



JD Jeff Dewing

## Doing the opposite:

From resilience, self-belief and passion, to the ability to silence their critics, my guests explain why they only see the summit, not the mountain.

BUSINESS DISRUPTORS

Season Two Episode One – released May 2022

With Karen Holden – Founder of A City Law Firm

Jeff Dewing (00:02):

*Hi, and welcome to Doing the Opposite: Business Disruptors. The podcast where you get to meet leaders who have swum against the tide, thrown out the rule book and changed the way their sector does business for the good.*

*I'm Jeff Dewing, and I'm the founder and CEO of Cloud Facilities Management, a business where we thrive on taking risk so our clients don't have to.*

*Today, you're gonna meet Karen Holden. Karen is the founder and managing director of ['A City Law Firm'](#) who has successfully delivered great outcomes in areas such as high profile, Royal Family Trust challenges, and high court case for a transgender parent application to change the law. Karen herself has been given freedom of the city for her incredible work in equality and has won the best businesswoman in legal services and legal advisor of the year. When I think about lawyers and law firms, the first thing that springs to mind is, is billable hours. And of course, the statement that you tend to get from lawyers that says, "well, of course, despite me charging all this money, there is naturally no guarantee of the outcome". When I think of the challenge Karen took on - not just to do the opposite in terms of taking on an industry, but to have the drive and the passion to succeed in such high level and high profile cases in hugely technical areas. It makes you wonder how you can attract like-minded and highly competent colleagues that have the same drive and passion as you. Welcome Karen. And thanks for joining me today.*

Karen Holden (01:41):

Hi, thank you for inviting me along.

Jeff Dewing (01:44):

*You're more than welcome.*

*Reading your story as I've done, and particularly your life leading up to you becoming qualified in a challenging and demanding industry in law. You clearly had to dig deep, especially with your Mum holding down three jobs as a single parent during your upbringing. Tell me what that was like, how was it to dig deep?*

Karen Holden (02:12):

Well, I mean, I'm the first person in my family to go to university and have a professional career. So, you know, you didn't have the standard mentors and the financial support that most people do. So it was more just finding your way and working out, how you were going to do this, what avenues and roots to take. A lot of people didn't really understand my ambition as a, at eight years old. I always knew I wanted to be a lawyer. I watched a Perry Mason movie of all things. Obviously that's not quite the perception that you know, that law really is, but that's always what I wanted to do. I wanted to strive for better things for me and my family. My mom never pushed me. She encouraged but never pushed. So I was very self-motivated. I dunno where it came from, but I just pushed my way through.

Karen Holden (02:57):

Got a good education. Obviously A-levels was probably the trickiest point for me because I was trying to work myself. My Mum was trying to work and then working out how we were going to afford university working through university. So it, it was always kind of doing night jobs, paper rounds, waitressing, as well as trying to keep the top grades. It's just self motivation. I, I, and I just don't know where it came from, but I managed to push myself all the way through it. There was highs and there was lows and there was times where I'd sit in my bedroom and university with gloves on. Cause I couldn't afford to do put the heating on, you know, and I look back at times like that. And I just think, you know - my son probably won't experience that, but I hope that he understand he's come from humble beginnings and appreciates what we've sacrificed to get where

we are. Everything's different for the youth. And hopefully, you know, other people will learn from what we've been through. But yeah, I, I dunno where it came from, but I strived through it.

Jeff Dewing (03:54):

*Have you ever sort of tried to reflect and to understand, I mean, going through A-levels, working multiple jobs and all the things that you go, you get home at night. You're absolutely exhausted. There must have been times when you said, what am I doing? There must be an easier way.*

Karen Holden (04:08):

I don't think there was. I mean, I saw my mom, you know, she was a grafter, she worked really hard for pennies, if I'm honest. And I think there was a, a pinnacle moment. I went to help her work in a hospital during summer. And this surgeon was talking to me about my masters at Cambridge and was really engaged with me and interested. My mum came in and the way he treated her was she was just this disgusting nobody 'who was she?' *Oh, wow.* He was so disrespectful. And I said, 'that's my Mum'. And then he was like, 'oh, I'm so sorry'. And I was like, well, I, I hope to have the money and the career and the education that he had, but I never wanted to disrespect people. I wanted to change things. And I think that incited me more, that I was going to be in his position in a different sector, but I was gonna treat people with respect. And I think the way my Mum was treated, the grafting she did for the money, I think that pushed me. I didn't want to be working those hours, treated that way, but I was hoping I could change it for others. Maybe that was very naive. I was probably only what 17 at the time.

