



Balance:
Wealth Planning

Background report – Krupesh Kotecha

Financial Planner

Website profile

This is an extract from Krupesh's website profile here:

<https://balancewealth.uk/about-us/our-team/krupesh-kotecha/>



My role

I am a Financial Planner, which means that I help people to live the life they want, without worrying if they will run out of money.

Many of my clients are people who find financial services or their financial affairs to be complex and are looking for someone to remove the jargon and make things easy to understand. Usually they are looking for advice in a particular area for example: pension planning, or making sure they are properly insured so their families will be ok if the unexpected were to happen, or for help with Inheritance Tax planning.

Often through the process we find there is much more to consider than they originally thought and I can help them make some important decisions.

I work with clients throughout Nottinghamshire and Leicestershire.

Background

I started my financial services career in 2001 and have worked in many different areas, including private banking, regional financial advice firms and national wealth managers.

This has given me a breadth of experience that allows me to help a variety of people at different stages in life.

What's important to me

I truly believe that if you are passionate about what you do then you can make a real difference in people's lives.

By helping people to gain clarity of their financial future through holistic financial life planning makes a great difference and provides me with real fulfilment.

It's also important for me to spend time with my family and three young children, which keeps me very busy when not working!

Qualifications

I hold the Diploma in Financial Advice awarded by The London Institute of Banking & Finance. I am also a Financial Life Planner having trained at the globally recognised Kinder Institute of Life Planning.

I am continually seeking to develop myself further and I am studying to attain The Certified Financial Planner certification, a qualification held by less than 4% of all financial advisers in the UK.

Contact Krupesh

☎ 0115 7722126

☎ 07951 435666

✉ krupesh@balancewealth.uk

📍 The Point, Loughborough
Road, West Bridgford,
Nottingham, NG2 7QW

Professional Body Membership

Krupesh is a member of the Chartered Institute of Securities & Investments. You can view the registration here:

<https://www.cisi.org/cisiweb2/cisi-website/join-us/cisi-member-directory?id=544094>



Krupesh Kotecha ACSI

Balance: Wealth Planning Ltd, United Kingdom

FCA number: KVK00003

Employer: Balance: Wealth Planning Ltd

Location: United Kingdom

SPS authorised activities: Derivatives: ✘ Securities: ✘ Retail investment products and friendly society tax-exempt policies: ✔

ACSI means Krupesh is an Associate of the professional body.

Every financial planner must have a Statement of Professional Standing from a professional body. This shows that Krupesh is able to give advice about certain 'retail' investment products – most common of which are investments and pensions, but not individual shares or derivatives.

Statement of Professional Standing



Every financial planner must have a Statement of Professional Standing from a professional body in order to practice. This Statement of Professional Standing has been issued by the Chartered Institute for Securities & Investment

STATEMENT OF PROFESSIONAL STANDING

This is to certify that

Krupesh Kotecha

has fully completed the qualifications requirement,
has maintained competence through continuing professional development
and has agreed to adhere to the FCA COCON requirements
and the CISI's Code of Conduct

These statements are checked and renewed annually.

This Statement of Professional Standing
is valid for the period:



29 December 2019 to 28 December 2020

Kevin Moore, Chartered FCSI, Head of Accredited Body,
Chartered Institute for Securities & Investment

Simon Culhane, Chartered FCSI, Chief Executive Officer,
Chartered Institute for Securities & Investment

CISI number: 151866

CISI Membership Grade: ACSI

Date of joining: 13 January 2017

This Statement of Professional Standing remains the property of the CISI and can be recalled at any time.
3rd Floor, 20 Fenchurch Street, London EC3M 3BY +44 20 7645 0600 cisIorg

Krupesh Kotecha - FCA authorisation



BANK OF ENGLAND
PRUDENTIAL REGULATION
AUTHORITY

You can look this page up here:

https://register.fca.org.uk/ShPo_IndividualDetailsPage?id=003b000000LVaCkAA

The Financial Services Register

[Home](#) > [Search results](#) > [Individual Details](#) > Krupesh Vipul Kotecha

