

Interview with **Stephen Donnelly,** **Donnelly Financial Planning**



HOW long have you worked as a Broker - how did you come into the industry?

I set up my brokerage last year, however I have been a Financial Advisor for over 20 years. I started off in the business as a bank assurance consultant, then joined a brokerage to manage a book of business that they had bought and then set up and managed a branch for an insurance company before going out on my own.

What's your favourite and least favourite thing about being a Broker?

Favourite: Guiding clients towards the right decisions and seeing them take the advice on board is hugely rewarding.

Least favourite: Navigating ever-changing regulations and paperwork can sometimes feel like it takes time away from helping clients directly.

What differentiates your brokerage and services from others?

I have a client-first business philosophy. I prioritise building long-term relationships through trust, accessibility, and clear communication. Clients know they can reach me directly, and if I miss a call, I respond without delay. This commitment to accessibility, trust, and tailored advice ensures I deliver more than products—I deliver peace of mind.

From your experience, what's been the biggest industry advancement since you started as a Broker?

Without a doubt, Auto-enrolment stands out as a once-in-a-generation opportunity for Brokers. It will bring every employer to the table for guidance on how the system works, what it means for their business, and the options available to them. This creates a unique chance for Brokers to demonstrate expertise, build long-term client relationships, and ensure employers make informed decisions that truly benefit their staff.

Favourite App. or gadget that you use in your day to day business?

My mobile phone is indispensable — it keeps me connected with clients and on top of everything. ChatGPT has become equally valuable, helping me draft, refine, and streamline communication quickly.

How do you switch off in your spare time?

I find that watching sport or a well-made documentary is the perfect way to unwind. It allows me to completely switch off, clear my mind, and simply enjoy the moment without thinking about anything else.

What's your best bit of business advice to your younger self?

I'd tell my younger self to start a brokerage much earlier, rather than waiting for the "perfect" time. I'd stress the importance of starting a pension from day one, no matter how small the contributions, to build a strong financial foundation for the future. Finally, I'd focus on developing deep expertise in a niche area of the industry — because while general knowledge is useful, it's specialists who stand out, attract consistent demand, and become the go-to advisers in their field.

What's your favourite and most used business mantra?

"Always put the client first" is the mantra I live by in business. Every recommendation and decision is made with their best interests at heart, because when clients achieve their goals, everything else falls into place.

Who do you most admire and why?

I admire Michael O'Leary for how he has developed Ryanair into such a phenomenal business that originated in a small country on the outskirts of Europe! Even though he's not everyone's cup of tea, I admire his forthrightness and bullishness. As a Man United fan I am in awe of what Alex Ferguson did to turn the club around and lead it through an unprecedented era of success. If only he was available now!

DONNELLY
FINANCIAL PLANNING LTD
LIFE • PENSIONS • INVESTMENTS