Jeff Dewing (05:12):

*No, - it's one of the sayings I love: 'You're never too important to be kind'. And and it's an interesting, it's interesting. You see, how some people behave during your walks of life, isn't it?*

Karen Holden (05:25):

Absolutely.

Jeff Dewing (05:26):

*Okay. So Karen, you then went through and, and, and achieved your goals of education and your Masters and all the things that you must have been extremely proud of, especially knowing the*

*work and dedication you put into it. So tell me then what inspired you to decide that it was time to start a business and what was the reasons for that?*

Karen Holden (05:46):

Honestly, I'd become very despondent about the legal industry as you started the conversation. It's about the bottom line, billable hours, making money. I didn't join the law for that. I joined it for the challenges to help people for the excitement of changing things for the better and working in a commercial firm, you didn't really do that. There was a hierarchy, there was very little respect. A colleague of mine got pregnant and it was almost, she was dying. That was it. She was gone, you know, in everyone's eyes, she was dead to the world. And I thought, well, I want a family one day, I want a life. I'd worked in a small firm. I'd worked in a large firm. I just felt 'well, I'm gonna have to leave the sector that I love' because it just didn't live up to what I expected.

Karen Holden (06:29):

And then me and my husband said, 'Well, you know, let's do it on our own. I mean, how hard could it be to set up a law firm?' Very, very naive at that point. But we thought, well, 'let's do it ourselves. Let's get people in that love the law. Let's create an environment I want to go into. Let's actually help people.' And yes, of course, you know, we do, we're not charity. We earn money, but we've actually changed it to a lot of fixed fees, capped fees, retainer fees. So it, it goes against what you were saying at the beginning. People know, know what they're gonna spend with us. They know what their budgets are. And I love that because actually now we work with the clients, not against them. And that's principally why I set up was to actually see if I could create a firm and environment I actually wanted to work within.

Jeff Dewing (07:14):

*Hmm. So it's one thing, creating a great company with a great environment that is a pleasure to work in, but then you've also got that added challenge, especially in the highly technical industry you have chosen to be in - that the law is very, very technical, especially to the layman. And so you then actually gotta go on and you've gotta be really good at your job. Right. so essentially that's, what's gonna attract and retain the clients. So you, you've got one challenge to create the right environment, the second challenge to be really good at what you do, which sets you aside from the rest. So tell me apart from the environment, what else is it that you wanted to do to try and disrupt*

*the, the legal industry? What, what else was it that, from your experience of working for the small firm and a big firm and the, and what you might argue was the common denominator of culture. What else was it that you wanted to address?*

Karen Holden (08:06):

So, interestingly, when I was actually going through my training contract, the dream was to work for many, for a large firm, but you had to do one area of law and you did three traditional or four traditional seats. And you learned that one area of law, and that's what you studied, that's what you trained in, and then that's what you practiced. And I was finding, you know, then people were having to pay two or three different lawyers to handle a matter. They were paying a lot of money. And it was very interesting to me that you went into a meeting and a lawyer couldn't handle the entire meeting, the entire conversation 'cause they had a very narrow area of law in their remit. So I ended up learning different areas of law and in a smaller practice, I was actually doing five to six areas of law.

Karen Holden (08:45):

When I set up the business, I could then manage five to six, seven areas of law and recruit within and I kind of turned it on its head. So instead of my lawyers being a one trick pony, they could go into a meeting and handle three or four areas of law, handle the conversation, be more holistic and rounded. That offered the clients more. It offered them a cost effective solution, but it did mean that that the lawyers needed to be trained in a very different way to where I was trained. So again, we got people in early nurtured them. We took them through their LPC, their training, their directorships we've taken people on who are barristers and turned them into solicitors, we've kind of taken people on from a very early stage and nurtured them through the process and engaged them in different areas of law. So for example, in a family department, you would never get involved in litigation or family, but here you do. It engages the solicitor. Their brain is all constantly being challenged and they're cross-referring work, but they're also actually not charging for three lawyers to sit in a room. For example, if you're having a divorce and you own a business, why do you need a commercial lawyer and a family lawyer? Well, here you can have one and that's quite rare. So finding that takes time.

