

Developing a Venture Plan for Sustainable Delivery and Longevity

MPG

Financial Service



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Executive Summary

MPG Financial Services is a proposed financial consultancy venture based in Neath, developed to provide transparent, accessible, and client-focused financial guidance to individuals and small businesses. The venture responds to increasing financial complexity driven by economic instability, inflation, and digital transformation, which have increased demand for clear and trustworthy financial advice (Grainger, 2025). This shift is further supported by the increasing role of digital adoption in financial services (Nikou, De Reuver and Kanafi, 2022).

The core value of MPG lies in its focus on affordability and transparency, targeting clients who are often excluded by traditional financial advisory firms due to high asset thresholds (Thomas, 2024). This highlights the importance of trust and transparency as key drivers in financial decision-making (Pelt, 2025).

This aligns with the view of Burns (2021), who argues that sustainable ventures must be built around clear customer value, while Amit and Zott (2020) emphasise the importance of innovative business models in creating long-term competitive advantage.

MPG is designed to integrate both perspectives by combining accessible pricing with a flexible service model.

To ensure viability and longevity, the venture will adopt a phased growth strategy, initially operating as a sole trader to minimise costs before expanding through digital delivery and scalable services. This reflects Finch's (2022) argument that effective business planning must clearly demonstrate both opportunity and sustainability.

Overall, MPG Financial Services represents a viable and strategically positioned venture, supported by academic theory and practical application, with strong potential for sustainable growth over the next two years.

Project Overview and Context

MPG Financial Services is a proposed financial consultancy venture based in Neath, developed to address increasing complexity within the financial environment. In recent years, economic instability, inflationary pressures, and rapid digital transformation have made financial decision-making more challenging for individuals and small businesses. As a result, there is a growing need for accessible, transparent, and reliable financial advice (Grainger, 2025).

The venture is designed to provide tailored financial services, including budgeting support, investment planning, and asset management. Unlike traditional advisory firms, which often focus on high-net-worth individuals, MPG Financial Services will aim to target a broader market by offering affordable and transparent services.

This approach reflects the importance of identifying underserved market segments, which is a key principle in entrepreneurial strategy (Burns, 2021). Similarly, Baron and Hmieleski (2018) argue that successful ventures are those that recognise gaps in the market and develop solutions that create meaningful customer value.

The business will be built around three core values: strength, clarity, and trust, which will form the foundation of both its service delivery and branding.

These values will be reflected in the company's identity, including the use of a tiger symbol to represent confidence and protection (Clifford, 2020), and colour psychology to convey intelligence and professionalism (Van Braam, 2024).

Establishing a strong and consistent brand is essential in building customer trust, particularly in financial services where perceived credibility plays a significant role in decision-making (Zhang, Pentina and Fan, 2021).

From a strategic perspective, MPG Financial Services aligns with the concept of business model innovation, which focuses on how value is created, delivered, and captured (Amit and Zott, 2020). By combining accessible pricing with personalised service and digital delivery, the venture is intended to form a flexible and scalable model that can adapt to changing market conditions. This adaptability will be essential for long-term sustainability, as small businesses must respond effectively to both economic and technological changes (Finch, 2022).

This positions MPG Financial Services within a growing and evolving market, with a clear value proposition and a strategy grounded in both academic theory and practical application, providing a strong foundation for developing a sustainable and competitive venture over time.

Strategy for Longevity

The long-term sustainability of MPG Financial Services will depend on its ability to create consistent value, adapt to changing market conditions, and maintain strong customer relationships. Sustainable ventures are those that successfully align value creation with practical delivery models that evolve over time (Burns, 2021). MPG Financial Services will aim to achieve this by offering accessible and transparent financial services, supported by a flexible model that can respond to economic uncertainty and changing client expectations.

A key element of the venture's strategy will be the prioritisation of trust and transparency. Within financial services, trust is a critical factor influencing both customer acquisition and long-term retention. Research indicates that transparency in pricing and communication significantly improves customer satisfaction and loyalty (Gunawardane, 2022). MPG Financial Services will implement clear pricing structures and open communication, ensuring that clients fully understand the services they receive. This approach will strengthen credibility while differentiating the business from competitors who may rely on less transparent models.

