



Atkins Ferrie Wealth Management

ISSUE 19 | SEPTEMBER - NOVEMBER 2024 | £4 or FREE to AFWM Ltd clients

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welcome



Autumn is one of my favourite times to be outdoors, as the heat of the summer dies down and the trees put on their finest display. According to Keats, it's the season of mists and mellow fruitfulness, which ties in nicely to our foraging feature from page 16. Jane Fitzgerald reminisces about a childhood spent mushrooming, blackberrying and shrimping, and brings us some top tips on what nuts and berries to go looking for in high summer and early autumn.

If you enjoy growing your own produce, you likely have a glut of courgettes this month, or marrows if you're as forgetful as me. Hugh Fearnley-Whittingstall's courgette, honey and lemon cake (page 29) sounds bizarre but is apparently delicious.

September is (much to my children's disgust) back to school month. My school days may be a distant memory, but there's still something about September that sees me hankering after new notebooks, pens and paperclips, especially as I work from home.

My office is a glorified shed, although thankfully with very good insulation. The décor can best be described as eclectic. An antique captain's desk, a collection of vintage cigarette cards, an A-Team kite, lots of plants and even more Lego. Whether you have a formal study or just a corner of the living room, don't miss our shopping feature from page 22 if you work from home. (I have my eye on the Once Upon a Tuesday planner.)

Compiling these shopping features can get a tad expensive, as can editing the magazine in general. I've already bought an Ohelo bottle and tumbler (page 34) and am planning to adopt a donkey from the Flicka Foundation (page 30).

We have plenty of other articles for you this issue. If you have any thoughts on any, I'd love to hear from you. Just drop me a line at kate.venture@afwm.co.uk.

Kate

Cover image credit: Tom Marshall

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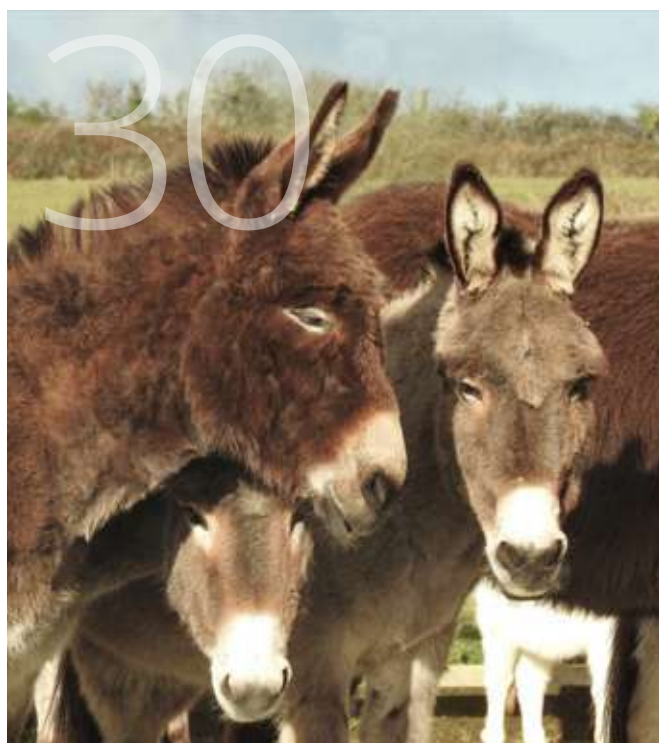


PLEASE RECYCLE

venture

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CREDIT: LIZIE MAWSON



The road to Richmond

YOU WILL NO DOUBT recognise Arran Sawyer (right), who has been based at our Sherborne office since joining AFWM in August 2021. We are delighted to announce that Arran has now taken up residency in our newest office, Richmond-upon-Thames. He's looking forward to assisting new clients across the South East to reach their financial goals. Arran hasn't turned his back on the delights of Dorset though as he'll be returning regularly to visit his clients and family.



Promotion for Exeter City

AS THE NEXT FOOTBALL SEASON is upon us, we send our congratulations and good luck to Exeter City Women F.C. and their mid-fielder, Zoe Watkins (right) – resident Adviser at our Barnstaple office. The team start this season in the third tier of the FA Women's National League, which means they're placed in the top 36 teams in the country. We're sure they'll go far in the FA Cup and will ask Zoe to keep us updated.



JEC Summer Festival

THE JAGUAR ENTHUSIASTS' CLUB'S Summer Festival arrived at the end of July and brought with it spectacular cars and weather to match. The sun shone for the weekend of events, including a welcome BBQ, gala dinner with guest speakers including Ian Callum CBE and Henry Pearman, and an interview with our very own John Waldie. The grand finale took place on Sunday 28 July at The British Motor Museum, Gaydon. JEC members brought with them their treasured Jaguars and the display impressively spanned the years of Jaguar car production. We are very proud to be supporting the Club as a presenting partner in their 40th anniversary year and hope that all the members enjoyed themselves as much as we did over this very memorable weekend.



AFWM's stand



007 car at 40th gala dinner



Jaguars on show



40th anniversary BBQ

Are you in our prize draw?

OUR ADVISERS ARE OUT AND ABOUT at events throughout the year offering entry into our free draw. The winner gets to stay at the wonderful Bovey Castle Hotel and Spa. We've received this lovely feedback from a recent winner: "It was absolutely wonderful. It is a spectacular hotel with very attentive staff and a good atmosphere. The food is excellent, and we thoroughly enjoyed our dinner of Friday night. We will definitely visit again. A huge thank you to everyone at AFWM." So if you do see our stand, be sure to say hello and get your name in the next draw. It could be you we call next with the good news.



BARNES FOOD FAIR 14 September

We're looking forward to supporting the BCA Barnes Food Fair this year. The event is popular with London foodies and gives visitors the chance to try a wide range of food from across the globe.

barnes-ca.org/events



Barnes Food Fair

NATIONAL TRUST CRAFT MARKET AT LYLES CARY

21 and 22 September and 12 and 13 October

We're regulars at this monthly craft market and always enjoy treating ourselves to some locally produced food and seeing what new crafts are on offer.

nationaltrust.org.uk/lytes-cary-manor

CORNWALL HOME IMPROVEMENTS & SELF BUILD SHOW

5 and 6 October

Whether you're building, renovating or just adding those all-important finishing touches, you'll find everything from heat pumps to garden plants at this annual show.

FESTIVAL OF FLAVOURS

5 and 6 October

If you love good food, cooking or growing your own fruit and veg, RHS Rosemoor's Festival of Flavour is a must-visit.

rhs.org.uk/rosemoor



in the spotlight

Want to know what makes the AFWM team tick? Each issue, we shine the spotlight on a different member of the team. This time around, it's the turn of AFWM's Co-Founder, **Tom Tripp**, who shares why he has his heart set on an expedition to Antarctica...

Why did you and John Waldie set up AFWM?

The Atkins Ferrie Wealth Management name came from an accountancy firm called Atkins Ferrie, which has now been bought by BK Plus. We decided to set up the wealth management business because the quality of independent financial advice services at the time was pretty dire. We knew we could do better so decided to launch our own business. I'm very glad we did. It's been a lot of fun – a really exciting journey.

What does a typical day look like for you?

I'm a chartered accountant by trade, but what I mainly do now is trouble shoot and problem solve. Most of my time is spent in meetings either planning or finding solutions to commercial and financial problems that clients may have. No two days are ever the same, which I love. As well as being the Strategic Development Director at AFWM, I'm also a partner at BK Plus and, until recently, I was a director of Gone Wild Events, which I co-founded with Bear Grylls and Oliver Mason. I am also a trustee for the Royal Marines Charity. So, I'm pretty busy!

Today, I have client meetings all day. Wednesday, I'm in Barnstaple. Then I'm in Bournemouth for two days, before heading to Lympstone for a two-day course. Next week, I'm going to the Peak District, Manchester, Birmingham and London...

It sounds like you enjoy variety in your work?

Yes. I'm very fortunate in that, while I work a lot of hours, I don't feel like I'm working, because I genuinely enjoy what I do. When my children were younger, I was at every sports day, every birthday and every nativity. But, now that they're older, I have more flexibility. So, if I get a call in the morning asking me to be in London for an urgent meeting that

evening, I can usually just pick up and go. I am also fortunate that I work with a superb team of people.

What did you do before all this?

My main career has, for the large part of my working life, been in finance. As well as being a chartered accountant in practice, I have always had other business interests, ranging from carbon fibre composite engineering (both consultancy and in superyacht construction), bespoke luxury house building, outdoor events and, of course, independent financial advice.

Tell us about your role as a trustee for the Royal Marines Charity.

Some time ago, I was part of C Group based at Lympstone, so being involved with the Royal Marines Charity felt like a natural progression. Royal Marines make up roughly 4% of the armed forces but circa 50% of UK Special Forces, so they're often at the coalface of any operation. With that comes a lot of fallout for people who are leaving service. Whether they've planned to leave or they're leaving due to a significant injury or other reason, there can, and often is, a lot of stress and trauma surrounding this. The Royal Marines Charity supports serving and former service personnel and their families with everything from education and employment to health and wellbeing.

Mainly, I work on strategic risk and development for the charity, but I also mentor former marines and get involved in fundraising.

Are there any past achievements that you're particularly proud of?

A few years ago, I was awarded a Commando Dagger by Lord Ivar Mountbatten, the Queen's cousin, for services to

the Royal Marines Charity. Additionally, prior to lockdown, a group of us took four injured service personnel to climb Mount Toubkal in the Atlas Mountains. The difference it made was tremendous.

When it comes to my work with AFWM, we're fortunate in that we have so much talent in our organisation. Every single person excels at what they do, so I'm proud of what we've built. I think nurturing someone's career, helping them to grow, is something to be proud of.

How did Gone Wild Events come about?

In 2017, I was on a three-day course at the Commando Training Centre for Royal Marines in Lympstone. I was in the officers' mess on the first night and ended up having a beer with Oli Mason who was then a Captain based there. We had an idea for a sort of Glastonbury at Center Parks, discussed it again the next night and decided to get Bear Grylls involved.

The three of us, along with a couple of others, ended up launching Gone Wild Events in 2020, and we held the first Gone Wild Festival in August 2021. It's now in its fourth year. It's a family festival with a focus on outdoor adventures. There's live music, demonstrations and lots of hands-on activities.

If you could do any other job for just one day, what would it be?

I'd probably be an explorer as I have a tremendous appetite for life and the unknown. I'd love to go somewhere no one has ever been before. A place where you don't know what you're going to meet and whether it's going to be dangerous or just take-your-breath-away beautiful.

I'm planning to go on an expedition to Antarctica at some point. Within the next 12 months, I'm being lined up to go to the Falklands. When I'm finished there, I'd like to hop over to Chile and get a boat down to Antarctica. While a lot of it is charted now, there's still a lot to explore and I'd like to do a submersible excursion or kayak.



In the foothills of Mount Toubkal



Mountain climbing

So, you enjoy travelling?

It's great to travel – to see a sunrise over the desert or a sunset at the top of a mountain – but I love coming home. There's something very special about Cornwall, and I'm fortunate to live in an old, converted farmhouse out in the sticks.

What do you enjoy doing outside work?

I love the outdoors so do a lot of kayaking, swimming and climbing. You'll often find me on the beach at 5.30 in the morning as I'm an early riser. I'm not very good at sitting still; I'd rather go on a 10-mile walk with our dog, Rex. He's a Weimaraner, beautiful but completely nuts!

Do you have any recommendations for places to visit in Cornwall?

As a whole, Cornwall is pretty perfect. Fowey is one of my favourite places to visit. Gylly Beach – a café on Gyllyngvasc Beach in Falmouth – does really good food, as does The Square at Porthleven.

Are there any books you'd recommend to readers?

First Light by Geoffrey Wellum is a very powerful book. It's the story of how he started in the RAF as a young, inexperienced civilian and became one of the youngest pilots in the Battle of Britain. He truly was an amazing man. I was fortunate enough to meet him several times.

What's the best piece of advice you've ever been given?

Try to know what you don't know. If you can understand your limitations, then you can understand how to improve.

My late mum used to say, "Don't worry about anything," which I think is good advice. There's no point worrying about things. You can try to influence things that you want to change, but there's no point worrying about what you can't change. Having a positive attitude gets you a long way.

Every day is a good day if you put things into context.



Tom receiving his award from Lord Mountbatten



access all areas

enjoy
days out
more

Much of our countryside can seem off-limits to parents with pushchairs and people who need mobility scooters or have other accessibility needs. However, in recent years more routes have been made accessible to more people. Places to explore in the South West include:

Meeth Quarry

Hatherleigh, Devon, EX20 3ER

This 150-hectare nature reserve has beautiful lakes, great views and plenty of wildlife. There are several colour-coded trails. Most are uneven and steep in places. However, the red one is suitable for wheelchairs, mobility scooters and pushchairs (although there are still some uneven sections). There's also plenty of parking, an accessible toilet and a picnic area.

devonwildlifetrust.org/nature-reserves/meeth-quarry

Avon Heath Country Park

Brocks Pine, St. Leonards, Ringwood, Dorset, BH24 2DH

Avon Heath Country Park has plenty to offer families and wildlife enthusiasts alike. While the fully accessible Short Wander trail only takes around 30 minutes to complete, you can explore more areas of the park by hiring the on-site Trampler mobility scooter from Countryside Mobility (see next page). There are also accessible toilets, four parking spaces for disabled users, a shop, children's play area and café.

dorsetcouncil.gov.uk

The Torridge Tarka Trail

Starts at Marine Parade car park, Instow, Devon, EX39 4JP

The trail from Instow to Bideford is along an old railway line by the River Torridge. It's approximately 5.2 km (3.2 miles) each way, but you can catch a bus back. Accessible toilets can be found at the Marine Parade car park in Instow and at Bideford Quay. There are also a couple of places where you can hire a mobility scooter. Note that the route takes you across the old station platform where there's one kerb to negotiate. You can find full details of the walk, including an accessibility guide at:

southwestcoastpath.org.uk/walksdb/111



CREDIT: SAM ROSE

Meeth Quarry

Penzance to Marazion seafront walk Starts at Penzance Station's main car park, Cornwall, TR18 2LT

This surfaced path is almost completely level and is suitable for wheelchair users and pushchairs. There are views across Mount's Bay to St Michael's Mount, the Lizard and Mousehole. It's 4.3 km (2.7 miles) each way, but you can stop at a pub for lunch – always a bonus. The path is particularly worth visiting in the autumn as the area attracts flocks of migrating birds, including bitterns, water rails and swallows.

southwestcoastpath.org.uk/walksdb/71

Kingston Lacy Wimborne Minster, Dorset, BH21 4EA

The National Trust's Kingston Lacy estate has a 4.6 km (2.9 miles) accessible trail, which takes you through woodlands, along historic carriage drives and past some beautiful views. There are wheelchairs and mobility scooters to hire, accessible toilets and designated parking spaces. The shop, restaurants and part of the house are also accessible, although there is some uneven flooring.

nationaltrust.org.uk/kingston-lacy

Plan ahead

One person's idea of an easy route is another's idea of an impossible one. Before you head out to explore somewhere new, we recommend checking the route online first. Those owned or managed by a large charity or other organisation will often explain the route in detail, including whether there are any steep hills, uneven paths, stiles and other obstacles.

