Candidate information

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Get in touch?

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Financial advice firms burdened by inefficiencies of manual processes and disparate systems.

Poor data quality

Hand written, manual entry, little audit trail, stale, incomplete, biased, unstructured.

Disparate systems with poor UX

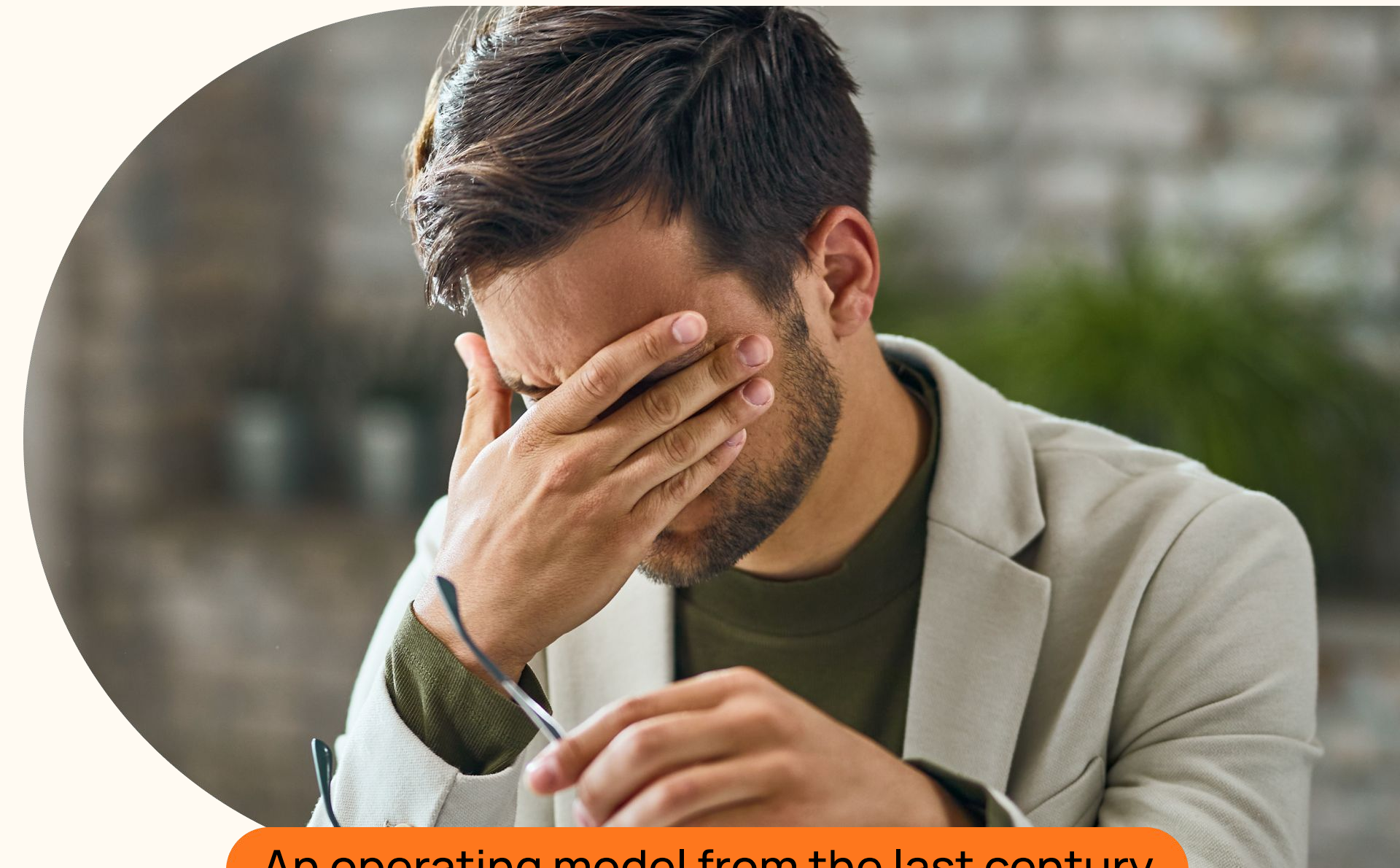Multiple disconnected systems that aren't user friendly.

