carbon financial planning team

"Unless we are making a contribution to people's lives, directly and indirectly, we are not serving the final ultimate purpose of the industry that we all work in"

Gerry Grimstone
Chairman, TheCityUK

FINANCIAL PLANNERS CII CHARTERED

ifp ACCREDITED FINANCIAL PLANNING FIRM™

Investment Adviser of the Year
Professional Adviser Awards 2013

Carbon Financial Partners employs some of the most highly qualified and experienced financial planners in the business. Here we profile our financial planning team which contains some of the very best in the UK.

Gordon Wilson
Managing Director

Gordon founded Carbon and specialises in advising business owners. Being a business owner and having bought and sold businesses, Gordon has personal experience of the challenges businesses face.

Gordon is a Chartered Financial Planner and a Certified Financial Planner with over 20 years' industry experience.

Barry O'Neill
Investment Director

Barry specialises in investment and leads the company's investment strategy. He is a Chartered Financial Planner, a Certified Financial Planner and a Fellow of the Personal Finance Society. He also holds the Investment Management Certificate (IMC).

Barry is a co-founder of Carbon and has over 25 years' industry experience.

Mark Christie
Corporate Director

Mark works mainly with business owners, helping them to understand what they need to do to ensure future financial security and prosperity through first protecting what they have got, and then advising them on tax efficient profit extraction and prudent management of the funds thereafter.

Mark is a Chartered Financial Planner, a Certified Financial Planner and a co-founder of Carbon with over 25 years' industry experience.

Hazel Brown
Director

Hazel advises business owners on how to protect the benefits and maximise the returns from their pension schemes as well as other business and personal assets. She holds the Diploma in Financial Planning.

Hazel is a co-founder of Carbon with over 28 years' experience of working with some of Scotland's largest financial services businesses.

Amanda Downie
Financial Planner

Amanda specialises in tax, trusts and investment. Her technical knowledge allows her to advise on the most complex cases; typically, wealthy individuals looking to protect their assets and maximise the amount of wealth passed down the generations.

Amanda has a B.Com (Honours) Business Studies & Law degree, the Diploma in Financial Planning and the STEP (Society of Trustee & Estate Practitioners) Certificate for Financial Services (Trust & Estate Planning) - with Distinction.

Paul Gibson

Financial Planner

Paul specialises in all aspects of retirement planning, helping clients achieve financial independence.

Paul won the coveted Money Management 'Retirement Planner of the Year 2012' award and was runner up in the recent Money Management 'Inheritance Tax Planner of the Year 2013' award.

He is a Chartered Financial Planner, a Certified Financial Planner and a Fellow of the Personal Finance Society.

Paul has over 20 years' industry experience. Prior to joining Carbon, Paul worked for CBW, a City firm of accountants and before that Grant Thornton in London.

Richard Wadsworth

Financial Planner

Richard deals primarily with those planning for retirement, moving into retirement and considering passing wealth to the next generation. Richard also works with those individuals going through a divorce. He is a Chartered Financial Planner, a Certified Financial Planner, a Fellow of the Personal Finance Society and a Fellow of the Institute of Financial Planning.

Richard has over 20 years' industry experience, latterly as a business owner and prior to that as an adviser to the UK Partners of Ernst & Young on their personal financial situations.

John Bell

Financial Planner

John is one of the company's first financial planners from Carbon's graduate trainee programme. He joined with an MA (Honours) in Business and Economics and has gone on to qualify as both a Chartered Financial Planner and a Certified Financial Planner within five years. John is now a Fellow of the Personal Finance Society.

John's specialist area is technical pensions including Self-Invested Pension Plans (SIPPs) and Small Self-Administered Schemes (SSAS) and has the STEP (Society of Trustee & Estate Practitioners) Certificate for Financial Services (Trust & Estate Planning).

James Pickles

Financial Planner

James provides investment advice to pre- and post-retirement clients. Having specialised in this area for many years he understands clients' issues and concerns at this crucial milestone in life.

James holds the Diploma in Financial Planning and is a graduate member of the Institute of Personnel & Development. He has over 30 years' industry experience.

Nicola Coates

Financial Planner

Nicola's specialist area is family financial advice and inter-generational planning to clients with often complex financial circumstances; advising on trusts, Inheritance Tax and investments.

Nicola is a Chartered Financial Planner, a Certified Financial Planner and is the Branch Chairwoman for the Institute of Financial Planning in Scotland.

Stephen Rowntree

Financial Planner

Stephen listens to clients and helps them to identify what is important to them and then builds a robust financial plan that allows their objectives to be achieved. He has a particular interest in working with business owners, helping them to extract profits tax efficiently, protect what they have worked hard to build up and plan for their future retirement.

Stephen graduated with a BA (Honours) in Business Studies and is a Certified Financial Planner.

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Professional Adviser Awards 2014
Winner
Adviser Firm of the Year
Scotland

Gold Standard Awards 2013
Winner
Independent Financial Advice

The Personal Finance Society
Finalist
Chartered Awards 2013
Chartered Financial Planners of the Year

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