



Reflecting on 2024:

Growing together



Achievements and milestones in 2024



2.2 million reviews on Smart Money People, a 46.6% increase compared to the total at the end of 2023



2.5 million views in 24 hours for one of Be Clever With Your Cash's first TikTok videos (basically, we went viral!)



96% completion rate for full reviews on our platform, thanks to our redesigned 'Write a review' process



235 million combined reach for our standout 'Your Money, Your Voice' campaign



62% increase in business users partnering with Smart Money People for their review management



Over 300 insight reports containing invaluable insights delivered to our partners in 2024



380% increase in votes for our Consumer credit awards (over 120,000)



3.6 million views at Be Clever With Your Cash's YouTube channel

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‘Growing together to scale new heights’

By Jacqueline Dewey, CEO

Welcome to Smart Money Group’s review of the year. 2024 has been a monumental year, defined by collaboration and shared progress. As the UK’s most comprehensive financial services review site, our mission has always been to connect businesses and consumers through meaningful insights, and this year we’ve made significant strides in achieving that goal.

The pages ahead showcase the incredible progress we’ve made together as a team, as a community, and with the companies we work alongside. From launching impactful new tools and campaigns to achieving record-breaking milestones, this document celebrates a year of growing together in every dimension — a year that also marked the tenth anniversary of Smart Money People..

Innovation across the business

2024 has seen innovation and growth at the heart of everything we do. This year, we delivered on some of our most ambitious projects, each aimed at enhancing the experience for both businesses and consumers. One of our proudest achievements was reaching 2.2 million reviews on our platform — a significant leap from 1.5 million the year before. This milestone reflects not just the trust and engagement of our community but also the collective effort of our team in building a platform that adds real value.

Our Data and Analytics team has been pivotal in providing actionable insights for our clients, including producing a record number of insight reports and achieving the highest-ever response rate for the Mortgage Lender Benchmark. Meanwhile, our Product team introduced groundbreaking updates, such as the streamlined review process. This achieved a remarkable 96% completion rate, making it easier than ever for users to share their experiences and contribute to our growing dataset.

Expanding our community

Collaboration has been central to our growth this year. Across every department, we’ve worked hard to expand our reach and strengthen relationships with both consumers and clients.

Our Business Development team has been instrumental in forging new partnerships and engaging with a wider range of companies. Their efforts have helped drive the adoption of our insights and tools across the financial services sector.

Our Events team delivered industry-leading awards ceremonies that brought together hundreds of professionals to celebrate excellence in financial services, while our Marketing team launched creative campaigns and content that drove significant engagement.

We also continued to strengthen our ties with Smart Money People’s sister site – Be Clever With Your Cash. Under Andy Webb’s leadership, the audience grew significantly, and its insightful content has helped millions of people make smarter financial choices. Together, we’re creating a platform where expert advice and customer reviews come together to inform and empower consumers.

Investing in people

At the heart of our success is our people. This year, we welcomed talented new team members across all areas of the business. Their fresh perspectives, expertise, and energy have been instrumental in driving the progress we’ve made. Our team has remained highly collaborative, regularly coming together to share insights and align on strategy.

Final thoughts

As we reflect on 2024, I’m proud of everything we’ve achieved. Looking ahead, we’re excited to continue growing together with our clients, partners, and community. Whether it’s by expanding our offerings, delivering deeper insights, or creating more meaningful connections, we remain committed to shaping the future of financial services.

Thank you to everyone who has contributed to this year’s success — your trust and support are what make this all possible. Here’s to another year of innovation, growth, and shared success in 2025.



“This year, we delivered on some of our most ambitious projects, each aimed at enhancing the experience for both businesses and consumers.”



Driving data innovation in 2024

By Jake Sandford, Head of Data and Analytics

2024 has marked a pivotal chapter for the Data and Analytics team. Building on the strong foundation established in 2023, we've focused on making data more actionable and valuable for both clients and internal stakeholders.

By enhancing our capabilities and reinforcing standardisation across the business, the team has become an essential part of the company's strategic vision.