High cost of advice

Time heavy data collection, inefficient tech and processes.

High compliance risk

Disparate systems, manual processes, poor data quality in a regulated industry.

An operating model from the last century

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New providers are not solving the problem.

Simply digitising paper workflows fails to improve the user experience: it's still the same inefficient process.

Information from recorded meetings* is still trapped in existing legacy systems hindering real progress.

* 43% of AI tools focus on this one area
(source: Woven Advice)

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Afternoon, the AI-first operating model for advisors.

The future of financial advising isn't just digital, it's intelligent.
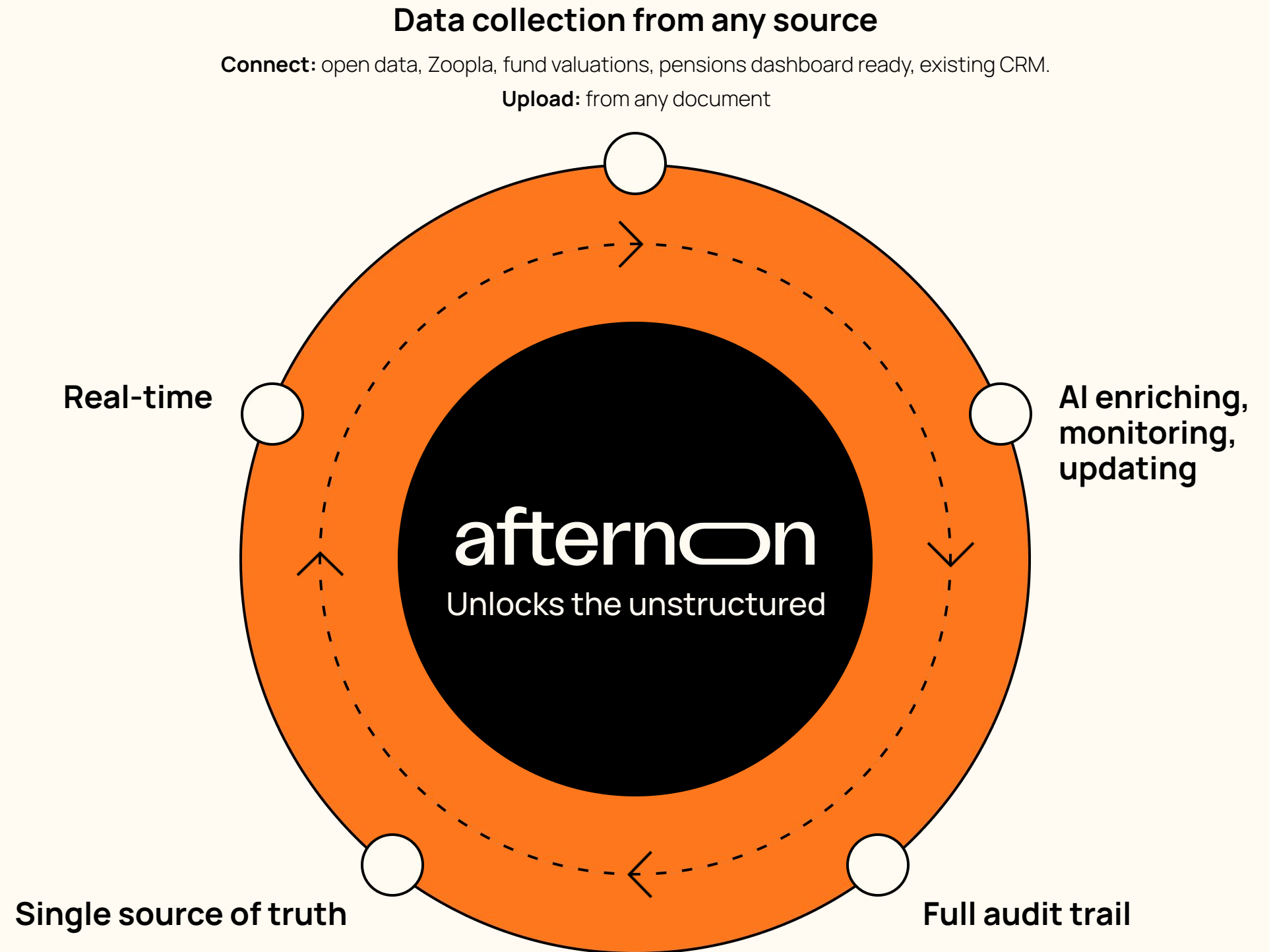
What sets Afternoon apart:

