

# amicable, helping people separate in a kinder, better and more affordable way

As part of our quick founder questions series – or QFQs – we spoke to Kate Daly, Co-Founder of amicable, about revolutionising divorce, user-friendly technology and passion.

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## What was the catalyst for launching amicable?

My first divorce was an amicable divorce, I was young, the marriage was short, and we had no children together. There wasn't anything particularly complicated to sort out in terms of money and property, and thankfully, we were able to navigate it collaboratively at little expense.

My second marriage and divorce couldn't be further from this. I spent over £80K on my trainwreck divorce which spanned many years and the legal process contributed to this.

After months of reflecting on my traumatic experience, I became passionate about rewriting the narrative around divorce, separation and co-parenting. I wanted to do something positive with my experience and, as a result, I co-founded amicable to help couples avoid this fate and have access to a fair and amicable divorce.

# Tell me about the business – what it is, what it aims to achieve, who you work with, how you reach customers and so on?

amicable is the online legal service for separating couples. Our mission is to help people separate in a kinder, better and more affordable way. If you need help getting divorced, agreeing on how to divide your money and property or making arrangements for your children, explore our resources and online services. We're different to solicitors because we work with couples and we offer fixed and transparent fees. Instead of pitting couples against each other, we work to encourage a united front between both people involved. We believe that divorce doesn't have to be a bad thing, and a relationship can end on good terms.

We offer services in three main areas:

Negotiation services:

Separating couples must decide how to divide their money, property and other assets or debts. Our negotiation service, facilitated by our Divorce Specialists, is grounded in a goals-based model that provides couples with great outcomes in achieving a fair agreement. We have a 95% success rate which is higher than other alternatives, such as mediation. Some couples are able to do this without professional help, and others benefit from

Legal services:

We help with all other aspects of divorce and separation, including the logistics around getting divorced, preparing the necessary legal documents and managing the court process. For couples who have used our negotiation service or those who have reached an agreement independently, we formalise this in a consent order, which outlines their financial agreements to the court and becomes legally binding once approved by a judge. We work with couples together to keep things amicable and affordable, wherever they are in the process.

Co-parenting services:

If you're separating and you have children, you don't need to go to court to make agreements for them. You can agree to these between yourselves or with

help from a professional. We provide co-parenting coaching sessions to help you to agree on the best arrangements for your family.

## How has the business evolved since its launch? When was this?

Since launching amicable in 2015, with my co-founder *Pip Wilson*, we have helped over 10,000 people untie the knot, amicably.

Following our high-court ruling in 2020, we paved the way for couples to work together collaboratively to navigate divorce. A key part of our mission is campaigning for change to enable more people to have access to an amicable separation and in April 2022 we welcomed the change in the law to 'no-fault divorce'.

Our success caught the attention of *Octopus Group*, and we were acquired in 2023 with a joint mission – to revolutionise divorce and separation.

## Tell us about the working culture at amicable

Our values are kindness, flexibility, pioneering and customer focus, these bring our purpose to life and make what we do and how we do it unique. Many of our team also have personal experience with separation and divorce, making them passionate about changing the narrative and helping others in their situation. Innovation and dedication are essential qualities of anyone who is part of our team, however, we offer flexibility and rather than counting hours at a desk, we're interested in driving our mission forward and customer service, enabling colleagues to work around pick-ups, drop-offs and other daily life events.

## How are you funded?

Since founding amicable in 2015, we have grown into a trusted brand that helps couples avoid the emotional and financial turmoil of divorce through a kinder, more collaborative and tech-enabled process than the traditional lawyer-led model.

In December, following years of funding rounds from VCs and angel investors, Octopus Group acquired a majority stake in amicable to accelerate our growth and transform the way couples end relationships.

# What has been your biggest challenge so far and how have you overcome this?

As an all-female founding team, fundraising has been a consistent challenge, as female-led companies receive less than 2% of all tech funding. It takes a lot of energy to reach people and get our message of an amicable divorce out there especially as it has meant changing the narrative around divorce and separation. We've always developed the service from customer feedback and this has helped us to stay focused on delivering what customers want and need and this attracted the attention of Octopus who bought us at the end of 2023. The Octopus investment gives us the funding we need to reach more people and help them untie the knot amicably.

## How does amicable answer an unmet need?

We're unique in our approach to help couples separate amicably without using solicitors. Most believe that using solicitors is the only way divorce can happen, but what about those who can't afford it or those who don't want to go through the process? We're there for those who want to do the process legitimately without breaking the bank. We help those who want to avoid the adversarial legal process or lengthy and expensive court proceedings.

From a logistics perspective, our user-friendly technology makes the legal journey run as smoothly as possible and enables us to help more people to separate in a kinder and better way, without solicitors. All our services are delivered online, which means you can focus on the important things and it keeps costs low. We also have flexible payments, so that you can spread the cost over several instalments and split fees between you.

## What's in store for the future?

Since joining the Octopus Group, our continued focus has been on growth and becoming the go-to for separation, divorce and co-parenting.

Becoming part of Octopus Group is a hugely positive change as it enables amicable to continue to grow and expand our suite of services to help more couples separate in a kinder and better way.

Existing and new customers will benefit from the same high-quality, amicable service we currently offer. Excitingly, we will be expanding our range of

products and services, including a new release for our [co-parenting app](#) and access to a wide range of financial services from the Octopus Money family.

Our upcoming campaign focuses on the role of friends and family, helping shift the narrative in society from divorce being seen as a damaging, negative event to something that can be achieved amicably, with the children's best interests at heart.

Additionally, amicable will work with sister brands Octopus Money and Guardian Angel to help customers navigate the financial, legal and administrative headaches that difficult life events can involve.

## What one piece of advice would you give other founders or future founders?

There are two things that I needed to be successful... passion for my cause and surrounding myself with really good people. amicable exists because I was passionate about the original idea, it gets me out of bed every morning and drives me on even when things are hard.

So, my advice would be, make sure you're passionate about the business and don't give up when things get tough.

## And finally, a more personal question! What's your daily routine and the rules you're living by at the moment?

I became a walking convert during lockdown and it's a habit that's stuck! I start the day with a walk. I'm pretty obsessive with getting my 10,000 steps in and the early morning light is especially helpful to get my mood up – especially in the winter months! This is my 'thinking time' about the business and what I need to do to be effective each day. I'm an introvert who masquerades as an extrovert so this time with my thoughts is real soul food. I check in with my brand manager most days and as I am the face of the brand and look after products and services, my time is split between interviews, PR, and product development. I still do some case work too and I love answering the phone to customer enquiries and helping people work out what to do when a relationship comes to an end. Most of the people I speak to are trying to be amicable and it's such a privilege and an inspiration to hear their stories and know that things are changing for the better.

Kate Daly is a relationship counsellor and the co-founder of [amicable](#).