Delivering value and innovation

Throughout 2024, the team delivered over 300 insight reports, including monthly review data, AGM feedback, ad-hoc surveys, and market research. A major highlight was the H2 2024 Mortgage Lender Benchmark, which achieved the biggest response rate ever by brokers, demonstrating the growing trust and engagement from our audience.

In addition to these reports, we've driven several initiatives that have significantly contributed to our growth. For example, we developed new scoring algorithms, enhancing the reliability and transparency of our ratings and awards.

Our survey solution, launched at the end of 2023, has been a popular addition to our proposition. This allows businesses to collect feedback from customers and intermediaries in situations where our standard review process might not fit. For example, companies are using this tool to gather feedback from departing customers, those in vulnerable situations, or during complaint resolution processes.

We've also worked closely with Neudata to monetise our data, offering finance businesses valuable insights that enable them to make better decisions. By introducing a new product categorisation framework and aligning question sets across brands, we've simplified how businesses and consumers interact with our platform, further accelerating growth.

Supporting clients and driving impact

A focus on client support has been central to our success in 2024. Through enhanced automation, improved dashboards, and the implementation of proprietary algorithms, we've delivered data products that set Smart Money People apart in a competitive market. The introduction of a streamlined tagging framework has made our platform more scalable, allowing us to meet the growing needs of our clients with greater precision and efficiency.

These efforts have directly contributed to the growth of both our clients and our own platform, ensuring that we remain a trusted partner in an ever-evolving industry.