Mobility scooter hire

Most mobility scooters are designed for roads and paths. However, you can hire all-terrain Trampler mobility scooters, which can negotiate tracks, fields and gentle hills. **Countryside Mobility** (countryside-mobility.org) has these scooters to hire at numerous locations across the West of England and Wales, including coastal routes, country parks, woodlands and many National Trust properties. Annual membership is just £15 (single-use membership is also available) and many locations don't charge a hire fee. Those that do generally charge £2.50 an hour or less. You will usually need to pre-book.

Similar schemes are available across the UK, including **Outdoor Mobility** (outdoormobility.org) for North England.

Even if you already have an all-terrain mobility scooter or off-road pushchair, it's still worth visiting countryside-mobility.org as it lists numerous accessible places to visit, such as **Siblyback Lake Country Park in Cornwall**, **Powderham Castle in Devon**, **Arne heathlands in Dorset** and **Brean Down in Somerset**.

More routes to explore...



CREDIT: SOUTH WEST COAST PATH

Penzance to Marazion

The South West Coast Path

You'll find lots of accessible routes on the South West Coast Path's website at southwestcoastpath.org.uk/easy-access. They've all been deemed as easy access because they're:

- Reasonably level (without steep gradients or significant cambers)
- At least 85cm / 2'6" wide
- Mostly obstacle free (i.e. no steps or stiles, but possibly some gates)

Nature reserves

Devon Wildlife Trust has made it easier to access many of its nature reserves. You'll find a list at devonwildlifetrust.org/improving-access-all-our-nature-reserves

National Trust

Most of the National Trust's larger estates are at least partly accessible, and they often have wheelchairs or mobility scooters available (you'll need to pre-book). For example, the majority of the formal garden at Montacute House is accessible, there are accessible toilets, designated parking spaces and two wheelchairs available to borrow. Each location's website gives details of its accessibility, and some have an access guide and map to download. nationaltrust.org.uk

Other places to visit

AccessAble's website and app lists thousands of venues, from restaurants to country parks and woodlands. accessible.co.uk



I moved to Devon with my family 10 years ago and have spent many happy weekends exploring Devon and Cornwall. However, we've neglected Dorset, rarely venturing further than Lyme Regis. So, we decided it was high time to expand our horizons...

Stay

Our home for the weekend was Crabbers Wharf – a collection of nine apartments (or 'cabins') at Portland harbour. We stayed in the Petty Officer's Suite – a two-bedroom cabin with a wrap-around balcony.

Crabbers Wharf has been designed to look like a ship, and the coastal theme continues inside. The cabin is decked out in calming blues and greys. It's well equipped, with everything you need for a short stay, from a cafetière to a pack of playing cards. The manager even gifted us a hamper of fresh bread, pastries and muffins, which the kids tucked into within seconds of arriving.

To our son Lucas's delight, there's a children's snug along the ceiling of the lounge, accessed by a ship's ladder and complete with portholes to view the adults below. There was no way Rick and I were going to attempt to squeeze in there, but it did mean we had the balcony to ourselves to enjoy a glass of prosecco and appreciate the view across the marina. We kept an eye out for Betty – a dolphin who's made her home in the marina, but sadly didn't spot her.

Crabbers Wharf has kayaks, paddleboards and a small rowing boat available to borrow, so we spent an hour out on the water before enjoying a walk along Chesil Beach. At 29 kilometres (18 miles), it's one of the longest shingle beaches in the UK and runs from the tip of the island all the way to West Bay, meaning it never feels too busy.

A one-night mid-week stay for a family of four at Crabbers Wharf costs from just £156, which is incredibly good value when you consider the location. I'm very tempted to book the four-bedroom Commodore's Penthouse for a get-together with friends. It has a large sundeck with views over the boat yard on one side and out to sea on the other – the perfect spot to watch regattas and boat races from. And maybe, we'll even get a glimpse of Betty next time.

.....
Crabbers' Wharf, Portland, Dorset, DT5 1BD.

01305 443333

crabberswharf.co.uk



The Petty Officer's Suite lounge, complete with a ship's ladder to the children's snug



View from the balcony

Explore

Whether you enjoy watersports, hiking, history or just pottering around the shops, there's plenty to keep you busy in the area.

2024 marks the 80th anniversary of D-Day and Portland was one of the key embarkation points for troops heading to the beaches of Normandy. The **Castletown D-Day Centre** is a two-minute walk from Crabbers Wharf. It has an extensive collection of WWII vehicles and artifacts, including an M4 Sherman tank.

History buffs will want to make time to visit **Portland Castle**, which dates back to 1539 and was once home to Sir Walter Raleigh. The museum is also worth a visit. It's housed in two 17th century cottages but packs a surprising amount in, from maritime memorabilia to fossils and taxidermy.

The **Isle of Portland** is quite small, but you can drive to Weymouth in 15 minutes, or get a **water taxi** direct from Crabbers Wharf to Weymouth with **Coastland Cruises**. **Weymouth** gets very busy in the school holidays, so autumn is the perfect time to visit. The harbour is pretty and has lots



Abbotsbury Swannery



Weymouth Harbour

of independent shops, pubs and cafés.

The nearby **Abbotsbury Subtropical Gardens** is worth a visit and will soon be showing off its autumn colours. Apparently, Alan Titchmarsh called it "one of the finest gardens I have ever visited." An Abbotsbury Passport Ticket (£18.95 for adults) also gives you access to the **Abbotsbury Swannery**. Along with 600 swans, you'll find a café, play area and swan-shaped willow maze.

If you're a birdwatcher, make sure you bring your binoculars and don't miss the chance to visit the RSPB's **Radipole Lake**, which is home to kingfishers, snipe, redshanks, lapwings and other species.

Eat

We ate at a few different places over the weekend. The stand-out favourite was the **Ebike Café** at Deheers, Weymouth harbour, which serves freshly made, healthy (but still seriously tasty) food.

I went for the Mexican buddha bowl – smashed avocado, black beans, tomatoes, sweetcorn, quinoa, jalapenos and kale, served with pitta bread, chilli flakes and a sour cream

dressing. Rick also chose a buddha bowl, but his was Greek, so it had plenty of hummus, feta cheese and olives, along with chicken, cous cous, rocket, tomatoes, cucumber and pitta.

We definitely got our five a day and felt very virtuous (although we did accompany the meals with pints of lager shandy).

Our daughter, Amaya, had the very berry smoothie bowl – mixed berries and banana blended with almond milk and topped with fruit, granola and coconut shavings, so also very virtuous. Lucas, however, went for pancakes with maple syrup, but at least they came with a side of fruit.

ebikecafe.co.uk

Portland itself only has a few restaurants and bars selling food, and we made the mistake of not booking an evening meal in advance. That was a real pity as we'd been looking forward to trying **The Cove House Inn**. It's an 18th century inn right on the seafront so has beautiful views, and it came highly recommended but was sadly fully booked.

We also missed out on **Salt**. While it only opened a year ago, it's already a firm favourite with locals and holiday makers alike. The dishes on offer looked incredible – Devon Ruby Red bavette steak, maple-charred hispi cabbage and Portland crab tagliatelle being just some of the meals to choose from.

Ah well, it looks like we definitely have an excuse to visit Portland again soon...



Smoothie bowl

AFWM Financial Adviser Arran Sawyer's home town is Weymouth, so we asked him to share his top recommendations...



Explore

September is a great time to visit Weymouth beach as it gets extremely busy during the summer. If you're lucky enough to visit on a gloriously warm autumn day, do try a Rossi's ice cream. The ice cream parlour has been owned by the Figliolini family since 1937. It's now run by Fulvio Figliolini and his daughter Aimee, who use traditional methods to make small batches of ice cream every day from April to October. You never know what flavours will be available, but that's part of the fun!
rossisweymouth.com

For a rewarding (but challenging) walk with amazing views, start at **Weymouth and walk along the coast path to Osmington Mills** (around six miles). Stop off at **The Smugglers Inn** for lunch. Then, either head back the way you came or walk to Osmington Garage to get the bus back to Weymouth. Alternatively, if you fancy a full day of walking, you can carry on to **Ringstead Bay** and have a rest at the pretty pebble beach before walking back.

If, like Kate, you're staying in nearby Portland, there are good coastal walks around the top that take in the famous Portland Bill lighthouse. The nearby **Lobster Pot café** is another family-run eatery and has an extensive lunch menu, with meals such as fresh crab sandwiches, southern fried chicken salad and cream teas.

thelobsterpotportland.co.uk

Eat

For a special occasion, you can't go wrong with **Catch at the Old Fish Market**. It's a Michelin-star restaurant right on the harbour, serving taster menus of freshly caught, local fish and shellfish. It does cater for vegetarian and vegan diners, as long as you let them know when you book.
catchattheoldfishmarket.com

The Crab House Café is another great fish restaurant. The menu changes daily as it depends on what's been caught locally, but the restaurant is particularly well known for its local oysters, crabs and lobsters. It's more relaxed than Catch, but it is slightly out of the town centre.
crabhousecafe.co.uk

The Dorset Burger Company does the best burgers in Dorset, hands down. There's a huge variety, from a plain burger to one topped with macaroni cheese and bacon! My personal favourite is the Smokey Joe – a burger topped with Applewood smoked cheese, Denhay Farm bacon, smokey mayo sauce and crispy onion.
thedorsetburgercompany.co.uk



One of the Dorset Burger Company's award-winning burgers.



Walking from Weymouth to Osmington



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a taste of
the wild

Jane Fitzgerald shares her top foraging tips

I spent many childhood summers in North Cornwall. As well as shivering in the breakers with my wooden surfboard and playing furious games of Racing Demon while the rain pelted down outside, I loved to go out with my father in the early morning to gather the pristine white field mushrooms with deep pink gills that were scattered through the grass. With just enough collected for breakfast, they would be cooked gently in milk and tipped onto warm toast.

Later, with nets and sticks in hand, we'd spot lizards along the sandy path to the beach and scale mountainous rocks to go shrimping in deep shady pools. Then there was blackberrying – dodging nettles and getting tangled in brambles trying to reach the plumpest, ripest fruit to fill the Tupperware. Worth every sting and scratch was the blackberry and apple crumble crowned with sunny yellow Kelly's Cornish ice cream.

Foraging wasn't a word we used back then; it was mushrooming, blackberrying and shrimping. This was well before Richard Mabey published *Food for Free* in 1972 – the classic guide to edible wild plants in Britain – that has never been out of print since.

"It seemed sad to me that this enormous storehouse of free wild food is now all but ignored," wrote Mabey, "and that the ability to capitalise on it is in danger of vanishing from popular knowledge..."

The average 16th century cottager had a wide knowledge of wild plants and their medicinal and culinary uses; however by the 19th century, with industrialisation, the enclosure of common land and the perception that living on 'weeds and toadstools' was a shameful sign of poverty, the body of wild food knowledge began to fade. When the World Wars of the 20th century disrupted food supplies, attention returned to wild food alternatives. In his 1917 book, *The Wild Foods of Great Britain*, Cornishman L.C.R. Cameron writes of the merits of eating frogs, snails and hedgehogs, as well as seaweeds such as dulse and laver. In 1939, Jason Hill's book *Wild Foods of Britain* proposed substitutes for hard-to-get foods in a bid to 'reinforce

the natural larder'. Pickled nasturtium seeds instead of capers, sweet cecily for caraway, salad burnet for cucumber, and carrageen for gelatine.

At the end of World War II, a series of pamphlets was produced called *Britain's Wild Larder. Hedgerow Harvest* encouraged those in reach of the countryside to go 'berrying' and included recipes of dubious appeal for elderberry chutney, mushroom ketchup, and stodgy berry puddings. By the 1980s, focus had shifted towards discovering new tastes and re-connecting with nature, and foraging walks emerged along with a renewed interest in home brewing and winemaking (the results of which were endured politely at dinner parties). In the 21st century, restaurants such as René Redzepi's Noma in Copenhagen have turned 'foraging' into an art – firmly the domain of chefs rather than the customer. Foraged foods have become delicacies and fetch crazy prices – samphire from the banks of the River Erme costs more than £50 per kilo today!

Whatever the changing attitudes over time about the values of foraging, I find the impulse remains strong. There is something rebellious, completely absorbing and companionable about the activity of gathering from the wild.



CREDIT: WILD FOOD UK



“
There is something rebellious, completely absorbing and companionable about the activity of gathering from the wild.



CREDIT: WILD FOOD UK

Foraging course

My late summer foraging repertoire is fairly limited – I can identify a field mushroom, can't resist getting tangled up in blackberries and love to roast sweet chestnuts, but there is so much more to discover...

