**Gregor Howitt – Co-Director and Financial Advisor**

My name is Gregor Howitt and I'm a co-director of the company but I'm also a financial advisor and I'm based in our offices in Aberdeen.

**Billy Elliot – Financial Advisor**

So my name is Billy Elliot, I’m a financial adviser based up here in the Orkney Islands and my role is to meet with clients and other them their tailored financial advice to meet their long term financial needs.

**Gregor Howitt – Co-Director and Financial Advisor**

The company is called Gregor Howitt Wealth Management and we are a senior partner practice of the St. James Place Wealth Management Group. We are involved in building individual financial solutions for busy people to try and help them achieve financial independence in future. St. James Place Wealth Management Group is a FTSE 100 company and we've recently been awarded the best wealth manager of the 2018 share Awards held recently in London. The company's success has grown really through its ethos of offering face-to-face advice and our commitment to providing ongoing service for our clients.

**Billy Elliot – Financial Advisor**

So the finance industry is very broad, Gregor Howitt Wealth Management specifically work in the finance advice sector. Most of our role is focused on retirement investments, inheritance tax, taxation and protection planning. However now we're offering mortgage advice and more holistic financial planning.

**Gregor Howitt – Co-Director and Financial Advisor**

We’ve two offices, the office where I am based is in Queen's Road in Aberdeen and we've just recently acquired and invested into Kirkwall in this lovely new office on Great Western Road.

Yeah I was born in Inverness but I went to school and Aberdeen. I went to Robert Gordon's College in Aberdeen. I wasn't very academic and I went to Aberdeen College of Commerce after that to do an SNC in public administration. I wanted to be a Customs officer so my first career was a Customs officer and then I got promoted a couple of times there and they wanted me to become a vat inspector and I didn't want to become a vat inspector. So I then looked at career in financial services. So in 1992 I became a Financial Advisor and I've grown my business since then. I'm also very passionate outside work and I very much believe in volunteering and putting back into the community, so I'm a trustee of a local charity in Aberdeen call the business connection and I'm also a passionate supporter of Aberdeen Cyrenians.

**Billy Elliot – Financial Advisor**

Yes so I'm from Sydney originally, I went to Trinity Grammar School in Sydney. I also wasn't academically minded but I managed to go to University. I had my undergraduate degree from Sydney University. I also have a graduate certificate in applied finance from Kaplan. As well as on the back of that, I have achieved a diploma in financial planning in Australia. Since moving to the UK in 2011 I also achieved my diploma in regulated financial planning from the Chartered Institute of Insurers. My work background is I started in finance in 2005 and moving into providing advice on personal finance to clients in 2009, and as I mentioned eventually moving to the UK and joining Gregor Howitt Wealth Management in 2015.

**Gregor Howitt – Co-Director and Financial Advisor**

Yeah as I said I became a financial advisor in 1992 and I worked for a lot of people and learnt the trade and then in year 2000 I was working for quite a large company in Aberdeen and my boss at a time suddenly, quite dramatically, decided to retire and he’d built quite a big business up and it actually gave me an opportunity to own a business. So I took over his business, after a lot of soul searching. An awful bumpy journey to begin with, I made lots of mistakes but I've grown and I’ve learnt from these and now I'm a really big fan and encourager of people who want to set up their own business or become an entrepreneur themselves.

**Billy Elliot – Financial Advisor**

Firstly I've had the opportunity to become a financial advisor, so this allows me to work in a professional capacity basically outside the major financial centres of the World, so I don’t have to be in London or Sydney or something like that. Furthermore I’m able to progress my professional understanding, there is a very strong emphasis on CPD, so continuing professional development, in our industry. And I’m finding now and now with changes in technology I’m able to do that, even from a remote location like Orkney. And I hope to one day become a business owner myself.