Search by company, person, product, reference number or postcode

Search the Register

Advanced Search

(by business type and current status)

Common Searches

(e.g. exchanges, markets, prohibited individuals and Open Banking services)

Downloads

Find a financial advice firm near me

Mr Krupesh Vipul Kotecha

Status: Regulatory approval no longer required (Reference number KVK00003)

An individual (and some firms) previously approved to perform certain functions in regulated firms. For more information about the term 'Regulatory approval no longer required', please see below under individual history or the FS Register homepage.

From 9th December 2019, individual financial planners who are not directors of a business, or responsible for how it is run, are not directly approved by the FCA. Instead, they are approved by their employer.

Basic Details

Controlled functions - current

Controlled functions are the tasks that an individual (and some firms) must be approved for so they can perform them in an authorised firm.

'(AR)' in the Controlled Functions column is used to show that the person performs/performed the function in a company or partnership which is/was an Appointed Representative of an authorised Principal firm. In this situation, it is the name of the Principal firm that is shown in the Firm Name column as it is that firm that is responsible for the appointed representatives regulated activities.--- The FCA have no record for controlled functions associated with this firm or individual. --

Common Controlled Functions are being a Director of a Financial Planning business, or a Financial Planner. On this register, that is called the CF30 Customer role. CF30 Customer roles all stopped being listed on this register on 8th December 2019. They will be listed on a new directory by the end of 2020.

