

# Personalised financial solutions designed to meet your goals.

**Award winning financial planning for global expatriates**



**HOLBORN**  
The Michele Carby Practice

# Your journey begins

Welcome to The Michele Carby Practice. Here, your journey towards financial security and prosperity begins.

Our unique blend of financial expertise and personal empathy sets us apart in the financial planning field. We understand that your financial goals are more than numbers; they're about your dreams, your life, and your future. We're committed to personalising each client's experience, prioritising clear communication, and ensuring you're always in the loop with your financial plan.



## ***About us***

The Michele Carby Practice is an autonomous partnership operating under the Holborn Assets Group's umbrella. Our clients are expatriates from a breathtakingly diverse mixture of nationalities, backgrounds and wealth levels. They share a common need for financial solutions adapted to their international lifestyles.

***Michele Carby makes the  
minefield of financial management manageable.***

Katherine Birbalsingh

# The First Step - Understanding Your Needs

As we navigate your path to financial prosperity, our first milestone is a deep understanding of your personal and financial objectives. At The Michele Carby Practice, we celebrate the individuality of each client, understanding that their financial blueprint is as unique as they are. With a firm grasp of your financial aspirations and concerns, we are better equipped to chart a course that accurately guides you towards your financial goals. The clearer the understanding, the smoother the journey.



***Michele provides outstanding service. She is always available for advice and reassurance on any financial matter. I would not trust anyone else with my hard earned money!***

Rebecca Dosso

# Meet the Navigators - Michele and Payal

Meet Michele Carby and Payal Trehan, the financial experts at the helm of your financial journey. With their diverse backgrounds and complementary skills, Michele and Payal are dedicated to serving your unique needs.

## ***Michele Carby***

Michele Carby brings to the table over 20 years of experience in international wealth management. A celebrated Top 100 Global Financial Advisor, Michele was also highly commended as Woman of the Year in 2020. With her at the helm, you're in safe hands.



## ***Payal Trehan***

Payal is Michele's business partner and Senior Investment Strategist with a deep understanding of the financial markets. Payal brings a wealth of experience in helping clients make informed investment decisions



# Your Trusted Team

Behind Michele and Payal is an International Team of Financial Experts. Each member brings unique skills and perspectives, collaborating to provide comprehensive financial solutions. From investment strategies and retirement planning to wealth preservation and estate planning, our team is adept at navigating the intricacies of financial planning for high-net-worth international expatriates. Celebrated with an International Investment Award for Diversity and Inclusion in 2021, our truly international team reflect the global nature of our clients. .



*Michele and Payal are absolutely amazing.*

*They explain everything fully and clearly so I can make proper well considered decisions. I trust them 100%*

Sarah Pickering

# Charting the Course - Our Services

At The Michele Carby Practice, we offer a broad spectrum of financial services, each designed to address a unique aspect of your financial journey. Our services range from wealth management and retirement planning to insurance and estate planning. Each one is tailored to guide you towards financial security and prosperity.

A unique offering of our practice is our Citizenship and Residency by Investment Service, helping clients secure their future and expand their global possibilities.



Financial Planning



Investments



Savings



Retirement Planning



Citizenship &  
Residency



Property Investment



Trusts & Tax



Wills & Legacies



Insurance



UK Expatriates



South African Expats



Divorce Support

*Michele and Payal make a formidable team. In the time we have been working with them, we have been very happy with their advice and their service of our portfolio.*

Christopher Mills

# Navigating the Waves - Investment Philosophy

Under the stewardship of Payal's investment philosophy, we embrace a blend of active management, comprehensive market analysis, and in-depth understanding to stay in tune with market trends. We hold firm in our belief that responsiveness to market fluctuations and strategic adjustments are critical to the fulfillment of your financial aspirations. Our mission is to enhance returns while keeping risks at bay, crafting an investment strategy that's tailored to your individual needs.



