

DANIEL SPRAGG

Background report to support
inclusion in the **2019 Guide To The
UK's Top Rated Financial Advisers**



Daniel Spragg

DanJo & Co Financial Ltd



Top Rated 2019

5.0 / 5  26 reviews

VouchedFor checks:

- Recent Client Reviews
- Whole of Market Mortgage Adviser
- Qualifications Uploaded
- Transparent Fees

Services offered

- Insurance & Protection
- Mortgages

Qualifications listed

Standard Qualifications: 2 Qualifications

IFS - Certificate in Mortgage Advice and Practice (CeMAP)

CII - Certificate in Financial Planning

[view more at the profile link below](#)

Client Reviews

Daniel Spragg

Danjo & Co Financial Ltd



5.0 out of 5

Review from Verified Client

Shropshire | July 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

What were the circumstances that caused you to look for a financial adviser?

Being a single parent with a lower income made it harder for me to get a larger loan which I needed for a family home. NatWest had advised me everything was fine and then said they could only loan me an amount which was 10% lower than they first initially agreed so I researched online and found Danjo had good reviews. I also had been in touch with another mortgage advisor (cdfinancial) prior to NatWest which were helpful but not as efficient at replying to emails or phone calls which I found quite stressful.

How did Daniel help you?

From the get go, Dan has been more than exceptional. Hes been very professional, never kept me waiting always answered any questions or concerns either by phone or email which can be frustrating when its your first time dealing with a mortgage. Things have ran fairly smoothly and thats thanks to Dan. Very personable and made me feel comfortable from our first initial meeting. He tailored the mortgage offer to me and advised me along the way which was amazing.

Have you seen the outcome you were hoping for?

Ive not been disappointed, Ive got the outcome i needed which is the full mortgage offer and a good fixed rate for the initial 5 years!

What could they have done better?

Quite simply nothing, Dan kept me informed at every step and gave me the best service he could offer which was all I could ask for. Thanks again for your expertise. I have already

recommend you to colleagues, friends and family and cannot thank you enough for your support, patience and help. BW Joanna Jones

Review from Verified Client

Shropshire | July 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

What were the circumstances that caused you to look for a financial adviser?

Both myself and Husband needed to get a Will sorted.

How did Daniel help you?

Fantastic service Nobody likes thinking about death and Wills but nobody knows what is around the corner. Both myself and my Husband thought that it was time that we should get a Mirror Will done in order to safeguard our family. I rang around different solicitors and was horrified of the prices that they charge. I then came across DanJo&Co and spoke to Dan who immediately put my mind at ease. When Dan arrived at our home he was punctual, very friendly and his prices are very reasonable. He talked us through step by step explaining different processes and procedures. He then said it would take 2 weeks which it did and our Wills are now in place and we have complete peace of mind. Dan even took time out to look at our life policies and I'm so glad he did as it turned out my Husbands life policy was not fit for purpose and would have been a complete nightmare if the inevitable had happened. Dan went out of his way to find us a policy that was right for us and for our needs. I would highly recommend DanJo&Co for your financial needs. Dont bother looking at other companies, you have found the right person right here. Thank you so much Dan for your services and we will definitely be using you again when the time arises.

Have you seen the outcome you were hoping for?

Definitely and more than I expected. Dan also found us a Life Policy that was apt for our needs as our current ones were not fit for purpose.

What could they have done better?

To be honest Dan already exceeded my expectations throughout the whole process so on this occasion I dont have any constructive comments to give.

Review from Verified Client

Shropshire | July 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

What were the circumstances that caused you to look for a financial adviser?

I wanted advice on my eligibility for a mortgage and the type of mortgage that was best suited for me.

How did Daniel help you?

Daniel was helpful, honest and extremely knowledgeable. Daniel gave advice on all the different types of possibilities that were open to me and gave me options based around the key things I wanted my mortgage to have. Daniel helped recommend solicitors and any other potential things that I hadn't thought about whilst being there at any point with answers to my questions. He delivered a fantastic service

Have you seen the outcome you were hoping for?

Yes, and even when at times it felt like a long process Daniel was always there for support and advice.

Review from Verified Client

Shropshire | May 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

What were the circumstances that caused you to look for a financial adviser?

Life insurance and making a will.

How did Daniel help you?

Me and my wife had been putting off writing a will. After reading the testimonials about Danjo&co we opted for them to help us make our will and life insurance. So glad we did Dan was excellent professional and a pleasure to let into our home and help us with such a personal document. Thanks Dan highly recommended.

Have you seen the outcome you were hoping for?

Yes

What could they have done better?

N/A

Review from Verified Client

Shropshire | May 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

What were the circumstances that caused you to look for a financial adviser?