Jeff Dewing (09:57):

*Why do you think other law firms are not doing the same when, when the world is moving so fast and clearly, you know, the client base by nature are gonna be, become more demanding. Why do you think, is it because they're set in tradition and it's really difficult? Why do you think other law firms wouldn't behave that way? Naturally?*

Karen Holden (10:15):

So the larger law firms will obviously have multiple resources and they obviously want to charge for several lawyers and want to have that high level specialty. And maybe in the larger firms, it works. But I remember them saying people like me would be out of business soon. They just assumed that small businesses would never work. That the relationship wasn't important. It was the technology, the automation, the work itself. And I don't believe that. I think when somebody's setting up a business or growing, it's the support it's being able to phone at night and just get some mentoring. It's the advice rather than the documentation. And I think we have flipped through whether it was COVID or before that we've gone back to appreciate it's the personality, it's the business service that we are giving it's the, the small business feel that we all had in the UK that was lost.

Karen Holden (11:03):

That's coming back. I think technology's taken over. Everybody believes that everything can be automatic. Everything can be autonomous. And I don't believe that. I think there always has to be a human element. So that's that struggle between how, how far do you use technology? How far do you make things automated? And the larger firms have big, big overheads. So the more automated, the more they use technology, the more cost efficient it is. Whereas I just don't think that services everybody. Maybe in certain industries, certain sectors, certain businesses, it does. But if you are growing a business, you want a personality there. You want somebody who says, 'right. I understand the law now and know my options, but what would you do, Karen? What would you guide me for? What should I be doing?' And I don't know that all firms do that.

Jeff Dewing (11:50):

*No, and I guess it's like the banking industry that are very traditionalized and, and it was very inward looking. And I think, I think the legal system is as well. But there's one golden rule that every entrepreneur will always know, and that people only do business with people and therefore people*

*will always have to be involved. The relationship is always king. And everything else is about efficiencies and whatever, but you can never take the person out the equation because it then becomes a soul-less purpose. Doesn't it? It's soul-less. So so no, I completely, I completely get what you're saying and I guess, the, the other part about law, which I I'm interested in is I, I sort of, I measure it against advertising. So if the Sun newspaper came to me to try to sell me a full page advert and said, 'It's gonna cost you 10,000 pound for this full page effort for one insertion.'*

Jeff Dewing (12:41):

*And I say to him, 'okay, great. Can you tell me exactly how much profit I'm gonna earn from that, please?' They say, 'well, no, we can't guarantee you'll earn any profit. That's not what we do. What we do is we sell advertising and you hope you get something out of it.' So there's no guarantees, there's 'spend money with me and the outcome will be the outcome. And I don't lose any sleep if you win or you lose.'*

*So I align that to law, with my experience in personal and in business, where you engage a law firm to solve a problem that you are facing, they'll give you indications to the extent they can, but there's this huge caveat that says, 'this could all go horribly wrong, but you still need to pay us.' Right? So it's about that lack of outcome or lack of words in our industry and lots of industries like ours. You know, if I say, I'm gonna deliver this outcome, if I don't deliver the outcome I'm accountable. And therefore I have to, I, I behave in a slightly different way, perhaps. So that's, that's, that's how I see it.*

Karen Holden (13:35):

It's different. I mean, because Law is obviously quite, you know, a wide range. So if you come to us for a divorce, you're ultimately going to get the divorce. It's just mitigating the losses. *Of course*, making it as amicable, as swift as possible. Yeah. If you come to us to set up a business, get investment, do commercial work, you will get exactly what we deliver. You know, solid, robust documents, commercial advice, and we'll take you through the process and we'll make it as tax efficient, legally structured and protecting as possible.