I've included some tips about how and what to forage for now in the hedgerows and woods. Should you wish to be led by experts (so important in mushroom hunting) I have included a few workshops and walks taking place across the South West. ♡

Field notes

Forage safely

- Use a reliable field guide to ensure positive identification of plants.
- Enrol in a foraging course and learn how to forage responsibly and safely from an expert.
- **Some fungi, plants and berries are deadly, so never taste anything without 100% accurate identification.** Fungi are particularly tricky to identify and some are even dangerous to touch, so don't pick any unless you've been on a course with a fungi expert and are 100% sure you know what they are.

Forage responsibly

- Gather from areas of abundance and collect just enough for your personal use.
- Avoid damaging or disturbing habitats. Seek the landowner's permission before foraging. Never pick protected species or dig up a wild plant. All Britain's wild plants are protected under The Wildlife and Countryside act 1981.

Forage legally

- "A person who picks mushrooms growing wild on any land, or who picks flowers, fruit or foliage from a plant growing wild on any land, does not (although not in possession of the land) steal what he picks, unless he does it for reward or for sale or other commercial purpose." The Theft Act 1968 (applies to England and Wales).
- However, local byelaws applying to National Trust or Natural England property may remove foraging rights. According to The Wildlife and Countryside Act 1981, it is an offence to forage on a Site of Special Scientific Interest and to uproot any wild plant without the landowner's permission.

Foraging courses

Coastal Survival School Foraging Coastal Plants 6 September

Join the Coastal Survival School for a two to three hour foraging identification walk on the Jurassic coast. Identify plants, trees and lesser known wild vegetables and herbs for culinary and medicinal use.
coastalsurvival.com

River Cottage Cook on the Wild Side 14 September and 20 October

After a spot of foraging for fungi, fruit and nuts in the fields and hedges around River Cottage HQ in Axminster, discover how to prepare and cook a number of really wild dishes.
rivercottage.net

Wild Food UK Autumn Foraging 22 September

Enjoy an exploratory walk through Selwood Forest near Frome with experienced forager Dave Hamilton and learn how to safely identify mushrooms and edible plants along the way. The afternoon rounds off with a tasty wild food feast. Under 12s go free.
wildfooduk.com

Fat Hen – The Wild Cookery School Forage and Feast at the Gurnard's Head 11 September and 9 October

Identify and gather wild food along a glorious, yet challenging, stretch of coast path in West Cornwall, before sitting down to a four-course foraged lunch at the Gurnard's Head pub near Zennor, St Ives.
the-fat-hen.co.uk

Field guides

Collins Gem pocket guides are the ideal portable companions for foraging. Small, useful and reliable with helpful illustrations.

Food for Free Richard Mabey
Mushrooms Patrick Harding
Trees Alistair Fitter

HARDBACK GUIDES

The Forager Handbook
Miles Irving
Wild Food – A Complete Guide for Foragers
Roger Phillips



Late summer bounty

Beechnuts (*Fagus sylvatica*)

Mid September until the end of October is beech nut (or mast) season. The distinctive triangular nuts spill out of bristly cases when they fall to the ground. Not to be eaten raw, they are best toasted after removing the husk and peeling off the skin before serving as nibbles or sprinkling onto salads.



Bilberry (*Vaccinium myrtillus*)

The bilberry is so nice they named it not twice, but multiple times! Blaeberry, whortleberry, wimberry, llus, urts, hurtleberry, huckleberry, fraughan (fraochán), European blueberry... Dorothy Hartley, in her book *Food in England*, describes them as "damson blue with a fragile peachlike bloom the colour of a mountain mist." Low-lying bilberry bushes grow among gorse and heather on upland acidic soils. The fruits (which look like small blueberries but have hardly ever been cultivated) are delicious straight from the bush, juicy and slightly sharp in flavour and great in pies, fools, cakes and compotes.



Blackberry (*Rubus fruticosus*)

Found in hedgerows and woodland, there are more than 300 wild species of blackberry in the UK of varying size, flavour, sweetness and fruiting time. Traditionally sold for dyes to produce indigo and navy-blue hues, blackberries are delicious eaten raw or cooked briefly with apples and sugar to make blackberry and apple compote. Then there is cordial, junket, vinegar, wine, fool, crumble... a versatile fruit indeed.



Elderberry (*Sambucus nigra*)

Elder trees grow profusely in hedgerows and woodland and on wasteland. The stems of the elder are hollow and, according to Greek legend, were used by Prometheus to carry the hot coals when he stole fire from the gods on Mount Olympus. Back down to earth, the elder's small, deep purple berries grow in clusters and ripen in late summer and autumn. Unripe berries stand upright on the branch, while ripe ones drop downward in tassels. Seeds of the raw berries are slightly toxic, but cooked they are safe to eat. High in vitamins A and C, they are commonly used as a cold and flu remedy, or when cooked with crab apples and sugar, they make a chewy fruit leather.

Hawthorn berry

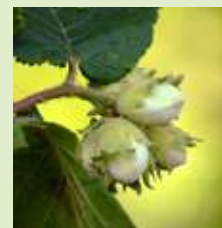
(*Crataegus monogyna*)

Spiky hawthorn shrubs grow on heath and scrubland, in hedges and in woodland. The round red haws (or berries) grow in clusters. With a gentle, apple-like taste and high in amino acids, minerals, pectin and vitamin C, they are known as the 'nutritious fruit' and can be used in making wine and hedgerow jelly.



Hazelnut (*Corylus avellana*)

This native bush grows in hedgerows alongside hawthorn, holly and field maple. Hazelnuts grow in clusters and each nut is set in a small green cup. They can be picked while still green to ripen at home before roasting. They can then be used in salads or whizzed in a food processor to make hazelnut butter.



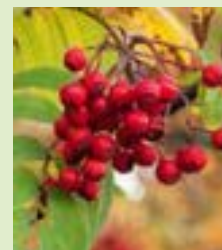
Rosehip (*Rosa canina*)

Bursting with vitamin C and antioxidants, rose hip syrup became a substitute for citrus fruits in World War II. With a floral, fruity taste, the syrup can sweeten natural yoghurt or be trickled over pancakes. The dried, ground hips make a refreshing cup of tea. Incidentally, rosehips contain prickly seeds that are used in the preparation of itching powder.



Rowan (*Sorbus aucuparia*)

These small trees (otherwise known as the mountain ash) are found growing wild in rocky terrain and dry woods. They produce clusters of bright orange berries in late summer. When paired with crab apples, the berries make a beautiful, dark red jelly with a smoky aroma. Best served with cheese or roast lamb.



Sloe (*Prunus spinosa*)

Sloes are the fruit of the blackthorn tree - the dusty black bark of which was used as a basis for mediaeval ink. The purplish, clustered fruit, looking somewhere between a grape and a blueberry, are highly astringent. To suck a sloe was considered a cure for 'mouth hills' or ulcers. They are also the most important ingredient in sloe gin. The ripe fruit are pushed into a jar, covered in sugar and gin and left to steep until at least Christmas.



helping the hog

Steve Hussey from **Devon Wildlife Trust** shares his top tips for attracting hedgehogs into your garden



CREDIT: TOM MARSHALL

This year, for the first time in a decade, I've had hedgehogs returning to my suburban garden in Exeter. It was a source of pride and joy to see them back – as if a long absent friend had wandered back into our lives.

Our garden is large, pretty wild (I'm not a great gardener) and perfect for hedgehogs. In fact, when we moved to the house more than 20 years ago, hogs were a regular feature of our summer evenings – our children fed them, and we watched them and listened to their snorts and snuffling. Sometimes, we'd see as many as five or six at a time – our garden appeared to be hedgehog heaven. Then suddenly, within three or four years, they had gone completely.

It's a sorry story of disappearance that has been replicated throughout the UK. Over my lifetime (I'm 57), hedgehogs have gone from being a familiar and common sight to being one of the fastest declining of all our mammals. Today, they are absent from whole areas of our countryside and towns.

The reasons for this decline are complex and not necessarily fully understood. But one of the biggest challenges facing them is the loss of their habitat – the places they need to forage for food during the night, to sleep undisturbed during the day and to hibernate through the winter.

The other change is around what hogs eat. As insectivores, they rely on a ready supply of grubs, beetles and other mini-beasts to survive. The drastic decline in insects – one recent report concluded that the UK has lost 78% of its flying insects since 2004 – has made life for hedgehogs much, much harder.

But their return to my small patch has given me hope and a determination to provide the best possible home to the hog. You can do likewise. Here are a few tips:

Good food

A hedgehog-friendly garden will provide plenty of natural food, including hog favourites – insects, slugs and snails. However, providing a top-up food supply may prove critical, especially when wild food becomes scarce or when an individual hedgehog is underweight. Feeding your local hedgehogs regularly will also give you an opportunity for some excellent hedgehog watching. But remember, leave out dog or cat food (fresh or dry, but no fish) and water, not bread and milk.

Untidy minds

Be prepared to leave a part of your garden to go wild. Long grass, log/leaf piles and undergrowth provide foraging and nesting places for hedgehogs. This deliberate neglect may seem counter-intuitive to many gardeners, but it's just a matter of entering a new state of mind. The best wildlife gardener thinks like a hog!

Access all areas

Hedgehogs can cover a couple of kilometres or more each night in the search for food. Access to a single garden isn't sufficient, they need to be able to roam from one to another. Solid fences and walls restrict a hedgehog's movement, but there's a simple remedy. Be sure to leave or make small gaps at the base of each wall or fence – a 15cm diameter is all that's needed. Ask your neighbours to do the same!

Pond dips

Hedgehogs can swim but sometimes drown in garden ponds because of their steep and slippery sides. Provide them with an escape route – a piece of wood, chicken wire or pile of stones. Make sure that these escape routes still work as pond levels drop in dry weather.

Find out more about local wildlife and how to support it at devonwildlifetrust.org 

Hog facts

- The average life expectancy for a hedgehog is just two to three years. In exceptional cases, some can live up to ten years.
- Hedgehogs are born with a coat of soft, white spines underneath the skin. This protects mothers during birth. By 11 days, a young hedgehog can curl into a ball.
- Local names for hedgehogs include 'urchin', 'hedgепig' and 'furze-pig'.
- An adult hedgehog has 5,000 to 6,500 spines.
- Hedgehogs have a peculiar habit of 'self-anointing', in which they spread saliva over their own bodies. The reasons behind this behaviour remain a mystery.

Do you remember a wilder Devon?



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Please contact Hannah Best and find out how you can be part of a wilder future for Devon. Call **01392 279244** or email **giftsinwills@devonwildlifetrust.org** or write to **Devon Wildlife Trust, Commercial Road, Exeter, EX2 4AB**



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Set of Three Terracotta Plant Pots, £15.50, scaramangashop.co.uk



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2025 Striped Desk Calendar with Wooden Holder, £14, aimstudio.co



Keyboard Weekly Planner Pad, £7.95, onceuponatuesday.co.uk



Island Breeze Extra Large Bookcase, £740, paintedfurnitureco.co.uk



Bico Papier Notebook, £20, notjustashop.arts.ac.uk



Elements Fieldsley Desktop Organizer, £5, dunelm.com



Topim Vintage Desk, £625, laredoute.co.uk



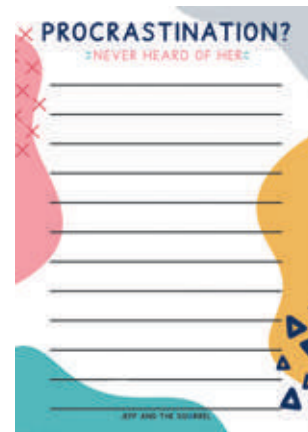
Woodrow Trash Can, £25, uk.umbra.com



Habitat Harlene 5 Drawer Office Desk, £380, habitat.co.uk



Kenton Office Chair - Vintage Tan, £189, cultfurniture.com



Jeff and the Squirrel A6 Procrastination Notepad, £5, jeffandthesquirrel.co.uk



Casper Rolling Workspace Organizer, £300, black-by-design.co.uk



Jack Task Table Lamp, £100.80, darlighting.co.uk

Neon Amber Linen Daily Planner, £16, ohhdeer.com



All prices correct at time of going to print.

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make mine a double



Address Beach Resort, Dubai

Why have one fantastic holiday when you can have two? David Ox of luxury travel concierge company **Winged Boots** shares how doubling up on your destinations helps you get the most out of your time away

With so many glorious destinations across the globe, choosing just one to visit can be the hardest part of your holiday planning. Though we've always been told you 'can't have your cake and eat it too', let's put that old maxim to bed with these fantastic twin centre trips (because moderation is overrated anyway).

Combine a beach break with a city stay or get your fix of adventure before letting it all go in a unique desert retreat. Whether you want to give yourself some variety or are trying to satisfy disparate travel tastes within your party, there's a holiday combination to suit any need.

If you're thinking that sounds like a lot of travelling, don't worry. Winged Boots' curated list of twice-as-nice holidays comprises destinations that are a maximum 90-minute flight time apart, meaning you're getting double the fun in no time at all.

So, go on, make it a double...



Supertree Grove, Singapore

Sri Lanka and the Maldives

Travel time: 1 hour, 30 minutes by plane

Making an eagerly anticipated comeback, Sri Lanka looks set to take top position on the bucket list of travellers with a penchant for adventure. A culturally rich destination, it offers historical monuments and tantalising cuisine in abundance, alongside spectacular scenery, incredible wildlife and a bounty of beautiful beaches.

Following a quick 90-minute hop across the Indian Ocean, you'll touch down in a true island paradise – the Maldives – where postcard-worthy pictures unfold in real time and cerulean waters bound by powder-soft sand frame every vista. Relax your body and rejuvenate your mind because there is nowhere else you need to be.

Where to stay

The Wild Coast Tented Lodge near Yala National Park is ideal for those looking to immerse themselves in Sri Lanka's heart-stealing natural beauty. Perched at the meeting point between jungle and beach, this gorgeous glamping-style accommodation lets you escape the complexities of modern life, without sacrificing your creature comforts.