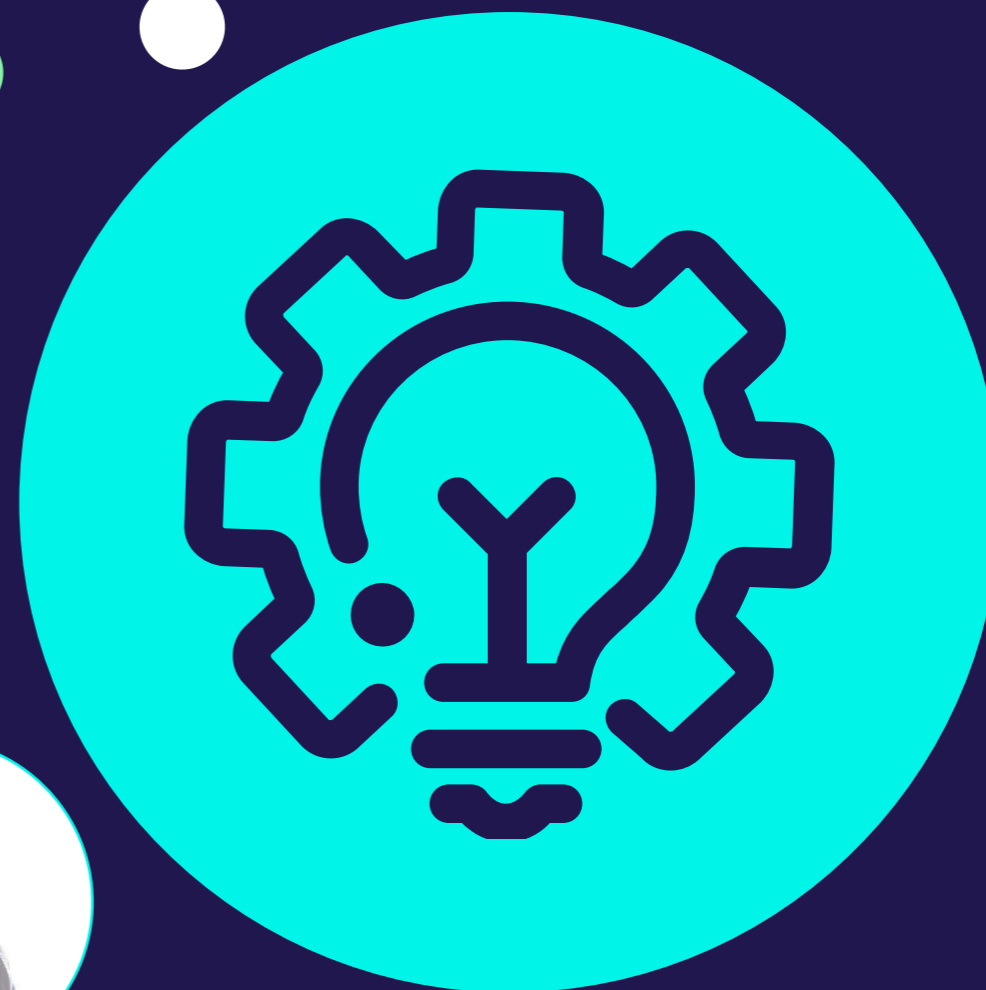
Looking ahead to 2025

Looking ahead to next year, the Data and Analytics team is positioned to play an even more vital role. Our team will focus on performance monitoring, ensuring we have the right metrics to track progress and deliver actionable insights across all brands. We'll also continue expanding our market research capabilities, with the aim of elevating the power and influence of our Mortgage Lender Benchmark to even greater heights.

Final thoughts

As we reflect on 2024, it's clear that our success has been driven by a combination of innovation and collaboration. The advancements we've made, from developing cutting-edge algorithms to enhancing our data collection methods, have contributed directly to the growth we've seen, both for our team and the businesses we serve.

Looking ahead, we're excited to build on this momentum. As we continue to innovate and expand our capabilities, we'll strive for even greater growth — not only for Smart Money People — the clients and partners we work with, growing together towards shared success.



“Through enhanced automation, improved dashboards, and the implementation of proprietary algorithms, we've delivered data products that set Smart Money People apart in a competitive market.”

A year of product innovation and community growth

By Adil Sheikh, Head of Product

Reflecting on 2024, our Product team has focused on strengthening connections and advancing our proposition — a journey marked by growing together with our users and clients. This year, we’ve expanded our platform’s features, enhanced data capabilities, and refined our offerings to meet the evolving needs of the financial community. By working collaboratively with businesses and consumers alike, we’ve taken meaningful steps toward creating a more connected, impactful platform that helps everyone thrive.

Our mission has always been about creating a platform that connects people and businesses in meaningful ways. And in 2024, we doubled down on this commitment. From streamlining user experiences to introducing powerful tools for our clients, each step we’ve taken reflects our dedication to growing alongside our community.

Innovation for growth

One of our proudest achievements this year was the complete redesign of our ‘Write a review’ process. By modernising the interface and streamlining the journey, we’ve achieved an incredible 96% completion rate for full reviews, including answers to optional additional questions. This not only provides richer insights for our Enterprise clients, but also builds trust in the reviews left by our community. Additionally, the introduction of dynamic star rating text has made reviews clearer and more meaningful, strengthening the transparency and reliability of the data we share.

As always, we’ve focused on supporting consumers to make better decisions. Improved company profiles and enriched ranking pages now deliver accessible insights into businesses, their products, and their competitive standing. These enhancements make it easier than ever for users to identify top-rated companies, helping them navigate financial decisions with confidence. The result? Our community now hosts an impressive 2.2 million reviews, up from 1.5 million last year — a testament to the trust and engagement we’ve achieved together. We plan to make our business insights even more sophisticated and detailed in 2025.

Growing together with companies

For our business clients, we’ve introduced tools designed to strengthen collaboration and drive better outcomes.

Upgraded dashboards for our Professional and Enterprise users now include clearer Consumer Duty metrics, enabling businesses to track performance and make data-driven decisions. These tools not only empower companies to measure progress, but also highlight opportunities to better serve their customers, building stronger connections and lasting trust.

One standout innovation has been the launch of our invitations capabilities, which allows businesses to invite their customers to leave product reviews directly from our platform. With options ranging from seamless API integrations to bulk upload campaigns, this feature has given businesses more opportunities to gather valuable feedback, strengthen their online reputation, and access deeper insights for strategic planning.