We need to sort out a will and life insurance

How did Daniel help you?

He arranged all this for us

Have you seen the outcome you were hoping for?

Yes

What could they have done better?

Nothing Daniel was excellent

Review from Verified Client

Shropshire | May 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

What were the circumstances that caused you to look for a financial adviser?

Buying my own home following divorce

How did Daniel help you?

Mortgage support

Have you seen the outcome you were hoping for?

Yes

Review from Verified Client

Shropshire | May 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

What were the circumstances that caused you to look for a financial adviser?

I needed to change my mortgage after separating from my husband to be in my name only.

How did Daniel help you?

He arranged for our current mortgage to be transferred into my name.

Have you seen the outcome you were hoping for?

Yes. After a lot of help and advise from Daniel the mortgage is all going through in my name.

What could they have done better?

Daniel could not of done anything better. He handled it quickly and easily and I am very satisfied with the outcome.

Review from Verified Client

Shropshire | May 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

What were the circumstances that caused you to look for a financial adviser?

My husband passed away.

How did Daniel help you?

Found this company on Facebook, had my free Will, excellent service thank you Daniel!

Have you seen the outcome you were hoping for?

Yes, my circumstances have changed so using Daniel again.

Review from Verified Client

Shropshire | May 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

What were the circumstances that caused you to look for a financial adviser?

Needing a will in place for my love ones

How did Daniel help you?

What a fantastic and professional service i took the opportunity to use the free will writing service offered by this company. Dan himself visited me. he was very professional from start to finish and now im looking at Dan arranging my life insurance. i think you would be daft not to take up the free will writing offer. and on a side note Dan is very patient and professional and I would recommend his service to my family and friends

Have you seen the outcome you were hoping for?

Definitely got what I was looking for and more

Review from Verified Client

Shropshire | May 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

What were the circumstances that caused you to look for a financial adviser?

Needed to make a will and obtain life insurance

How did Daniel help you?

Me and my wife had been putting off writing a will. After reading the testimonials about Danjo&co we opted for them to help us make our will and life insurance. So glad we did Dan was excellent professional and a pleasure to let into our home and help us with such a personal document. Thanks Dan highly recommended.

Have you seen the outcome you were hoping for?

Yes

Review from Verified Client

Shropshire | May 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

What were the circumstances that caused you to look for a financial adviser?

Needed advice and guidance

How did Daniel help you?

Remortgage , will writing , life insurance

Have you seen the outcome you were hoping for?

Yes

What could they have done better?

All good

Review from Verified Client

Shropshire | May 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

What were the circumstances that caused you to look for a financial adviser?

Wanting to extend our property

How did Daniel help you?

Great advice, prompt service, fast and accurate information given and product delivered

Have you seen the outcome you were hoping for?

yes - service provided was excellent and got exactly what we needed

Review from Verified Client

Shropshire | May 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

What were the circumstances that caused you to look for a financial adviser?

Remortgage and assess life insurance

How did Daniel help you?

Sourced a good deal with Tipton and Dudley and took care of all the administrative work on our behalf

Have you seen the outcome you were hoping for?

Yes all complete to my satisfaction

What could they have done better?

I have no suggestions I was genuinely happy with my service

Review from Verified Client

West Midlands | May 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

What were the circumstances that caused you to look for a financial adviser?

Looking to buy a property Looking for life insurance and better house insurance

How did Daniel help you?

Daniel offered us fantastic advice and was always honest and gave us prompt service.

Have you seen the outcome you were hoping for?

Yes

What could they have done better?

Daniel gave us the best service we could have wanted and I can not suggest any improvements as he did exactly what he said he would and is a genuinely nice honest and hard working guy.

Review from Verified Client

West Midlands | May 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

What were the circumstances that caused you to look for a financial adviser?

We were looking for a mortgage in quite a unique situation and was advised to contact Daniel through an acquaintance.

How did Daniel help you?

Daniel came to our home for an initial meeting and advised us on the best ways forward and started to set the wheels in motion. He took the time to explain all options and was not pushy at all. We asked for more product advice due to Daniels help with what we were asking for originally. The service was excellent and not forced upon us.

Have you seen the outcome you were hoping for?

We have had a perfect outcome on all our dealings with Daniel. I would highly recommend Daniel as he went the extra mile when we hit a few stumbling blocks which I would imagine some advisers would have given up with. Everything Daniel said he would do he delivered on.

What could they have done better?

I cant really fault the service we were given so I would find this quite hard to answer with a suggestion.

Review from Verified Client

Shropshire | May 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

What were the circumstances that caused you to look for a financial adviser?

We needed to move house and needed advice on our current mortgage and advice moving forward as we were looking to downsize.