Meanwhile, ultra-luxurious overwater accommodation awaits at The Ritz-Carlton Maldives, Fari Islands – a one-of-a-kind resort with villas that will take your breath away. While the island-chic aesthetic and first-class facilities draw a discerning clientele, visitors return time and time again to revel in the impeccable service.



Wild Coast Tented Lodge, Sri Lanka



Ritz-Carlton Maldives, Fari Islands

Singapore and Malaysia

Travel time: 1 hour, 25 minutes by plane

Though not too dissimilar, these vibrant countries have their own distinct cultural offerings – serving up a taste of tradition melded with modernity. Starting in Singapore, experience the allure of designer shopping, towering hotels and Michelin-starred restaurants as well as the world-famous hawker markets, where you'll find some of the best food Asia has to offer.

Just a 90-minute flight away is Malaysia, and what could be better than some R&R after your busy city break in Singapore? We suggest staying on the island of Langkawi, where you can enjoy a laid-back atmosphere, relax on pristine beaches and chase waterfalls in the rainforest, and where watching the sunset with a cocktail or three is the only order of the day.

Where to stay

For a sleek stay in Singapore, you can't beat Marina Bay Sands. Home to the world's largest rooftop infinity pool, it's an icon of the city's skyline and widely regarded as one of the coolest places to rest your head. As well as the famous pool, you'll be spoilt for choice by exquisite fine dining options, excellent entertainment and lavish rooms with jaw-dropping views.

Then transition to beachfront living at The St. Regis Langkawi. The hotel is known for its beautifully appointed suites and gastronomic excellence courtesy of Kayuputi – a breathtaking venue perched above the Andaman Sea. Recline in netted hammocks overhanging the water, enveloped by the sound of the water and sweeping mountain vistas.



Marina Bay Sands, Singapore



St. Regis Langkawi, Malaysia

Miami and the Bahamas

Travel time: 1 hour by plane

Famed for its tropical climate, Caribbean cultural leanings and pastel-toned boulevards, Miami is one of the USA's most captivating cities. Running along the city's edge is the famous Miami Beach – and believe us when we say that it lives up to every *Miami Vice* expectation you might have. Flawless white sands fade into a strip of neon-lit bars and cosmopolitan dining destinations, both of which attract a glamorous crowd who stay long into the balmy night.

After just one hour of flying, you'll be saying goodbye to Miami and hello to the beautiful Bahamas. With nearly 700 islands, the archipelago is a treasure trove of vast coral reefs, palm-fringed coves and lush landscapes. Head to Pig Beach, where you can swim with the famous curly-tailed residents, or delve into the colourful cultural heritage of the island chain.

Where to stay

Those in search of a sleek hideaway on the sought-after sands of Miami's Millionaire's Row will find it at the celebrity-studded Setai. Spend a few sun-soaked hours lounging by the spectacular pool area, before dressing to impress and heading to the hotel's restaurant, Jaya, for a Pan-Asian menu and a seductive atmosphere.

In the Bahamas, Rosewood Baha Mar offers a bohemian-luxe feel in one of the most beautiful properties in the Caribbean. Neutral tones and airy spaces let the views do the talking, while the seamless service ensures a stay to remember.

Dubai and Abu Dhabi

Travel time: 1 hour, 30 minutes by car

Start in Dubai, where the city serves as a shimmering curtain over the surrounding sand-dune desert. Fashionable beach clubs, lavish golf courses, fine-dining restaurants, prestigious hotels and thriving nightlife are all part of Dubai's makeup – and there is always something new to discover.

Just 90-minutes by car sits Abu Dhabi, a unique alternative where cultural traditions shine through a now modern exterior. Explore a number of famous landmarks, including Sheikh Zayed Grand Mosque (the largest in the United Arab Emirates), indulge your sense of adventure in the desert, or simply allow yourself to be taken care of in one of the fabulous beachfront resorts.

Where to stay

Since its opening in 2020, Dubai's Address Beach Resort has cemented itself as one of the city's chicest stays, garnering acclaim and awards aplenty – including taking the Guinness World Record for the highest infinity pool in the world. An architectural marvel, it boasts an equally impressive array of amenities, with no fewer than 10 excellent restaurants and a swanky spa.

In Abu Dhabi, try something different with an unforgettable desert escape at Qasr Al Sarab Desert Resort by Anantara. Found in the world's largest sand desert – the Empty Quarter – the complex emerges from the amber-hued sands like a mirage with private pool villas, starlit dining and endless leisure activities. 🌴



Rosewood Baha Mar, Bahamas



Experience the beauty of the desert in Dubai

Twin centre itinerary

Whether it's a second helping of adventure or doubling-up on relaxation (or a combination of both), a twin centre itinerary is a great way of maximising your time away, packing in all your favourite elements and creating a well-rounded travel experience.

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Our St Agnes office is located in Churchtown square, within the Atkins Ferrie Wealth Management building. All of our staff are able to meet you here by prior appointment. You can call us Monday to Friday 9am - 5.15pm, or pop in and speak to one of our team every Wednesday morning between 9am & 1pm.

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purple shakshuka

Beetroot adds fibre and richness to a classic shakshuka, as well as turning it a fab purple colour. It makes a great breakfast or brunch, or you can serve it up with wholegrain bread or toast for a hearty supper to feed two.

SERVES TWO HEARTILY, OR FOUR LIGHTLY

- Oil or fat for cooking
- 1 large or 2 medium-small red or brown onions, finely sliced
- 2 garlic cloves, finely grated or chopped
- 1 small red chilli, or a good pinch of dried chilli flakes (optional)
- ½ tsp cumin seeds
- ½ tsp smoked paprika, plus an extra pinch
- 1 medium beetroot, scrubbed and coarsely grated (about 150g)
- 1 red pepper, cored, deseeded and sliced (optional)
- 400g tin peeled plum tomatoes
- 2 tbsp extra virgin olive oil
- 400g tin kidney beans
- 1 small radicchio, roughly shredded
- 4 eggs
- Sea salt and black pepper

To serve

- 50g herb leaves, such as parsley, chives, coriander, chervil or lovage, roughly chopped
- Finely grated zest and juice of ½ lemon
- 1–2 tsp extra virgin olive oil

Heat a little oil or fat in a medium frying pan, or a shallow, wide, flameproof casserole over a medium heat. Add the onion(s) and fry for 6–8 minutes until soft but not coloured, then add the garlic, chilli, cumin seeds and smoked paprika. Cook, stirring often, for 2 minutes.

Add the beetroot, red pepper if using, and the tinned tomatoes, crushing them with your hands as they go in (and picking out any stalky ends or bits of skin). Cook for 8–10 minutes until the tomatoes start to break down, helping them to do so with the back of the spoon. Stir in the extra virgin olive oil, and a splash of water if the mixture looks at all dry.

Drain the beans, keeping a little of the liquid, then add them to the pan with the saved liquid. Stir in the radicchio and simmer

gently for 4–5 minutes, stirring occasionally, until everything is tender, well combined and saucy.

Using the back of a tablespoon, make four hollows in the mixture. Crack an egg into each hollow and season with salt, pepper and a pinch of smoked paprika. Turn the heat to low, put the lid on the pan and cook for 4–6 minutes until the egg whites are set but the yolks are still runny.

Meanwhile, in a small bowl, dress the herbs with the lemon zest and juice, a pinch of salt, and the extra virgin olive oil.

Serve the shakshuka as soon as it is ready, with the dressed herbs.

Swaps

Use cannellini, flageolet or butter beans, chickpeas or tinned puy, green or brown lentils instead of kidney beans. You can also replace the radicchio with red chicory, little gem lettuce, or a large handful of seasonal greens, such as purple or green kale. If you haven't got a beetroot, you can use a carrot or two instead.



courgette, honey and lemon cake

The mighty lemon drizzle cake is everyone's favourite bake. This spin on it has the unlikely inclusion of courgettes, which balances the sweetness and keeps the cake nice and moist too. It's also a great way to make a dent in a glut of courgettes. The lemon drizzle topping makes it irresistibly zingy. You can also serve the cake as a dessert with crème fraîche, summer berries and an extra trickle of honey.

**enjoy
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more**

MAKES 8–10 SLICES

- 350g coarsely grated courgettes (about 2 medium)
- ½ tsp fine salt
- 150g wholemeal spelt flour
- 100g fine plain wholemeal flour
- 100g ground almonds or hazelnuts
- ½ tsp bicarbonate soda
- 1 tsp baking powder
- 30g poppy seeds (optional)
- 125ml rapeseed or coconut oil
- 50g soft light brown sugar
- 30g honey
- 3 medium eggs
- Finely grated zest and juice of 2 lemons
- 4 sprigs of thyme, leaves picked and chopped (optional)
- 50ml milk

Lemon drizzle

- Finely grated zest and juice of 1 lemon
- 1 tbsp honey
- 20g caster sugar

Preheat the oven to 180°C/160°C Fan/Gas 4 and line a 1kg (2lb) loaf tin with baking paper.

Tip the grated courgettes into a fine-meshed sieve set over a bowl. Sprinkle with the salt and toss through (it will draw out moisture from the veg). Leave to drain for 20 minutes or so, then press the courgettes with the back of a spoon to get rid of a bit more water.

In a bowl, mix together the flours, ground nuts, bicarbonate of soda, baking powder and poppy seeds if using. Set aside.

In a large bowl, whisk together the oil, sugar and honey. Beat in the eggs, one by one, then stir in the grated courgettes, lemon zest and juice, and the thyme if using. Now gently fold in the flour mixture, alternately with the milk. Pour the mixture into the prepared loaf tin and bake for 45–50 minutes until golden and risen.

While the cake is in the oven, make the lemon drizzle. In a small bowl, lightly mix the lemon zest and juice with the honey and sugar to combine without dissolving the sugar.

To check the cake is cooked, insert a skewer into the middle – it should come out clean. As soon as you take the cake from

the oven, spoon the lemon drizzle over the surface. Leave the cake in the tin for 10 minutes then transfer it to a wire rack and allow to cool completely before slicing and serving.

Swaps and additions

Use grated squash or pumpkin instead of courgette. Or go 50:50 with courgette and a grated root, such as beetroot, carrot or parsnip. Just mix it with the courgette before salting. Beetroot, as you can imagine, makes a gorgeous pinky purple version.



Recipes taken from *How to Eat 30 Plants a Week* by Hugh Fearnley-Whittingstall (Bloomsbury, £25 Hardback). Photography © Lizzie Mayson





Pan, Polly and co...

brays of hope

Down near Penryn in Cornwall, you'll find a haven for donkeys. **The Flicka Foundation** rescues, rehabilitates and provides a sanctuary for donkeys, ponies and other animals in need

Most of the donkeys that Flicka rescues have experienced a lifetime of neglect and mistreatment. Claire Turnbull, Development Manager, explains, "Many of our donkeys are rescued from live animal markets in the UK. We get a lot of jennies that have been used for intensive, exploitative breeding. They have lots and lots of babies that are taken off them long before they'd naturally wean so the mums can be bred from again."

"A lot of the donkeys we rescue are intended for the meat trade on the continent. And unfortunately, when they're being sold for meat, there's no value in taking care of them. And in fact, there hasn't really ever been any financial value in taking care of them. That means that most come to us in a horrific state of health, both physically and psychologically. They're very ill and they're very, very frightened."

Flicka was originally founded by Mary Berryman as a horse and pony sanctuary back in 1995. As the years went on, the charity realised there was a greater need for a donkey sanctuary. Claire adds, "We've currently got 102 donkeys, two mules and 16 horses and ponies."

Like most charities, Flicka has struggled to raise funds in recent years. Claire explains, "COVID was the start of the financial crisis for us. Now it's rolled into the cost-of-living crisis, we've seen a huge decrease in donations; lots of direct debits have been cancelled by supporters who desperately wish they didn't have to cancel but who haven't got a choice. Some of the trust funds that used to support us have also closed. So, it is a tricky time."

If you're interested in supporting the charity, one of the easiest ways to do so is by 'adopting' a donkey. Almost all



Claire Turnbull with Bruno and Buttercup

of the donkeys at the sanctuary are available for adoption. For £30 a year, you'll receive a presentation pack, including a photograph of the donkey and their story, along with a twice-yearly newsletter.

Other ways to support the charity include buying food, bedding or other supplies for the donkeys, shopping at Flicka's online store, and leaving a gift in your will.

Claire says, "We don't always know when legacies and larger donations are coming in, but it's always a huge relief when they do. They often allow us to work on specific projects. A recent legacy has helped enormously towards the ever-increasing costs of building our equine hospital."

The hospital is costing a great deal more than was originally quoted due to the escalating costs of steel and building materials since COVID. Once finished, the hospital will negate the need to transport donkeys off-site, which they can find quite stressful. It'll also mean sick and injured donkeys can receive 24/7 care while they're recuperating.

Flicka has several well-known patrons, including Harry Rednapp, Felicity Kendal and Dame Judi Dench. Claire shares, "Judi visited us last summer while she was on holiday with her family. It was a complete surprise. Our director asked Judi whether she'd be interested in becoming a patron and she agreed straightaway. Judi has now adopted two of our donkeys and has already been back to visit us a couple of times."

Most of the charity's donkeys live on site, but some are fostered by members of the public. Claire says, "Foster homes are wonderful, and they help us to rescue more donkeys as we only have so much space on site. Fosterers need to look after at least two donkeys as they don't like to be alone. One home has almost 10!"

If you love spending time with donkeys but can't commit to having one full time, why not volunteer at the sanctuary? Whether you fancy mucking out and grooming the donkeys, showing visitors around, fixing fences or helping in the tea room, there's a volunteer job to suit most tastes. 📍



Fresh straw keeps the donkeys warm in winter



Donkeys enjoying the Cornish sunshine

Over to you

The sanctuary is open to visitors Thursday to Sunday, 11am–4pm. Entry is free and there's a tea room on site, aptly named the Tea Bray'k, serving drinks, snacks and homemade cakes.

