



YOUR INDEPENDENT FINANCIAL PLANNERS

FINANCIAL PLANNING FOCUSED ON YOU

WHAT WE DO

FINANCIAL PLANNING

Your financial planning journey is unique to you, and so we tailor our service to you at every stage.

This begins with taking a broad view of your finances, considering not only your current situation but also your goals and objectives for the future. We then work closely with you to create your personalised financial plan, designed to take you from where you are now to where you want to be.

Our financial planning service includes Retirement and Pension Planning, Cashflow Planning, Inheritance Tax Planning, Investment Management, and Personal and Business Protection.

We work with individuals, families and corporate clients to help them achieve their desired outcomes.

YOUR JOURNEY



01 INITIAL MEETING

We understand the importance of trust in financial planning, so we offer you a no-obligation initial meeting at our cost.



02 RECOMMENDATIONS

Your financial planner and our team of paraplanners will analyse your financial position and devise tailored recommendations to meet your objectives.



03 IMPLEMENTATION

In addition to detailing and explaining our recommendations in a personal suitability report, your financial planner will meet with you a second time to answer any questions you may have.



04 ONGOING SERVICES

Working with you on an ongoing basis is integral to achieving the best outcomes. You can choose a level of ongoing service to suit you – full details are available in “Your Guide to our Services”.



05 REVIEW

We'll review your financial plan with you at regular intervals and make changes as necessary to ensure your short, medium and long-term objectives are met.

INVESTMENT MANAGEMENT

Helping you grow and manage your wealth in line with your goals.

TAILORED INVESTMENT SOLUTIONS

Knowing how best to invest your hard-earned money can be difficult, especially when there are so many options available. Because everyone's needs are different, we tailor your investment strategy to suit you, as part of your financial plan.

BESPOKE ADVICE

We'll work with you to create a tailor-made investment strategy that matches both your circumstances now and your goals for the future.

RISK SUITABILITY

We'll ensure that your portfolio reflects the level of risk you're happy to take, and we'll review your risk profile in line with changes in your circumstances.

TAX EFFICIENCY

We'll make sure that all your investments are structured in a way that enables you to maximise tax efficiency and use any tax allowances.

ADVISORY OR DISCRETIONARY

Our investments are available on an advisory and discretionary basis, allowing you to choose the best option for you.

PERFORMANCE TRACKING

Online portfolio management and performance tracking tools provide a 24/7 real-time view of your investments, keeping you fully informed.

COMPLETE FLEXIBILITY

In a rapidly changing market, we keep a vigilant eye on the impact of any change and give you the guidance you need to respond appropriately.

Siobha
Chartered

GIBB
FINA



PENSION TRUSTEES

Providing business owners with a greater level of control.

SSAS SPECIALISTS

A Small Self-Administered Scheme (SSAS) is a type of pension that can be set up with between 1 and 12 members, via a trust deed effected by the directors of limited companies for themselves, senior executives and selected employees, though they can also include family members, even if they are not employees.

Unlike personal pension solutions, a SSAS gives business owners greater control over the use and investment of money in the pension scheme. This includes the ability to own property or other assets, or to lend money back to the business – all subject to conditions.

BENEFITS OF A SSAS

LOW COSTS - There is one single set of charges regardless of how many scheme members there are, reducing the cost of administering the pension.

TAX EFFICIENCY - Not only do employer and member contributions receive tax relief at the appropriate rate, but investment income and gains within the scheme (apart from some dividend income) are generally exempt from Income Tax and Capital Gains Tax.

TRANSFERS - Funds from other pension arrangements, as well as contributions from the company or a member, can be put into a SSAS, attracting tax relief.

INVESTMENTS - You can invest the funds within a SSAS into stocks and shares-style investments in line with your scheme's attitude to risk.

FLEXIBLE - It offers your business greater flexibility on where the scheme's assets can be invested. For example, you may be able to purchase a trading premise and rent it back to the business, paying the rental income into the scheme (subject to conditions).

BORROWING - The SSAS can borrow money for investment. For example, the SSAS may raise a mortgage to assist with the purchase of the company premises by the scheme, and the mortgage repayments may be covered by the rental income the company pays into the SSAS.

GD GIBBS DENLEY GROUP

OUR VALUES



TRUST

The trust you place in us is everything. We work hard to earn and maintain it through our quality advice and the high level of client service we deliver.



STABILITY

We maintain consistency in our service so that you always feel confident that there is someone at the end of the phone should you need us.



PEOPLE

Our people are the key to our success. We employ the highest calibre of staff and nurture them through professional development and a positive culture.



ETHICS

We strive to do social and environmental good. We take actionable steps towards making this an inherent part of our business.



PROFESSIONALISM

We are committed to the knowledge and capability of our team and ensure they have the very best skills and qualifications to serve you.



EMPOWERMENT

We aim to empower both our clients and our people through knowledge, enabling them to make well-informed financial decisions for the future.



GD GIBBS DENLEY GROUP

Gibbs Denley Financial Planning is part of the Gibbs Denley Group. With a rich history involving many successful acquisitions, the Group oversees three companies within our family, bringing together the best people, products, and solutions to help you reach your financial goals.

GD GIBBS DENLEY FINANCIAL PLANNING

Gibbs Denley Financial Planning is our advisory arm, providing you with the advice, products and service you need to realise your financial plan and keep it on track as your needs change.