How did Daniel help you?

Daniel gave us advice on the mortgage products available to us and clear advice on our current financial situation, we were then able to make informed decisions regarding our new mortgage and its affordability in the future which was really important to us.

Have you seen the outcome you were hoping for?

Yes we were able to sell our house and buy a new property which reflected our new financial situation.

What could they have done better?

Daniel met our expectations as a financial advisor, we were well informed and kept up to date during the whole process so don't feel he could have done much more.

Review from Verified Client

Shropshire | May 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

What were the circumstances that caused you to look for a financial adviser?

I wanted to get the best mortgage and life insurance but for a decent price

How did Daniel help you?

Daniel helped me sort out my mortgage and life insurance and got the best deal possible. We even looked around ourselves and his options were the best!

Have you seen the outcome you were hoping for?

Yes, mortgage and life insurance sorted

What could they have done better?

To be honest, nothing! He was really polite, helpful and on time. He got us the best and correct deal that we needed. Can't thank him enough!

Review from Verified Client

Shropshire | May 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

What were the circumstances that caused you to look for a financial adviser?

I was looking for a mortgage and a friend referred me to him.

How did Daniel help you?

He guided me through the process of getting a mortgage and he didn't talk jargon. He explained everything in plain English

Have you seen the outcome you were hoping for?

Yes, Daniel helped me get the best possible outcome

Review from Verified Client

West Midlands | May 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

What were the circumstances that caused you to look for a financial adviser?

looking for remortgage and better fixed rate deal

How did Daniel help you?

researched the market for the best deals available from the whole of the market

Have you seen the outcome you were hoping for?

yes

Review from Verified Client

Shropshire | May 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

What were the circumstances that caused you to look for a financial adviser?

First time buyers

How did Daniel help you?

Very professional and helpful. Listened to what we were after - Everything was explained in a clear way so that we understood. He gave us all our options and left us to decide. Any questions were answered straight away and he kept us updated throughout the whole journey.

Have you seen the outcome you were hoping for?

Yes

Review from Verified Client

West Midlands | April 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

What were the circumstances that caused you to look for a financial adviser?

I had split with my partner and wanted advice on protection for my mortgage so my step children would still benefit from my property in the event of my death.

How did Daniel help you?

I found Daniel to be very knowledgeable and helpful in his approach, he listened well to what I was trying to achieve and advised me on the best way forward. He made me aware of what I needed to set up to make sure my property would go straight to my children without delay.

Have you seen the outcome you were hoping for?

Yes, Daniel advised me on the most appropriate products to protect myself and my mortgage and also offered additional advice on how to set up my will to make sure my children inherited my property without delay in the event of my death.

What could they have done better?

I was very happy with the service and advice I received and would be happy to recommend Daniel's services

Review from Verified Client

West Midlands | April 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

What were the circumstances that caused you to look for a financial adviser?

Looking to get a mortgage

How did Daniel help you?

Daniel is very good adviser always very helpful I feel like I would not of been able to get my new home without him by the completion date I felt that Daniel was more of a friend that I could ring any time I had any concerns I would recommend Daniel to anyone that wants financial advice
THANK YOU DANIEL FOR ALL YOUR HELP

Have you seen the outcome you were hoping for?

Yes

What could they have done better?

I was very happy with Daniels service

Review from Verified Client

Shropshire | April 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

What were the circumstances that caused you to look for a financial adviser?

Buying our home

How did Daniel help you?

Thank you to Daniel for writing mine and my wifes will Daniel is a very nice man and delivers an amazing service, he made us feel very reassured and would highly recommend his services which include mortgages and life insurance thank you Daniel

Have you seen the outcome you were hoping for?

Yes, Daniel helped with both mine and my wifes will and also helped get the best deal on life and critical illness insurance we are more than pleased with Daniels service and would highly recommend him to anybody.

What could they have done better?

Everything Daniel did was 100% there was nothing more he could of done he explained every little detail and put us at ease, and is such a nice guy.

Review from Verified Client

Shropshire | April 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

What were the circumstances that caused you to look for a financial adviser?

Advice needed

How did Daniel help you?

Dan helped us right our Wills and also found us a good deal on our life insurance.

Have you seen the outcome you were hoping for?

Yes

What could they have done better?

Dan did all that was asked and was very quick dealing with the paperwork

Review from Verified Client

West Midlands | April 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

What were the circumstances that caused you to look for a financial adviser?

Discussed our Will which then led on to longer term discussion around insurance

How did Daniel help you?

Reduced our mortgage payment monthly and our insurance is now more comprehensive

Have you seen the outcome you were hoping for?

Very much so

What could they have done better?

N/a
