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Who we are



Richard Whitehead



Matthew Wille

Dart Capital is a highly focused wealth management company that provides quality advice to individuals from across the spectrum. Our clients tend to be successful within their own sphere, but for various reasons feel that a meaningful partnership with an investment manager is more likely to achieve their long term financial objectives. These reasons may include time, inclination and knowledge.

Dart Capital is privately owned and was established following a management buyout by the two principle shareholders. Richard Whitehead and Matthew Wille are directors of the company and head up the Investment and Operations Teams respectively. Both have worked within the "industry" for many years and feel that their energy should now be channelled very much towards quality rather than quantity.

The greatest asset of the company is without doubt the staff that it employs. These individuals are fundamental to the proposition and as such have been chosen for their own particular skills and attributes. The team is experienced, professional and above all, committed to our clients.

We are based in the City of London and encourage our clients to have regular dialogue whether it be at their place of work, their home or indeed at our offices near Monument.



Our values



Our primary objectives are to help grow our clients' wealth and to build enduring relationships upon a foundation of trust. We pride ourselves on the quality of our service and are delighted that so many of our new clients are referred to us from within our existing client base.

A number of our staff have worked for large companies and have witnessed at first hand the impersonal faceless culture that is so prevalent today. We believe that it is simply not possible to operate a successful partnership when the two parties concerned are little more than commercial strangers.

The first part of our relationship is always to understand what really matters to our clients. We will never forget that these are our clients' funds and whether we are discussing a bonus or a nest-egg, these assets will be treated with the utmost respect. We will never forget the huge responsibility that has been placed upon us and the privilege that it is to help our clients manage their wealth.

Our culture translates into a high quality service with a truly personal focus.

Our clients



Our clients are drawn from all walks of life and although success may be a common theme, every client is an individual in their own right. We have no “typical” client, but as you would imagine, they are often:

- Professionals – lawyers, accountants
- Retired individuals
- Senior executives
- Entrepreneurs
- Trusts
- Public Guardianship Office cases

Our client base is throughout the entire UK and we are delighted to visit upon request, to ensure we provide an exceptional quality of service.

Given the demands placed upon our clients by work, family and fun, they are left with insufficient time to manage and closely monitor their investments. Many are keen to cede the day to day decision making, but wish to remain involved within the overall investment strategy. Under Dart Capital's management, clients are well informed and have full access to all aspects of the strategy and indeed the team that is responsible for the successful operation of the account.

It is our opinion, that active and ongoing investment management is far superior to investments that blindly track an underlying index, given the volatility of equity markets. We believe that professional management is essential to protect the private investor in difficult times and our proposition therefore aims to place clients in full control of all aspects of their investment requirements.

Our service

We aim to assist our clients with all aspects of their financial requirements. Dart Capital is able to provide advice upon a multi-asset class portfolio and in addition, is ideally placed to evaluate the merits of the particular “wrappers” within which these assets are held. Clearly part of any successful strategy is ensuring that tax is being both reduced, and wherever possible, avoided altogether. The initial discussion and subsequent plan would ensure that this was always the case.

Agreeing an investment strategy with a client allows them to dictate their specific objectives. We then work with them to formulate a suitable approach. The underlying assets are selected to suit their specific requirements and we then operate a monthly review process and encourage regular discussion, to ensure that the strategy continues to meet their objectives.

In formulating their investment strategy, we will agree with our clients:

- The investment timescale
- What degree of fluctuation can you tolerate
- What annual return is required to meet your expectations
- What combination of assets will best meet your needs
- How much income (if any) is required

We are able to utilise a number of different types of investment in portfolios, including Corporate Bonds, Unit Trusts, Investment Trusts, Exchange Traded Funds, Collective Investments and Structured Products. The asset allocation and proportions of each would be directly linked to our clients' specific requirements and would be agreed subsequent to further discussion with them.

Our Investment Managers have access to comprehensive and sophisticated research from both in-house and large institutions, when arriving at their investment decisions. This in-depth analysis means we are informed and skilful at choosing investments by drawing on a wide range of expertise.

Services available

Multi asset class portfolio management

Discretionary investment management

Review of existing Investment and Pension Plans

Structuring retirement income (drawdown or annuity)

Establishing tax efficient structures (SIPPs / ISAs / Offshore Bonds)

Our fees

Dart Capital operates a competitive fee based service. It means that as we are not remunerated by initial commissions from a third party; our success and profitability are dependent upon retaining our clients over the medium to long term. This fee based approach eliminates the issue of product or provider bias and means that the success of our clients' portfolios is a shared financial goal. Our fees are clear, transparent and above all else fair.

As a result of our continuing success, Dart Capital is able to offer some of the most competitive dealing terms in the industry. We have agreed special terms with the unit trust managers, meaning that our clients do not typically have the initial charges levied against purchases. (Indeed, you would pay no more than the bid price on the funds chosen – an average saving of at least 5.00% per fund).

In addition to the initial commission, many collective investments pay trail commission to the investment adviser upon an annual basis. This is based upon the value of the fund and although the amount varies, it can be as much as 0.5%. Unlike the vast majority of portfolio managers, Dart Capital rebates this commission directly to its client in all cases.

Why use us?

- Professional organisation
- Quality staff
- Transparent offering
- Consistent performance
- Competitive fees

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