GD GIBBS DENLEY INVESTMENT MANAGEMENT

Gibbs Denley Investment Management build and manage our investments, providing you with direct access to the people who research and select the funds that make up your investment portfolios.

GD GIBBS DENLEY PENSION TRUSTEES

Gibbs Denley Pension Trustees are specialists in Small Self-Administered Schemes, helping you find creative solutions to benefit both your business and your pension.



FINANCIAL PLANNING, FOCUSED ON YOU

For more than 30 years we've been committed to providing exceptional customer service and nurturing long-term relationships to clients across East Anglia and the UK.

THREE LOCATIONS

We have three offices:

- Bury St Edmunds
- Cambridge
- Chelmsford

You can choose the most convenient of these offices for a meeting with your financial planner, or speak to them for more flexible options.

OUR EXPERIENCE IN NUMBERS



7

CHARTERED STAFF



650M+

ASSETS UNDER MANAGEMENT



103

PROFESSIONAL QUALIFICATIONS



OUR ACCREDITATIONS

CHARTERED FINANCIAL PLANNERS

We are proud to hold Chartered status as a firm, having gained this title in 2015. Being Chartered is an objective mark of professional standing; it is awarded to firms who can demonstrate a commitment to developing knowledge, enhancing capability and maintaining ethical standards.

As well as holding the Corporate Chartered Financial Planner status, other members of staff have achieved the individual Chartered Financial Planner status, a Level 6 qualification equivalent to a bachelor's degree.



What our Chartered status means:

- We ensure our technical and professional knowledge and competence through professional qualifications.
- We keep our knowledge and skills up to date through our Professional Development Programme.
- Our advisory staff must be members of the Personal Finance Society (the financial planning arm of the CII Group) and comply with its Code of Ethics, which is enforced through disciplinary sanctions.

FELLOWS OF THE PERSONAL FINANCE SOCIETY

Three of our financial planners have achieved Fellowship status, the highest award available from the Chartered Insurance Institute, proving the exceptional dedication of our staff on an individual level too.

This is evidence of a prestigious level of financial planning capability and our team's dedication to professional development.



Qualified Member

Personal Finance Society

Standards. Professionalism. Trust.

OUR IMPACT

Our nominated Charity of the Year is chosen by staff vote at the beginning of each year. We aim to choose charities that provide a service or support to people within East Anglia.

We raise money for these charities through a combination of staff activities (such as our monthly Dress Down Day and sponsored team events) and corporate activities, such as donations supporting our Christmas cards.

Causes we have supported

- East Anglia's Children's Hospices
- Magpas Air Ambulance
- Mind
- NHS Charities Together
- Macmillan Cancer Support
- Arthur Rank Hospice Charity
- The Alzheimer's Society
- Breast Cancer Now



Star Shine Night Walk for Arthur Rank Hospice Charity

Wear it Pink Day for Breast Cancer Now



OUR TEAM

The quality of the advice we deliver is dependent on the knowledge and skills of our staff.

THE BOARD



MARK DENLEY

CHAIRMAN
CHARTERED FINANCIAL PLANNER
INVESTMENT MANGER
PROFESSIONAL TRUSTEE



SIMON REES

MANAGING DIRECTOR
CHARTERED FINANCIAL PLANNER
COMPLIANCE OFFICER



SIOBHAN CORDERY

DIRECTOR
CHARTERED FINANCIAL PLANNER



LEE ARMSTRONG

DIRECTOR
OPERATIONS AND HR

THE INVESTMENT TEAM



MARK DENLEY

CHAIRMAN
CHARTERED FINANCIAL PLANNER
INVESTMENT MANGER
PROFESSIONAL TRUSTEE



SIMON REES

MANAGING DIRECTOR
CHARTERED FINANCIAL PLANNER
COMPLIANCE OFFICER



TOM SPARKE

DIRECTOR - GDIM
INVESTMENT MANAGER



MARK ABRAHAMS

INVESTMENT ANALYST

THE FINANCIAL PLANNERS

Our team of financial planners are highly qualified and work closely with our team to deliver your financial plan.



MARK DENLEY
CHAIRMAN
CHARTERED FINANCIAL PLANNER
INVESTMENT MANGER
PROFESSIONAL TRUSTEE



SIMON REES
MANAGING DIRECTOR
CHARTERED FINANCIAL PLANNER
COMPLIANCE OFFICER



SIOBHAN CORDERY
DIRECTOR
CHARTERED FINANCIAL PLANNER



MICHAEL BRETHERICK
ASSOCIATE DIRECTOR
CHARTERED FINANCIAL PLANNER



JULIE MALLET
ASSOCIATE DIRECTOR
CHARTERED FINANCIAL PLANNER



CHRIS ADAMS
CHARTERED FINANCIAL PLANNER



SEAN PLEDGER
FINANCIAL PLANNER



DAVID FOSTER
FINANCIAL PLANNER

For full details of all of our people, please visit our website:

 www.gibbsdenley.co.uk/meet-the-team/

GET IN TOUCH

Email: financial@gibbsdenley.co.uk

Cambridge

Crystal House, Buckingway
Business Park, Swavesey,
Cambridge. CB24 4UL

Tel: 01954 233 650

Bury St. Edmunds

55 Abbeygate Street,
Bury St Edmunds,
Suffolk. IP33 1LB

Tel: 01284 722 600

Chelmsford

59 New London Road
Chelmsford,
Essex. CM2 0ND

Tel: 01245 290 702

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