Final thoughts

As we reflect on the past year, we’re proud of how far we’ve come — and grateful for the incredible growth we’ve shared with our community. Our record-breaking review numbers and game-changing features showcase the power of collaboration and shared success.

Looking ahead to 2025, our focus remains on growing together with our users, clients, and community. We’ll continue to push boundaries, innovate, and create tools that evolve alongside the needs of our audience. Together, we’re building a platform that doesn’t just reflect the changing landscape of the finance industry, but actively shapes it.

With a shared vision and a commitment to continuous improvement, we’re excited to see what new heights we can reach.



“Our mission has always been about creating a platform that connects people and businesses in meaningful ways, and in 2024, we doubled down on this commitment.”

Celebrating continued growth and shared success

By Jess Trueman, Head of Business Development

2024 has been another incredible year for the Business Development team. With growth and collaboration at the heart of everything we do, we've worked closely with businesses across the financial sector to unlock the power of customer insights, strengthen compliance efforts, and build meaningful connections.

It's been a year of exciting changes within our team, too. We were thrilled to welcome Sara Findley as our new Business Development Manager. With over 12 years of experience at BNY Mellon, Sara has brought a fresh perspective and deep expertise to our work, helping us better support our clients and explore new opportunities.

Strengthening our network

This year, we've taken some big steps in growing our presence and influence within the financial sector. Joining the Intermediary Mortgage Lenders Association (IMLA) and the Equity Release Council (ERC) has been a real highlight, helping us deepen our ties with these communities and ensuring Smart Money People remains at the forefront of industry conversations.

We've also been busy on the events front, meeting businesses and sharing insights face-to-face. In May, we exhibited at the Later Life Lending Summit, where we presented findings from our Mortgage Lender Benchmark and explored the barriers brokers face when entering the equity release market. Later that month, we attended the Building Societies Association (BSA) Annual Conference, presenting our savings research and joining a panel discussion about the challenges facing first-time buyers. Both events were fantastic opportunities to connect with industry leaders and showcase how Smart Money People's data can drive real change.

This year, we also launched our first webinar series, bringing together expert panels to discuss strategies for navigating a rapidly changing financial environment. These sessions have been extremely well received, and it's been brilliant to see such strong engagement from our community. We're already looking forward to hosting more webinars next year.

Enhancing our proposition

One area we've been especially passionate about this year is supporting vulnerable customers. We established a vulnerable customer working group, which brought together industry stakeholders to develop standards for identifying and assisting vulnerable individuals. Following a discussion at the IMLA round table about our working group, I was introduced to Newcastle Building Society. Together, we collaborated on an industry-wide survey on broker disclosure of vulnerable customers. The results, published by IMLA, AMI (Association of Mortgage Intermediaries), and UK Finance, have already influenced policies across over 30 lenders.

Consumer Duty has also been a significant focus in 2024, with the final July deadline for closed book products coming into effect. More businesses have started using Smart Money People's tools to evidence their compliance, and we've continued to provide the historical data and insights they need to meet these evolving regulations.

Final thoughts

If there's one thing that stands out about 2024, it's the incredible partnerships we've built. The number of businesses using their Smart Money People accounts to collect, share, and reply to reviews increased by an impressive 62% this year. That's more than just a statistic - it's a reflection of the growing commitment between us and the businesses we work with to improve customer experiences and build stronger relationships.

Everything we've achieved this year reflects the spirit of growing together with our clients and partners. As we look forward to 2025, I'm excited to see what lies ahead. Empowering businesses with the tools and insights they need to thrive remains at the heart of everything we do, and with the support of our growing network, I know we'll continue shaping the future of financial services.



“The results of our industry-wide vulnerability survey have already influenced policies across over 30 lenders.”