History

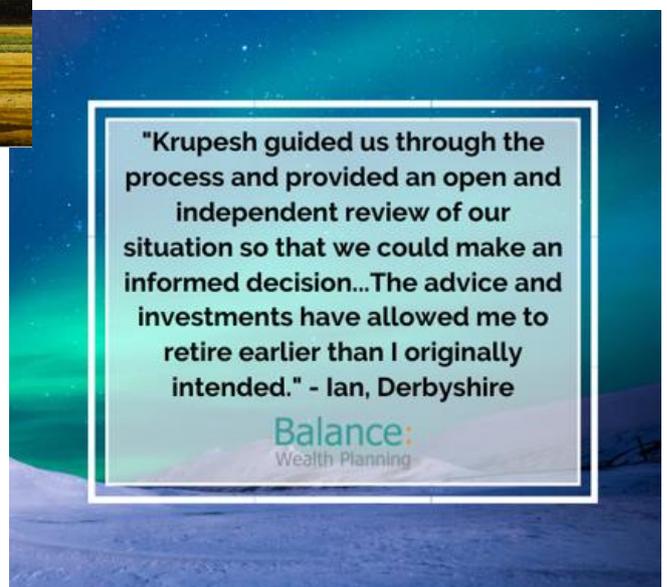
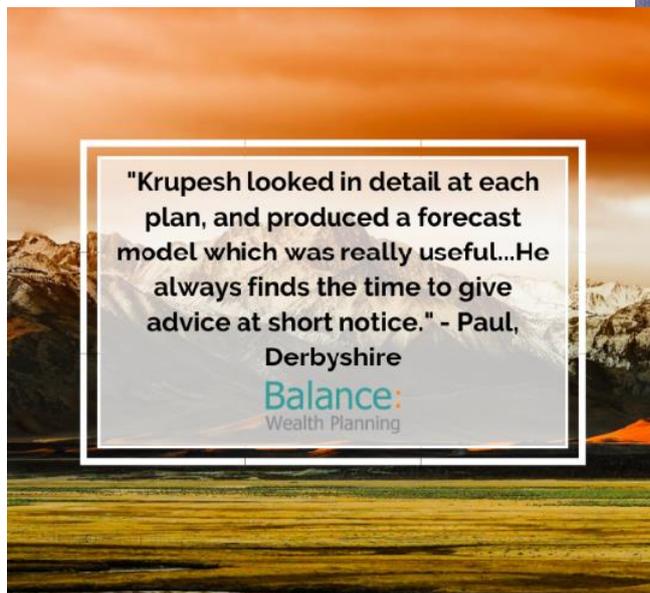
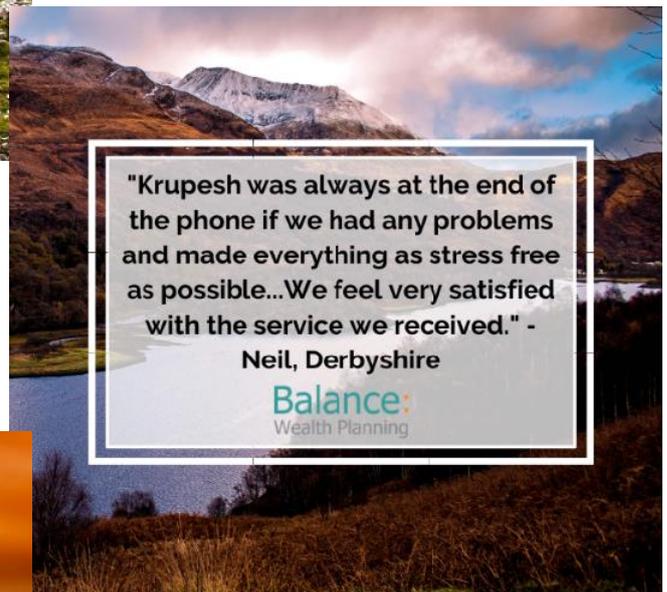
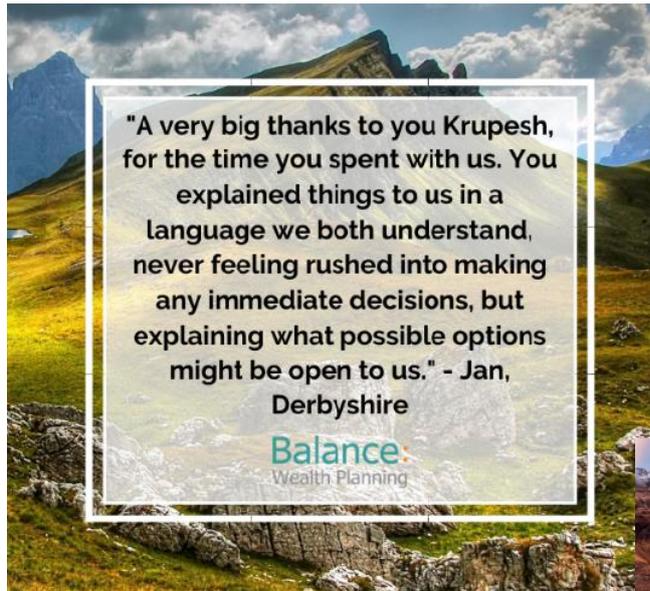
Controlled functions - previous

Controlled Functions	Firm Name	Start Date	End Date	Restriction	Suspension / Restriction Start Date	Suspension / Restriction End Date
CF30 Customer	Balance: Wealth Planning Limited	08/05/2018	08/12/2019			
CF30 Customer	RL Marketing (CIS) Limited	06/05/2009	29/10/2011			
CF30 Customer	AFH Independent Financial Services Limited	26/03/2012	28/08/2013			
CF30 Customer	Royal London (CIS) Limited	06/05/2009	29/10/2011			
CF30 Customer	RLUM Limited	06/05/2009	29/10/2011			
CF30 Customer	The Arden Court Group Limited	13/02/2012	31/03/2012			
CF30 Customer	Wren Sterling Financial Planning Limited	02/11/2016	26/04/2018			

The register shows all other roles that have been held by the same person. This helps you see the other places they have worked, and how long they have been there.

This shows the last known employer, the start date of having this particular role in that business and the end date. These dates do not mean they started and left the business, but that the roles started and stopped then. All CF30 Customer roles (financial planners) ended on 8th December 2019. On the live register you can click on the company name to find out more.

