



Modern Slavery Statement

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A better future.

Introduction

Modern slavery is a serious crime and violation of human rights, encompassing practices such as slavery, forced or compulsory labour, servitude, and human trafficking. It can occur in any sector and is often hidden within legitimate business operations and supply chains, requiring organisations to take proactive steps to identify, prevent, and address related risks.

The Modern Slavery Act 2015, specifically section 54, requires organisations supplying goods or services with an annual turnover of £36 million or more to publish an annual slavery and human trafficking statement. This statement must set out the steps taken to ensure that modern slavery and human trafficking are not taking place within the organisation's business or its supply chains, and to demonstrate the effectiveness of those measures.

As a firm operating within the financial services sector, we are committed to upholding the highest standards of professional ethics and conducting our business with integrity, transparency, and accountability. We continually review and enhance our policies, controls, and practices to identify and mitigate the risk of modern slavery within our operations and supply chains. This commitment reflects both our compliance with the Act and our recognition of the responsibility we hold to prevent all forms of modern slavery in our business and throughout our supply chain.

Organisation Structure

We are part of AFH Financial Group Limited, a company registered in England (Companies House number: 07638831). The Group operates entirely within the UK and has offices located across the country.

The Group comprises both Financial Planning and Wealth Management firms. Financial Planning firms provide advice across a broad range of products and services, including life and health protection, savings and investments, retirement planning, tax planning, and mortgage advice. Wealth Management firms provide portfolio management and stockbroking services.

Anti-Slavery Policy

Our Anti-Slavery Policy reflects our commitment to conducting business ethically, responsibly, and with integrity in all our business relationships. We are committed to implementing and maintaining effective systems and controls to prevent modern slavery and human trafficking within our operations and supply chains.

We aim to provide a supportive and rewarding working environment in which all employees are treated with dignity and respect. Our policies and procedures are designed to promote a safe, inclusive, and ethical workplace, underpinned by our culture and values.

We have a range of policies, procedures, and interventions in place to support employee wellbeing and to promote a fair, respectful, and inclusive workplace. These include policies covering:

- equality, diversity and inclusion, and the prevention of discrimination
- whistleblowing
- grievance management
- harassment and bullying.

In addition, we provide resources and guidance to embed our culture, set clear expectations around values and behaviours, and support the health and wellbeing of our staff. Our recruitment processes are designed to promote fairness, inclusion, and equal opportunity at all stages.

Our supply chains

As a Group, we procure a broad range of goods and services to support our operations. Our supply chains include:

- providers of financial products and services
- recruitment agencies
- software and technology providers
- office and facilities suppliers
- third-party consultants and professional advisers.

Supplier adherence to our values

We operate a zero-tolerance approach to modern slavery and human trafficking. We expect all suppliers, contractors, and business partners to uphold the same high standards of ethical conduct. We will not knowingly enter into, or continue, a business relationship with any organisation that supports or is found to be involved in slavery, servitude, or forced or compulsory labour.

We undertake ongoing monitoring and follow-up activity, where appropriate, to provide assurance that our suppliers continue to operate in line with our values and expectations.

Due diligence processes for slavery and human trafficking

- Through proportionate due-diligence activities, we seek to ensure that we do not knowingly or inadvertently support modern slavery. We communicate our expectations, policies, and standards to prospective employees and suppliers to promote ethical practices and compliance.

- We ensure that all employees engaged by the business are legally entitled to work in the UK and that employment contracts are entered into directly with the individual concerned.
- Where recruitment agencies are used to source temporary staff, we require those agencies to apply equivalent standards, including robust verification of identity and confirmation of individuals' right to work in the UK.
- As part of our procurement processes, prospective suppliers are required to self-declare whether they meet the relevant requirements of the Modern Slavery Act 2015, where applicable. This helps us to assess and manage modern slavery risks at the point of supplier selection.
- We will continue to enhance our supplier onboarding processes by embedding proportionate checks and controls to provide assurance that suppliers operate in compliance with the requirements of the Modern Slavery Act 2015.
- We seek to identify, assess, and mitigate the risk of modern slavery and human trafficking within our supply chains.

The outcomes of these due-diligence activities are used to inform our ongoing assessment of effectiveness in preventing modern slavery and human trafficking.

Risk Assessment and Management

The Group's principal modern slavery risks arise from our contractual arrangements with suppliers and the recruitment of staff. To manage these risks, we ensure that modern slavery considerations are incorporated into our Procurement Policy and reviewed as part of our ongoing governance processes, reflecting our responsibilities as both an employer and a purchaser of goods and services.

We also review relevant people-related policies to ensure they appropriately consider and address the risk of exploitation or inappropriate engagement of individuals or groups.

Having undertaken a risk assessment, the Group considers its exposure to modern slavery risks to be low, based on the following factors:

- the Group operates almost entirely within the UK and primarily within the financial services sector

- our supply chain is limited to goods and services necessary to support this type of organisation, such as professional services, office support, and IT hardware and software
- the use of non-UK-based suppliers is limited.

Training

We will ensure that employees involved in procurement and recruitment receive appropriate training and guidance on modern slavery risks and ethical employment practices, enabling them to identify, assess, and mitigate potential risks effectively.

Contact

If you suspect modern slavery, report it to the [Modern Slavery Helpline](#) on 08000 121 700 or the Police on 101. In an emergency call 999, your information could save a life.

In addition, staff and external contacts can report any concerns in relation to potential modern slavery linked to AFH operations to peopleoperations@afhgroup.com