If you'd like directions, or want to adopt a donkey, find out about volunteering or make a donation, visit flickafoundation.org.uk.

Merlin's story

Merlin came from a circus. Claire says, "He was basically used as an entertainment prop. When he arrived, he was very insular and frightened – a very unhappy little chap."

Donkeys are sociable creatures and usually live in herds, but Merlin didn't seem interested in the other donkeys. Claire says, "We were really worried about him. He would just stand with his head in the corner, looking all dejected. But then he met a pony called Joey..."

"The duo formed an incredible bond and Joey now lives with the donkey herd. Donkeys don't like getting wet, but if Joey stands out in the rain, Merlin stands with him. If Merlin needs to see the equine dentist or the farrier, Joey goes with him. They're inseparable."

You can adopt both Merlin and Joey at flickafoundation.org.uk



Joey and Merlin

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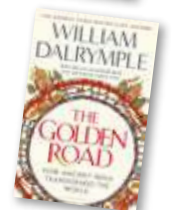
Who can honestly say they don't enjoy a good pie? The esteemed folks at The River Cottage cover the classics before branching out into tarts, pasties and even sauces in this celebration of the iconic encased meal.

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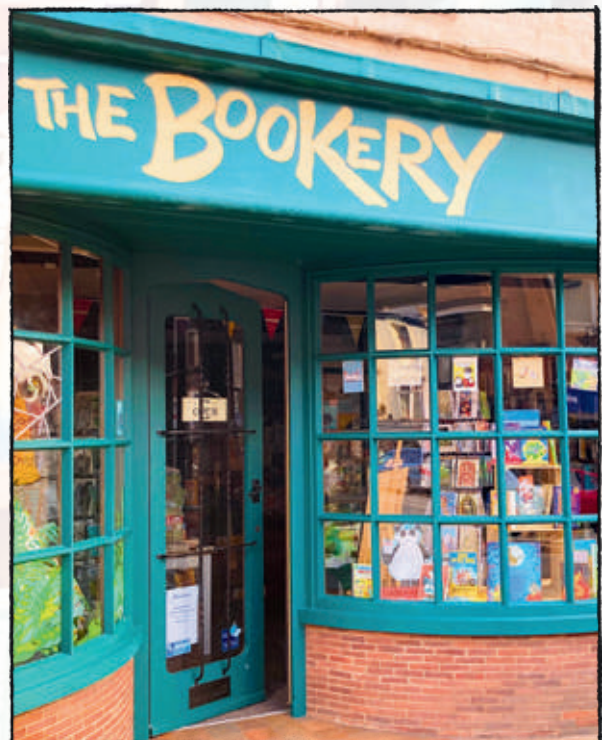
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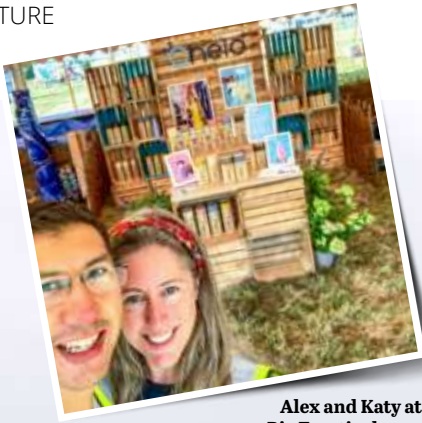
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Alex and Katy at
Big Feastival 2021



ohelo *there*

Katy and Alex Francis-Lim launched Ohelo just before the first UK lockdown. While the timing was far from ideal for a travel cup and bottle business, they've already expanded into new markets. Here, they share what they've learnt over the last four years...

Why did you decide to set up your own business?

Alex: It's something we've both always wanted to do. We met while studying physics at Oxford. Afterwards, we were tempted into high-flying finance jobs in the city, but we never really felt at home in that environment. We decided to quit our jobs and go travelling for a while. We were visiting the north west of Japan, which is a bit like the coastline of Cornwall or Devon, but far less populated, and all the beaches we saw were covered in plastic, probably 10 metres deep.

Katy: You literally couldn't see any sand. We knew about the plastic problem but seeing it first-hand was quite distressing. These are remote beaches; the issue isn't the local population; the plastic is coming in on the tides.

At the same time, I had so many friends saying they were buying a new reusable bottle every few months because the ones they had weren't durable. That's not sustainable, it's just creating another waste product.

There were also other issues with reusable bottles – they leaked or weren't comfortable to carry or were difficult to clean. And reusable coffee cups are mainly modelled on the single use ones, with little holes to drink from.

Alex: People end up with cupboards full of things they don't use because there's something annoying about them. We decided we could do better.

How are your products different?

Katy: For a start, they're designed to last for several years and, as far as we're aware, we're the only lead-free insulated brand in the UK.

We designed a soft strap for our bottles, which distributes the weight across most of your hand, so it's comfortable to carry. The strap is also detachable, so you can hook the bottle onto your bag or a belt loop. A lot of customers hook them onto their children's school bags for instance.

Our reusable tumbler has a detachable strainer, which you can use for loose leaf tea or fruit infusions. You drink from it like you would a regular cup, and it's leak proof, rather than just spill resistant.

Up to 5 billion single use coffee cups are still used in the UK every year. Only 0.25% of those are recycled. It's now a bigger problem than plastic bottle waste. So having a product that people can just fling in their bags without worrying that it's going to leak everywhere, which keeps the contents hot for hours, and which can be put in the dishwasher at the end of the day, just makes it a little bit easier to adapt into everyday life.

Again, it all comes down to usability. Most people have good intentions – they want to do the right thing, but they don't want to overcome barriers to do that. You have to make sustainable choices as user friendly as possible.

The lead-free point is really interesting as I had no idea that insulated bottles and cups use lead.

Alex: As scientists, we wanted to design our products ourselves, rather than going the easier route of putting our logo on an existing product. We also like to do a lot of research. We were touring factories and poking our noses in and asking lots of questions, and that's how we discovered that pretty much every other insulated cup and bottle on the market still use lead solder as part of the sealing process. Now, lead was banned from electronics years ago. It's basically banned in every building. It's banned from petrol. But the government didn't ban it specifically for vacuum flasks, probably because they didn't realise it was in there.

Katy: Having a toxic material in your products just because it's standard and cheap didn't sit well with us.

Why is lead an issue?

Katy: Brands will say, "It's safe for consumers," but the effects on the people making these bottles and on the environment at the end of the products' life, are pretty horrific.

Alex: The people who make most reusable bottles are handling little balls of lead all day long, often without gloves.

Katy: Plus, if anything happens to the material that's used to cover the lead solder, then it could be an issue for consumers as well.

And the products aren't dishwasher safe, because there's a risk of lead contamination.

I love the fact that Ohelo bottles and cups are dishwasher proof.

Katy: Modern life is busy. People need things that are easy to use and which fit into their lifestyle. So making things that are dishwasher friendly means they're going to be used by a larger portion of the populace.

If being lead-free is so unusual, it must have been quite difficult to find a manufacturer?

Alex: We contacted lots of UK manufacturers, but the only place that makes insulated flasks for consumers is China.

Katy: It took months of research to find our manufacturer. A lot of brands would be happy with email conversations and phone calls, but we wanted to meet people in person. You need to have proper conversations; and you need to know where products are being made and who's making them.

We spent about a month in China, went to a lot of different factories and saw the good, the bad and the ugly. Like everywhere, there are some really wonderful factories doing very good things, and there are some really bad ones.

How do you ensure that your products are ethically made?

Katy: We have independent audits done by two internationally recognised companies. They do thorough deep-dive audits on everything from human rights and salaries, to environmental protections.

Presumably, those ethics then push your prices up?

Alex: Yes. We could have had our products made for half the cost, but those factories were horrendous places.

“

I had so many friends saying they were buying a new reusable bottle every few months because the ones they had weren't durable. That's not sustainable, it's just creating another waste product.





Alex and Katy in London in 2020, year of the company's launch

Katy: There's also a difference in material costs. The solder we use costs three times as much as a standard lead solder, for instance. The products also have to be baked at a higher temperature for longer, which costs more.

A lot of people will say, "Well, I could buy a £10 water bottle from X, Y or Z. Why would I spend £30 on one?" But I think if they saw the reality of what's behind those products, then they'd understand. How much are those workers being paid? What conditions are they working in? Do they have any health and safety protections on site? What hazardous materials are they being exposed to?

As a brand, every sustainable choice you make does add a little bit to the cost, but then you end up with a product that lasts for so many more years, that's more durable and has less of an impact on the planet and on the people who make it. To us, that extra cost is worth it.

What other challenges have you had to overcome?

Katy: We launched in 2020, a couple of weeks before the first UK lockdown – horrific timing for a travel product brand. But we'd had 18 months of R&D. We'd spent our time, money and energy. We had no choice other than to launch and just deal with it.

It was a really difficult year. We were saved because we found distributors in Australia and Japan, and both those countries were more open in terms of people being able to go out. That allowed us to sell some stock and keep going.

COVID followed by the cost-of-living crisis has made everything more difficult, especially as we're a premium brand. My mom says it's character building. I say, "I've got enough character. I don't need any more!"

Have you had any pleasant surprises?

Katy: We've had a massive surge in customers from the US this year, after a big recall of a brand of insulated bottles

in February due to the risk of lead contamination and Bisphenol-A. That meant a lot of people in the US started looking for lead-free water bottles. Our US customer base jumped 20-fold overnight.

Alex: As far as we know, there are only two US companies that make lead-free bottles. Some others do claim to be lead-free, but when we've tested the products, they've turned out to have lead in them.

Katy: A lot of that comes from brands not doing their due diligence and research, or a misunderstanding on the part of customer-service staff.

Do you mainly sell direct to consumers or to stockists?

Katy: It's around one third direct to consumers, one third wholesale to gift shops, zero-waste shops and other small retailers, and one third through corporate branding partnerships.

What companies have you worked with for the corporate branding partnerships?

Katy: We worked with WWF on a range recently. Hats off to WWF, they really do vet their suppliers. It's refreshing when a company says that they buy sustainably and then actually back that up.

We're also doing a big rebrand for two existing clients – The Royal Opera House and the Royal Ballet.

Alex: A lot of small businesses also come to us for staff or customer gifts.

What have been your biggest accomplishments?

Alex: Getting our products sold in Australia's biggest department store – Myer. Our branding partnership with WWF is also a highlight. For such a big, global, ethical organisation to come to a small, two-person company like



**Ohelo are supporters of
Surfers Against Sewage**

us, and say, "Of all the water bottles that we could buy. We're going to get yours," feels pretty good.

Also, we were nominated for a Green Product Award for our travel cup. Out of around 1,500 entries, we made the top 10.

Katy: As a self-funded startup, that was a big thing, because most of the entries were from international corporations or companies that have hundreds of employees.

As it's just the two of you in your business, how do you split the work?

Katy: We use freelancers for certain things, such as legal contracts, image generation and videography, but mainly it's just the two of us and we both wear multiple hats. Alex tends to deal with finance and accounting, and I do more of the social media and marketing, but you have to be able to jump into all the roles when you're such a small team.

Self-funding must be quite stressful. Have you been tempted to seek outside investment?

Katy: We've had conversations with people in the past about investment, but it comes with a whole range of expectations.

Alex: We often get asked if we'd go on something like *Dragons' Den*. It would be great for the exposure and to have a direct line to someone like Deborah Meaden, but we want to keep control of the brand.

I believe you donate 5% of your profits to charity?

Katy: Yes. The main one we support is Surfers Against Sewage as it fits well with us as a brand. We got really sick ourselves due to a sewage spill when we went swimming in Cornwall in February, so we understand first-hand how important the charity's work is.

Do you have any new products coming out?

Katy: We've designed a leak-proof sports lid that can be

taken apart for ease of cleaning, but it'll be a while before we can sell it as it's going to be expensive to get the first batch manufactured.

We're coming to the start of the Christmas buying season, which tends to be a busy period for us. We offer personalisation, so people can have their name or initials on the bottle. Or an insult to their husband or wife!

What have been your biggest learning moments?

Katy: As scientists, we hoped that the products would speak for themselves, but marketing is really important. We write articles that are quite specific to our niche, which helps customers to find us, but we still spend a lot of our budget on marketing.

The website has been another learning curve. We have multiple audiences. Some are very eco-focused and the sustainability and technical information is really important to them. Others only want to read for five or ten seconds. We can't have different websites for different audiences, so it's about achieving a balance.

What advice do you have for people setting up their own business?

Alex: Be wary of opportunities that sound too good to be true. We can be too willing to take people at face value, so we've been burnt a couple of times. But you learn the lesson and move on.

Katy: But also, help out people when you can. Some business people have been really helpful, and we use every possible opportunity to shout about their brands from the rooftops.

We're members of the Buy Women Built movement. That gives us access to a whole network of female-owned businesses. Because there's so many of us, we can share information and useful contacts.

Small businesses depend on each other to grow, and it's a difficult market right now. So, be careful who you give your trust to, but when you find people who are trustworthy, cling on to them and spread the word so that they can keep going. 📌

ohelo[®]

BUSINESS BIO: OHELO
Founded: 2020
Founders: Katy and Alex Francis-Lim
Based: London
Website: ohelobottle.com

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from pocket money to portfolios

According to research by Cambridge University, many of the money beliefs we carry through adulthood are formed by the time we're seven¹. Helping your child to develop prudent financial habits will hold them in good stead throughout their life. **Kate Duggan** shares some practical ways of doing just that...

I was listening to Claer Barrett's *Money Clinic* podcast the other day. She was interviewing the comedian Lucy Porter, who said, "If I had a time machine, I'd go back, sit myself down at the age of six or seven ... and just try to re-educate myself."

I'll admit that I was pretty lax with money for most of my life and only really started improving my financial habits in my 30s. However, my children are already developing more sensible attitudes to money. My 15-year-old has several hundred pounds saved up in her travelling fund, mostly earned from her part-time job in our local pub.

