Candidate born in 1972
Speak to Charlie.palmer@ifac.eu for more information

Personal Profile

Over 20 years' experience working within the financial services industry in wealth management, discretionary management and fund management, Predominantly working within an IFA, Discretionary Fund Management practice. Extensive experience carrying out wealth management functions, constructing financial models in order to facilitate the investment decision process, fund switching, product research and IFA work such as completing suitability reports, obtaining quotations, valuations, processing business and chasing commissions.

Professional Qualifications

- Financial Planning Certificate 1, 2 and 3
- Ce Map – Certificate of Mortgage Advice and Practice
- CF6 – Mortgage Advice
- R01 Exam: Financial Services, Regulation and Ethics

Employment History

April 2016 – Present
BPR Heaton
Tax Adviser

Structuring the affairs of business and private clients to minimise their tax liability. Assisting clients to navigate the complex world of tax – from calculating the right amount of tax to pay, to understanding changes in law relating to tax and working out the best ways to manage client's taxes. Assisted with the preparation and submission of tax returns.

Reason for leaving: A desire to move back into wealth management.

October 2001 – August 2016
Barmac Asset Management Ltd
Head of Operations

- Organised and managed the operational and compliance functions of the business in such a way to ensure that the firm's service propositions were delivered in an efficient and robust way, whilst maintaining high levels of risk management, profitability and operational effectiveness.
- Led Barmac's Investment Management Committees (IMC) on a monthly basis and led the compliance committee meetings on a quarterly basis. Provided research and fund management support in relation to The Castleton Growth Fund (OEIC) and white label discretionary managed model portfolio service to Professional Advisers.

Roles and responsibilities whilst at Barmac:

Had various roles whilst working at Barmac Asset Management including: Head of Operations, Office Manager, Financial Analyst, Financial Consultant, Paraplanner and dealing with compliance related issues.

- Office Manager - Ensured timely, efficient dealing and its execution, produced marketing material for The Castleton Growth Fund, including charts and compliance related documentation. Conducted necessary due diligence, ensuring satisfactory documentation review/credit risk of funds and their managers/companies and regulatory analysis. FSA Gabriel and ICAAP returns.

- Financial Analyst - Producing high quality research and analysing data relating to macroeconomic trends. Reviewing European and world peripheral economic reports, analysing the sovereign debt crisis in the Eurozone and the impact on the market, creating model portfolios and assisting on estimating the impact of changes to Eurozone. Applying economic and quantitative tools to respond to the Directors of Barmac. Leading the Investment management committees on a monthly basis.

- Financial Consultant (Independent IFA) - Adviser providing services in general insurance, protection, mortgages, retirement planning and savings and investments. Carrying out fact finds and recommending appropriate products within industry guidelines. Developing the sales area through targeted prospecting. Was fully authorised to sell unaccompanied.

  - Paraplanner - Processing new business applications, providing admin support to other Consultants, obtaining Illustrations, producing reason why letters and conducting research and report writing for myself and 2 other Advisers. Ensuring all files are fully compliant and meet company standards. Maintaining registers and logs, including CPD file following monthly in house training. Other duties included commission chasing, meetings with insurance company Consultants and attending client meetings. Completing forms, processing new business and servicing.

- Skills: Excellent quantitative and analytical skills. A strong interest in economics and analysing complex datasets and data management. Strong numerical, research, analytical skills, resourceful, organised, attention to detail. Structured and accurate with the ability to take initiative and achieve results under pressure. Proficiency with forecasting and data management tools and superb written communications skills. Self-motivating and IT skills, able to work on own or in a team and meet strict deadlines, take initiative. My experience in the industry makes me the ideal person to manage the administrative and operational aspects.

- Reason for leaving: Closure of Barmac Asset Management in August 2016.

April 2001 – October 2001
Bradford & Bingley (Leeds Area Offices)
Mortgage Adviser

- Mortgage and General Insurance Adviser (office based). Carrying out fact finds and recommending appropriate products within industry guidelines. Fully authorised to sell unaccompanied
- Skills: Positive team player, strong attention to detail, analytical and organisational skills. Work in a fast, intense and pressurised environment managing conflicting demands whilst meeting strict deadlines.

- Reason for leaving: To join Barmac Asset Management.

June 2000 – April 2001
Royal London
Financial Adviser

- A home-based Adviser providing services in general insurance, protection, mortgages, retirement planning and savings and investments. Carrying out fact finds and recommending appropriate products within industry guidelines. Developing the sales area through targeted prospecting. Fully authorised to sell unaccompanied
- Skills: Strong client relationship development, proactive and persistent in work, striving to work at best ability at all times, execute work in a timely manner particularly given the high pressured demand and company targets

August 1994 – June 2000
Halifax Building Society (Halifax Plc) (Head Office)
Team leader in Mortgage Customer Services Department

- Began career with the Halifax Building Society in 1991, after studying European Studies, Politics and Law. Based at the Halifax's head office. Gained a wide-range of knowledge and experience, working in customer relations and mortgage lending.
- Team Leader in mortgage customer services department. Involved in all head office aspects of mortgages from products, customer queries and complaints, branch support, intermediary management, processing applications and credit scoring, arrears and repossessions, completions, Transfers and legal aspects.
- Prior to leaving, was the sole person in charge of product transfers and had the sole role of Product Transfer Specialist. Was responsible for maintaining an impartial overview of transfers from a legislative and administrative perspective.
- Achievement – Selected twice to attend the Halifax's three day management courses at Oulton Hall. A feat of being the first person ever to be selected two years in a row.
- Skills: Gained a solid communication background, presentational and organisational skills. Gained a wide-range of knowledge and experience working for the Halifax. This in turn gave me confidence, self-motivation and enthusiasm whether working alone or in a group situation, with the ability to listen and learn from others.

Skills

- Numerical, analytical, research, verbal and written skills, presentation and problem solving skills and ability to work under pressure. Have managed several teams of people throughout my career. Have the ability to work on own initiative and can work well within a team. Am very reliable and meticulous. Great communication and interpersonal skills and organised and methodical.

Hobbies

- Socialising
- Walking, Skiing, and Scuba Diving around the world
- Travelling and Family Vacations
- Gardening and reading

March 2017