In addition to transparency, the venture will focus on improving financial accessibility for its target market. Many individuals and small businesses lack the knowledge or confidence to engage with financial services effectively. Financial literacy has been identified as a key factor influencing individuals' ability to make informed financial decisions (Aristei and Gallo, 2025). Improving digital and financial literacy is essential in supporting informed client behaviour (Erwin and Mohammed, 2022). MPG Financial Services will incorporate educational support into its service offering, enabling clients to better understand their financial options. This strategy will not only empower customers but also support long-term engagement with the business.

Understanding how customers interact with financial services is also essential for long-term success. MPG Financial Services will adopt a structured approach to customer engagement, guiding individuals from initial awareness through to long-term retention. This process allows the business to build trust gradually while encouraging repeat interactions. As illustrated in Figure 1, the customer journey highlights how clients will move through different stages of engagement, supporting both acquisition and retention over time.

Digital transformation will play a central role in enabling the venture to remain competitive. The use of digital platforms has significantly changed how financial services are delivered, allowing businesses to reach wider audiences while maintaining cost efficiency. Effective business planning must therefore incorporate digital strategies to ensure long-term viability (Finch, 2022). The use of digital systems also supports improved efficiency and data-driven decision-making (Reddy, Chaudhary and Hussein, 2023). MPG Financial Services will adopt a digital-first approach, including online consultations and accessible financial content, enabling the business to scale without significant increases in operational costs.

Customer engagement strategies will also be adapted to reflect changing market behaviour. Traditional financial advisory models often rely on long-term contractual relationships; however, there is increasing demand for more flexible and short-term engagement options. Research suggests that customers now prefer services that can be accessed when needed rather than through long-term commitments (Howarth, 2022). Initial engagement strategies such as free consultations can help build early trust with potential clients (Johnson, 2017). MPG Financial Services will respond by offering both one-off consultations and ongoing advisory support, ensuring flexibility while encouraging repeat business.

From an operational perspective, the venture will initially operate as a sole trader to minimise costs and maintain flexibility. While this structure offers advantages such as simplicity and full control, it may limit scalability due to reliance on a single individual. Sole trader businesses often face growth constraints when demand increases beyond their operational capacity (Lip, 2024). This highlights the importance of selecting an appropriate business structure during early stages (Rye, 2020). To address this, MPG Financial Services will adopt a phased growth strategy, gradually expanding through additional staffing and outsourcing administrative tasks as the business develops.

The venture must also remain adaptable to external challenges, including economic fluctuations and increasing competition within the financial services industry. Larger firms may benefit from greater resources and established reputations, creating barriers for new entrants. However, MPG Financial Services will position itself by focusing on underserved clients and offering transparent, affordable services. This aligns with research suggesting that customer-focused strategies and strong relationship management can provide a competitive advantage in dynamic markets (Navarro et al., 2021).

This demonstrates that the strategy for MPG Financial Services reflects a balanced and forward-looking approach to sustainability. By combining transparency, accessibility, digital innovation, and operational flexibility, the venture is expected to develop a resilient and scalable model, enabling it to remain competitive while achieving long-term growth within an evolving financial environment.

Figure 1: Customer Journey for MPG Financial Services



Business Model Canvas

The Business Model Canvas (Figure 2) provides a structured representation of how MPG Financial Services is designed to create, deliver, and capture value within a competitive financial services market. As highlighted by Amit and Zott (2020), an effective business model is central to long-term sustainability, as it defines how a venture operates, differentiates itself, and adapts to change over time.

At the core of the canvas is the value proposition, which focuses on transparency, accessibility, and personalisation. MPG Financial Services is designed to provide clear pricing, tailored financial advice, and educational support, addressing a gap in the market where many traditional firms prioritise high-net-worth clients. This reflects the importance of aligning services with customer needs, as sustainable ventures must deliver clear and meaningful value to their target audience (Burns, 2021). By focusing on underserved segments, the business is positioned to create a competitive advantage through inclusivity and trust.

The customer segments identified within the model include individuals, young professionals, families, and small businesses. These groups often face barriers when accessing financial advice due to cost or lack of knowledge. By targeting these segments, MPG Financial Services will aim to broaden access to financial guidance while building a diverse and scalable client base. The emphasis on customer relationships further supports this strategy, with a focus on personalised service, regular communication, and long-term engagement. Strong relationship management is widely recognised as a key driver of customer retention within service-based industries (Navarro et al., 2021).