Client reviews



Awards and accolades



Awarded by the Chartered Insurance Institute



This standard recognises pension transfer advice expertise



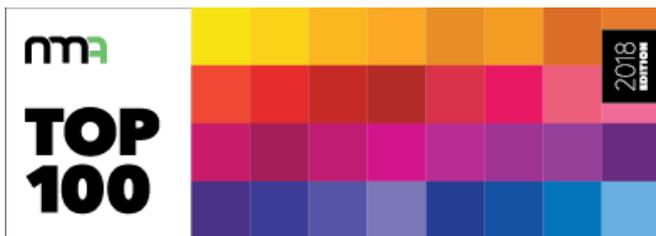
We featured in 2019's New Model Adviser Top 100 financial planners



Our Head of Paraplanning was shortlisted for paraplanner of the year in 2019



We were recognised in the top 250 of financial planners by VouchedFor in the Sunday Times



We featured in 2018's New Model Adviser Top 100 Financial planners



We won this award from the CISI professional body in recognition for our financial planning approach and journey to excellence.



We were selected for the 2018 Midlands Enterprise Award



Our Managing Director, Rebecca Aldridge was shortlisted for the Forward Ladies and English Women's regional awards.



Balance: Wealth Planning - FCA registration



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PRUDENTIAL REGULATION
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You can access this page here:

https://register.fca.org.uk/ShPo_FirmDetailsPage?id=001b000000a8GfdAAE

The Financial Services Register

[Home](#) > [Search results](#) > [Firm Details](#) > Balance: Wealth Planning Limited

Search by company, person, product, reference number or postcode

Search the Register

Advanced Search

(by business type and current status)

Common Searches

(e.g. exchanges, markets, prohibited individuals and Open Banking services)

Downloads

Find a financial advice firm

Balance: Wealth Planning Limited

Status: **Authorised**

(Reference number: 629329)

This is a firm that is given permission to provide regulated products and services. **This firm has requirements or restrictions placed on the financial services activities that it can operate.** Requirements or restrictions can include suspensions. See the [requirements applying to the firm](#).

✓ The [Financial Ombudsman Service](#) may be able to consider a dispute with this firm. Find out [how to complain](#).

✓ The [Financial Services Compensation Scheme \(FSCS\)](#) may be able to compensate customers if this firm fails. See [how to claim compensation](#).

🔍 [Read about how this firm may be able to hold or control money from its customers](#)

Report a scammer

See [what a scammer](#) has been contacted by fraudsters.

Contact us

[Contact the FCA](#) for firm or consumer queries and Register help.

[Contact the PRA](#) for prudential queries about banks, building societies, credit unions, insurance firms.

Contact Details

Principal place of business

Address:	The Point Loughborough Road West Bridgford Nottingham Nottinghamshire NG2 7QW UNITED KINGDOM	Phone:	44 1157722126
		Fax:	+44
		Email:	team@balancewealth.uk
		Website:	http://www.balancewealth.uk/

Complaints

Contact Name	Rebecca Aldridge	Phone:	44 1157722126
Address:	The Point Loughborough Road West Bridgford Nottingham Nottinghamshire NG2 7QW UNITED KINGDOM	Fax:	+44
		Email:	team@balancewealth.uk
		Website:	rebecca@balancewealth.uk

Contact(s) responsible for insurance distribution

[Rebecca Elizabeth Aldridge](#)

Basic Details

Type

Regulated

Companies House Number This is a unique number given to a UK company or limited liability partnership
8552799

Current status

Authorised A firm that is given permission to provide regulated products and services.

Status Effective Date This is the date from which the Current Status has applied.
03/11/2014

'Regulated products and services' include advice about most financial products.
'Requirements or restrictions on financial services activities' means that there are rules about what we can and cannot do.

