

# ROBIN MELLEY

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## **Chartered Financial Planner Trust and Estate Practitioner**

Following a successful career in social housing, in 1991 Robin changed course and trained to become a financial adviser.

He is dually qualified as a Chartered Financial Planner and as a Trust and Estate Practitioner as a Full Member of The Society of Trust and Estate Practitioners (STEP). He holds the STEP Diploma in Advising Vulnerable Clients and is a Full Member of the Society of Later Life Advisers (SOLLA) as an accredited later life adviser.

He founded Matrix Capital Limited as a directly regulated firm in 2005, which is focussed on providing a holistic financial planning service to clients from all walks of life. He is results orientated with a reputation for innovative thinking and problem solving; and has a passion for providing a safe pair of hands for people in vulnerable circumstances.

Robin has received many accolades during his career but, most notably, he is the only financial planner in the UK to have been twice awarded the Chartered Financial Planner of the Year Award by the Personal Finance Society, which he received in 2020 and previously in 2013. Also, his team at Matrix Capital were the recipients of the global award of 'The Financial Advisor Team of the Year' Award at the 15<sup>th</sup> STEP Private Client Awards.

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## PROFESSIONAL EXPERIENCE

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### **FOUNDER & MANAGING DIRECTOR, 2005 – Present** **MATRIX CAPITAL LIMITED – Monkhoppton, Shropshire.**

He founded and built Matrix Capital Limited as a directly authorised firm, which involved carrying out every function in the business from gaining initial FSA (now FCA) authorisation through to its current position as a highly respected firm of Chartered Financial Planners.

Robin and his team at Matrix Capital Limited are unique in the marketplace in that, for 8 years, they held an exclusive appointment with National Savings & Investments (NS&I) to provide professional advice and an ongoing financial planning service to the monthly Premium Bonds £1m Jackpot winners. They were first appointed in 2014 and then again in 2018, both following a national tendering and due diligence process.

The professional work of Robin and his team was publicly recognised by Andrew Pike, Head of Intermediary Relationships at NS&I, when he said:

*“NS&I would like to place on record our sincere thanks to Matrix Capital for providing an excellent service to the Premium Bonds jackpot winners throughout the life of our partnership. They have gone above and beyond what was asked of them, and I have been truly impressed by their professionalism throughout, and their unwavering desire to put the customer at the heart of everything they do. There is no doubt that this has resulted in many positive outcomes for jackpot winners.”*

Robin and his team are justly proud of their corporate social responsibility (CSR) policy, the theme of which is ‘vulnerability and combatting financial abuse.’

One of the significant projects that they completed as part of their CSR work (for which they raised funding, created, and published) was a video animation which they gifted to Citizens Advice to help in their work in combatting financial abuse. The video animation has also been made freely available on YouTube to be used as a resource for anyone involved in safeguarding and supporting people in vulnerable circumstances and at risk of financial abuse. This may be viewed at: <https://youtu.be/aE46Kbefeks>

### **INDEPENDENT FINANCIAL ADVISER, 1999 – 2005**

**BERKELEY INDEPENDENT ADVISERS LIMITED (BIA) – Coventry, West Midlands.**

This was the transition from ‘tied’ to ‘independent’ where he built a successful independent financial adviser practice as an appointed representative of BIA. This involved client acquisition, providing face-to-face advice, holistic financial planning, sales and marketing, business management and developing robust systems and processes.

### **FINANCIAL ADVISER, 1991 – 1999**

**ALLIED DUNBAR ASSURANCE PLC – Birmingham.**

This was his entry into the financial services profession. He went on to develop a successful practice as a tied agent, which involved him in sales and marketing, client acquisition, financial planning, presentations, and seminars and providing face-to-face advice. This culminated in him being admitted as a member of Allied Dunbar’s Falcon Club. It provided a training framework, which started him on the road to professional qualifications and laid the foundation for his business career.

