



Live. Love. Legacy.

Trust is what our relationship is built on. The way I see it, you look after our money so we can lead the life we want, and we do just that."

Ray Lord – client since 1995





Colin Lawson founded Applewood Financial and our first-ever clients came on board in August 1995



As I reflect on our 30th anniversary, I'm deeply moved by the incredible journey that has shaped our firm and the lives we've touched along the way. This milestone is not just a celebration of our achievements, but a tribute to the enduring spirit, commitment, and care that have guided us from the very beginning.

From our humble beginnings when I started out of a back bedroom and my first-ever clients, Ray and

Sylvia Lord came on board, each milestone has been a testament to the enduring values at our core - integrity, excellence, simplicity, and growth. The timeline overleaf is more than a record of dates and achievements; it is a living story of ambition, adaptability, and authenticity - for our clients, our team, and the community we're proud to be a part of.

Every chapter - from our first office opening to our continual evolution

- has been guided by a passion for making people's lives better. Join us as we revisit the defining moments, remarkable individuals, and collective progress that have written the legacy of our first three decades.

Find out more

Meet Equilibrium's first-ever clients. You can read the full article about Ray and Sylvia Lord in Autumn 2022 edition of Equinox online here equilibrium.co.uk/library/meet-equilibrium-s-first-ever-clients.





1995 - 1998

- ◆ Colin Lawson founded Applewood Financial.
- ◆ We opened our first office in Didsbury.
- ◆ We welcomed our first team member.
- ◆ We held our first seminar at Adlington Hall.



1998 - 2000

- ◆ The company evolved into The Applewood Group.
- ◆ We relocated to our new premises in Handforth.

2000 - 2005

- ◆ Marked by the turn of the Millennium, the client base had a growing number of millionaires.

2005 - 2007

- ◆ We became a Limited Liability Partnership (LLP).
- ◆ Our office relocated to Brooke Court in Handforth Dean.
- ◆ We became directly authorised by the FSA (now known as FCA).

2007 - 2010

- ◆ Mike Deverell's appointment to Investment Manager marked a new era.
- ◆ Model portfolios were launched.
- ◆ We transitioned to discretionary investment management.
- ◆ We became Equilibrium Asset Management, and a new business model was launched.

2010 - 2013

- ◆ The Equilibrium Foundation was born.
- ◆ Equinox made its debut.
- ◆ Our presence grew with a new office in Chester.



2013 – 2016

- ◆ We achieved CII Corporate Chartered Status.
- ◆ We acquired new premises at Evolution House and a permanent office in Chester.
- ◆ Our 21st anniversary was marked with a special client and team event at Tatton Park.

2016 – 2019

- ◆ We launched our core portfolio funds.
- ◆ We introduced Libby - a financial literacy programme for primary schools.
- ◆ The Foundation reached its £100k fundraising target.
- ◆ We made our debut in the Best Companies rankings.



2019 - 2021

- ◆ Covid struck just as we moved to Ascot House.
- ◆ We swiftly adopted technology for client meetings, communication, and online events.
- ◆ Our first client advisory group was held.

2021 - 2022

- ◆ We launched our Live Love Legacy proposition, closely reflecting our core values of integrity, excellence, simplicity, and growth.
- ◆ We created our bespoke customer relationship management system to streamline client data and engagement.

2022 – 2024

- ◆ We hosted the first of many London events for our southern-based clients.
- ◆ The Equilibrium Foundation hit a £1 million milestone in donations to good causes.
- ◆ We hosted our first-ever masterclass.



2024 – 2025

- ◆ We introduced a streamlined service known as 'Essentials' for those with less complex financial planning needs.
- ◆ Our Christmas lunches attracted a record attendance of more than 700!
- ◆ We celebrated 30 years in business!!