While I don't have any finance qualifications, I've picked up some decent strategies for helping my children to develop good habits that will hopefully prove invaluable once they reach adulthood:

Help them to appreciate the value of money

Earning their pocket money, rather than just being given it, helps children to better appreciate its value, and may dissuade them from spending all their money on plastic 'tat'. My two have to do the dishwasher each night, for example, and can earn more through tasks like vacuuming, mopping, cleaning windows and so on.

Encourage them to save for future goals

Getting into the habit of saving could help your child to avoid unnecessary debt as they get older. Make the goal realistic. For example, if your teenager wants a new iPad for Christmas, agree how much they'll contribute towards it. You could also create a money tracker together, showing how much they've saved towards their goal.

Generally, the younger the child, the shorter the attention span, so if your child is still at primary school, make the time between saving and reward relatively short. For instance, you could pay a five-year old 10p every day that they tidy up their toys, which they can then spend on sweets at the weekend.

Open a children's bank account

Set up a bank account with an app, so your child can keep an eye on how much money they have to spend. Alternatively, pre-paid cards with apps can be easy to use and often come with a chore tracker. (Beware, some do come with a fee.)

Rather than having his own bank account, my son has a 'space' in my current account. He still has his own card and app, but I can keep an eye on what he's spending.



Talk about money

Children learn by example, so discuss some of your own decisions around money. You could:

- Talk about what you're saving for and how, e.g. a short-term savings account for the family holiday, and an ISA for long-term goals.
- Compare prices of different items when you're out shopping.
- Talk about their own long-term savings, e.g. their junior ISA or trust fund, and how these have performed over the years.

While it's good to be open about money, try to avoid discussing financial worries near your child as this can make them feel anxious and guilty.

Set spending limits


The government's Money Helper website suggests taking your child shopping for specific items that they want or need, and letting them choose items within a set budget. This could be anything from snacks for a packed lunch to stationery.

You could also set budgets for days out. For example, if you're planning a day at an amusement park, you could give them a certain amount of money to spend on sweet treats and other non-essentials. They can then choose whether they want an ice-cream or more money to spend in the gift shop.

Give them more responsibility

You may want to agree a weekly amount for teenagers to spend on clothes, toiletries and days out. (Don't include essentials such as school uniform and a winter coat.) They will then need to decide whether to spend their money on a trip to the cinema with their friends or save it for the trainers they have their eye on.

Make the most of free resources

There are lots of age-appropriate financial education resources available, including games, videos and activity sheets. Money Saving Expert lists many of them at moneysavingexpert.com/family/financial-education. 

If you'd like to discuss your children's or grandchildren's options for long-term savings, please speak to your AFWM financial adviser.

¹ *Habit Formation and Learning in Young Children*, Dr. David Whitebread and Dr. Sue Bingham



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FINANCE



Managing your finances as a family may help you avoid disagreements and financial challenges down the line

TALK TO EACH OTHER

Money is often seen as quite a taboo subject, but this can cause issues in relationships. For example, if one person gets into significant credit card debt because they have a different attitude to money or are struggling to manage due to a lower salary, it can cause arguments and even the breakdown of the relationship when the situation finally comes to light.

AFWM Financial Adviser Tabitha Parham shares, "Really understand how your partner feels about money. Do you both view income and outgoings as separate or shared? Knowing each other's attitude to spending and saving can also really help with individual and joint retirement planning."

CREATE A BUDGET

Tabitha says, "Knowing your overall income and expenditure is the first place to begin any sort of financial planning. You may then wish to agree a budget for different areas, such as essentials, entertainment, clothing, gifts and so on, as well as how much you'll set aside for savings and investments. To make it easier to plan, you can use a budget tracker (there are lots of free options online) or a budgeting app."


She adds, "Have a monthly or at least quarterly family meeting to discuss the family finances. For example, 'We didn't spend all of our leisure spending budget this month. The gas company is upping our monthly bill by £40, but we'll still have some left in the kitty, so let's treat ourselves to a meal out this Friday.'"

DON'T LEAVE IT ALL TO ONE PERSON

In marriages and long-term relationships, one person often deals with all the bills, savings and other financial matters. However, as Tabitha says, "If something happens to that person or you decide to split up, that lack of oversight can cause serious headaches. As well as sitting down together to discuss finances, keep a record of financial providers, direct debits and so on, which you can both easily access. It's also a good idea to make sure that both of you are named on the accounts you hold with utility companies and other service providers."

GET A LASTING POWER OF ATTORNEY

If you were to develop dementia, have a stroke or be injured in an accident, who would you want to manage your finances? It's not something any of us want to think about, but the reality is that without a lasting power of attorney (LPA), it could take 4-6 months for your partner or other loved one to be granted the right to access your bank account and make decisions on your behalf. As Tabitha says, "Having an LPA in place means your affairs will be looked after by someone you trust from day one."





There are two types of LPA – one dealing with property and financial affairs, and the other with health and welfare. It's possible to set both up yourself at [gov.uk](https://www.gov.uk), but we recommend seeking professional advice from a solicitor. 



Neil Gilbert
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-  *Helping protect the futures of you and your family*
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Neil Gilbert Solicitors is a small approachable law firm based in Helston which largely deals with Wills, Probate, Trusts, Powers of Attorney and Tax Planning.

We have over 50 years of experience to assist you with wealth transfer between the generations.

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No.1 The Old Cattle Market, Porthleven Road, Helston, Cornwall TR13 0SR
www.neil-gilbert.co.uk

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FINANCE

having the foresight to plan ahead

Is the perfect storm of increased IHT exposure putting your financial legacy at risk? OLIVER WILDE, Senior Business Development Manager from Foresight, shares some of the key IHT planning measures to discuss with your financial adviser

A cocktail of drivers is making estate planning advice a must for a growing portion of the population. We are already in the midst of a period of massive, ongoing wealth transfer, with over £5.5 trillion set to be passed down over the next three decades.

What's more, the total annual value of inheritances is expected to double over the coming two decades. Almost half of the people of retirement age are now expecting to leave an inheritance or give a significant gift to another generation.¹ If you're one of those lucky enough to benefit from increasing asset values, it's likely that you've already made an effort to provide more for your loved ones after your death, probably through prudently saving.² The chances are that you won't appreciate inheritance taxes eating into your bequests.

The rising tide of IHT liabilities certainly doesn't offer much comfort. IHT receipts have tripled since 2009/2010 and hit a record high of £7.5 billion in the 2023/24 tax year. And there are no signs of the IHT growth rate slowing, with the Office for Budget Responsibility predicting the rise of IHT receipts to close to £10 billion annually by the end of the decade.

As inflation remains unpredictable, and inheritance tax-free thresholds are frozen until 2028 at the earliest, there's substantial scope for more estates to be dragged into the net. And as you age, there's even more reason to properly plan to maximise your financial legacy: analysis shows that, as the age of the deceased increases, so does their tendency to hold assets in cash and securities, as more of their accumulated wealth is no longer tied up in property. This increase is mirrored by the potential IHT liabilities, with taxpaying estates owned by those aged 75 and over accounting for the vast majority of UK IHT receipts.³

The good news is that recent regulatory changes in financial services – the 'Consumer Duty' – have introduced drivers for improved consumer outcomes, so if you're keen to reduce the IHT liability after your death, it's important that your financial adviser knows your goal.

While you may not feel comfortable discussing your death, you may feel much more comfortable knowing that your financial adviser is actively working to put in place planning options that could achieve your goals, even after you die.

Many people will be well aware of some of the more


traditional means of planning for the distribution of their estate – from the basic 'gifting' of assets, through to setting up trusts and taking out whole-of-life insurance to cover the IHT liability. These options, however, do come with some level of planning risk. For instance, in many cases, gifts only become IHT exempt seven years after the gift was made. If you die before this, the assets can potentially be brought back into your estate as 'failed PETs' (Potentially Exempt Transfers) and, as such, may not provide the solution you're looking for.

For older people, there is also the complexity of finding solutions that can work in the context of lasting powers of attorney, that are relatively simple and that don't require underwriting or pre-approval by the Court of Protection. This is the case with business relief (BR), which has been around for almost 50 years, and which only takes two years to reduce to zero any IHT liability on qualifying shares.

Business relief offers potential asset growth and income, as well as ongoing access to your funds, which addresses some of the key concerns of many clients who want to ensure they have enough money to meet long-term lifestyle choices and potential care costs. It can also help with tax-efficiency when transferring assets into a trust and reducing your estate value.

The BR market includes experienced investment managers such as Foresight, whose BR products include an insurance element to offset the risk of BR shares not qualifying because the holder dies before the two-year minimum holding period. Foresight's BR products invest in a diversified range of assets, such as solar power, wind and hydro to support the world's transition to renewable energy and deliver infrastructure for future generations to benefit from. Other investment sectors include fibreoptics, property and forestry.

The forestry investment component is quite unusual in that it leverages the expertise of Foresight's forestry team to both manage and plant forests. Known as 'afforestation', this involves buying cheaper, lower quality land and converting it into more valuable commercial forests through planting schemes. This activity provides a positive contribution to the UK's biodiversity and nature recovery efforts, and it allows investors to benefit from policy tailwinds in this area.

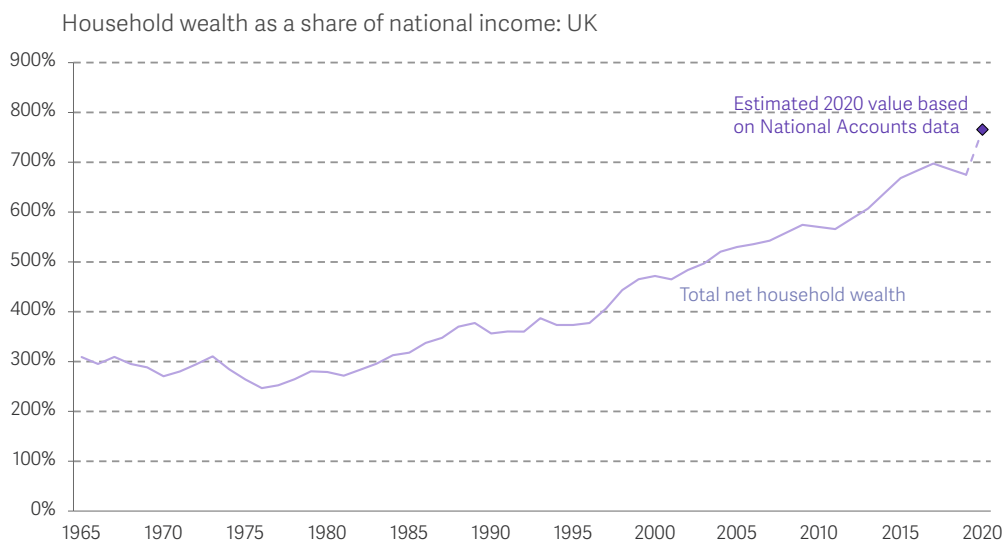
While it won't be suitable for everyone, BR is certainly worth discussing with your AFWM financial adviser. 

¹ Resolution Foundation, Intergenerational rapport fair? Intergenerational wealth transfers and the effect on UK families, Jack Leslie & Krishan Shah February 2022

² Resolution Foundation, Intergenerational rapport fair? Intergenerational wealth transfers and the effect on UK families Jack Leslie & Krishan Shah February 2022

³ HMRC, Inheritance Tax statistics: commentary, Updated 26 July 2023

FIGURE 1:
The value of household wealth relative to the size of the economy has more than doubled since the 1980s

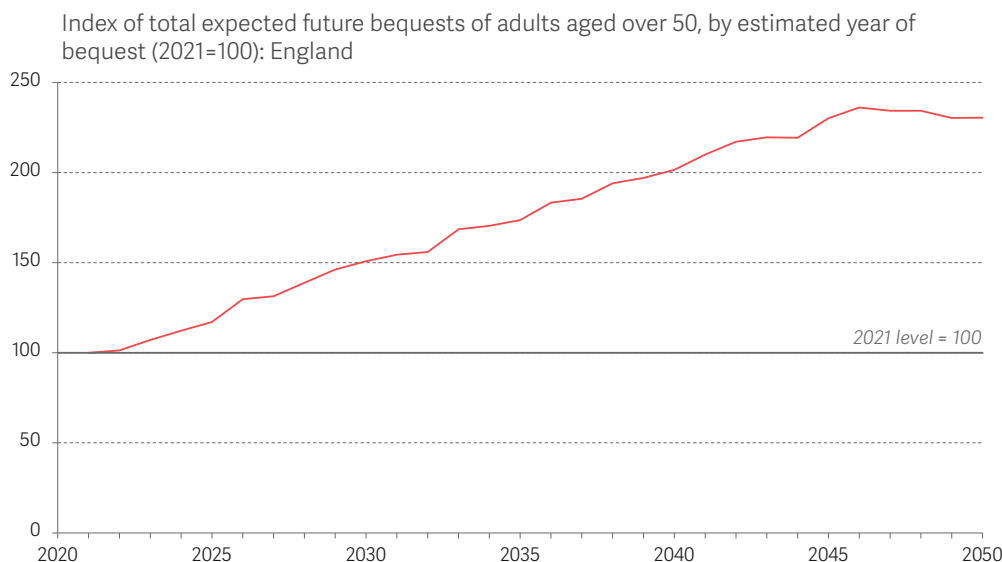


NOTES: 2020 datapoint estimated by applying the growth rate since 2019 of wealth as a proportion of GDP from the National Accounts to the latest Wealth and Assets Survey data.

SOURCE: RF analysis of OECD; D Blake & J Orszag, 'Annual estimates of personal wealth holdings in the United Kingdom since 1948', Applied Financial Economics 9, 1999; ONS, UK National Accounts; ONS, Wealth in Great Britain; ONS, Gross Domestic Product at market prices.