But with litigation, which is pretty much where we're sat now as you're right, there's no guarantee to win or lose. However, what we try to do here is pretty much help and support you throughout the whole process, give you the best possible chance of success, mitigate as much loss, costs as possible, help you through business destruction.

Karen Holden (14:24):

Sometimes it's not necessarily about winning. It's actually having someone on your side and supporting you. The stress involved in a court case sometimes is more than the actual outcome. We work in the preventative area. So the better the contracts, the better you deal with things. Initially, hopefully we protect you in the future, the better the contracts and everything going forward. The more likely the deal is to succeed. I think we just, we see it more as a personal relationship let's guide you, support you, mitigate damage, prevent you, everything going wrong and that's all we can do.

Jeff Dewing (14:59):

*Yeah, of course, of course. And again, it does come back to, I have another element of my world where I talk about cost and value and everybody - especially in the procurement world, say 'no we're trying to establish value.' And my view of the world is you cannot, you cannot buy value. Someone cannot sell you something and say, we will give you great value. Cause value is an experience. It's something you experience after the fact where you say, 'did I get good value?' And if you've got a law firm or any firm selling you a service they can only sell you on your only measurement is cost. 'How much does this cost compared to what I've spent before?' But you may end up having a really bad experience...*

Karen Holden (15:41):

I think it's trust actually, Jeff.

Jeff Dewing (15:43):

*Yeah, it is yeah.*

Karen Holden (15:43):

I think it's trust you would buy with us actually rather than value. Let's say a lawyer does a contract and both parties charge £500 for the contract. I think it's trust. So with clients, with us, it's trusting that we know them and their business. We trust that you understand the risk that we want to take. We trust you've listened to us. So I think it's a bit like a builder. You know, you get the, the, different quotes, who do you go with? It's referrals. Who do you trust? So if they're gonna deliver a similar job, who do you trust?



And I think it's that personal relationship again. We can all deliver good or bad documents, but it's who actually gets to know you. So if you, Jeff were asking me for a document, I'd wanna know you, your business, your risk appetite, what your objectives are. I take the time to get to know what I'm doing for you. It's not just a document. So I think for me, you are buying my trust. You're buying the faith in me.

Jeff Dewing (16:44):

*I completely buy into that. Totally buy into that.*

*So now, listen, you've been running your business for a number of years now, so, you know, how does it, what, what, what's your journey looking like now? What's, what's what's next? What have you learned for the last sort of 15, 17 years of running your business, where you've got it into its place, you feel you've disrupted, you're doing things differently. Hence the one lawyer for multiple activities, opposed to one lawyer per activity you know what, what's next? What do to go next? Or are you now just settled in - that's the routine?*

Karen Holden (17:17):

No, I mean, we are extremely busy, so like most businesses it's now do we scale up? Do you hire new staff? Do you, you keep, as you are?

So we've decided that we have taken on new staff. We are onboarding new people to manage the workload coming in. So we are slowly growing again. We need to stabilize the ship because the work's busy. So we need to make sure that we can handle the work coming in, that the processes are clear. I think I would like to take more of a step out of actually doing the work and actually start looking at the strategy and overall plan for the business. We're starting to run a program for female founders. So actually women that are struggling to get funding and grow their business for many reasons, we've actually got a program developed, which is the legal footwork work will be done by the firm, but I'm now actually sitting on advisory panels, helping them with VCs, helping them in their whole holistic approach, giving them actual panel discussions and IP workshops.

So that's kind of something that we want to develop as part of the business feeding more work in. And then ideally, I suppose I'd be looking to either get another partner in or sell or integrate with someone in the next three to five years so that we can take our brand, our clients and offer them more and really scale up. That's kind of my three to four year vision.