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## PROFESSIONAL DEVELOPMENT

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**Chartered Insurance Institute (CII) Financial Planning Certificate** (1995)  
**CII Advanced Diploma in Financial Planning** – G10 Taxation & Trusts (1997)  
**CII Advanced Diploma in Financial Planning** – G60 Pensions (1999)  
**CII Advanced Diploma in Financial Planning** – H25 Holistic Financial Planning (2000)  
**CII Advanced Financial Planning Certificate** – AFPC (2000)  
**CII Advanced Diploma in Financial Planning** – G20 Personal Investment Planning (2006)  
**Personal Finance Society** - Chartered Financial Planner (2008)  
**Personal Finance Society** – Fellow (2011)  
**Society of Trust and Estate Practitioner (STEP) Certificate for Financial Services** (2014)  
**STEP Advanced Certificate in Administration of Estates (E&W)** (2018)  
**STEP Advanced Certificate in Advising Vulnerable Clients – Distinction** (2019)  
**STEP Advanced Certificate in Administration of Trusts (E&W) Merit** (2020)  
**STEP Diploma in Advising Vulnerable Clients (E&W) Merit** – (2020)  
**STEP Full Member: Trust & Estate Practitioner** – (2020)  
**STEP Advanced Certificate in Taxation of Trusts and Estates (E&W) Merit** (2022)  
**Society of Later Life Advisers (SOLLA)** – Accredited Later Life Adviser  
**The Expert Witness Institute (EWI)** – Member  
**The Chartered Institute for Securities and Investments (CISI)** – Chartered MCSI Member

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## PERSONAL & BUSINESS DEVELOPMENT

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**Dale Carnegie Course® Certificate**, 1999 • Dale Carnegie & Associates Inc, USA.  
**Advanced Personal Evolution Programme**, 2007 • Drs Tad & Adriana James, Sydney, Australia.  
**The Strategic Coach® Programme** • Dan Sullivan, Toronto, Canada.

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## MEMBERSHIPS & AWARDS

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**Personal Finance Society** • West Midlands Regional Committee member (1995 – 2001)  
West Midlands Regional Committee Chairman (2000)  
Chartered Financial Planner of the Year Award 2011 Finalist.  
Chartered Financial Planner of the Year Award 2012 Finalist.  
Chartered Financial Planner of the Year Award 2013 & 2020 Winner.  
Chartered Awards – Judge (2015- 2017)  
Special Award for Outstanding Consumer Engagement (2019)

**STEP 15<sup>th</sup> Private Client Awards Winner:** Financial Advisor Team of the Year (Matrix Capital)  
**The Insurance Institute for Shropshire & Mid-Wales** • President (2018 and 2023)  
**CII** • West Midlands Regional Financial Planning Company of the Year 2015, 2017 and 2018 (Winner).  
**JUST Vulnerability Awards** – Vulnerable Customer Champion (Highly Commended)  
**Court of Protection Practitioners Association (CoPPA)** • West Midlands member  
**The Society of Later Life Advisers (SOLLA)** • Full Accredited Member and Later Life Adviser  
**The Expert Witness Institute (EWI)** – Member  
**The Financial Vulnerability Taskforce** – Joint founder

**Consumer Duty Alliance CIC – Founding Director**

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## **PUBLICATIONS & ARTICLES**

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- ‘A wealth of problems’ – STEP Journal Issue 3, 2022
- ‘Sudden wealth – a consumer guide’ – The Financial Vulnerability Taskforce (FVT)
- ‘Sudden wealth – a practitioner’s guide’ – The FVT
- ‘The Vulnerability Charter’ – The FVT (co-author)
- ‘Children experiencing sudden wealth: A practitioner’s guide’ – The FVT
- ‘Financial abuse: a guide for practitioners’ – The FVT
- ‘Winning the jackpot can leave people vulnerable!’ – Consumer Duty Alliance CIC
- ‘What to do when you win the lottery: according to the experts’ – The Telegraph
- ‘Pensions – a simple guide’ – STEP (Advising Families)
- ‘I want to give money to my family, friend, or a charity. What do I need to know?’ – STEP
- ‘How can I gift money without worrying about inheritance tax?’ – STEP (Advising Families)
- ‘Vulnerable client or vulnerable circumstances?’ STEP Journal (Vol 29 Issue2)

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## **PROFESSIONAL INTERESTS**

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Robin is passionate about helping people, particularly those who find themselves in vulnerable circumstances. It is very personal for him; he just won’t look the other way and remain a professional bystander. He has a unique set of life skills and specialist technical competencies that enable him to step in and help where many other people are not able to do so. He offers a very safe pair of hands for his clients.

Robin has spoken at many conferences and delivered many seminars and workshops, mostly on a *pro bono* basis, across the UK on vulnerability and specialist areas of advice, such as ‘sudden wealth.’ He has also mentored and helped many of his peers to progress their careers in the profession of financial planning.