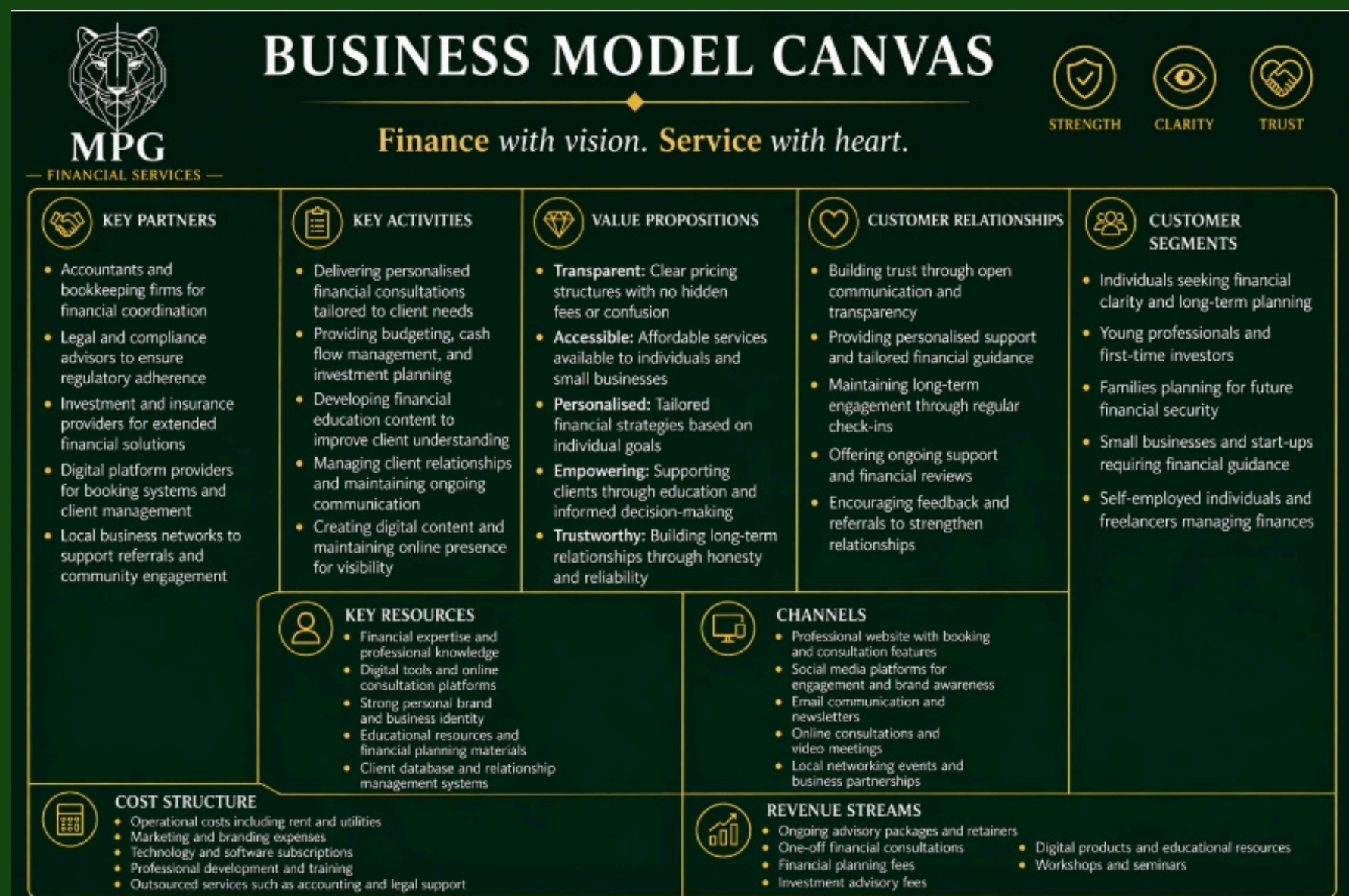
The channels outlined in the canvas highlight the importance of digital delivery in modern financial services. The use of a professional website, social media platforms, and online consultations enables the business to reach a wider audience while maintaining cost efficiency. Digital engagement is essential for new ventures, as it allows for scalability and accessibility without significant increases in operational expenses (Finch, 2022). Digital platforms also enhance workplace efficiency and collaboration (Kelly, Hall and Connolly, 2023). This aligns with the broader strategy of maintaining flexibility while supporting growth.

From an operational perspective, key activities such as financial consultation, budgeting support, and content creation are supported by key resources including financial expertise, digital tools, and a strong brand identity. These elements are essential in ensuring that the business can consistently deliver its value proposition. At the same time, partnerships with accountants, legal advisors, and financial providers strengthen the overall service offering, enabling the business to provide comprehensive support to clients.

