

Case study **Oculus Wealth Management**

"Whether it's annual allowance issues, complex tax questions or specialist cases, Warrener Stewart is always there with the expertise and support my clients need."

Mark Radford



Founded in 2014 – and headquartered in Harrogate, North Yorkshire – Oculus Wealth Management (West London) Ltd is an independently owned, nationwide asset management firm of 50 financial planners and wealth managers.

The Challenge

Each advisor runs their own business, and Mark Radford is one of them. His client base includes medics, dentists and business owners, many with complex tax circumstances, fluctuating income and pension allowance issues. Several also require support with tax planning structures such as Enterprise Investment Scheme (EIS), Venture Capital Trusts (VCTs), and inheritance tax schemes using business relief.

Some of Mark's clients need a more personalised approach to managing their financial affairs. One example was a client that found financial administration stressful. When her long-standing accountant retired, she needed a new advisor who could support her in a way that reduced pressure rather than added to it. To meet these varied needs, Mark required an accountancy partner who was responsive, accurate and able to tailor their service to each client.

Customer Profile

Entrepreneurs

Owner managers

For more information on how we could help you contact us on:

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"Many of my clients aren't comfortable or familiar with the inner workings and complexities of the US-UK tax system. Working with a partner that can provide clear, timely and well informed advice is invaluable to them - it makes things human and easy to act on."

Mark Radford



The Solution

Mark's primary relationship at Warrener Stewart is with our Director, Ryan Lane, whom he has worked with for many years. Ryan manages initial relationships and handles both routine and more complex client work. When clients are unhappy with their existing accountant, Mark often works with Ryan to help maintain long standing relationships and ensure they receive clear, timely and joined-up advice.

Warrener Stewart's down to earth, straightforward approach is a key part of why the relationship works so well. Clients value advice that feels practical, human and easy to act on, especially those who find financial administration stressful or overwhelming.

Warrener Stewart's ability to adapt their service is central to the relationship. In situations where clients struggle with standard processes or formal communication, Ryan adjusts his approach — including meeting clients in person and collecting information directly if needed. This flexibility has helped stabilise relationships and reduce stress for clients who benefit from a more hands-on service. The firm also collaborates with Mark on annual allowance pension issues, which are common among senior medics, and provides specialist support when colleagues require advice on areas such as US tax.



Warrener Stewart

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"The relationship works because we solve problems together."

Mark Radford



Results

Mark estimates that around 20 of his 70 client families currently work with Warrener Stewart — a relationship that has grown significantly since Ryan joined the firm. The collaboration allows Mark to prepare more accurate financial plans and future cashflows by obtaining income and tax details directly from Ryan ahead of review meetings, rather than relying on clients who may not know their figures. This ensures discussions are based on precise information and reduces the risk of errors in planning.

Working jointly on annual allowance pension calculations has been particularly valuable for senior medics who frequently breach thresholds. By combining financial planning insight with accountancy expertise, Mark and Warrener Stewart ensure clients receive clear, accurate guidance. Warrener Stewart's responsiveness also supports Mark's working style; he regularly speaks to the firm, receiving quick answers that help him determine whether a client needs a meeting or a simple solution.

Mark contrasts this with other firms, which he describes as "clunky" — difficult to reach, reliant on portals with missing information, and slow to respond. Warrener Stewart's personal approach, specialist knowledge and flexibility to adapt their service enables Mark to offer a seamless experience between financial advice and tax compliance. The relationship also extends to mutual referrals, with Ryan introducing clients to Mark where investment and retirement advice may be beneficial.

- Business Advice
- Tax planning and structuring



Warrener Stewart is an expert team of highly experienced chartered accountants, chartered tax advisors and registered auditors.

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