



HERITAGE
INVESTMENTS



Celebrating 15 Years of Heritage Investments

This year marks an incredibly special milestone for Heritage Investments – our fifteen-year anniversary.

Joint Managing Director Andrew Cook recalls:

It all started with a conversation in Michael Kelleher's kitchen between Michael, John Cooper and myself. We shared a vision of building a firm focused on long-term relationships, sound financial advice, and a genuinely personalised approach. At the time, we expected Heritage Investments to remain a small but well-regarded local firm.

Fast forward fifteen years, and we look back with enormous pride at what we have achieved. From a team of three, we have grown to a dedicated group of forty-two exceptional individuals. In our first year, we looked after approximately £15 million of client investments. Today, we manage over £500 million – half a billion pounds – on behalf of our clients.

Of course, it has not always been plain sailing. We launched in the wake of the global financial crisis. We introduced remote working during the COVID-19 pandemic. We have certainly had our fair share of memorable moments too – like the time a shoplifter stole ten joints of beef from Waitrose and fled past our back office with police in hot pursuit. Or the time, fourteen years ago, when Michael, John, and I decided to pressure wash the front of the



Wimborne office... in -3°C. We accidentally turned the entire pavement into an ice rink, whilst pedestrians were walking around outside – not our finest moment from a health and safety perspective.

There have been plenty of proud moments too. Over the last fifteen years, Heritage Investments has acquired more than ten local financial planning firms, typically where the advisers were retiring. I am immensely proud of this, because in nearly every case there were at least four other firms trying to buy the same business – ranging from private equity-backed groups to global sovereign funds. It means a lot when those retiring advisers chose Heritage Investments – a local, independent firm – over much larger players.

We have also raised thousands of pounds for local charities including Macmillan Caring Locally, and the Christchurch and Wimborne food banks. At the heart of it all is our people. I have always believed that if you hire good people, everything else takes care of itself. I can genuinely say that the forty-two people working at Heritage today are some of the most capable and committed professionals I have ever worked with. And of course, none of this would be possible without our clients.

Your loyalty and trust have allowed us to build the kind of business we always hoped Heritage Investments would become.

Looking Ahead: The Financial Landscape Post-April 2025

As we move through the summer of 2025, there are encouraging signs for the economy. While inflation has risen slightly in recent weeks, interest rates remain stable, and many investors are beginning to feel more confident about the months ahead.

The start of the new tax year in April brought fresh opportunities – particularly around pensions, estate planning, and ISA allowances. Now is an ideal time to review your portfolio and ensure your long-term strategies align with your goals. If you would like to explore your options or update your plans, we are here to support you every step of the way.

**On behalf of us all – thank you.
Here's to the next fifteen years.**

Andrew Cook FPFS

John Cooper APFS

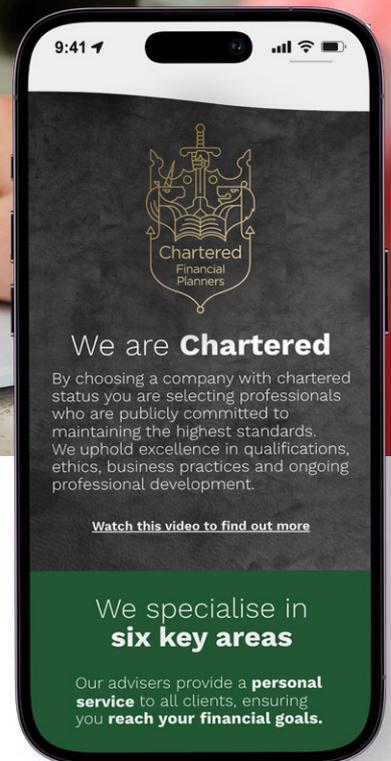
Joint Managing Directors,
Heritage Investments



Our New Look Website

We unveiled our refreshed website in June, designed with you in mind. Have you taken a look yet?

The website features a cleaner layout, simplified navigation and mobile friendly features. Whether you are exploring our latest services which now include Equity Release Loans, getting in touch or simply browsing it offers a more intuitive experience.



Examination Results



Congratulations to Francesca Darwood, who passed her Chartered Insurance Institute Financial Planning Practice examination (R03) in Personal Taxation in April and Pensions and Retirement Planning (R04) in July.

Promotion News



Congratulations to Trina, who moved into the role of independent financial adviser on 1st August 2025. Trina brings a wealth of experience from her time as a paraplanner and IFA, making her a valuable addition to our advisory team. This is a fantastic outcome for the business, as it highlights our continued growth and commitment to developing people and promoting from within.