The cost structure and revenue streams outlined in the canvas demonstrate a balanced approach to financial viability. Costs are primarily associated with operations, marketing, and technology, while revenue will be generated through consultations, advisory services, and additional financial products. This structure supports a sustainable model by combining manageable costs with multiple income streams, reducing reliance on a single source of revenue.

The Business Model Canvas illustrates how MPG Financial Services is structured as a cohesive and adaptable venture, integrating value creation, customer focus, and efficient delivery to support long-term sustainability and growth within a competitive financial environment.

Figure 2: Business Model Canvas



Viability, Finance and/or Resources

The financial viability of MPG Financial Services will depend on its ability to balance operational costs with sustainable revenue generation. As a proposed venture, the business will adopt a cost-conscious approach in its early stages, initially operating as a sole trader to minimise overheads and maintain financial flexibility. Effective financial planning is essential in ensuring that new ventures remain viable and capable of sustaining long-term growth (Finch, 2022). Financial modelling tools can support more accurate forecasting and planning (Fairhurst, 2022).

The primary costs associated with the business will include rent, marketing, travel, and technology. Fixed costs such as office space and utilities will be carefully managed to ensure affordability, while variable costs such as marketing and travel will be adjusted based on business demand. By maintaining a lean cost structure, MPG Financial Services will reduce financial risk during the early stages of operation. This approach aligns with the principle that small businesses must control costs effectively in order to achieve sustainability (Burns, 2021). Effective financial management relies on structured analysis and budgeting techniques (Suraj Kumar Lohani, 2023).

Revenue generation will be achieved through a combination of consultation fees and advisory services. The business will offer both one-off consultations and ongoing service packages, allowing flexibility for clients while creating multiple income streams.

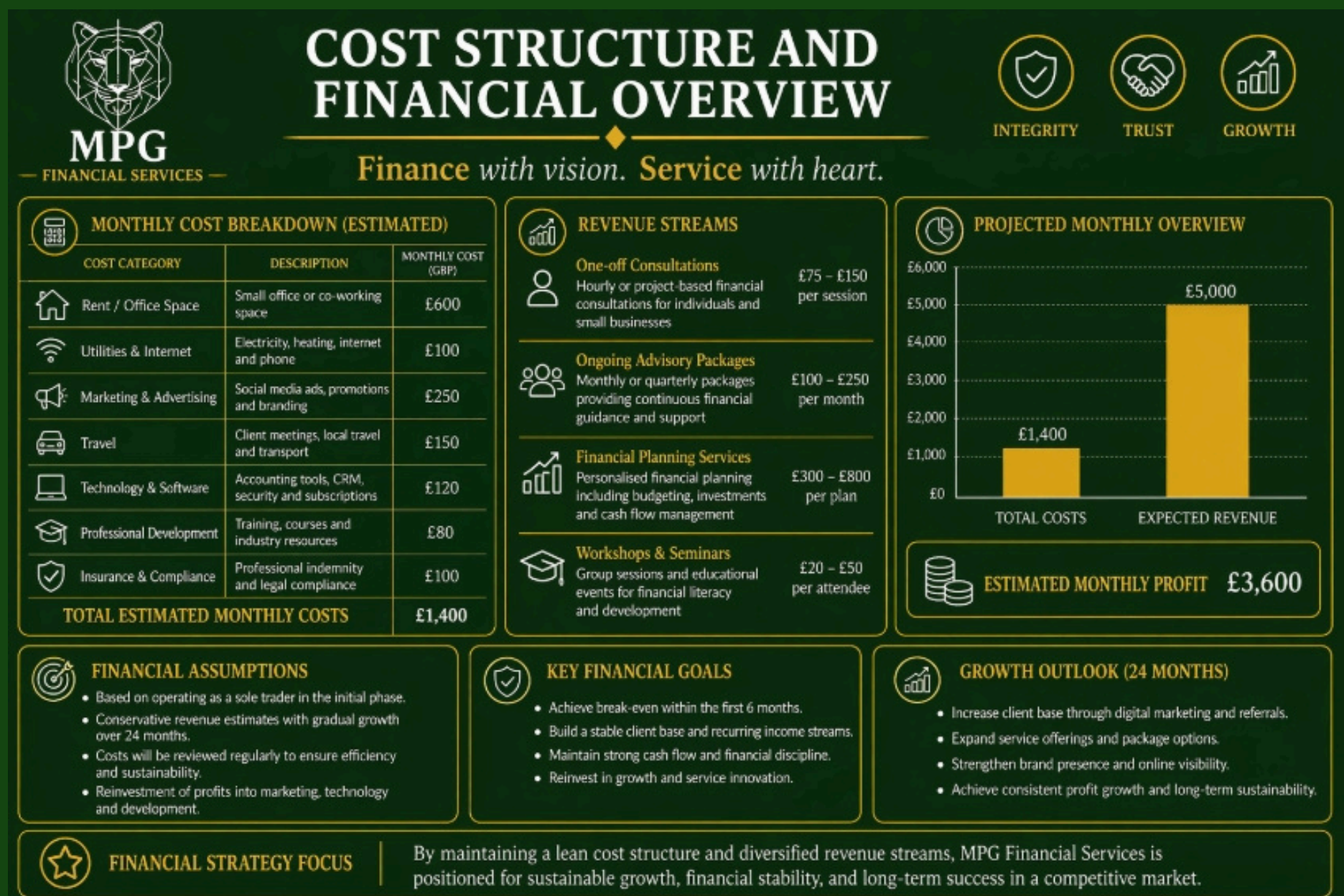
Diversifying revenue sources is important for reducing reliance on a single income stream and improving financial stability over time (Barringer and Ireland, 2018). Consultancy services must balance pricing with perceived value to remain competitive (Özeroğlu, 2014). MPG Financial Services will adopt a value-based pricing strategy, ensuring that services are competitively priced while reflecting the expertise provided.