Automating data collection from any source into a single, up-to-date view that's accurate and reliable.

Our approach to AI/ML, automating and integrating each advisor process based on quality data, working in seconds and finding insights humans couldn't keep up with.

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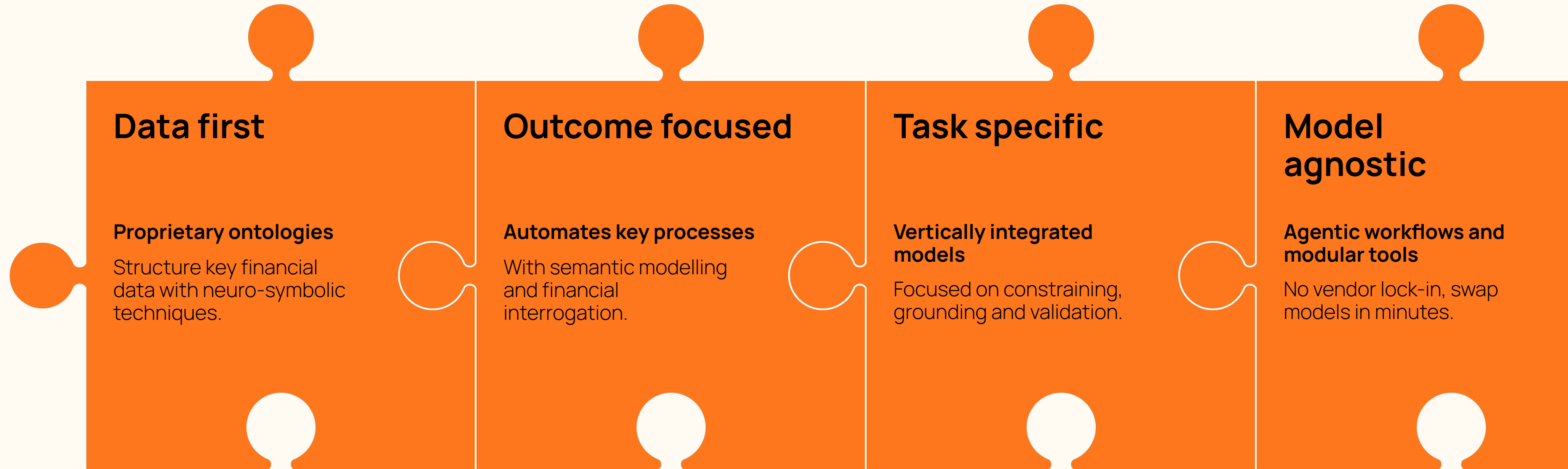# Automated data collection: fast, reliable and the foundation of great advice.

Data collection from any source

Connect: open data, Zoopla, fund valuations, pensions dashboard ready, existing CRM.

Upload: from any document

Real-time

AI enriching, monitoring, updating

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Unlocks the unstructured

Single source of truth

Full audit trail

High quality complete data = great advice + no opportunities missed

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Afternoon's AI/ML philosophy.

Data first

Proprietary ontologies

Structure key financial data with neuro-symbolic techniques.