Baby News!

We are thrilled to share the happy news that adviser Luke Challis (pictured) has welcomed with wife Emma a beautiful baby boy. Ethan was born on 4th July weighing 8lb 4 oz. Mother and baby are doing well.



Heritage Investments – Help in the Community

Heritage Investments were delighted to donate £250.00 to each of the food banks at Christchurch and Wimborne again in June.

Receptionist Sue Pitcher recently visited the Wimborne foodbank as part of our ongoing commitment to support the local community. We are proud to have built strong relationships with both the Wimborne and Christchurch foodbanks, and this visit was a valuable opportunity to deepen our connection and explore new ways to collaborate.

Food bank manager Sharon Keenan explained that they tailor their parcels to meet individual needs. Each parcel may include basic essential items such as a recipe bag containing the ingredients and recipe to make a sweet or savoury dish, or baby toiletries including formula and nappies. They also have representatives from 'You Trust', the 'Community Money Advice' team and help from Citizen's advice on hand to assist. Last year they were privileged to feed over 3000 adults and children and have seen demand increase over the last three years.

Pictured left to right: Wimborne Food Bank Manager, Sharon Keenan, Heritage Investments Receptionist Sue Pitcher, and Foodbank Volunteers Jean and Brian.



A Day at the Races

Celebrations at our fifteen-year anniversary summer event in July went off to a flying start at Ascot races.

A truly memorable day for all the right reasons acknowledging the achievements, hard work and dedication of our staff and Directors. A huge thank you to all involved with special thanks to our Social Committee who ensured it all ran smoothly.



Appointments



Graham Wiseman DipPFS

Chartered MCSI, Independent Financial Adviser

Since our acquisition of Boler Wiseman Financial Services Ltd in July 2024, we have been delighted to welcome on board Graham Wiseman, who will be continuing in his role as an Independent Financial Adviser with Heritage Investments. Graham brings a wealth of experience as a Chartered Financial Planner as well as being a Chartered Accountant.



Joe Westwood DipPFS

Independent Financial Adviser

Joe joined the team in October 2024. He has worked in finance for over ten years, starting as an account manager at a bank in Lymington before progressing to mortgage advisor. Wanting to support clients more broadly, he moved into financial planning. In his spare time, Joe enjoys football, playing five-a-side, and running. He is training for the New Forest and Bournemouth half marathons later this year.



Heather Speirs

Client Review Administrator

Heather joined in May 2024 as our Wimborne receptionist before moving into a Client Review Administration role, which she is thoroughly enjoying. She previously worked as Office Manager for a property developer. Originally from Fife, Scotland, Heather ran her own fitness business for 15 years before moving to Spain on two occasions. She enjoys family time, travelling, socialising, and walking her dog, Freddie.



Claire Gargaro

Client Review Administrator

Claire joined us in December 2024, after living in the UAE for 28 years. She returned to the UK three years ago with her husband, two children, and four rescue pets. She spent 17 years working as Cabin Crew and four years as a school administrator in a British school in Abu Dhabi. Claire has also worked as a Personal Assistant and in HR for a firm of lawyers. She enjoys travelling, beach walks, gardening, and loves cooking.



Hollie Clark

Finance Administrator

Hollie joined in October 2024 and enjoys keeping fit and outdoor walks, especially when it means catching an early sunrise. She has a passion for nature and adventure, recently hiking Pen y Fan. In her free time, she loves spending quality moments with friends and family. Hollie began her career as a Dental Nurse before transitioning into a compliance nurse role, where she gained four years of valuable experience.

Get in Touch

This newsletter is issued by Heritage Financial Ltd which is authorised and regulated by the Financial Conduct Authority.

The content of this newsletter does not constitute advice and should not be taken as a recommendation to purchase or invest in any of the products mentioned. Before taking any decisions, we suggest you seek advice from a professional financial adviser. Past performance is no guarantee of future returns; you may get back less than you invested.

We love hearing from clients, so if there's a topic you'd like featured, let us know. To discuss anything in this newsletter, please get in touch.

Christchurch

24 Bargates, Christchurch,
Dorset BH23 1QL
☎ 01202 332333

Wimborne

21 Eastbrook Row, Crown Mead,
Wimborne, Dorset BH21 1HN
☎ 01202 332334

Romsey

3 Tollgate Estate, Stanbridge
Earles, Romsey, SO51 0HE
☎ 01202 332333

✉ info@heritageinvestments.co.uk
🖱 www.heritageinvestments.co.uk



**FORESTS
FOR ALL
FOREVER**

Any printed copies of
this newsletter will be
produced using FSC
certified paper.