Source: Resolution Foundation, Intergenerational rapport fair? Intergenerational wealth transfers and the effect on UK families, Jack Leslie & Krishan Shah, February 2022

FIGURE 2:
The value of intergenerational transfers is set to double by 2040



NOTES: This forecast is calculated by first using survey data on the likelihood of leaving inheritances at various different thresholds to construct estimates of the expected inheritance households will give in the future. This is then combined with distributional life expectancy estimates to produce an estimate of the year in which a household will leave an inheritance. Together, this provides the aggregate flow of inherited wealth each year. Results are averaged over 100 simulations where year of death is randomly assigned based on life expectancy disaggregated by age and sex.

SOURCE: RF analysis using UCL et al., English Longitudinal Study of Ageing; ONS, Life Tables.

Source: Resolution Foundation, Intergenerational rapport fair? Intergenerational wealth transfers and the effect on UK families, Jack Leslie & Krishan Shah, February 2022

Please note that Venture went to print before the Autumn Statement, so this article does not address any changes to IHT that may have been announced.

FINANCE



Steady rally in risk-based assets continues

AFWM Ltd's Head of Investment Committee, JOHN WALDIE, presents the quarterly fund review for all funds in the Prussia, Penberth and Porthgwarra services for the period 30/4/2024 to 31/7/24

MAIN MESSAGES

- Very slow but sure progress towards lower interest rates
- Equities and bonds increase in value in anticipation of above
- UK assets now beginning to out-perform
- Fundamentals remain very good on an annual horizon

REVIEW OF PERFORMANCE

This brief was written on 1 August 2024; please bear this in mind when taking into account contents of communication, given you may be reading this as late as the end of November 2024.

Developments for the quarter

In my last communication, three months ago, interest rate falls were expected as soon as June. In the event, by 1 August, only the European Central Bank and the Bank of England have dropped rates by 0.25%. The US is now tipped to drop rates in September. Inflation has remained stickily higher than expected and the US economy continues to perform well. Nevertheless, the direction of travel remains for lower interest rates in the very near future and this buoyed equity and bond prices this quarter.

The main news this quarter is the election of a new Labour government in the UK with a very strong majority. The world now looks at the UK as stable politically, and markets love certainty. UK assets, in particular equities, have been unloved for 4 years. The forward price/earnings ratio of UK shares is 50% less than the US and 20% less than Europe. With political instability in the US and notably now in France, the UK is now attracting inflows of investments.

We are very nervous of the unstable political situation in the US and remain extremely underweight in this region.

Expectations are for US and European interest rates to fall by 2% over the next 18 months, and this should be very supportive of bond, property and equity prices in the UK and Europe, and our asset positioning reflects this. We will reassess the USA in mid-November.

GROWTH PORTFOLIOS

Growth portfolios had another very strong quarter. Of note was our targeted holding in Indian equities, Stewart Investors Indian Subcontinent Sustainability, which returned 12.54% on the back of a Prime Minister Modi re-election. All equities performed well but, in addition, corporate bond funds returned around 3%, having been static in the previous quarter.

We continue to hold high equity content now focused on Asia, Europe and increasingly in the UK, remaining underweight in the US, which we see as over-valued and with short-term political risk with the upcoming Presidential elections.

ANCHOR PORTFOLIO

Although once again producing a decent positive return, this fund continues to struggle to keep pace with its benchmark of Bank of England Base Rate +2%pa. With the direction of travel firmly for interest cuts, this portfolio should continue to produce good returns in the year ahead.

ETHICAL PORTFOLIOS

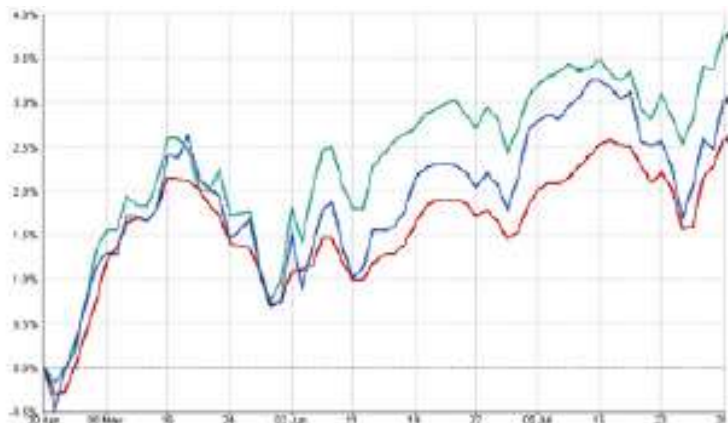
Ethical portfolios were very strong this quarter, in large part due to the recovery in Infrastructure, with Foresight Global Real Infrastructure returning 8.68%. UK assets were also strong with Janus Henderson Responsible Income returning 7.40%. The good performance was generally broad with corporate bond funds returning around 3% also.

INCOME PORTFOLIOS

Our relaunched Income portfolios continued to perform extraordinarily well, with Cautious Income returning +3.70% and Average Income +3.63%. The gross income yields on these portfolios stands at 5.79% and 5.38% respectively, before deduction of platform and adviser fees. 5-year performance is shown in the graph overleaf, indicating above Deposit rate returns despite an extremely difficult 5 years. Fundamentals continue to point to rising capital values as interest rates fall.

Cautious Growth Portfolio & Ethical (Cautious) Portfolio

(Utilising the DPAS) simulated performance and the Mixed Investment (20%-60% shares) Sector Average 30/04/2024 to 31/07/2024

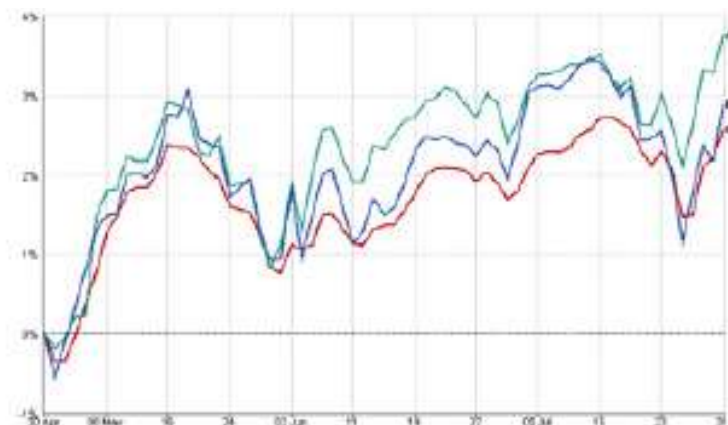


- A** = Performance of Ethical (Cautious) Portfolio (3.78%)
- B** = Performance of Cautious Growth Portfolio (3.05%)
- C** = Performance of Mixed Investment 20%-60% Equity Sector (2.59%)

Source: FE Analytics on 02/08/24

Average Growth Portfolio & Ethical (Average) Portfolio

(Utilising the DPAS) simulated performance and the Combined Average of Mixed Investment Sectors (20%-60% shares) and (40%-85% shares) from 30/04/2024 to 31/07/2024



- A** = Performance of Ethical (Average) Portfolio (3.78%)
- B** = Performance of Average Growth Portfolio (2.91%)
- C** = Performance of Combined Average of Mixed Investment 20%-60% and 40%-85% Equity Sectors (2.58%)

Source: FE Analytics on 02/08/24

Above Average Portfolio & Ethical (Above Average) Portfolio

(Utilising the DPAS) simulated performance and the Mixed Investment 40-85% Shares Sector from 30/04/2024 to 31/07/2024



- A** = Performance of Ethical (Above Average) Portfolio (4.01%)
- B** = Performance of Above Average Portfolio (3.33%)
- C** = Performance of Mixed Investments 40-85% Equity Sector (2.58%)

Source: FE Analytics on 02/08/24

FINANCE

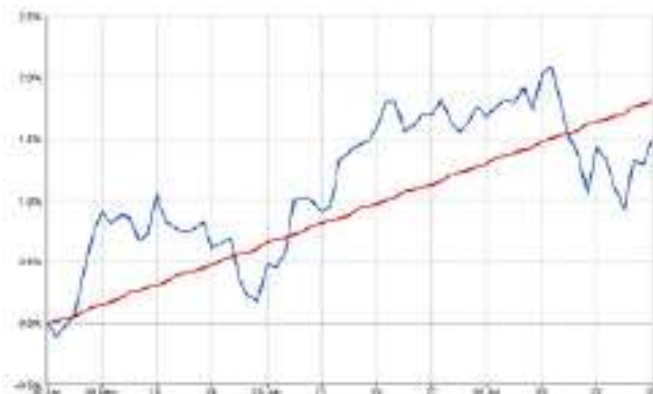


Tactical Portfolio

Utilising the DPAS) simulated performance and the Flexible Investment Sector Average from 30/04/2024 to 31/07/2024

- A** = Performance of Tactical (3.38%)
- B** = Performance of Flexible Investment Sector (2.42%)

Source: FE Analytics on 02/08/24



Anchor Very Cautious Portfolio

Utilising the DPAS) simulated performance and the Bank of England Base Rate + 2% from 30/04/2024 to 31/07/2024

- A** = Performance of Bank of England Base Rate + 2% (1.80%)
- B** = Performance of Anchor (1.49%)

Source: FE Analytics on 02/08/24



Cautious Income Portfolio and Average Income Portfolio

(Utilising the DPAS) simulated performance and the Bank of England 1 Year Fixed Rate Bond, the Bank of England 1 Year Fixed Rate Bond +2% and the Bank of England 1 Year Fixed Rate Bond +2.75% from 31/07/2019 to 31/07/2024

- A** = Performance of Bank of England 1 Year Fixed Rate Bond +2.75% (25.30%)
- B** = Performance of Bank of England 1 Year Fixed Rate Bond +2% (20.87%)
- C** = Performance of Cautious Income Portfolio (14.37%)
- D** = Performance of Average Income Portfolio (14.32%)
- E** = Performance of Bank of England 1 Year Fixed Rate Bond (9.67%)

Source: FE Analytics on 02/08/24

LOOKING TO THE FUTURE

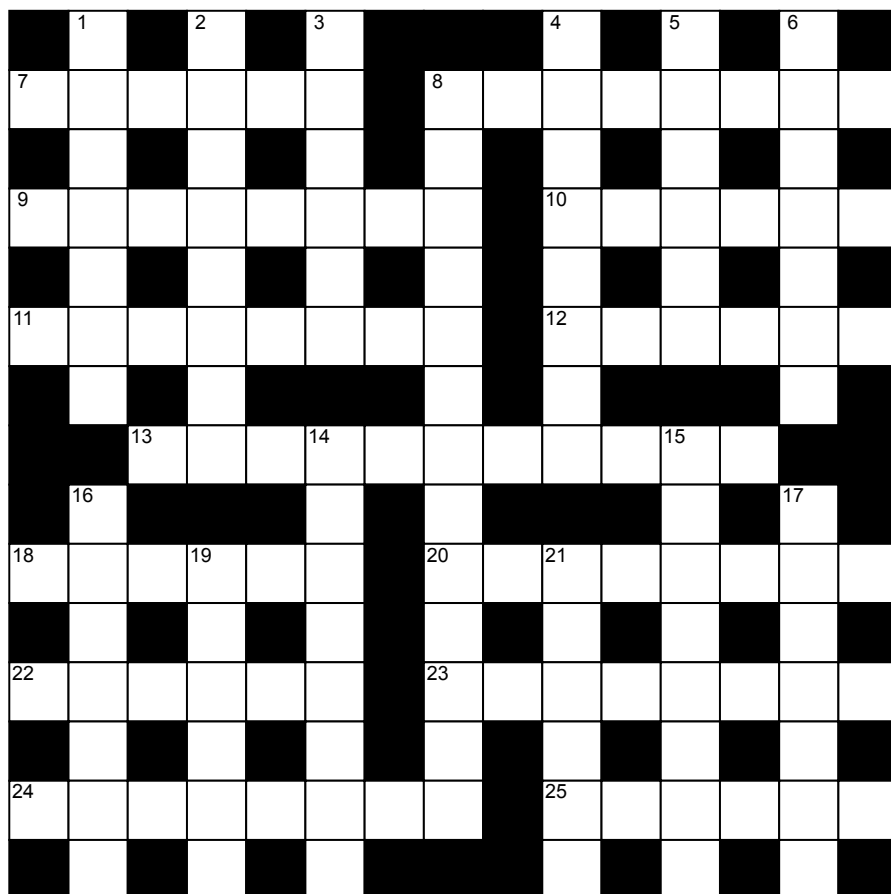
We are continuing to see a strong flow of cash being reinvested in risk-based assets, raising their value. History tells us that following the extended 4-year period of lacklustre performance we have just endured, we should now be looking forward to several years of excellent returns. We are looking closely at adding to UK assets, but the main short-term banana skin is the political situation in the USA, where we remain very underweight. ▼

NOTE FOR ALL GRAPHS ON THIS AND PREVIOUS PAGE: Price total return performance figures are calculated on a bid price to bid price basis with net income (dividends) reinvested. Performance figures are shown in sterling. The figures assume that each switch took place at the earliest possible switching window after a switch advice communication was sent. Therefore, delays will mean that individual performances will vary from the above figures. The performance includes ongoing fees and charges for the relevant service level applicable to each portfolio. Initial fees are not included. This document is provided for information purposes only and is not an invitation to invest.

THE VALUE OF UNITS CAN FALL AS WELL AS RISE. THE FIGURES REFER TO PAST PERFORMANCE. PAST PERFORMANCE IS NOT A RELIABLE INDICATOR OF FUTURE RESULTS.

