



**when
we think**

In safe hands

Succession in financial planning businesses done well



Applying **Thinking Environment** methodologies.



Time to Think Consultant with
**20 years + organisational
experience.**



Learn to **listen and
communicate effectively.**



Helping you to get to grips with the hardest part of succession

Most financial planning practices put a lot of effort into succession.

They focus on the ownership structure, the timelines, the client handover and the valuation.

What tends to receive less attention, until it becomes a problem, is the relationship at the centre of it all. That's the relationship between the founder and the successor, and more specifically, the quality of conversations they're having in order to make decisions for the future of the business, the people in it and the clients.

This is where we come in – our structured programme of support will help both the founder and the successor surface and dig into the thinking and conversations which make sure the decisions made in the plan work for everyone.

The founder's story

As the founder, perhaps you find yourself facing new challenges.

- You've built something from nothing and now you face an identity shift that no financial plan accounts for.
- You're discovering that letting go, even willingly, and the feelings that come with it, aren't straightforward.
- Despite all the mechanisms you've put in place to support the handover – the board meetings, the plans, the legal documents – there isn't a space, place or opportunity to dig into the deeper discussions.
- As a result, you often feel like you're carrying a lot beneath the surface.

When the conversations between the founder and successor stay surface-level, the effects are profound. Issues aren't aired and addressed. Important information and experience isn't shared. Communication is unclear. Teams become uncertain and clients sense the ambiguity.

The transition that was meant to secure the future starts to create its own risks.

The successor's story

As the successor, you have a number of different pressures to deal with.

- You're proving yourself in a practice shaped by someone else, often without the space to develop your own voice, style or confidence.
- You have internal doubts and are wondering if you are the right person, with the right experience and skills to take on the leadership of this business.
- You're balancing learning why things work the way they do, with imagining what the next iteration might look like.
- As a result, you often feel like you're carrying a lot beneath the surface.

The discussions that actually help

In my experience, what makes succession work isn't just planning, it's thinking. The kind of independent, unhurried thinking that allows each person to get clear on what they want, what they're afraid of, and what they actually need from the other.

That's what I help create.

Drawing on Nancy Kline's Thinking Environment principles and over 20 years working in and alongside financial planning practices, I work with both the founder and the successor, separately and together, to make the conversations that matter not just possible, but productive.

My aim, for both of you, is that by the time we finish working together you feel the business and everyone in it is genuinely in safe hands.

We offer three routes to founders and successors, Stepping Out, Stepping Up, and Stepping On Together.



Stepping Out for Founders

Is this you?

As the business founder, you've built something you're proud of and you want to see it thrive beyond you.

You're thinking seriously about succession, probably with at least five years to your exit, and ideally with a clear successor already in mind.

You're purpose driven and you understand that there's more to this transition than the financial outcome.

You have the courage to look honestly at your own role in how things are going, and you're open to examining the behaviours and assumptions that might be getting in the way.

What you're looking for isn't a quick fix, but a genuine space to think and support in having the conversations that will make the difference.

Stepping Out for Founders

What you get

With the Stepping Out programme, you'll receive six 90-minute coaching sessions, focused entirely on you and the transition you're navigating. This is your space to think, to process and to prepare for what stepping back actually means, beyond the paperwork.

We work through what you want your life and your legacy to look like once you're no longer at the helm. We explore your values, your personality, and the behaviours that have made you successful and the ones that might now be getting in the way. We talk honestly about what you need to confidently hand the business on and how to have the conversations with your successor that will make that possible.

In between sessions, you will complete carefully curated exercises to crystallise your thinking and make sure that you make continual progress.

What you can expect

- Clarity on your purpose and identity beyond the business
- A deeper understanding of your values and the behaviours that reinforce or undermine them
- Insight into your personality pattern: your strengths and your pitfalls and how this plays into the conversations you're having with your successor
- Greater confidence in the conversations that matter most: with your successor, your team, and yourself
- A regular, confidential space to think without agenda or interruption
- Guidance from someone who has lived both sides: stepping up and stepping out

£1,500

Stepping Up for the Successor

Is this you?