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## **COMMUNITY & CHARITY**

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**LionHeart RICS • Audit and Risk Committee Member (2015-2018)**

The main aim of the organisation is a really simple one - to help as many Royal Institute of Chartered Surveyors (RICS) members and their families as possible, and, to help them as much as they can.

Their bespoke service offers different types of support from grants, to telephone counselling, volunteer support, and work-related support.

Most of the people they help are facing a temporary blip in an otherwise smooth and successful career and personal life, they step in for a short period to ensure that the blip doesn't develop into something more major.

Through their help the people they support are able to maintain their independence and move forward positively and confidently.

**Published Author • Six Steps to Financial Empowerment (2015)**

He was inspired to write this book because he recognised that most people who he met had no understanding of financial planning and its relationship with financial advice. The book seeks to address this issue and provides an insight for the reader as to what goes on behind the scenes. It also provides some of the tools to enable the reader

to start formulating their own financial plan but to recognise where they may benefit from professional input.

All proceeds from his book are donated to Ladies Fighting Breast Cancer (Registered charity number: 1088943) and it is very gratifying to know that he has been able to support their really important work - <http://www.lfbc.org.uk>.

#### **Morville Parish Council • Parish Councillor (2013 – 2021)**

Considering local planning applications and dealing with local issues, including road safety, highways, the environment, and crime prevention. His main role seems to be to ask awkward questions!

#### **Personal Finance Society MoneyPlan for Citizens Advice • Volunteer**

Robin provides *pro bono* advice at the Telford & Wrekin Citizens Advice on a range of financial planning and financial advice matters.

#### **Personal Finance Society: Chartered Ambassador • Volunteer 2014-22**

This role gave Robin the opportunity to help evolve the profession of financial planning into one that is recognised as a safe pair of hands in society and has parity of esteem with the other well-established professions such as law and medicine.

Everybody wins as a result of high standards of professionalism.

#### **Financial Vulnerability Taskforce • National Steering Group (Founding Member) – *pro bono***

The Financial Vulnerability Taskforce is a newly created independent representative body covering the Personal Finance Sector whose ultimate purpose is to promote greater understanding, encourage appropriate behaviours and establish good practice in respect of consumer vulnerability. It acts as an informed source of positive influence on both policy makers, professionals, and the general public alike. In doing so, we hope that professionals working across the Personal Finance Sector are increasingly seen as a ‘safe pair of hands’, especially by those who find themselves in vulnerable circumstances.

#### **Consumer Duty Alliance CIC • Founding Director**

This is a *pro bono* role.

The Consumer Duty Alliance, launched 9 March 2023, is an independent, ‘not-for-profit’ professional body. It aims to support the personal finance sector in the adoption and implementation of the FCA’s Consumer Duty requirements through the alliance of like-minded individuals and firms.

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### **PASSIONATE ABOUT HIS PROFESSION**

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This is what Robin says:

“I have been fortunate enough, since September 1991, to have been a part of the growing profession of financial planning and advice. However, it has always irked me that the profession itself has never received the recognition it deserves for making a positive difference to people’s lives and has never quite achieved parity of esteem with the other professions.”

“During the latter years of my career, I am committed to doing whatever I can to help the profession of financial

planning and advice to continue to evolve into a profession that is immediately recognised as a safe pair of hands in society. It is my firm belief that the FCA's previous guidance on vulnerability and the introduction of The Consumer Duty, is a unique opportunity that has been handed to the profession to make a quantum leap in terms of its reputation and influence by having a collective and united focus on achieving the very best outcomes for consumers, our clients."

It is this that has driven Robin, and other leaders within the profession, to establish The Financial Vulnerability Taskforce, which has since evolved into the Consumer Duty Alliance CIC.

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## **PERSONAL INTERESTS**

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In his free time, he pursues his passion for fly-fishing. He also enjoys cooking for friends and family (in fact, anyone who enjoys good food!) learning new skills, shooting, and travelling. His latest personal challenge is to learn to speak Russian!

He says that a perfect 'free day' for him would involve him standing up to his armpits in freezing cold water in the middle of the River Varzuga on the Kola Peninsula in Russia, casting a perfect line with his Spey rod in anticipation of hooking an Atlantic salmon fresh off the White Sea.

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## **PERSONAL INFORMATION**

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Married to Karen, who is a US citizen originating from Portland, Oregon, and he has one daughter.

Robin is 63 years of age and lives in rural Shropshire.