



# A day in the life

**Antony Williams is a financial adviser who started up his own firm Evolve Financial Planning in November 2004. Antony lives in London, with his wife, Justina**



**MY WORKING DAY** is extremely variable. I organise my life around the meetings I have with clients and that means there are days when I get up at the crack of dawn, and others where I can have a lie in until nine or 10 in the morning.

Once awake, I'm not the sort of person who saunters around my home. If I've got a meeting or I'm going to the office, it is suit on, quick clean up, and straight out the front door. If I'm hungry I'll usually grab a sandwich on the way.

I'm definitely a bus guy. Living and working in central London gives me a vast array of options to get into work, but the bus is head and shoulders above the rest. My half-an-hour journey exposes me to both the London sites and loads of different people. Even when the buses were packed to the rafters after the 7/7 bombings, I still enjoyed my journey to the office. I could always get the tube, and sometimes I do, and to be honest it would only take 30 to 40 minutes for me to walk to work as well.

I'm fortunate enough to be in a business

where I don't have to go to an office every-day, so I try to book my meetings in packs over two or three days every week. I always check my emails first thing. I get so many that something important is bound to crop up. Those days when I do have meetings can be quite hectic. Fortunately most of my clients live, or will come into London to meet me, but I am a busy bee, flying all across London, on those days.

I can honestly say that I've never had a bad day. In my opinion it's only a bad day once the challenge starts to get you down. Some days don't go as smoothly as others, they usually happens when either software or a third-party, anything out of my control, breaks down.

I've got my laptop and my mobile with me at all times. I'm an email person, it's always the quickest way to contact me. When I'm not in the office, I'm at meetings, and when I'm at meetings I don't answer my phone.

Preparing for meetings can range from a 15 minute review to a full-on financial planning meeting. I always get a buzz from speaking to new clients, but by the same token it is good to establish a strong business relationship with my existing clients.

Sometimes as an adviser I get to do special events. A few years back I got the





## ANTONY WILLIAMS IN FOCUS



opportunity to do the BBC2 Working Lunch in Manchester. That was great, I got to meet real people with real problems. As I've already said most of the people I work with live in London, so provided they haven't made a complete pig's ear of their finances, they usually have something to invest.

Lunch is a spontaneous event for me. There is seldom a time that I will have lunch with a client, but there are exceptions to the rule. The norm is for me to grab a sandwich or a salad and be on my way.

There are always a number of people who you don't get on with in this business. I do get annoyed when people don't respect my experience or knowledge – after all, it is what I've been working towards. They just assume I'm a salesman and that I'm not trustworthy. My creed has always been to give someone respect until they give me a reason not to. I can understand people's concern, too many advisers think this industry is an easy way to make money and aren't willing to put their resources into qualifications or spending their time planning for a client.

There are seven of us at Evolve. We might manage a client relationship individually, but we are all there to help one another. For example if I'm out and can't be reached, the problem can be referred and

someone will be there to help.

We all work partly from home. I try to have Mondays to prepare meetings and Friday to catch up on work. At some point we all have a weekly meeting. We've only just started to use voice comms over the internet, which you can do with a wireless laptop. Not all advisers are technophobes.

Home time is also variable. Coming home at midday isn't alien to me, neither is coming home at midnight. I would say I typically walk through the door about 7pm, but that varies dramatically. I keep my mobile on at all times so clients can call me out of hours, as long as they see it as important. We see them as partners and are happy to take calls at any time.

I have an over-active brain, so once the suit is off and I've had my dinner, it's not long before I'm sitting there thinking about work again. I usually do some internet research between say eight and 10 so we can provide a better service. It's always good to establish an edge over the competition. I usually go on American sites like the FPA and CFP, as well as a couple in Australia, but none in the UK.

As my days are flexible I also try and get into the gym for a work-out. I need to lose some weight to improve at my favourite past time of go-karting. I'm the sort of person whose brain wanders and go-karting is almost the perfect cure, if I think about anything else, I crash. It's a great outlet for me.

As far as I'm concerned I have the best job in the world. I can help people, deal with economics and have a huge degree of freedom all in one go. It's the ideal scenario.

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