Working with a regulated business gives you a high degree of protection. If our advice is not sound, you can complain. If we cannot resolve the matter you usually have free legal dispute support from the Financial Ombudsman. If we should pay you compensation and we aren't able to do so because of business failure, you can usually claim against the Financial Services Compensation Scheme.

This shows the firm is authorised and regulated by the FCA, and the date that authorisation started.

Tied Agent A tied agent can act on behalf of another firm or individual (its principal) that is regulated in another country in the European Economic Area (EEA).

This firm is not a tied agent.

This means we can act independently and are not tied to giving advice only about the financial products of a specific firm.

Money Laundering Certain firms must protect themselves against money laundering and comply with the Money Laundering Regulations 2017

This firm is not registered under the Money Laundering Regulations.

We must comply with Money Laundering Regulations as part of being regulated by the FCA. That means we don't need to be (and cannot be) separately registered under the Money Laundering Regulations.

Insurance Distribution A firm that offers or sells insurance products and services

This firm is able to undertake insurance distribution.

This means we can give advice about insurance policies.

Regulators

This table shows the former and current regulators of this firm, in the UK and in other European Economic Area (EEA).

Regulator Name	Effective From	Effective To
Financial Conduct Authority	03/11/2014	

Individuals

This list shows the individual(s) who works for, or used to work for, this firm and is considered an approved person.

Click the '+' button below to search by current or previous involvement, controlled function or surname:

+ Filter the list:

Results per page: 20 << 1 >>

Name	Individual reference number	Status
Rebecca Elizabeth Aldridge	REF01025	Active
Jonathan Nigel Page	JXP08020	Active

Results per page: 20 << 1 >>

The register shows the people who work for the firm who have positions of significant responsibility, or who are 'Appointed Representatives'. An Appointed Representative is a business which falls under the regulatory responsibility of another firm. Neon Financial Planning is an Appointed Representative of Balance: Wealth Planning and Jonathan Page is a Director of Neon Financial Planning.

Appointed representatives / tied agents / PSD or EMD agents

An appointed representative is a firm or individual that can carry on certain regulated activities without being authorised on the basis that another, authorised, firm or individual (its 'principal') has accepted responsibility for those activities.

A tied agent is a MiFID concept that is similar to an appointed representative. A tied agent can carry on certain activities under the responsibility of a firm or individual (its 'principal'), which may either be authorised by the PRA or FCA, or regulated in another country in the European Economic Area (EEA).

The "EEA Tied Agent" column below is relevant to EEA authorised firms which have appointed a tied agent established in another EEA country where that tied agent provides services into the UK under the MiFID service passport of its principal. The "Tied Agent" column refers to tied agents of UK firms established in the UK and tied agents of EEA authorised firms established in the UK under the MiFID branch passport of their principal.

A PSD or EMD agent is a firm that can act on behalf of another firm (its 'principal') that is authorised or registered by the FCA as a payment or e-money institution.

In each case, the principal is generally responsible for the activities of its appointed representatives/agents.

This shows that Neon Financial Planning is an Appointed Representative of Balance: Wealth Planning, which means we are responsible for making sure it keeps to the FCA's rules.

Currently attached to:

'Agent status' shows whether an agent currently has an active relationship with any principal firm.

Results per page: 20 << 1 >>

Name	Insurance Distribution	Tied Agent	EEA Tied Agent	Firm reference number	Effective From
Neon Financial Planning Limited	Yes	No	No	801067	8/2/2018

Results per page: 20 << 1 >>

There are no previous appointed representatives or tied agents attached to this firm or individual. We do not publish EMD individuals on the Register.

An authorised firm will have permission to provide certain regulated products and services.

Client Money

 This firm cannot hold client money. It may be able to control client money if it has the necessary requirements.

We cannot put your money in our bank account unless you are paying our fee.

Requirements

Requirements are rules placed on the firm that apply to all of the financial services activities that it can operate.

-  Exempt MiFID firm (Article 3)
-  Exempt MiFID firm (Article 3)

These are regulations that apply to all financial planning firms. MiFID stands for The Markets in Financial Instruments Directive. The rules broadly require us to tell you what exactly you are investing, what it costs and how it is performing.