*I am so happy to be working with Michele and Payal,  
and I have absolute trust in their desire to do the best for me.  
Payal frankly knows more about world goings-on and how to  
apply it to making solid investments than the Financial Times.*

Sarah Messer

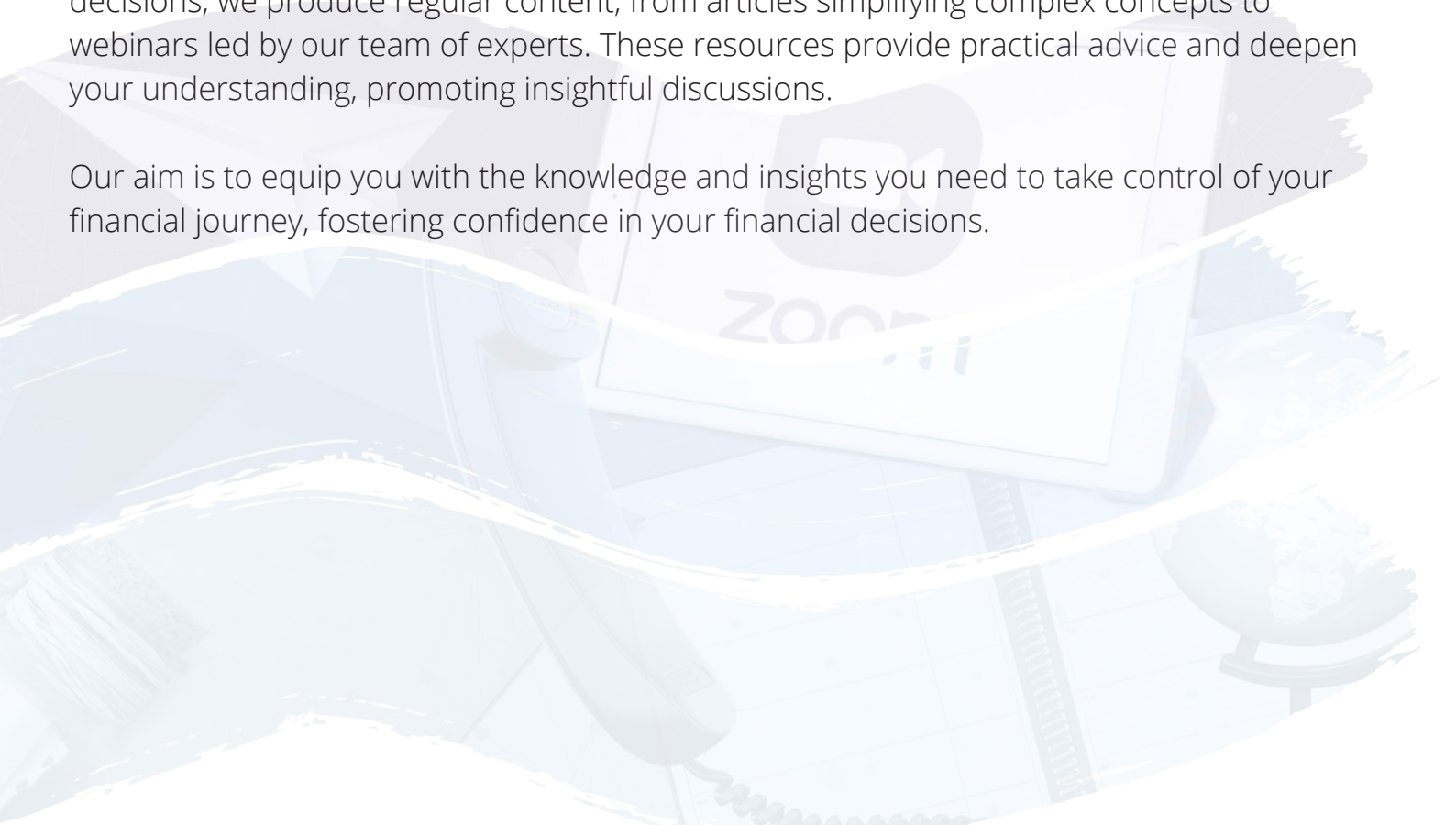
# Regular Checkpoints - Client Communication and Education

Open communication is central to our work at The Michele Carby Practice. We ensure that we're always accessible to discuss your financial journey, reflecting our commitment to superior customer care.

