

Christopher
Little
& Co.
Financial
Advisers

Helping you build a career as a Financial Planner



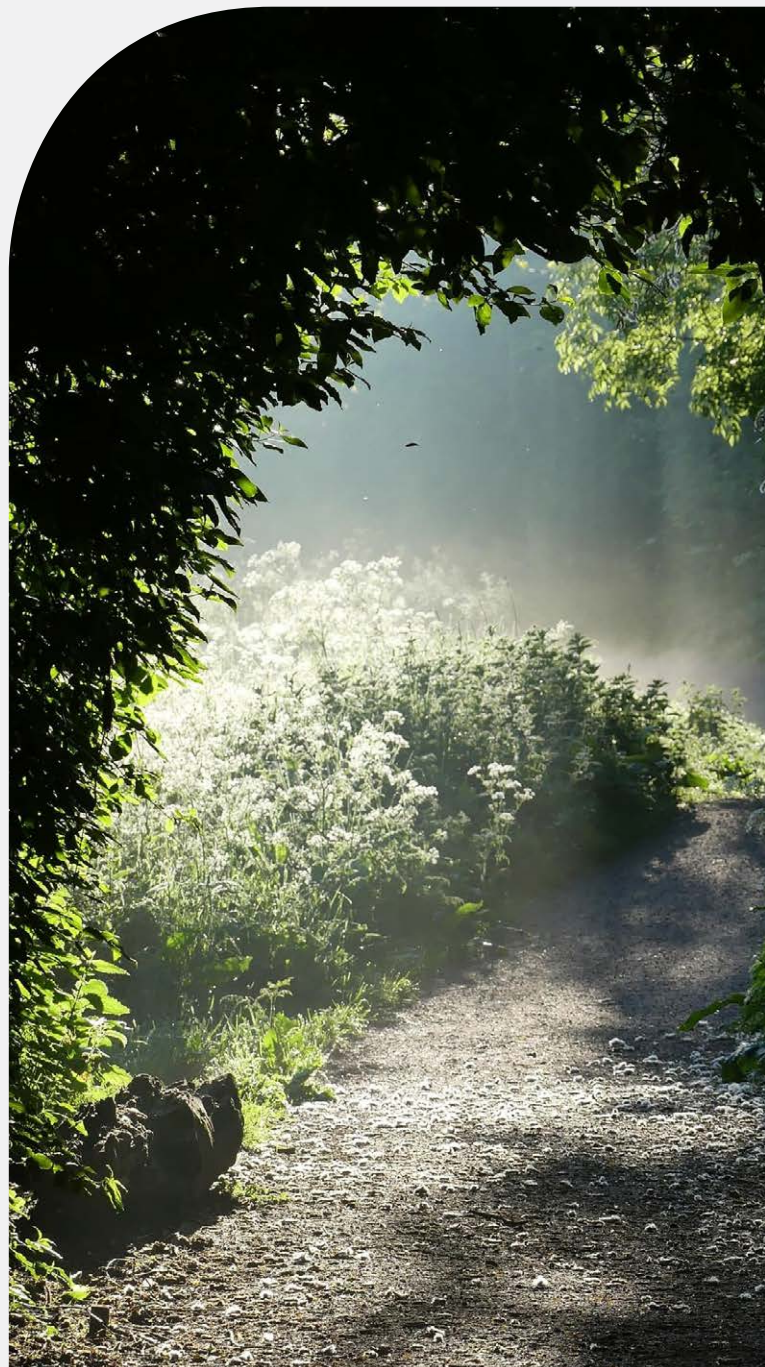
Introduction

We help clients in Otley and surrounding areas to achieve and maintain their desired lifestyle. Our aim is to deliver financial peace of mind, at every stage of life through comprehensive financial planning.

Christopher Little & Co Financial Advisers was founded in 1991 by Christopher Little. From our office, based in the picturesque market town of Otley, we have been helping clients achieve their goals through sound financial planning for 30 years. In January 2016, Thomas Hatley took over the business from Christopher Little and the business has gone from strength to strength.

We are a small but growing firm with a contemporary office located on one of the main roads through Otley. We offer client meetings at our office, over Zoom or at the client's home. We aim to provide all the tools and support required for you to be a successful and fulfilled Financial Planner. We really care about our team members and our clients. We are the Top Rated financial adviser in Otley (as per VouchedFor and Google Reviews at June 2021).

For extra security, economies of scale and enhanced buying power, we chose to be part of the Quilter Financial Planning, which is one of the leading financial advice networks in the UK, with a strong track record of delivering great customer solutions. Quilter Financial Planning itself is part of Quilter, a FTSE 250 company with real financial strength that offers long-term security for all its customers.



