0800 246 5416**

**Email [hello@jigsawtree.com](mailto:hello@jigsawtree.com)**

Certified



Corporation

We're proud to be a certified B Corporation. That means we're held to the highest standards of social and environmental performance, transparency and accountability. We charge what's fair, not what the market will bear. And we give back – supporting charities chosen by our team every year.



CRM-agnostic intelliflo, Plannr and others B Corp certified. Cyber Essentials certified. Consumer Duty ready. UK-based. Fully remote with on-site capability.