To cater to our global clientele, we conduct regular one-to-one client reviews, ensuring your financial strategies align with your changing needs, regardless of your location.

We also champion client education. Recognizing that knowledge supports better financial decisions, we produce regular content, from articles simplifying complex concepts to webinars led by our team of experts. These resources provide practical advice and deepen your understanding, promoting insightful discussions.

Our aim is to equip you with the knowledge and insights you need to take control of your financial journey, fostering confidence in your financial decisions.



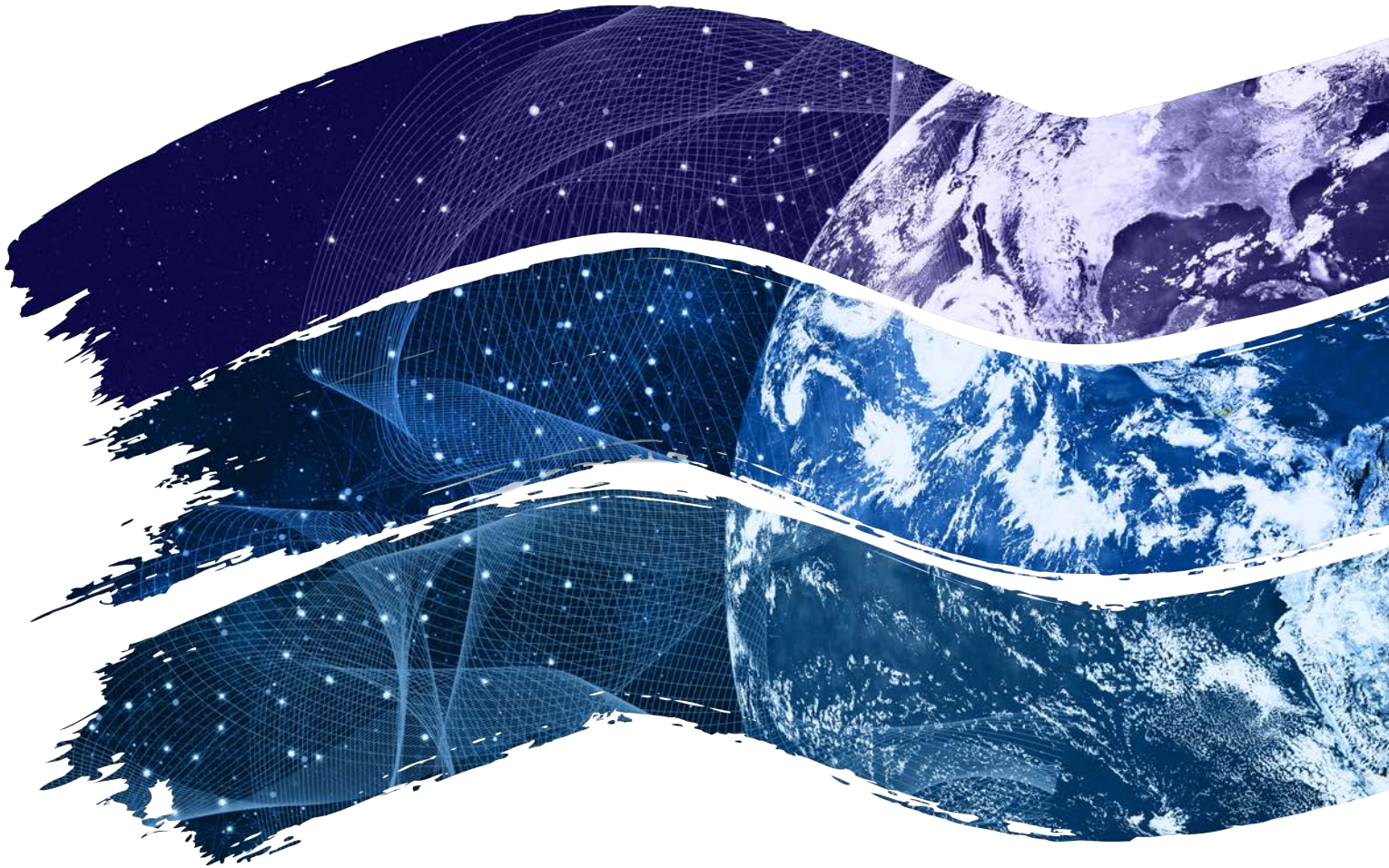
***Michele and Payal have been fantastic  
in growing my investment,  
in communicating regularly with me  
and in making me feel confident in them!!***