Outcome focused

Automates key processes

With semantic modelling and financial interrogation.

Task specific

Vertically integrated models

Focused on constraining, grounding and validation.

Model agnostic

Agentic workflows and modular tools

No vendor lock-in, swap models in minutes.

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Afternoon's **operating model** allows specific AI modules for each task: some examples.

Capture data

Enrich transactions + review and approve data uploads

Opportunities + data health checks

Deductive data reasoning and optimisation

Cashflows

Auto-generate + natural language for scenario modelling

Chat

Advisors + clients can ask anything

Client reporting

Automate suitability reports & agendas

Management reporting

Customised reports on demand

3 hours of work to 3 minutes

Lower costs, lower risk, more clients, maximised opportunities

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Achievements to date.

February 2025

- ✓ Upload data (including AI module)
- ✓ Ontology in place
- ✓ Secure database
- ✓ AI integrated
- ✓ Ask Siesta AI

- ✓ Consumer duty focus
- ✓ Captures customer vulnerability
- ✓ Export client data to template fact find
- ✓ Live with initial clients
- ✓ Connect data (open 'finance')

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Olivia M

Olivia McKenzie

| Financial data | Non financial data | Cashflows |

Type		Status
Spending accounts 4 accounts connected		All live
Assets 6 accounts connected		All live
Liabilities 1 accounts connected		All live

Protection policies
2 manually added, 1 new policy to review

Life assurance
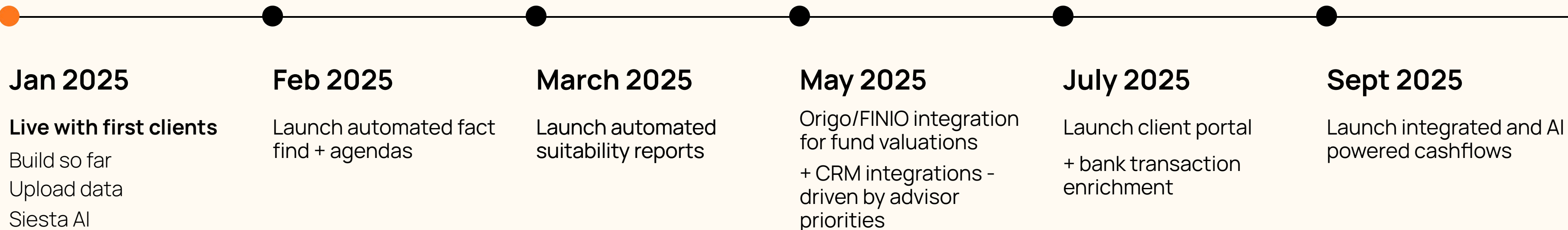£500,000 term assurance, expires 8 July 2031
Uploaded 24 June 2024

Review now

View →

Private medical insurance
Annual family cover, renews 2 February 202
Uploaded 24 June 2024

Review Dec 2024

View →

Roadmap

Deliverables: 2025 and beyond.

Jan 2025

Live with first clients
Build so far
Upload data
Siesta AI

Feb 2025

Launch automated fact find + agendas

March 2025

Launch automated suitability reports

May 2025

Origo/FINIO integration for fund valuations

+ CRM integrations - driven by advisor priorities

July 2025

Launch client portal

+ bank transaction enrichment

Sept 2025

Launch integrated and AI powered cashflows

Q4 2025 and beyond

Income reconciliations
Management reporting
Opportunities
Attitudes to risk

Suggest and alert (goals, risks etc)
Investment return analysis
Workflow management

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Mature market, with huge opportunity as solution needed to improve productivity and experience.

Digitisation is here: e-meetings, e-signatures etc.
Computer processing is cheap and quick
Open Banking is live and working well
Open Finance and Pensions is coming soon with interim solutions possible
AI has come of age
Regulatory and fee pressures
Maturing and consolidating advisor firms

+ the Afternoon team has been working together for years developing unique expertise in Open Banking, data enrichment, financial technology, AI/ML, data science and user experience.