Growing together with Be Clever With Your Cash

By Andy Webb, Managing Director and Editor-in-Chief, Be Clever With Your Cash

Now in our second year as part of the Smart Money People Group, we've broadened our reach, helping millions of people make the most of their money. We've expanded the Be Clever With Your Cash team, allowing us to produce even better financial content and giving us more opportunity to engage directly with our audience on social media.

A growing team and identity

This year, we welcomed Amelia Murray as our Deputy Editor. With almost ten years in personal finance journalism, Amelia's brought a fresh perspective to the site along with her expertise and knowledge across the world of personal finance.

In 2024, we also refreshed our logo and website, strengthening our link to Smart Money People and our shared purpose, while boosting our own identity as a trusted source of financial guidance for our growing audience.

Bucking the trends

I will say though, the year hasn't been without its challenges. Google's algorithm changes impacted traffic across the industry but I'm pleased to say Be Clever With Your Cash defied the trend. While others saw steep declines in people visiting their websites, we proudly achieved close to 5 million views. On top of that, our YouTube channel got an incredible 3.6 million views this year, exceeding all of our expectations. We're really proud of how far the channel has come in its role as a leading source of financial guidance.

Our reputation as the go-to place for bank switching, savings, money hacks and deals has really strengthened over the past 12 months. Our extremely active Facebook community group has grown week-on-week, while we managed to go viral with one of our first TikTok videos! Our content on Spotify's subscription changes got over 2.5 million views in 24 hours - not bad for newbies!

Enhances awareness and recognition

Meanwhile, both Amelia and I have appeared regularly across the media. I've continued to engage with readers through a weekly Metro column, as well as guest appearances that included BBC's primetime programme The One Show, the Which? money podcast, Channel 5's Jeremy Vine Show and Dr Alex George's Stompcast podcast.

Amelia's contributions included speaking on industry panels and offering her expertise on the radio, in national newspapers and other popular publications. We've also undertaken a number of original studies to find out more about how people save, sharing our insights with the media and industry alike.

This year has also brought recognition for our work. I was honoured to be nominated for Best Personal Finance Broadcaster at the Headlinemoney Awards, affectionately known as the 'Oscars of personal finance journalism'. While this nomination is personally gratifying, I can't take all the credit. Really, it's a reflection of the entire team's dedication and talent. Together, we've built a platform that genuinely helps people with their finances, and I couldn't be prouder of what we've achieved.

Final thoughts

This year also marked ten years since the site was launched - but it's been about more than just numbers; it's been a year of growing together — as a team, as a platform, and most importantly, with our community of readers, viewers, and followers.

As we look ahead to 2025, we're excited to grow together even further — bringing more practical money-saving insights to help people make the most of their money.



**Be clever
with your
cash**



“Our reputation as the go-to place for bank switching, savings, money hacks and deals has really strengthened over the past 12 months.”

Elevating our position and expanding our reach

By Emma Simmonds, Head of Marketing

This year, we've made significant progress in our marketing efforts at Smart Money People Group. Across consumer and business channels, we've strengthened our brand, expanded our reach, and delivered campaigns that deeply resonate with our whole audience. This year, our efforts have focused on growing our audience and awareness across the brand, to ultimately build stronger connections with our community and partners.

Foundations for success

We began 2024 by expanding our expertise through key partnerships. The appointment of Third City as our PR agency enabled us to achieve significant press coverage, with our insights and thought leadership appearing in national publications such as The Independent, CityAM, and The Express. Similarly, the onboarding of PMG as our performance and SEO agency has allowed us to implement a comprehensive website acquisition plan, including a detailed SEO audit and strategic improvements to site structure and content optimisation. And internally, we welcomed Katy Kurn and Flynn Yorke to the marketing team in April.

Plus, we were a headline sponsor at the Building Societies Association (BSA) Annual Conference in May, and Smart Money People was a member of the UK Savings Week steering group, run by the BSA. This also led to Be Clever With Your Cash's Amelia Murray appearing as the consumer spokesperson for UK Savings Week. Her involvement included several radio press days, reaching a wide audience with insights and commentary on recent savings research.