Craig McLaren



# Our Global Network

The Michele Carby Practice is proud to be part of the Holborn Assets family. This connection provides our clients with access to a global network of expertise and resources. Our partnership with Holborn Assets, a company with a strong reputation in the international financial services industry, enables us to offer you a comprehensive range of services and ensures that our operations are conducted with the highest professional standards.



*Michele Carby has been amazing for us.*

Jordan West-Pratt

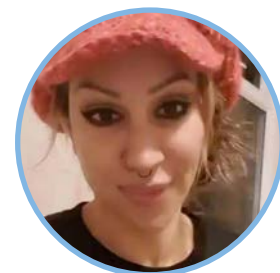
# Reaching Your Destination - Success Stories

Over the years, we've had the privilege of helping numerous clients reach their financial destinations. Our success is defined by our clients' accomplishments. We look forward to helping you achieve your financial goals.

## Overcoming adversity through financial planning

*Chantel Phillips*

Chantel Phillips defied the odds, overcoming a challenging upbringing through the power of financial planning. Despite a broken home and leaving school at 15, Chantel formed a bond with customer Michele while working as a hairdresser's assistant.



Recognising Chantel's resilience, Michele encouraged her to save. Remarkably, Chantel saved while working three jobs and obtained a mortgage to buy a home. In her early 20s, she established a pension fund, setting a strong foundation for her future.

Now in her early 30s, Chantel is a proud homeowner, mortgage-free, and on the path to financial independence. Her story showcases the transformative impact of financial planning, proving that determination and wise choices can lead to success even in the face of adversity.

[Chantel's story in her words](#)

## Rebuilding after an appalling experience

*Phillip Blake*

Expatriate Phillip Blake fell victim to criminal financial advisers, resulting in a substantial loss to his pension investments. Michele stepped in with a tailored recovery plan to help Phillip regain control, recover his financial position, and pave the way for a brighter financial future.



Phillip's story is a cautionary tale emphasising the importance of finding a trustworthy financial adviser.

[Phillip's story in his words](#)

## Growing wealth with expert advice

Su Corkeron

As a Dubai resident for 16 years, Su Corkeron had previously endured disappointing encounters with financial advisers. However, her journey took a positive turn when she connected with Payal.



Through their partnership, Su's finances flourished. Today, she proudly owns three properties and a high-performing investment portfolio. With Payal's guidance, Su is preparing for early retirement and diligently crafting plans to generate passive income.

Su's story exemplifies the transformative power of a skilled investment adviser and stands as a testament to the importance of finding a knowledgeable partner to build wealth and financial independence.

### [Su's story in her own words](#)

*I have met a number of financial advisers in my 47 years of work and have found Michele & Payal to be a dynamic duo. The freshness of their approach and willingness to research product lines is enlightening, incisive and wholesome.*

*I have confidence that my financial affairs are in qualified and caring hands and would not hesitate to recommend them both.*

Mark Randall

# Take the First Step

Your financial journey doesn't have to be daunting. At The Michele Carby Practice, we're ready to guide you, providing expert navigation and personalized services tailored to your unique needs and aspirations.

Embark on your financial journey with the Michele Carby Practice today. We invite you to contact us for a no-obligation consultation. Let us help you navigate towards financial security and prosperity.

Your journey towards financial success begins with a single step. Take that step today.



*Michele Carby is world class.*

*Give her a try, you won't regret it.*

Louis Hutton

## Michele Carby Dip PFS (UK) IIQE (HK)

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**Book a call  
with Michele** 



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