



*smooth
operator*

William Gray – Scotland's very own Richard Branson!
Passionate, driven and a born trader.

Bill. Gray was born in Scotland and adopted and raised by Bill and Rose Gray, his parents.

'I seemed to have unlimited energy, like a human dynamo, my mother used to say that she worried that I was going to die young, why was I living like there was no tomorrow?' said Bill. 'I enjoyed the challenge of pushing myself on, competing and trying to win, I soon found out the things at which I could excel'. He stated.

'Early on in my teens, I found that I was attracted to money as a commodity and what it could do, thus I learned to enjoy the challenge of seeing how I could make it increase. In short, I was in a simple way, teaching myself the rudiments of banking lending and securing interest. I soon became, in a minor way, my class banker at school, but, after a very successful run, the school authorities decided that I had better exercise my talents elsewhere. However, before I had finished formal schooling, I had managed to amass a sufficient sum to put down the deposit on a flat; my father couldn't believe this and until I could demonstrate otherwise, thought that my youth had been misspent!'

Bill completed education in engineering, but still remained restless; 'Just too much pent up energy'. He remarks laughing!

'I then entered the forces, where I spent a few years enjoying the feeling of excitement and occasional danger, but found there was a lot of boredom time in between'. He said.

A spell as a North Sea diver followed, interspersed with racing motorcycles; 'I found that I loved the excitement and risk of speed. At this juncture, I spent some time in Europe selling property, with considerable success, but became a victim of this when crossing vested interests. It was getting

dangerous and time to move on!' He continued. 'My earlier fascination for making money work and my motto, since life is short, never work for money, make it work for you, meant that it was now time to step up to the plate and put all my energy into the money industry. I had to find out whether I was really the entrepreneur that I thought I was; I believe that entrepreneurship is largely innate and not something that can be bolted on with training. I am always pleased to meet other successful individuals, who are fully focussed on their goals'.

'But why do I live in Asia, where I moved in 1994?' You may well ask.

'Well, like many turning points in people's lives, in my case it was the result of being rewarded as top salesman in my job, a round the world ticket in the summer of 1993. This led me to visiting Singapore, Thailand and Indonesia, and I was immediately struck by the huge potential in the region. I knew that I just had to get myself there, which I managed to do the following spring, securing a position as a financial consultant with an international investment consulting group, located in Jakarta, which ironically, has been my base ever since.