In addition to financial planning, the effective use of resources will play a critical role in the venture's success. Key resources will include financial expertise, digital tools, and a strong brand identity. Digital platforms will be particularly important in reducing costs and increasing accessibility, enabling the business to reach a wider audience without significant investment in physical infrastructure. This supports scalability while maintaining cost efficiency.

As illustrated in Figure 3, the cost structure and revenue streams provide a clear overview of how MPG Financial Services will manage its finances while supporting long-term sustainability. By maintaining a balance between controlled costs and diversified income, the venture is expected to achieve financial stability and gradual growth.

The financial strategy therefore reflects a realistic and structured approach to viability, supporting MPG Financial Services in achieving sustainable operation within a competitive market environment.

Figure 3: Cost structure



Implementation and Learning Loop

The successful implementation of MPG Financial Services will depend on a structured and phased approach, ensuring that the venture can develop sustainably while responding to real-world challenges. As a proposed business, the initial phase will focus on establishing a strong digital presence, including the development of a professional website and active social media platforms. Digital engagement is essential for new ventures, as it enables cost-effective market entry and customer acquisition (Finch, 2022). This approach will allow MPG Financial Services to build brand awareness and attract its initial client base. Following the launch phase, the business will prioritise client acquisition through free consultations and targeted marketing strategies. Offering initial consultations provides an opportunity to build trust while demonstrating value to potential clients. This strategy reflects the importance of customer experience in service-based industries, where first impressions play a significant role in influencing long-term relationships (Gunawardane, 2022). By focusing on delivering high-quality interactions from the outset, the business will aim to convert initial interest into ongoing client relationships.

A key component of the implementation strategy will be continuous learning and improvement. The venture will adopt a feedback-driven approach, regularly collecting client feedback and analysing performance data to identify areas for improvement. Continuous evaluation is essential in entrepreneurial ventures, as it allows businesses to adapt and refine their strategies in response to changing conditions (Burns, 2021). This ongoing evaluation allows businesses to refine strategies based on performance data (Moncada, 2025). MPG Financial Services will use this feedback to improve service delivery, refine pricing strategies, and enhance customer engagement.

In addition, the business will utilise digital tools such as data tracking and client management systems to monitor performance and support decision-making. The ability to analyse data effectively enables businesses to identify trends, measure success, and make informed strategic decisions (Gao, 2023). Data analysis tools can enhance decision-making accuracy within financial environments (Park, Hong and Kondrat, 2022). This will ensure that MPG Financial Services remains responsive and adaptable as it grows. This continuous approach to implementation and learning ensures that MPG Financial Services can refine its operations over time, supporting long-term sustainability and growth within a dynamic financial environment.

Conclusion and Recommendations

MPG Financial Services presents a viable and strategically positioned venture, supported by strong financial planning, customer-focused strategies, and digital integration. It is recommended that the business prioritises scalable growth, continuous customer feedback, and cost management to ensure long-term sustainability and competitiveness within the evolving financial services market.

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