Smart Money People were also pleased to join the BSA as associate members. This demonstrates our deep relationship with the sector, and how we're committed to helping mutuals to deliver better outcomes with our data and insight. And for International Credit Union Awareness Day, we collaborated with Fair4All Finance to deliver a campaign which celebrated the role of credit unions - backed by our own data.

Impactful and engaging campaigns

This year saw the launch of several standout campaigns designed to grow awareness and engage with our audience. Smart Money People and Be Clever With Your Cash's joint mid-year 'Your Money, Your Voice' campaign, a mix of consumer research, social activity, and PR, generated 40

pieces of coverage with a combined reach of over 235 million and led to some collaborative work on customers in vulnerable situations, demonstrating the power of amplifying consumer voices.

Another successful joint Smart Money People and Be Clever With Your Cash campaign was our 'savings switches' research. The insights saw significant results, with 65 pieces of press coverage across regional and national titles.

Our social channels have also been a key driver of engagement and growth. Our LinkedIn channel grew organically by over 34% in new followers, reflecting the value of our content and its relevance to a professional audience. Meanwhile, video views on Be Clever With Your Cash's TikTok channel soared to over 3.1 million in 2024, and their Instagram followers increased by over 50%.

Recognition for excellence

Our efforts in 2024 were recognised by the industry, with Smart Money People being Highly Commended for Best Market Research and Insights at the Mortgage Industry Marketing Awards. This recognition demonstrates our ability to combine data, creativity, and collaboration to deliver meaningful campaigns and insights.

Final thoughts

As we reflect on the achievements of last year, we are inspired by the progress we've made in building meaningful connections and driving engagement. This success has been made possible by growing together with our clients, partners, and community, aligning our efforts to achieve shared goals.

Moving into 2025, we'll continue to refine our approach across all channels, ensuring our campaigns resonates with the right audience at the right time to support our business goals for growth.



“This year, our efforts have focused on growing our audience and awareness across the brand, to ultimately build stronger connections with our community and partners.”

Celebrating excellence and growing together through customer reviews

By Kirsty La-Garde, Head of Events

This year has been an extraordinary year for Smart Money People’s events team, as we continued to honour the very best in financial services through our three industry-leading awards.

These awards remain unique, with winners chosen entirely by customer reviews. We don’t just include the overall score, but factor in a broad range of the review data we receive, giving a more comprehensive view of the companies and reflecting the broader customer opinion. This makes the recognition all the more meaningful and drives mutual growth for both the companies we work with and Smart Money People itself.

Our flourishing industry events

In 2024, we hosted two glittering gala evening ceremonies. The tenth annual British bank awards took place in May at the prestigious Landmark London, a fitting venue to celebrate a landmark year. In November, the Insurance choice awards were held at the iconic Banking Hall, offering another night of glamour and celebration. Both events were hosted by the brilliantly entertaining comedian Hal Cruttenden, whose energy brought an extra spark to the evenings.

Attendance at these events continued to grow, with 385 guests at this year’s British bank awards, and 170 guests at our sold out Insurance choice awards winners’ gala. These numbers reflect the ever-expanding appeal of our awards, as we continue to partner with a broader range of companies across the financial services industry.

For the Consumer credit awards, we once again delivered a highly successful digital reveal on our social media channels, maintaining its position as an important platform for celebrating achievements in the consumer credit industry.

Elevating our awards proposition

We also introduced new features to provide even greater value to participating companies, helping them showcase their achievements and connect more effectively with their audiences. Our new awards campaign report offers detailed feedback on key data points, enabling companies to gain a deeper understanding of their customers’ reviews and see how Smart Money People can support their growth through data-driven insights.

Additionally, our eye-catching winner’s social carousel allows companies to showcase their success to a wider audience. We’ve been delighted to see companies proudly share these assets on their social media platforms, amplifying their achievements and driving engagement with their customers.