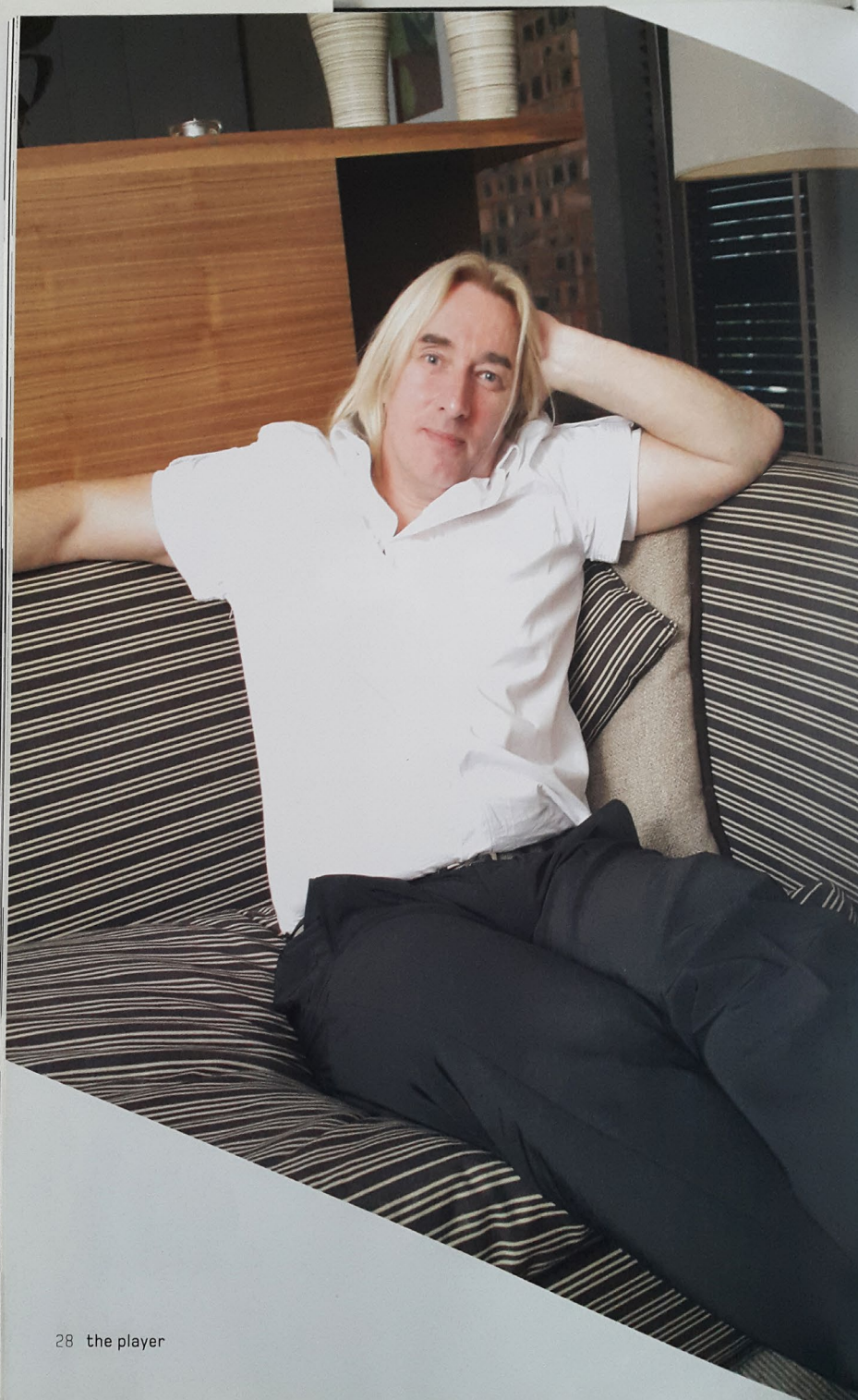
While the job was all new to me, I was determined to succeed and put all my energies into my work. My aim was to become the top performer of the sales team and beat the previous individual record set by the company's owner, which I made all too clear when I took the post. This I managed to do and by the second year, was being recognised as the best sales consultant in the region, picking up awards from investment houses in the process. In short, I was just beginning to learn to fly! I became

disenchanted with my employers, who were slow to pay commissions; I often had to wait months. In my mind, there was obviously something wrong with the management and it was no surprise to find the partners splitting in disagreement. Subsequently, the company moved to Eastern Europe shortly afterwards. While I was plied with several attractive offers from brokerages, including a post as Sales manager of a 50 strong sales team, I felt it was now time to set out on my own.

In late 1995 I approached several investment houses to establish a brokerage and within a few weeks, with licence, I was on my way and quickly established a client base from those that had been deserted by my previous employer. This was my bedrock, so to speak. I resolved their outstanding difficulties and they remain my much appreciated foundation to this very day. I worked long and hard, something that I enjoy because the industry is not just a job but a constant challenge, with an element of a hobby thrown in for good measure. The effort paid off and I began to gain a good name for service and had become one of the best in the industry. My client base became my 'salesmen', providing me with a steady stream of referrals to increase the list. In turn, this led to more industry involvement and recognition, with steady achievement awards. I was learning the ins and outs of fund management at great speed, however, my work load and working day were increasing at the same rate.