Photographer: Steve Davey

Our Values

- We aim to provide a fully comprehensive service to all clients.
- We are confident that we will deliver a high-quality service that will be among the best in the financial services sector.
- We always strive to deliver on our promises.
- We continually strive to improve our professionalism through personal development.
- We follow the principles of Treating Customers Fairly set out by the Financial Conduct Authority.
- If any material interest or conflict of interest should arise in business that we are arranging for a client, we will let them know and ask for their consent before we carry out any instructions.
- We treat our clients and advisers as we would expect to be treated.
- We like to hear how we have performed and share best practice, so will always ask for testimonials.

Our Awards

vouchedfor
TOP RATED ADVISER 2019
★★★★★

vouchedfor
TOP RATED ADVISER 2020
★★★★★

vouchedfor
TOP RATED ADVISER 2021
★★★★★



Photographer: Karl Hockless

Charities and Community Work



We believe that great things can be achieved when we work together. As members of the thriving Otley community, we support our friends and neighbours in a number of important ways.

Otley Food Bank - Supporting charitable causes and the local community has always been a core part of our business, and a personal passion.

We asked our clients which charity we should focus on and they chose Otley Food Bank. Otley Food Bank provides food parcels to the most vulnerable families and individuals within Otley and our surrounding communities, ensuring that those who receive them have at least three days' food to cover any emergency.

In the first 12 months we raised £1,060 which provided 35 food parcels for family's in Otley and the surrounding area.

Otley Business Improvement District - Christopher Little & Co Principal, Thomas Hatley, Chairs and sits on the Board of Directors for Otley Business Improvement District. Otley BID is an investment partnership, raising money for improvements to the beautiful town of Otley.

Otley Chamber of Trade - We are a member of the Otley and District Chamber of Trade and Commerce. Otley Chamber was established in the 1930s and has consistently spoken out on behalf of local businesses. Our Principal, Thomas Hatley, is a past President and our Membership reflects the wide range of businesses in the town and includes High Street names as well as numerous specialist retailers and service providers.

Photographer: Steve Davey



01943 851080

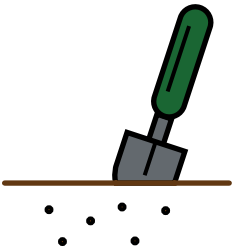


advice@christopher-little.co.uk

Where are you in your journey?

Regardless of where you are in your career, we know we have the tailored support to help people like you. We pride ourselves on treating all our advisers as individuals. That said, we could not help but notice there were similarities between certain groups of advisers at different stages of their careers...

Starting



Recently qualified and eager to begin advising clients, they have often worked in the profession as an Administrator, progressing to the role of Paraplanner. Looking for a soft landing with close mentoring, technical and personal development. They seek ways to grow as a financial planner and hone their skills. Often starting off advising on Mortgages and Protection, before progressing to full Financial Planning, they are happy to do most of the end-to-end process/tasks to ensure they initially learn their craft, but also want technology and support to reduce human error.

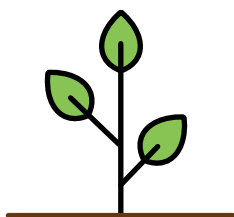
Support valued the most: Marketing & lead generation support, training and development, close mentoring, technical knowledge & guidance.

Growing



Hungry for technical and personal development, they value career plans. They seek ways to grow as a financial planner and get more of the right type of client. Often happy to do some of the end-to-end process/tasks to ensure they develop their craft, but also want technology and support to reduce human error. Likely to be sitting advanced exams and working towards Chartered Financial Planner status.

Support valued the most: Marketing lead generation support, administration support, training and development, mentoring, technical knowledge & guidance.

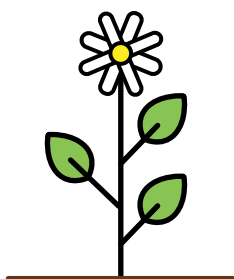


Maturing

They have good numbers of clients but want more of the right type of client. Often too busy to take time out of work, but are wanting to achieve a better work/life balance. They are looking for greater Administrator and Paraplanner support. With help they want to embrace modern technology and develop their client service proposition to improve client outcomes.

Retirement still seems a long way off, but they often suffer from not planning to maximise this opportunity until too late. They want to ensure their clients are looked after when they are no longer advising in the future.

Support valued the most: Administration and Paraplanner support, focused marketing, client planning, help to get a better work/life balance.



Realising

Retirement is approaching but they are unclear how to ensure their clients are looked after. They want to release the value they have built up, either personally or in their business, but are concerned they may not get true market value. They have a loyal core number of clients and large 'data banks' of previous clients. They may want to stay in the profession in a non-advising role as a coach or mentor.

Support valued the most: Releasing their liability, succession planning, client/practice buy out schemes, phased retirement, high quality personalised support.

How we help?



Maximise your earnings

We believe there are economies of scale to benefit from and advisers working together with the right support structure will be able to maximise their earning whilst retaining a healthy work/life balance.