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The time is now

Team

Proven expertise: ex-Nude Finance team, **acquired** in 2024

1 repeat founder + 3 years of proven partnership + over 30 collective years of expertise in fintech

Ryan Sephton
Chief AI Officer

Oxford 1st in physics, previously Schroder quant analyst + Nude

Francesco Vanduynslager
CTO

Glasgow Uni, computer engineer, previously ARM + Nude

Crawford Taylor
CEO

Actuary to multi-billion pension schemes, previously Hymans Roberston + Nude

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Unique expertise in

Financial services and markets
Financial technology
Data science and enrichment
AI/ML
Open banking
Understanding customers and UX

Advisors

Darren Scoon - financial advisor
Helena Wardle - financial advisor
Derek Stewart - financial advisor
Bryan Lord - serial entrepreneur
Ross Laurie - serial entrepreneur
Christian Burgin - CPO and fintech lecturer
Bobby Banks - strategic advisor
Graham McLachlan - CFO

Problem

Advisors working with an operating model from the last century.

Solution

Afternoon, the AI-first operating model, like a modern smartphone, bringing together contacts, music, maps.... all wrapped up in great UX.

| Problem	Solution
Poor data quality	→ Automated, giving accurate and reliable data
Disparate systems with poor UX	→ One single, up-to-date view with beautiful UX
High cost of advice	→ AI automating every process: hrs to mins
High compliance risk	→ High quality data with AI finding insights humans couldn't keep up with

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How can I help?

