

Appendix I: About the Author



Dr Stuart Gibson, PhD MSc DipM FCIM FCMI, is an expert in research, education, and business and marketing strategy within the Private Wealth sector.

His firm, Gibson Strategy, is a research, education and consultancy business that specialises in Private Wealth, globally.

Gibson Strategy is privileged to have a unique, independent, panoptic insight across Private Wealth due to unfettered access to both a network of service providers and Private Clients worldwide.

For over 15 years Gibson Strategy has undertaken in-depth research into the private client, private banking and wealth management industry by interviewing High Net Worths (HNWs), Ultra High Net Worths (UHNWs), entrepreneurs, family businesses, family offices, wealth managers, private banks, asset managers, fiduciary firms, insurance firms, legal firms and other wealth management service providers.

Previously Dr Gibson spent over 37 years collaborating with global financial organisations in Europe, Middle

East, Asia, Africa and USA. After several years working in the Middle East, he moved to Jersey in 1998 and started working for Mouton Ozannes, followed by over 10 years with South African banking group FirstRand (Ashburton Investments, FNB Private Wealth and RMB Private Bank). He founded his research and business consulting firm Gibson Strategy in 2011, focusing on the private client and wealth management industry.

Dr Stuart Gibson holds a PhD in Private Banking and Wealth Management and an MSc and Postgraduate Diploma in Marketing. He is a Fellow of The Chartered Institute of Marketing (FCIM) and a Fellow of the Chartered Management Institute (FCMI).

Dr Gibson has also been a Visiting University Lecturer, served as a Parent Governor at Victoria College Jersey for three years and is currently a Governor of the Jersey Brain Tumour Charity.

Dr Stuart Gibson
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Appendix II: Research Methodology

Research methodology

This research study employed qualitative research framed within an interpretive phenomenological analysis using face-to-face in-depth interviews.

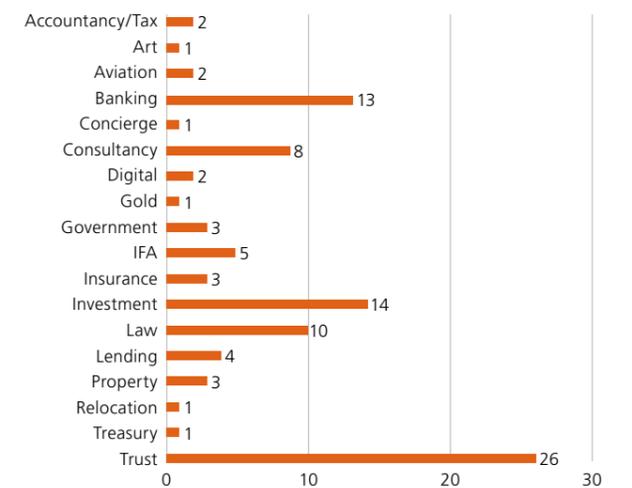
Private clients and family offices

28 Jersey private clients were interviewed, including high net worth (HNW) individuals and families, ultra high net worth (UHNW) individuals and families, high value residents (HVR) and family offices. The research population included a cross section of Jersey's wealthy individuals.

Private wealth professionals

109 private wealth professionals were interviewed across a range of private wealth sectors including accountancy/tax, banking, trust, IFA, property, investment, government, aviation, lending and insurance.

Wealth professional participants



Private wealth service provider participants included:

Name	Position*	Company*
Charles Insley	Head of International	Aberdeen Standard Capital
Paul Douglas	Managing Director	Accuro Fiduciary
David Steigenberger	Director	Advisa Wealth
David Stearn	Chief Executive Officer	Affinity Private Wealth
Chris Cotillard	Director	Alex Picot Trust Company
Lucia Perchard	Head of Family Office Product	APEX Group
David Dorgan	Partner	Appleby
Kate Wells	Managing Director	Azur Underwriting
Tim Cartwright	Director	Baccata
Paul Savery	Managing Director, Head of Crown Dependencies	Barclays Private Bank
Philip Chambers	Assistant Director - Investment Manager	Brewin Dolphin
Roger Trower	Chief Executive Officer	Broadlands
Richard Hughes	Chief Executive Officer - International	Brooks Macdonald
Alexa Saunders	Partner, Trusts and Private Wealth	Carey Olsen
Siobhan Riley	Partner	Carey Olsen
Euan Dangerfield	Client Director	Cazenove Capital Management
Manfred Spies	Managing Director	Cevalon
Tim Rattray	Managing Director	Cherry Godfrey Jersey
Charles Millard-Beer	Director	Citco Fund Services

