

Hendrik Schakel CFP®

Founder-operator scaling financial advice with AI

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Amsterdam · Mexico City

16 yearsco-founder and builder of
Viisi Hypotheken**0 → 45**professionals, built from
scratch**€6-7M**annual revenue when I sold
my shares in 2026**±2,000**clients a year in mortgage
and financial planning advice

PROFILE

Where others hesitate, I get energized: complex markets, uncharted territory, problems without obvious solutions. Over 16 years I built Viisi Hypotheken from a kitchen table into one of the best-known independent advisory firms in the Netherlands, with 45 professionals and €6-7M annual revenue.

Now I focus on what comes next: making excellent financial advice accessible at scale, through AI, smarter business models and the right people. I know the advice process from the client side, the advisor side and the regulatory side.

WHAT I BRING

Mortgage & wealth propositions

From client need and business model to licensing, distribution, lenders and market entry in the Netherlands.

AI in the advice process

I build it myself: agents, calculators and decision rules, with human oversight within Dutch regulation and GDPR.

Leadership & governance

Compliance, duty of care and advice quality. Independent sounding board for executives and shareholders.

NOW

Lindenhaeghe · Permanent Actueel

Translating regulatory change into advisory practice. Since Sep 2026.

AI agents for mortgage advice

A network of agents that prepares a complete advice file, with the human advisor signing off.

Advisory Board · Rentberry

Proptech; international expansion and platform. Since Jul 2026.

benikfinancieelonaafhankelijk.nl

Self-designed and built planning tool. Live.

OPEN TO

Financial Planning / Wealth / Advice

Advisory & supervisory boards

Interim & projects

EXPERIENCE

Co-founder

2010 – 2026

Viisi Hypotheken · Amsterdam

Independent mortgage and financial planning advice for highly educated professionals: transparent, independent, personal. Built from zero with my co-founders.

- Grew from 0 to 45 professionals, ±2,000 clients a year and €6–7M annual revenue.
- Responsible for compliance, marketing, content and the financial planning offering; advised clients myself.
- Brought AI into daily operations: AI days, content, social media and processing advice meetings.
- Face of the brand: video series with 15 mortgage lenders, rate updates and budget-day explainers.
- FD Gazelle 2014 and 2015 (fast-growth award), Independer Mortgage Award twice, Great Place to Work, thousands of positive reviews.
- Sold my shares to my co-founders in 2026; they continue the business.

Senior Financial Consultant

2003 – 2010

MLP Private Finance · Amsterdam

Built the Dutch branch of MLP AG, Germany's leading independent financial advisory firm. Client acquisition and advice for highly educated professionals.

Freelance Financial Advisor

2010 – 2011

SHH Finance

Mortgage advice for Centraal Beheer Achmea, acquisition for TAQT, planning and mortgage advice for private clients.

Columnist

2011 – present

Het Financieele Dagblad, NRC, Trouw, AMweb, VVP

Columns and analysis on regulation, advice quality and the future of the profession. Annual Dutch budget-day review, in 2025 also as a podcast with the Dutch Federation of Financial Planners.

Economics Tutor

2002 – 2003

University of Amsterdam

Seminars in the history and methodology of economics.

EDUCATION

MSc Economics, cum laude
University of Amsterdam · 1998–2002

MSc Chemistry
University of Amsterdam · 1995–2000

Erasmus exchange
Freie Universität Berlin · 1999–2000

CERTIFICATIONS

CFP® Certified Financial Planner (FFP)

EFA Registered Financial Advisor (NL)

Wft Dutch licences: Mortgages, Pensions, Investments, Income, Basic

Cambridge Certificate of Proficiency in English

LANGUAGES

Dutch native

English full professional

German professional working

Spanish professional working

PUBLICATIONS

15+ years of columns in leading Dutch media (FD, NRC, Trouw). Full list at hendrikschakel.nl/en/publications.

PERSONAL

Based in Amsterdam, regularly in Mexico City. Running (Amsterdam Marathon), cycling, football. Reads history and science.