



Family CFO, Becci Hall (right), discusses with clients, Michelle Matt (left) and Jon Weston (center), what they need done while they are on their honeymoon.

at a GLANCE

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Financial resources

TOP LOCAL EXECUTIVE:

Becci Hall, owner

LOCAL EMPLOYEES:

1

YEAR FOUNDED:

2008



Our Financial
Concierge

Family CFO Starts Our Financial Concierge

When Becci Hall's father passed away in 2002, her mother was left with bills to pay, a house to sell, life insurance proceeds to invest and nowhere to comfortably turn for unbiased financial counsel.

"She was terrified," Hall said. "My dad took care of everything."

During her 16 years in commercial, private and mortgage banking in Greater Des Moines, Hall constantly ran into client situations similar to that of her mother's.

While between banking jobs last year, she continued to receive phone calls from long-time clients seeking her input on a variety of financial issues facing their families, from record keeping to mortgages to commercial real estate lending.

"These are the folks who had worked with me for years, and I was always the person they'd called," Hall said. She worked with several of those clients as she formulated her business model and launched Our Financial Concierge in March 2008. "They fell in love with the concept."

Our Financial Concierge delivers a new approach to the financial community, providing unbiased, unaffiliated financial resources to help simplify their lives and accomplish their goals.

Our Financial Concierge is modeled after the family office concept that started in the late 19th century with families such as the Rockefellers and the Carnegies. They staffed their family office with professionals to handle their financial matters, property management, investments and planning.

As more Americans have accumulated wealth, the concept of the multi-family office emerged, with companies such as Our Financial Concierge providing similar services to several families. But in most cases, those other companies also manage the family's investment assets, turning a profit by selling financial products.

"I'm a hybrid of the multi-family office because I don't manage

any assets and I don't sell any products. I am completely unbiased," said Hall.

As a "Family CFO," Hall works with clients on individual projects, such as gathering documentation needed to prepare tax returns, setting up online banking and bill-pay services, and organizing financial records. Clients pay based on an hourly rate.

Clients seek out Our Financial Concierge when there has been a change in their life or they are anticipating a change. Hall adds, "Change can be something as normal as buying a new home or as significant as regaining order after a death." Still in many cases, clients call Hall when they are simply overwhelmed with their family's financial demands.

Michele Matt, owner of Inspiring Solutions in West Des Moines, said the growth of her business and a number of challenges in her personal life made it increasingly difficult to stay on top of personal finances.

Hall built organization into Matt's finances, updated her records, and later helped her and her fiancé acquire a mortgage loan for their new home. Hall has since stepped in to help Matt with her company's financial records, and to implement Michele's parents' asset protection plan, a need laid out by their attorney after her mother's declining health.

"To know that Becci handles that part of the puzzle from start to end is a great comfort," Matt said. "She is a great advisor but also a trusted professional. You have to have a high degree of trust with anyone you allow to handle your financials."

Hall provides clients with resources and asks them tough questions as they work together, often side-by-side with their advisors, to find a solution that is in their family's best interest. There are two sides to every financial decision, she said – the math side and the subjective side.

"I can lay out the math and I can help you interpret what you're looking at," she said. "What I can't do is tell you what's going to let you sleep at night."