Jeff Dewing (18:34):

*Okay. So you would say you are just as pumped now as the day you were, when you launched the business.*

Karen Holden (18:39):

Few more grey hairs, but yes. I'm still doing just as much as I was. Yes. *Right.*

Jeff Dewing (18:45):

*So, so is it fair to say that while you started off trying to disrupt the industry in the methods, you've explained that you've when I now listen to you doing something, which I'm really impressed about when you're saying 'we're now gonna help women startups.' Because again, one of the things that is of absolute facts, whether you like it or not is that investment in women has always been materially less than investment in men. Just for, for whatever the reasons are. So to see you tackle that challenge and make a, a difference is, is admirable. And obviously it's a strong purpose, right? So, so that sounds, that sounds great. Especially when you've got that motive and that passion that drive and, and, and that relentlessness, which, which will be, which will be massive for the people involved, obviously, which is great.*

*So so what role does your husband play? Is he a lawyer as well?*

Karen Holden (19:39):

No, he retired a while ago and was gonna be a stay-at-home dad and he lasted three months.

He then went and got a job. We realized we couldn't take holidays together. We couldn't do the child support together. Cause a lot of firms aren't flexible. So in the end he came and worked here as an operations manager. He works with us. So far we haven't killed each other.

Jeff Dewing (20:03):

*So tell me, how did how did your business how did it suffer if at all through the COVID pandemic, what impact did that have on your business?*

Karen Holden (20:15):

Apart from everybody else paying rent for an empty building, because we couldn't go in and, and I think the difficulties training people, they're not hearing your calls and phone calls. So training was an, an issue for us. Actually we thrived through COVID. We've been paperless for a very long time. We've all been able to work remotely and Jeff it's been something we've been doing for many, many years. So actually to be honest, apart from me tearing my hair up, because I like to be in the office with people. It didn't really change. Because we had the facility to actually think differently where, for example, you needed to sign a document, we came up with solutions, we approached the SRA, made sure that they worked, we adapted new solutions that then allow more clients to come to us rather than the traditional firms that were still paper-based that couldn't do what we did that meant we had more clients, more traffic. Obviously people weren't traveling, so they were working longer hours. Then I've tried to try and compensate for that as well to be very careful. Cause again, you've probably read that people were saying, you know, there was no cutoff time when you leave the office, you go home. So I needed to be careful. So we arranged a lot of quiz nights and drinks with staff to keep the camaraderie up, to make sure they understood they're allowed a work life balance. But actually to be honest, we are probably far busier as a result of COVID.

Jeff Dewing (21:34):

*Mm. Which is interesting. Cause if you take it, if you go the polar opposite with us, we were invoicing 7 million pound a month to our client base, which was predominantly the hospitality industry. And on the 20th of March that fell off a cliff and went down to about 200,000. So, and we had 400 mouths to feed. So, you know, it was very, very traumatic and had a massive impact on us. But pleased to say, we've come out the other side and, and everything's sort of, you know, looking great, but I guess my next question is that when you then come out, the other side of COVID. From the experiences you had in COVID IE working remotely and, and all the various things that you were forced to do and had to do, what impact has that had now, have you carried on that momentum or have you defaulted back to what it used to be pre-COVID? What what's, what, what lessons did you take from COVID?*

Karen Holden (22:24):

So we still meet a lot of clients on Zoom virtually which actually does speed up the process. It means we can see more clients, we can offer quicker quality with them. So we've, we've maintained that, but obviously we are still back here now for personal face to face if they wish to do that.

Personally, I found online webinars and networking very difficult. So I'm back doing face to face. And I love that. Flexibility's always been something we've offered for the team, but like most people getting people back into the office has had its good and bad sides. So some of us are desperate to be here and we are. Some don't want to come back into the office. They've saved money, they've got themselves, a dog or a new lifestyle. And I think for employees, it's difficult because you want a hybrid. You want to please them. You want to save money with them being at home, but at the same time you need them back in the office for team spirit, training. So it's kind of a juggling act at the moment. So we tend to, at the moment, we've allowed everyone to work at home on Fridays. Everyone's remote on Fridays. And then some people will do three days and some people do four days, the flexibility's still there, but we are back mainly face to face when clients and staff need it.