When I first moved to the east in 1994, my father had just died, in fact only three days before I boarded the plane. I had just got married the day after my dad's death, unfortunately, as I became more and more absorbed in work, I neglected my





wife, who was thirteen years my junior and without notice, in late December 1999, lost my marriage. The latter part of this year was devastating to me and I must pay tribute to Scott and June Younger, one of my first clients, who looked after me over Christmas and New Year in their Edinburgh home. While I remain driven in my work, the whole experience was tempering and helped me to subsequently seek a better balance to my life. Many years earlier Scott had also been instrumental in my final decision to form a private investment club, and in 1995 I set the foundation for the RIO (Real Investment Opportunities) Club. Many people over the years have asked me why I called the club RIO Well, this name was devised by me after hours of thought. It was when I considered the most important thing to the investor, that I realised there are two crucial factors, namely the ROI (Return on Investment) and the identification of a real investment opportunity, which is of course an anagram of ROI, the perfect name was thus established. The club has since become the largest investment club in South East Asia, with members currently based in twelve different countries. As the new century dawned, having successfully made investment recommendations over many years, my clients asked me to manage their investments directly, which was the beginning of my role as fund manager. Within weeks I had employed an eight man sales team to increase and service the client base. I now felt comfortable in dealing with equity, currency and commodity trading and was consistently outperforming the S&P benchmark. The wealthy were now being attracted to RIO and my talents were becoming my best commodity.

I was not happy with the charging structure of many investment products at this time. I felt that charges were too high and unnecessarily eating into

returns, so I set about designing my own product, more cost effective for the investor and allowing a higher return. Unfortunately, institutions were not interested in upsetting the status quo, so in 2002 I incorporated my own investment company, launching my first direct investment product which, pleasingly, became fully subscribed within 3 months. I had now gone from being a broker to having my own brokerage and finally my investment company with its licensed investment funds, all in only eight years.

The following year, RIO launched its first privately licensed mutual fund, which became fully subscribed within 12 months. With the company expanding and needing a better administrative base, again I hired staff, this time administrators, and also opened an office in the Isle of Man, which we occupy to this day. This was also operationally advantageous, since many members had come on board while resident in Jakarta, but had since been relocated by employers to other locations around the world.

By 2004 the company had two licensed funds and over 500 clients, living in 14 different countries, which classified the club as truly international. RIO had now been operating for 10 years and just incorporated RIO Prestige Performance UK Ltd, a high performance car hire company, which later became the first to offer hyper cars for rental, starting with a Pagani Zonda. This certainly grabbed the media's attention!

RIO Prestige has grown to become arguably the most respected company in the motor industry. I like to think that this is because of a combination of old-fashioned Scottish work ethic coupled with Asian levels of service, which I have come to insist upon.

As RIO approaches its 15th anniversary next year, the investment company has over 680 clients Worldwide, all starting from a small client base and

expanding on the referral principle. I am proud to have been the instrument of this development and look forward to taking the company forward with the same dedication in the years ahead. Life has taught me that there are no short cuts to success, only the need for hard work and constant dedication.

Personal Notes

- Bill is a typical Aries, ambitious, driven and hard-working, but also incorporates the attributes of the Chinese Pig, friendly and always wanting to help.
- Although single, and required to work long hours to maintain a successful business, I have been lucky and have dated some amazingly beautiful women, which include two miss world contestants.
- Hobbies include; Moto Cross and driving high performance cars. 'I intend to break the indoor world speed record next year.' Says Bill. I also like relaxing on yachts in my dedicated 18th November to mid January time out.' he said.
- Favourite car; Pagani Zonda although I keep my Rolls Royce for comfort
- Ambition: To break the World land speed record
- Fashion inspirations; Roberto Cavalli, Prada and Dolce & Gabbana
- Charities: raising funds for children in need, in 2005 raised money for tsunami survivors, promoting the work of St Andrew's (Scottish) societies
- Food: a wide range of fine foods and beverages
- Favourite holiday locations; Milan for shopping; Santorini, Greece for seclusion; St Tropez for relaxing; Salzburg in December for Christmas; Thailand for tropical island, beaches and sea food; Las Vegas for gaming and rock concerts; Dubai for quality gold and custom made jewellery; Singapore – one of the cleanest cities in the world and I love it there; and, of course, my native Scotland, to which I return to every year. One of my favourite comments when asked about my country is its Great Britain not pathetic Britain; we are a great nation more British people should promote this fact.