Growing together

Behind the scenes, 2024 has been a year of growth and innovation for the awards team. Campaigns and Events Executive Sascha Marcus joined the team at the start of the year, bringing fresh ideas and driving a significant change in how we engage with and onboard new companies. This collaborative approach has been instrumental in expanding the breadth and depth of our awards program, as we introduced 60 new companies to Smart Money People and our awards initiatives.

The volume of customer reviews received during this year’s award voting periods reflects this shared success. Each of the awards saw an increase in participation, with the Consumer credit awards achieving a staggering jump from 25,000 to over 120,000 customer reviews. Plus, the audiences of our three award-focused LinkedIn channels collectively grew by an average of 17.6%. These numbers demonstrate the trust we’ve earned among consumers, and highlight the power of Smart Money People and our partners growing together to celebrate the very best in financial services.

Final thoughts

2024 has been a year to remember. From welcoming new companies to seeing record-breaking participation across all three awards, we’ve grown in every dimension — together with the companies we partner with. With larger events, stronger engagement, and innovative new features like our enhanced winner’s badge packages, the awards are more impactful than ever.

As we look ahead to 2025, we’re excited to continue this journey of shared growth, showcasing even more outstanding companies, and further elevating the Smart Money People’s awards as the definitive celebration of excellence and collaboration in financial services.

British bank awards

“The British bank awards are recognised by consumers as **the benchmark for the top financial products** as they are entirely **customer-voted.**”

Joshua Ladd – UPL Lead – Zopa Bank



Consumer credit awards



“The Consumer credit award is **extra special for us** because it’s voted for by our clients.”

Rebecca Drury – Marketing Manager – StepChange

Insurance choice awards

“Building relationships with other successful insurance companies has **opened doors for future collaborations and strengthened our confidence in the insurance industry as a whole.**”

Craig Thompson – Marketing Director – Caravan Guard

Meet the team



Jacqueline Dewey
CEO

Jacqueline became Smart Money People's CEO in August 2020. She's an experienced business leader with a career in financial services spanning over 30 years and a record of transforming and growing businesses and disrupting established markets. Away from work Jacqueline loves to travel, cook and go walking with her dog.



Stephanie Jones
Financial Controller

Steph joined Smart Money People in March 2024. She has extensive knowledge of financial services with over 16 years in the industry. Away from work, Steph is a keen runner and a qualified personal trainer.



Jess Trueman
Head of Business Development

Jess has been with Smart Money People since December 2021. She's been in financial services for over ten years, previously working for an insolvency company and investment firm. In her spare time, Jess loves training in the gym and running around the Yorkshire countryside.



Kirsty La-Garde
Head of Events

Kirsty joined Smart Money People in October 2021. Her career has been extremely diverse, from being a flight attendant in the Middle East to being part of the team to set up Noddle, the first free for life credit report in the UK. Away from work, Kirsty likes to travel, exercise and take her dog for walks in the country.



Adil Sheikh
Head of Product

Adil joined Smart Money People in March 2022 after working at fast-paced agencies and start-ups, working with notable brands including Coca-Cola, Clarins and IHG. Beyond work, he's an avid globetrotter, relishing new cultures and flavours, while also sharpening his culinary craft and visiting the gym regularly.



Emma Simmonds
Head of Marketing

Emma has worked at Smart Money People since February 2021. She's been in financial services for over 13 years, previously working in the marketing teams at a building society and retirement solutions company. In her spare time, Emma likes to go running and practice yoga to relax.



Jake Sandford
Head of Data and Analytics

Jake joined Smart Money People in December 2021. An analytics professional, he brings customer insight expertise from the information services, sub-prime credit, and online entertainment sectors. Away from work, Jake is a movie enthusiast and keen supporter of Chelsea FC.



Andy Webb
Editor-in-chief and Managing Director,
Be Clever With Your Cash

Andy's award-winning site Be Clever With Your Cash joined forces with Smart Money People in March 2023. A personal financial journalist and editor in chief, Andy writes for various publications and hosts the Cash Chats podcast and Be Clever With Your Cash YouTube channel. Away from work, he's happiest when out on a tennis court.



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1070.1.0124