Matt Gilley	Group Partner	Collas Crill	Cameron Walker	Head of Private Banking Jersey	Nedbank Private Wealth
Adrian Rowland	Director	Colliers International UK	Nicola Gott	Managing Director	Oak Group Jersey
Gordon Bennie	Managing Director	Concentric Financial Services	David Baker	Managing Director	Oakbridge
Dan Hare	Founder	Continuum Consulting	David Wilson	Partner	Oben Law
David Batey	Executive Director, Head of Wealth Management and Private Banking	Coutts Crown Dependencies	Nick Cawley	Regional Head of UK/Ireland and Global Private Clients Service Line Leader	Ocorian
Heather Tibbo	Director, Group Head of Family Office Services	Crestbridge Family Office Services	Ian Rumens	Executive Director - Head of Private Client, Jersey	Ocorian
Shani Clark	Director	de Carteret Wealth	Karl Bekusch	Executive Director - Private Client	Ocorian
Christian Busel	Head of Private Banking	EFG Private Bank	Josephine Howe	Partner	Ogier
Tom Wiseman	Chief Executive Officer	Enhance Group	Tobi Mathews	Director	Ortac
Islay Robinson	CEO & Co-Founder	Enness Global	Garry Bell	Head of Tax	PKF bba
Ed Daubeney	Managing Director	Investors Channel Islands	Christopher Clifford	Gallery Director	Private and Public
Mark Porter	Chief Executive Officer	Equiom Group	Matthew Lawrence	Chairman	Prospect Capital
John Wood	Managing Director	FCM	Mike Byrne	Partner	PwC Channel Islands
Simon Voisin	Director	Forward Group	Tim Childe	Head of International & Jersey Office	Quilter Cheviot
Tim Pedley	Regional Manager	Gama Jersey	Jonathan Giles	Managing Director, Jersey	Rathbones Group
Geoff Cook	Independent Consultant	Geoff Cook Advisory	Haydn Taylor	Managing Director	Ravenscroft Jersey
Paul Glennon	Principal	GlenQ Private Wealth	Matthew Christensen	Partner, Director	Rawlinson & Hunter, R&H Trust Company
Daniel O'Driscoll	Chief Executive Officer	Goldmoney	Fiona Waite	Private Client Director	RBC Wealth Management
Simon Vivian	Group Partner	Hatstone Lawyers	Lee Refault	Group Business Development Director	Rossborough Insurance
Darren Kelland	Global Head of Private Client Services	Hawksford	Natasha Lucock	Head of Commercial Markets and Private Office	Rossborough Insurance
Naomi Rive	Owner Manager/Group Director	Highvern	Mark Vautier	Group Head of Private Clients & Personal Insurance	Rossborough Insurance
Dave Allen	Director	Icecap	Nigel Philpott	Principal Consultant	Silversolutions
Michelle McMahon	Legal Counsel	Innovest Advisory	Nigel Pascoe	Director of Business Development	Skipton International
Paul Alker	Senior Wealth Partner	Integritas Wealth Partners	Matthew Wilson	Director	Smith & Williamson
Paul Eva	Head of Private Wealth	Intertrust Group	Chris Stead	Executive - Head of Portfolio Management	Standard Bank Group
Karen Scott	Mortgage Manager	Investec	Charles Molteno	Chief Executive Officer	Standard Bank Jersey
David Cardwell	Relationship Manager & Lead Business Developer - Private Clients	Investec Bank Channel Islands	Henry Baye	Chief Executive Officer	Standard Chartered Bank Jersey
Ben Newman	Managing Director	IQ-EQ Jersey	Mark Lewis	Partner	Stonehage Fleming
Jennifer Le Chevalier	Director, Private Wealth	IQ-EQ Jersey	Mark Clubb	Executive Chairman	TEAM Asset Management
Mirek Gruna	Chief Commercial Officer - Jersey	IQ-EQ Jersey	Michael Clarke	Head of Private Clients	UBS Jersey
Jim Purkiss	Sales Director	Islands	Debbie Lumsden	Private Client Director	VG
Matthew Millard-Beer	Founder & CEO	Itriom	Paul Roper	Director	VG
Jerry O'Keefe	Chief Executive Officer	JCAP	Clive Wright	Managing Director Channel Islands	VISTRA
Jason Laity	Non Executive Chairman	Jersey Finance	Robert Dobbyn	Private Capital and Trusts Partner	Walkers Jersey
Joe Moynihan	Chief Executive Officer	Jersey Finance	Darren Zaman	Chief Executive Officer	Westminster Asset Management
Nigel Le Quesne	Chief Executive Officer	JTC Group	Don Wijsmuller	Owner & Managing Director	Whitmill Trust Company
Iain Johns	Group Head of Private Client Services	JTC Group	Clifford Wilson	Partner	Wilson Knight Frank
Thomas Cummins	Head Of Private Banking Channel Islands	Kleinwort Hambros	Aimee Sinclair-Horgan	Partner	Wilson Knight Frank
Eric Major	CEO & Chairman	Latitude Residency & Citizenship Solutions	Charles Humpleby	Director, Head of Client Origination	Woodside Holdings Investment Management
Marcus Stone	Founding Partner	Lexstone Lawyers	Martin Moloney	Former Director General at the Jersey Financial Services Commission (2019-2021)	
Simon Torode	Founder, CEO	Livingroom Estate Agents			
Kevin Lemasney	Head of High Value Residency Engagement	Locate Jersey, Government of Jersey			
David Mashiter	Managing Director	Meridian Asset Management			
Fred Milner	Counsel, International Trusts and Private Client	Mourant			

*At time of publication