You're driven and capable, and you're already in the process of taking more responsibility in a business you could lead one day. You might already be working in the practice, or perhaps you have been recruited specifically as a successor. Either way you have a genuine commitment to what the business stands for.

You want to grow into leadership with confidence rather than uncertainty, and you recognise that finding your own voice and style, while navigating a relationship with someone who built the business from the ground up, takes more than good intentions and technical ability.

Stepping Up for the Successor

What you get

With the Stepping Up programme, you get six 90-minute coaching sessions focused on your leadership development, plus a place on the two-day Time to Think Foundation Course, giving you both the self-awareness and the practical tools to lead well from day one.

We focus on your development as a leader: your style, your values, and the behaviours that will serve you and those that might hold you back.

We work directly on the difficult conversations you might be having: what makes them difficult, what you need from them, and how to have them with greater clarity and confidence.

On the Foundation Course, you'll learn the principles and practices of creating an environment where your team thinks independently and works at its best. When immediate challenges arise, we bring practical experience to bear and you won't be navigating them alone.

What you can expect

- Clarity and confidence in your leadership style
- A deeper understanding of your values and the behaviours that reinforce or undermine them
- Insight into your personality pattern: your strengths and your pitfalls and how these play into the conversations you're having with the founder
- Greater confidence in the difficult conversations that come with stepping into a leadership role
- A regular, confidential space to think, process and reflect
- Practical experience shared when you need it most
- The principles and skills to run meetings where every voice counts
- Guidance from someone who has lived both sides: stepping up and stepping out

£1,850

Stepping On Together - a shared endeavour

Bringing together the founder and successor, this one-year programme is available as soon as a successor is agreed, or when a succession relationship that started well has become strained and needs a reset.

With Stepping On Together, you'll receive everything in Stepping Out and Stepping Up programmes, plus two days of training and facilitation with your wider leadership team and four further days of facilitation through the year. This is the most complete version of the work, designed for practices that want succession to be genuinely shared, not just managed.

Stepping On Together

What you get

We begin with the individual coaching for both the founder and successor, running in parallel. This gives each person their own space to think, to understand themselves more clearly, and to prepare for the conversations they need to be having with each other.

From there, we bring in the leadership team, working together to establish the culture, values and ways of working that will carry the practice forward. Quarterly facilitated sessions provide structure and accountability through the year, creating the conditions for founder and successor to work through what's arising together, with clarity and confidence, rather than around each other.

By the end of the year, succession isn't something that is happening to your practice. It's something your practice has great foundations in place to make progress on.

What you can expect

- All the benefits of Stepping Out and Stepping Up, for both parties
- A clear picture of how your personalities interact: where you strengthen each other, and where you don't
- Shared clarity on the values, purpose and culture of the organisation as your foundation
- Clearly defined objectives each quarter, with accountability to meet them
- The skills and practices to run great meetings at every level of the business
- The conversations you need to be having with each other and with your team, approached with clarity and confidence

£9,500 or £875 per month

Additional support

- 1** Additional coaching offering continued individual support for either party, as needed. £1,500 for six sessions or £300 pay-as-you-go.
- 2** Full team training offering a one-day session to embed the practices of great meetings, support the successor in growing the team's capacity, and tackle a key business challenge together. £950 per session.
- 3** Ongoing leadership facilitation from year two onwards with structured facilitation of quarterly strategy days and continued support for challenging conversations. £5,000 per year or £1,500 pay-as-you-go.



Where to start

The best time to start is before it feels urgent.

Succession benefits most from time: time to think, time to develop, time to have the conversations that rarely get to a resolution first time but, through deep thinking together, do reach the best possible outcomes.

This work is equally valuable when a transition is already under way, or when a succession relationship that started well has become strained and needs a reset.

If you'd like to explore whether this is the right support for your practice, the best place to start is a conversation.



becca@whenwethink.me



www.whenwethink.me