The AI-first operating model for financial advisors:
Afternoon Intelligence
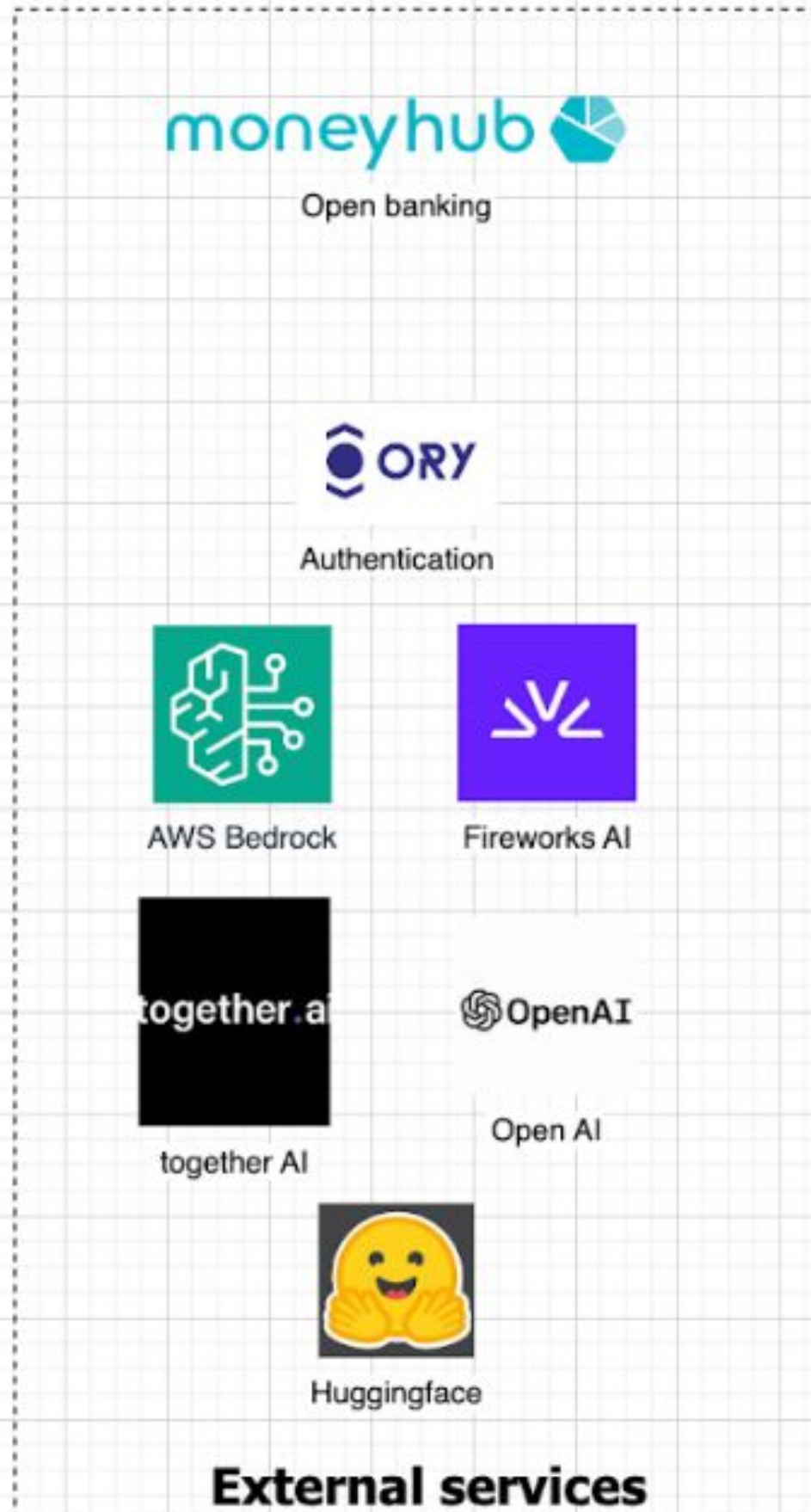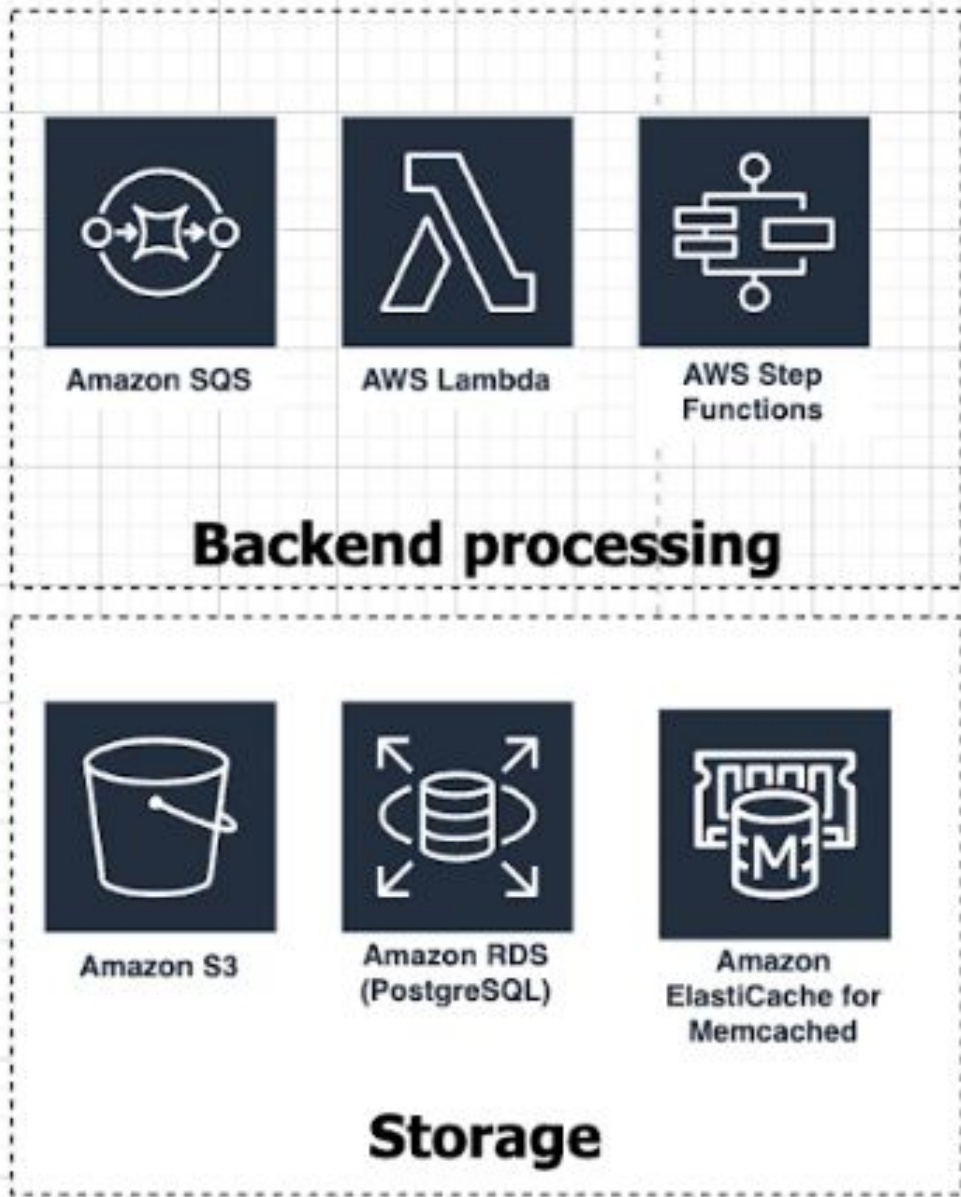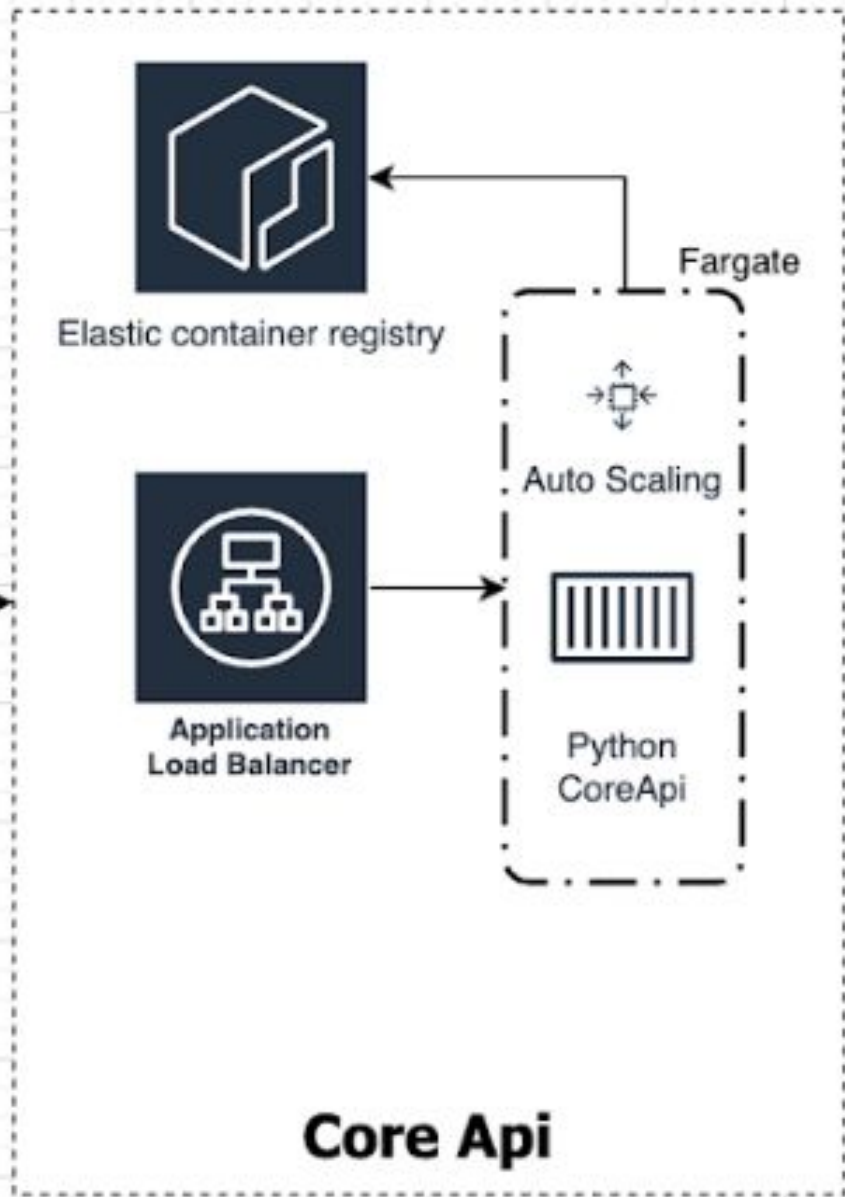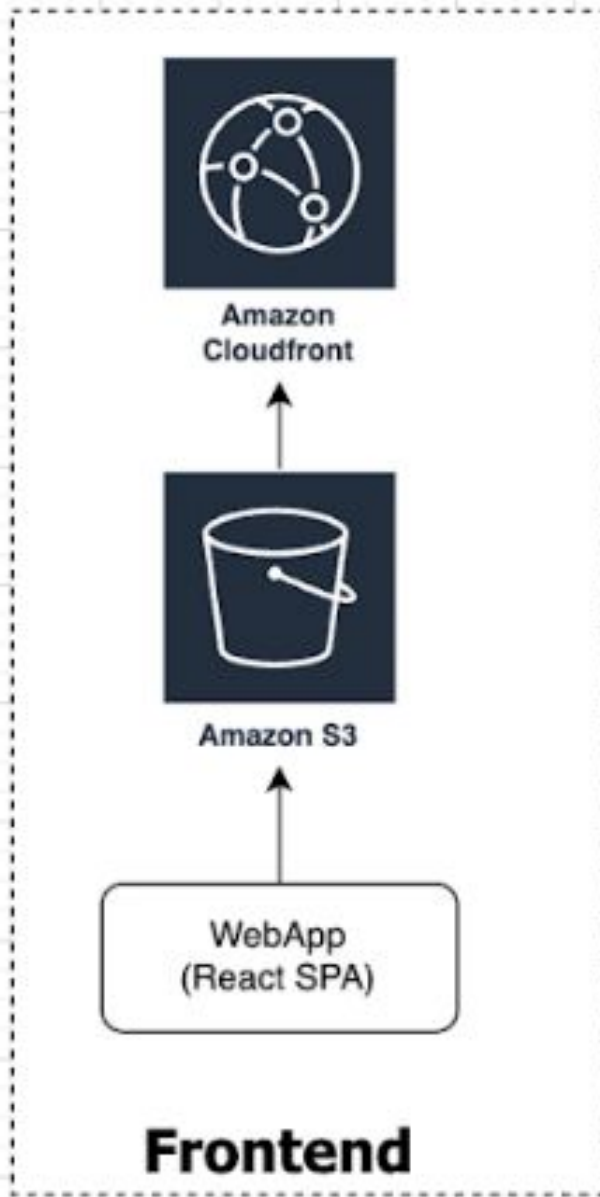
Competition

	Traditional CRMs + add-ons	New entrants	afternoon
	Disparate with poor UX	Partial solution based on poor data	Automated and integrated with auto-collection and processing of quality data

Use cases	Traditional CRM intelliflo Xplan	New CRM entrants plannr ningi	New AI entrants aveni saturn	afternoon Using quality data
Auto-populate cashflows?				✓
Summarise client assets not advised on?				✓
Generate suitability report?			✓	✓
Let clients auto-upload all their data?				✓
Is client data complete and accurate?				✓
What should I be discussing with my client?				✓
Identify and analyse consumer duty and vulnerability?			✓	✓
Help manage customer data?	✓	✓	✓	✓

Afternoon: the solution that solves the full cycle of client problems