Jeff Dewing (23:35):

*Right. Good. So, and that is, I think for me, it's about hybrid. See we went the complete opposite way. We've always had a business with 50 people in the office looking at about 30 screens monitoring what's going on. We used to call it NASA. So it's a really posh, but really technical place to be. And it was lovely. Right. But then of course we immediately overnight went to a hundred percent work from home because we had to. As most companies did. But what we've done is we've maintained that. So we had seven offices, we got rid of five of them and what we did with the remaining two offices, we completely refitted into what we call collaboration centers, which were full of couches and, and trinkets and cupboards the same as you would see at home, if you like. And what we did was we said to people, 'look, there are people that were desperate to be in the office.'*

Jeff Dewing (24:20):

*That's fine. You can come in the office, but we only want you to be here for three reasons, one is that is to collaborate two, to solve problems and three, to have fun.'*

*So we've got snooker tables and table tennis tables and stuff like that in there and free lunch and all the other bits and pieces. But when you come here, you don't come here for eight hours, you come here for the two or three hours you want to solve the problem or be with your client. And, and*

*then you go back again, you transact at home, you collaborate, solve problems and have fun at the office.*

*And a lot of people were very dismissive of it in the organization saying 'that will never catch on'. And yet it's been the most unbelievable success we've ever had where people have got that entire freedom.*

Jeff Dewing (24:56):

*And it's made people just release all their stress and anxiety because now they're not arguing with the husband or the wife, who's taking the kids to school that day. 'I've got to be in the office. I can't get back til 5'. It's given people that freedom to truly manage their own lives in their own way. It influences their destiny if you want. So, but of course, that, that will always differ from who, if you're an engineer in a van, you can't do your job from home, you've gotta go and fix something. Right? So it's not, it is not one fits all, but, but certainly it's an interesting experience across sectors that I've always been interested to see how they responded to it.*

Karen Holden (25:28):

I mean, it's difficult because you don't know whether people are stressed at home. Some people say they're very isolated and lonely. Some people are going nuts cause the kids are there. So yeah, you've, you've gotta juggle it and it's a very difficult one for larger organizations.

Jeff Dewing (25:40):

*Yeah, yeah, of course it is. Of course it is. If it was easy it'd be boring though. Right?*

Karen Holden (25:45):

Exactly.

Jeff Dewing (25:47):

*Okay. we're gonna get onto my last question now. With your knowledge, experience and wisdom that you've gone through in, in your journey if there was only one thing you could mention, what one piece of advice would you give an executive or an entrepreneur or this audience - who sees that they want to change something or, or they want to disrupt or they want to improve or they*

*want to make a difference, but they're be, they're nervous about starting a business or nervous about becoming a disrupter. What one piece of advice would you give those people?*

Karen Holden (26:22):

Surround yourself with really good people. Having an ecosystem is everything. You know, people that you can go to, to moan and groan at, people that can go to for support asking questions. I think when I first started, I was doing it on my own and eventually I had a really good ecosystem of advisors, of friends, of mentors, technicians. It's having that ecosystem. And without that, I just don't think you can succeed.

Jeff Dewing (26:47):

*Yeah. And I, I completely completely agree.*

Jeff Dewing (26:52):

*Okay, Karen, I'm gonna wrap it up now and I'm gonna say a big thank you for taking the time to talk to me today. I particularly loved your last statement, which is something that's true to my heart. You know, none of us are super human. We succeed purely by having great people around us and mostly people that are better than us. Yep. But having that ecosystem for me is, is the one thing that's that, that stands out among that bit of advice. And I completely completely agree.*

*A big thanks to Karen for taking the time to share her stories and experiences with me and us today. Please do listen back to other episodes of Doing the Opposite, where you'll hear from people like Diana Morato on how she managed to navigate the furious challenges as she rolled out Deliveroo across Spain. Or Linda Green on how her rollercoaster life built, incredible resilience, it shaped her life and her approach to being an entrepreneur.*

*I'm Jeff Dewing, author of the bestselling book, 'Doing the Opposite' and CEO of Cloudfm. Cloudfm are changing the rules of our industry and doing the opposite to create best value for our clients. If you'd like to know more, please visit our website @ [cloudfmgroup.com](http://cloudfmgroup.com) or follow us on LinkedIn. You can also find out more about the podcast and my incredible guests @ [podcast.cloudfmgroup.com](http://podcast.cloudfmgroup.com). Finally, a big thanks to Nichola Crawshaw at Cloudfm Thinking Hat PR and Craven's Marketing who have all helped me shape and launch this new disruptive podcast. Thanks for listening*