Grow sustainably

Treating clients as individuals is key, and so we want to work with you in the same professional manner, to help you get more of the right type of client. We want to embrace your individuality, while providing frameworks within which you can flourish.



Exit confidentially

Just as you help your clients plan for retirement, irrespective of their current age, we will help you with your own planning. So, you can feel confident that your clients are looked after, and you enjoy the rewards you have worked hard for.



Photographer: Paul Grubb

Our focused solutions

We will build a proposition that is tailored to your needs depending on where you are on your own journey.

Administrator and Paraplanner Support -

Having the right people to do the right jobs at the right time. From processing post to a full client case management service, we can match the support package to your needs.

Coaching & Technical Support – Coaching when you are just getting started and ongoing technical support on all aspects of financial planning from an in-house expert with years of experience.

Compliance & Regulation – The support and backing of a leading compliance network with regulatory reporting and fees included as standard.

Community - A group of like-minded people to share ideas and clients with.

Exams – Support to help you attain Chartered Financial Planner Status.

General Office Expenses - From stationary to postage, we take care general office expenses.

IT Systems & Support - Hardware & Software to get you up and running from day one, with expert IT support for when things do not quite work as they should.

Learning & Development - CPD Modules, workshops and meetings to help you maintain your Statement of Professional Standing and deliver excellent client outcomes.

Liability - Protection for you and your clients now and in the future.

Longevity - Confidence that your clients are looked after in the same spirit as yourself, when you choose to retire.

Marketing & Lead Generation - Retaining and attracting more of the right type of client through a professional website and marketing strategy built with the leading agency for Financial Planners.

Payments and Reporting – A transparent payment system that tracks client fees/ commission and puts you in control, keeping your earnings on track.

Proposition - Maintaining your offering and evolving it where required to retain and attract new clients.

Reward & Remuneration - Contracts that reflect your level of fee generation and support required.

Servicing - Processes to deliver on your promises whilst maximising your earnings.

Technology - Enhancing the client experience, building robust financial plans, and saving time. You will have access to a wide range of Technology including Pipedrive CRM, Defaqto Engage, Voyant Cash Flow Modelling and our XPLAN client back office system.

The marketplace we review on the client's behalf



The financial world can be extremely complex. Analysing and monitoring the enormous diversity of products, funds, wrappers and platforms is time consuming and costly – a cost that ultimately finds its way to the end consumer or affects your earnings.

Having worked with a wide range of clients in all areas of financial planning, it became clear that using a tailored range of handpicked solutions could help with this.

Together with some of the most modern and efficient products available, this has proven to be the best way to cater for many of our clients' financial needs.

So, by restricting our advice service to a carefully chosen range of products and providers, we can remove that complexity and therefore keep costs lower, freeing up time to focus on providing great client service.

Whilst the restricted panel is designed to cover the majority of needs, there are some occasions when a suitable solution cannot be met through the panel. In this instance we do have the option to conduct additional research and go "off panel" to search the broader market for an appropriate solution.

We believe this approach offers our clients the best of both worlds: a first-class range of providers and products designed to meet the vast majority of their needs at a reduced cost with, the capability to look more widely should the need arise.

Our tailored range of solutions is subject to constant analysis and review by an extensive team of dedicated professionals at Quilter Financial Planning. This ensures we only ever offer the highest quality solutions, that they are always up to date and appropriate to your clients' needs both now and in the future.

Photographer: Christopher Constantine Patinos

Your 'On-boarding' Process to Join Us...

1. Listen

We want to understand what you are looking to achieve and how we might work together. We will explore what we can expect from each other and, what concerns, or barriers may stop us being a success together.

3. Implement

This starts with the application process, referencing and due diligence. This is followed by an induction event, and a plan to ensure 'Competent Adviser' status is achieved as expediently as possible. We agree regular milestone review points to ensure accountability and a smooth transition.

2. Plan

This is where we explore how you will trade, how you will get paid and the right level of support. We agree a business plan and ensure accountability on both sides to safeguard a smooth transition. We also agree the terms of our relationship.

4. Review

At least quarterly we will formally check progress, refining and enhancing support where required. This helps ensure that our relationship is managed in line with expectations. It also provides a forum for capturing suggestions and improvements, which can then be acted upon.



Summary

We feel that we are the 'place to be' for a Financial Planner. We provide the right level of support tailored to you – driven by where you are on your 'adviser journey'. We have built a successful business based on being 'Stronger together' and hope you may also be part of that continued journey.

We are focused on helping you

- **Maximise your earnings**
- **Grow sustainably**
- **Exit confidentially**

Drop by our office and we'll pop the kettle on.

 75 Bondgate, Otley,
West Yorkshire, LS21 3AB

Alternatively, you can reach us on:

 01943 851080

 advice@christopher-little.co.uk

