



Wiba event 22nd November 2011 Mint hotel, Brindleyplace, - Speaker details

Heather Singleton, FCII, FPFs CFP, Chartered Financial Planner & Director – Capelin Financial Management Ltd



Heather enjoys impromptu public speaking – an area many find very challenging. This enjoyment is the result of being a member of the Association of Speakers' Clubs over the last 25 years. Turning a challenge into a hobby is one advantage of Speakers' Clubs. The training and feedback a Speakers' Club provides is so valuable when giving presentations is so important to many of us looking to achieve speaking confidence. In April 2012 Heather will represent the ASC

Midlands District at the National Conference Topics Competition.

Heather was one of the first advisers in the country to be awarded Chartered Financial Planner title. A Certified Financial Planner, she is also a Fellow of the Chartered Insurance Institute, and Fellow of the Personal Finance Society - qualifications achieved through rigorous examination process, combined with relevant client and technical related experience of over 29 years. She is an Associate of the Institute of Financial Planning and recently completed the STEP – Society of Trust and Estate Practitioners Financial Services Certificate (Trusts and Estate Planning).

Heather's clients (usually referrals or recommendations from professional colleagues and satisfied personal clients) are typically planning for, or approaching retirement, considering potential Inheritance Tax liabilities, or dealing with sensitive issues of elderly care planning.

Heather enjoys being involved with pensions, tax planning and complex financial management issues - and has the knowledge and experience that really matters.

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Janette Rawlinson, Principal Consultant, Just Real Solutions



Janette is well known as wiba's Treasurer and a former chair of wiba, Common Purpose Birmingham Advisory Group, Sandwell Community Healthcare Services, Friends of Town Hall and Symphony Hall.

She is an independent business consultant and trainer specialising in people and business development, international business, and effective partnership working. She is a non executive director in the public sector.

Networking has been a part of her career for many years and she enjoys developing and supporting her extensive network which spans the city, region, country and globe.

All roles depend on effective networking whether internal or external. She aims to provide tips for those new to networking or those who've lost enthusiasm for how useful networking can be.

An advocate of relationship building and the 'pay it forward' philosophy, she will help demystify the art of effective networking – a subject on which she has spoken regularly for enterprise and business events.

She has spent many years developing her network and connecting others to mutual benefit. Her committee and ambassadorial work has often relied on her extensive network to raise profile or achieve results for others.

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