

# essentiallyfinancial

*planning for life*

## News & Views

### Spring 2016



Welcome to the spring edition of our newsletter and I hope you enjoy it.

Following on from 2015 it's been a very busy start to the year for us.

In this edition we talk about our mantra 'planning for life'. It comes down to planning your financial future so that it allows you to live the life you want.

We also look back on my twenty five years and counting, working in the financial services industry.

Last but certainly not least, we recently published our new guide ***The Five Fundamental Steps of Solid Financial Planning***. You would have received a copy but if you'd like another to pass on, just let us know.

So if you have any questions whatsoever please don't hesitate to give us a call. A clearer financial future is only a telephone call away.

### The Meaning of Life ..... Planning

As the title here implies it's actually my interpretation tied to life planning.

I think it's a common misconception that financial life planners are, and indeed financial life planning is, just about making your money grow. Don't get me wrong as that is a crucial part of it. But for me financial planning, when done well, gives people a chance to enjoy their lives in the style they want to.

That's why I make it an imperative to discover what people want from life, to understand their objectives and then we set off helping them to achieve that. And I have a good example of this close to home. In fact it's me.

When I made the decision to 'go it alone' and set up Essentially Financial in 2010, it was more of a freedom thing than a financial motivator. Of course I wanted to do well, but I also wanted the lifestyle of working locally where I'd lived for twenty five years and within the community by doing what I felt passionate about and being fully in control of my own destiny. It was the best decision (apart from proposing to my wife Caroline) that I have made. Not least being a lifestyle change.

I still feel as though I'm in an extended honeymoon period (at the office that is). I love what I do and what it allows me to do outside of the office too.

That's the essence of financial planning. It's taking the right steps towards what you want from life and helping you to live it on your terms. And that for me means a hell of a lot.

***'Planning is bringing the future into the present so you can do something about it now' - Alan Lakein***

## Twenty Five Years and Counting

Last January I celebrated my 'second' Twenty Fifth Birthday. And before you call me a fibber and cast doubt upon my claim, let me explain. You see, January 2016 marked twenty five years that I've worked in the financial services industry and as part of this, I was asked what got me involved in the sector. Well, to tell the truth it wasn't part of any grand career plan I had.

After leaving school I went to work for my dad's graphics firm. I loved it and it was all I wanted to do. I worked through the ranks to be running my own subsidiary and can distinctly remember walking around the firm on one particular occasion thinking 'this will be mine one day.' Then, the recession of the early 90s and the rapid rise of digital technology created a perfect storm that laid waste to my plans and we were eventually forced to close.

So there I was, approaching my 30<sup>th</sup> birthday, a married man with a daughter of six months, a mortgage to pay and no job. So after discussing with a couple of friends, they suggested that I consider looking at financial services. The world of financial advice was very different back then and particularly compared to now.

After agonising over which direction to take my career in, not to mention to start earning money to look after the family, I accepted a role as a Financial Consultant at Save & Prosper in Liverpool Street in the City of London which was an ancillary company to Robert Fleming Bank.

The first twelve months were hard. Very hard. I was learning my new profession, building my confidence in an embryonic role and trying to make ends meet. It was very common during that time to see people enter the industry and within six months they would be gone. The sector wasn't and indeed still isn't for everyone. But for me it just seemed to click. I enjoyed meeting people and helping others. I understood the enormous benefits that proper planning could bring to all aspects of people's lives. And I soon realised this was the role for me.

During the past quarter of a century I've worked for several very good companies before I established and set up Essentially Financial in November 2010. All of those experiences and the different people who have influenced me along the way have shaped how we do things here. But added with our own twist. Probably the biggest lesson I've learned is to never take things for granted (as I once did) and to continually keep learning and build upon the skills I have.



**To find out more or enquire about any other financial planning or advice issues, feel free to contact us.  
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