Advising on investments (except on Pension Transfers and Pension Opt Outs)

Customer Type

- Commercial
- Professional
- Retail (Investment)
- Retail (Non-Investment Insurance)

Investment Type

- Certificates representing certain security
- Debenture
- Government and public security
- Life Policy
- Non-investment insurance contracts
- Personal pension scheme
- Rights to or interests in investments (Contractually Based Investments)
- Rights to or interests in investments (Security)
- Share
- Stakeholder pension scheme
- Structured Deposits
- Unit
- Warrant

Limitation

Rights to or interests in (both).

We can give advice to commercial clients (businesses), Professional clients (financial professionals or very sophisticated experienced investors) and Retail clients (we treat all individuals as a Retail client because it gives the highest level of protection)

Everything that is regulated by the FCA and which we are permitted to give you advice about is listed. The financial products are grouped into sections.

Advising on P2P agreements

Customer Type

- Commercial
- Professional
- Retail (Investment)
- Retail (Non-Investment Insurance)

Peer to Peer agreements are loans to individuals or companies which pay interest. We can give advice about them. Not all financial planners have permission to do that.

Advising on Pension Transfers and Pension Opt Outs

Customer Type

- Professional
- Retail (Investment)

Investment Type

- Life Policy
- Personal pension scheme
- Rights to or interests in investments (Contractually Based Investments)
- Rights to or interests in investments (Security)
- Stakeholder pension scheme
- Unit

Limitation

Rights to or interests in (both).

We can give advice about transferring occupational pension schemes including defined benefit pension schemes. We can also advise about whether to opt out of an occupational pension scheme. Not many financial planners have permission to do that.

Agreeing to carry on a regulated activity

Limitation

Limited to carry on regulated activities.

Arranging (bringing about) deals in investments

Customer Type

- Commercial
- Professional
- Retail (Investment)
- Retail (Non-Investment Insurance)

Investment Type

- Certificates representing certain security
- Debenture
- Government and public security
- Life Policy
- Non-investment insurance contracts
- Personal pension scheme
- Rights to or interests in investments (Contractually Based Investments)
- Rights to or interests in investments (Security)
- Share
- Stakeholder pension scheme
- Structured Deposits
- Unit
- Warrant

Limitation

Rights to or interests in (both).

Making arrangements with a view to transactions in investments

Customer Type

- Commercial
- Professional
- Retail (Investment)
- Retail (Non-Investment Insurance)

Investment Type

- Certificates representing certain security
- Debenture
- Government and public security
- Life Policy
- Non-investment insurance contracts
- Personal pension scheme
- Rights to or interests in investments (Contractually Based Investments)
- Rights to or interests in investments (Security)
- Share
- Stakeholder pension scheme
- Structured Deposits
- Unit
- Warrant

Limitation

Rights to or interests in (both).

Passport Out

A 'passport' enables an authorised firm to provide financial products or services, set up a base, or run its permitted activities in another country in the European Economic Area (EEA). This includes where a firm regulated in another EEA country passports into the UK.

FRANCE | NETHERLANDS |

Country	Directive	Passport Type
FRANCE	Insurance Distribution	Service
Insurance Distribution or Reinsurance Distribution		

We have permission to give advice about insurance policies in France and the Netherlands although we do not usually do this.

- Trading/brand names

A firm may use several trading names or brand names under the same permission. This list shows the names that have been reported to us, but you may want to contact the firm for full details

- Current names:

Status	Name	Effective From
Registered	Balance: Wealth Planning Limited	24/10/2014

+ Previous names:

- Exclusions

The Payment Services Regulations 2017 exclude certain services from the scope of the regulations, but in certain circumstances require businesses to notify the FCA. This business has notified the FCA that it falls within the scope of the following exclusion(s):

No exclusions or special restrictions apply to us, so there are none listed.