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ACROSS

7. Famous theatre in Paignton (6)
 8. Privately owned harbour village in North Devon (8)
 9. Formerly a mining area, now a suburb of St Austell (8)
 10. For what Cornwall's Charles Causley is famous (6)
 11. English politician and soldier (1599-1658) who visited Devon in 1646 (8)
 12. Arnold _____, *Dad's Army* star and teacher at Torquay Grammar School (6)
 13. Small Dorset village four miles west of Beaminster (11)
 18. King Arthur's most trusted advisor (6)
 20. Former Falmouth and Camborne MP, Candy _____ (8)
 22. Founder of Methodism who often preached in Cornwall (6)
 23. Hamlet near Liskeard (8)
 24. Dorset town north of Bournemouth and Poole (8)
 25. Surpass or outshine (6)

DOWN

1. Salty or spicy, but not sweet (7)
 2. Very popular seaside resort near Kingsbridge (8)
 3. Name of 'Gretna Green' church on Bodmin Moor (6)
 4. Picturesque fishing village five miles from Looe (8)
 5. Historical story that has not been authenticated (6)
 6. How TV chef Keith Floyd drank his wine! (7)
 8. Naturalist and biologist (1809-82) who stayed in Torquay in 1861 (7, 6)
 14. Poet Laureate (1850-92) who called Torquay 'the loveliest sea village in England' (8)
 15. Dorset village four miles from Broadwindsor (8)
 16. A young hare (7)
 17. A white-flowered plant formerly used as forage for pigs (7)
 19. Birthplace of Cornish novelist Rosamunde Pilcher (6)
 21. Surname of *Hound of the Baskervilles* detective (6)

Crossword compiled by Saranda

Fill in your details below and send your crossword entry to: **VENTURE CROSSWORD, AFWM Ltd, 79-80 Fore Street, Chudleigh, Newton Abbot, TQ13 0HT.** Alternatively, take a photo of your completed crossword and email it to: **kate.venture@afwm.co.uk** with your details. Closing date for entries: 22 November 2024

NAME:

ADDRESS:

.....

TEL NO:

Crossword solution (from last issue): ACROSS 6: Penal, 7: Evershot, 10: Tolkien, 11: Dunslea, 12: Titanic, 13: Treason, 14: Mary Shelley, 19: Crowley, 21: Inter se, 23: T.S Eliot, 25: Hammoon, 26: Catholic, 27: Lotus

DOWN 1: Uncle Tom, 2: Albion, 3: Sean O'Casey, 4: Read, 5: Fowles, 6: Potato, 8: Sandeel, 9: Wayne, 13: Trevithick, 15: Raleigh, 16: Yarmouth, 17: Scott, 18: Tennis, 20: Operas, 22: Temple, 24: Toll

TERMS AND CONDITIONS This competition is open to all UK residents aged 18 or over, excluding employees of AFWM Ltd and their families. Only one entry per person. The first correct crossword entry drawn after the closing date will win a £30 Ohelo voucher. There is no cash alternative. The winner will be drawn and notified by 1 December 2024. All entries will be securely disposed of and your details will not be used for any other purpose.



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NEW CLIENT Insight

2024 Edition



afwm

Atkins Ferrie Wealth Management



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Welcome

John Waldie

HEAD OF THE INVESTMENT COMMITTEE,
FINANCE & SERVICE DIRECTOR

I am delighted to welcome you to *Insight*, our introduction for new clients. Over the next 20+ pages, we hope to explain and demonstrate our dedication to unrivalled client care and our unrelenting activity in managing your wealth. *Insight* is updated annually each March. If you turn over the brochure, you can enjoy our *Venture* magazine, which is published quarterly. There you'll find a range of topical financial articles – including our Quarterly Review – alongside inspirational lifestyle features packed with ideas to help you 'enjoy life more' while we manage your financial affairs.

Atkins Ferrie Wealth Management was founded in January 2011 with the aim of offering the highest ethical principles and best service standards of any independent financial adviser in the UK. We are experts in all aspects of financial planning, including – but not limited to – investments, pensions, mortgages and various forms of tax-mitigation. Our advisers have specialist qualifications that allow them to advise on more complicated matters such as pension transfers, long-term care fee planning, equity release and holiday home mortgages.

We provide completely impartial advice, unique to you. We will always consider all options available to you and ensure that every recommendation we make is the best solution for you. Our active approach means that when you take investment advice from us it is only the start of a journey. We will regularly assess your financial position, the risks to your money and the opportunities available to you. Your investments will be reviewed in accordance with your chosen service level and we will recommend changes where appropriate.

Our success is primarily based on the quality of our advice and service to you, the client. However, we also have an excellent reputation for working efficiently so that costs to clients are minimised, fair and reasonable. We endeavour to offer appropriate advice and excellent value for money.

Approximately 4% of our turnover is used to support charities and good causes. We work in partnership with the Royal Horticultural Society and support the National Trust's South Somerset portfolio, along with many other smaller causes.

We currently have seven offices across the South of England and plan to expand our presence over the coming years. While our offices are predominantly located in the South West, our services are available anywhere in the UK and our advisers can travel to you.

Book your FREE initial consultation today.

Our mission

At Atkins Ferrie Wealth Management, our mission is to:

- Transform the expectation and quality of UK financial services.
- Actively care for our clients by providing the most ethical, honest, professional and knowledgeable advice.
- Use our success to make the world a better place by not only positively transforming the image of financial services, but also by investing our time and resources in supporting the community and working in partnership with charities.
- Share our success by providing a rewarding culture for our staff and continuously growing returns for shareholders, thereby encouraging staff and shareholder loyalty and happiness.

What our clients say...



We were thoroughly impressed with your presentation and the professional detailed report. I was most impressed by your understanding of the pension arrangements.

MF & CF, Hampshire



You have gone above and beyond your call of duty and are worth every penny. Thank you so much for all your help and support. You have been fantastic!

KH, Cornwall



Can we both thank you for dealing with our equity release. We are both over the moon with your service to us and will recommend you and your company to any friends who ask.

SM & KM, Devon



Thanks to you and the AFWM team for the very professional and effective way that you have negotiated the chaotic markets of the last 12 months. Given the turmoil in those markets created by the global pandemic, we are very grateful that the potential impacts on our investments have been very limited and indeed they've recovered very quickly. This positive outcome has only occurred through your experience and your proactive, knowledge-based approach to managing our funds – thanks again!

JK, Cornwall



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YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.

If you wish to register a complaint, please write to the Compliance Director, Lakeside Offices, The Old Cattle Market, Coronation Park, Helston TR13 0SR or telephone 01326 564950. A summary of our internal complaints handling procedures for the reasonable and prompt handling of complaints is available on request and if you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service at financial-ombudsman.org.uk or by contacting them on 0800 023 4567. The provision of advice to employers is an unregulated activity. Provision of advice to employees is a regulated activity.



Our ethics

AFWM Ltd is a highly principled organisation, with its own set of unique ethical principles at its core. These ethical principles form the foundation of every business decision we make and are what truly set us apart from the majority of IFA firms in the UK. Below are our fundamental ethics and what they mean in practice:

1 To never engage in strategic investment alliances – our duty as Independent Financial Advisers is to have a one-to-one alliance only with clients. Independent means independent AND impartial. We will never have a personal preference for one organisation over another. The right solution for each client is all we are interested in.

2 To take responsibility for client asset management, not to delegate this to third parties. Whatever the economic situation, we have a view on how your assets should be managed and will guide you accordingly. We will not sit on the fence and shrug our shoulders.

3 To not be afraid to give bold investment advice that we fundamentally believe is in each client's best interest. Our task is to communicate the logic for such advice to the client. Many fund management

solutions merely follow and copy an industry benchmark, which vary little with changing economic circumstances. Sometimes, this results in client assets being partially invested in asset types with very little medium-term potential. If we don't think it will grow, we won't recommend it!

4 To develop our service entirely on customer need, rather than business interests. We have a number of recommended portfolios. Clients who wished to invest ethically expressed an interest in us providing such a portfolio. We duly obliged by creating our Porthgwarra service.

5 To provide long-term service and only to conduct new business when wholly in the interest of the client. More than three quarters of our income is derived from looking after clients on a long-term basis NOT initial advice.

Our advisers are focussed on looking after you for years to come, not earning high initial fees, never to be seen again.

6 Where no new business needs to be written – to end an appointment happy that a good job has been done.

Our review meetings are just that. We inform you how things have gone and recommend alterations to your portfolio where required. If no further work is required, then we are happy to say so. Our advisers are motivated to provide service rather than sales.

7 To treat all clients with the same courtesy irrespective of wealth or budget.

Many adviser firms now have minimum fund sizes or high minimum fees making it sometimes difficult to receive cost-effective advice. We believe this to be unfair and unethical. Whether you have £10,000 or £10,000,000, we have no minimum investment size; there will be a service to fit your needs enabling you to receive quality advice, now and in the future.

8 To always provide advice or recommendations, which are wholly right for each individual client,

not the most convenient to our business. We provide the best solution to each client at any given time. Historically, having consistently recommended a particular fund platform, when their administration became poor, we stopped recommending this provider and found a better solution for our clients.

9 As our business grows, to not lose our ability to service clients to the highest standards

through overburdening staff and advisers. It is important that you always get

a great service, now and in the future. Our advisers are limited on the number of clients they can look after. This means that your adviser will not be overworked and will have the time to properly review your investments over the years to come. It also allows them to get to know you very well over time.

10 To relentlessly strive to provide ever higher service standards,

including the most customer-friendly office environment. We will not stand still and pat ourselves on the back. We listen to our clients and adapt our services to meet their needs as demonstrated by our introduction of advice on Private Medical Insurance. A trip to our offices will be a pleasant experience, with friendly staff and a great range of refreshments available.

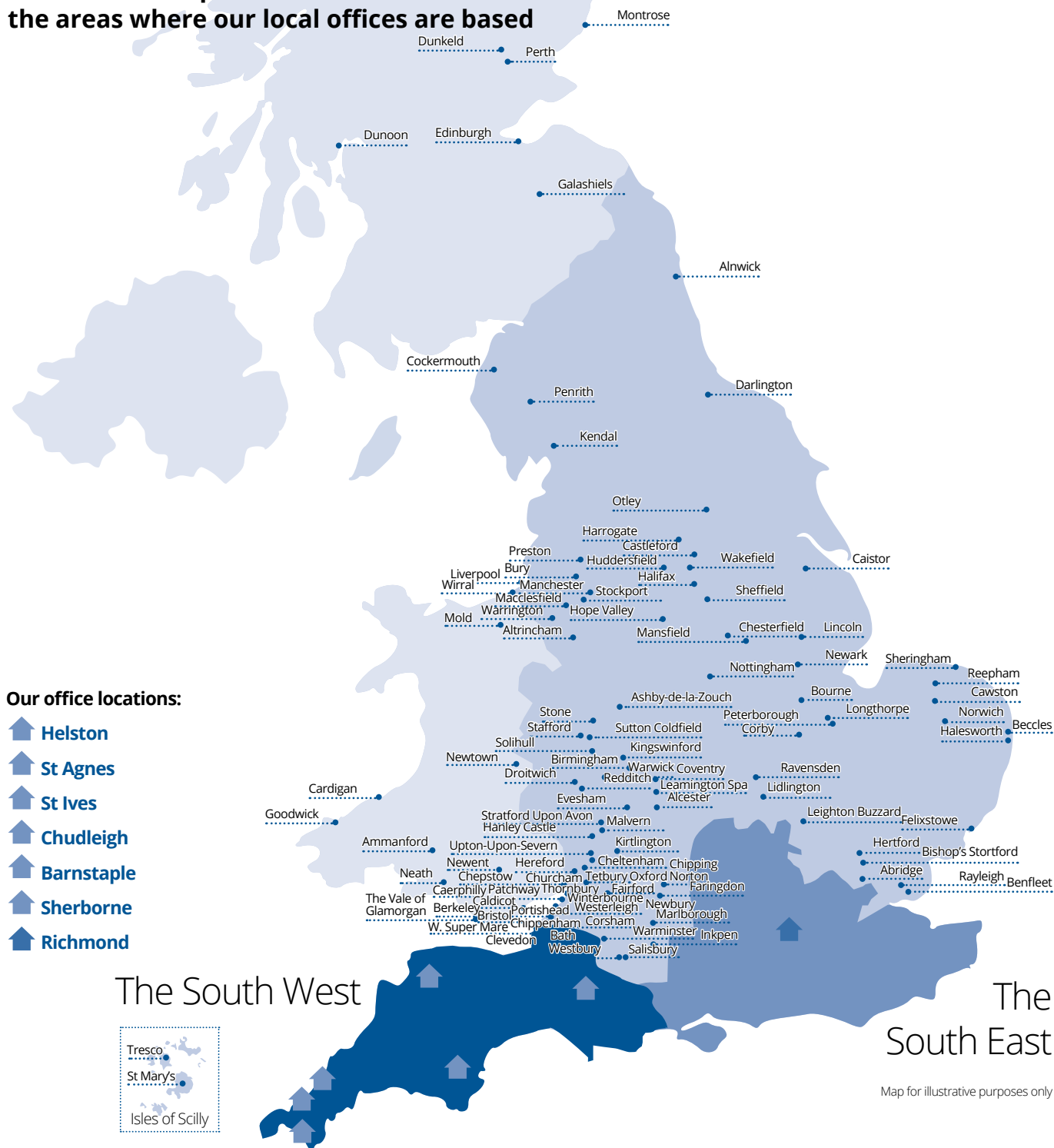
“

Whatever the economic situation, we have a view on how your assets should be managed and will guide you accordingly.



A nationwide service

We find that those living outside the South West and South East love our highly professional, but friendly, one-to-one advice. Our services are available anywhere in the UK. This map shows the extent of clients who have chosen our services outside the areas where our local offices are based



INITIAL MEETING

Free of charge and without obligation. Establish your financial objectives and investment risk. Find out about us and agree services and charges.

RESEARCH SOLUTIONS

After collecting all the information we need, we begin our research of the market to find the best products that suit your individual needs.

REVIEW

Our ongoing care is tailored to your needs and you can choose from a range of different service levels. From lower cost solutions to higher activity regular switching/risk control, including an ethical service. We monitor your progress to ensure this meets your financial objectives.



Your continuous advice journey

IMPLEMENT

If you are happy to proceed, we will implement the plan and complete any necessary paperwork. We will provide you with a full written report.

CONFIRM SERVICE LEVEL

At the end of the presentation, we will confirm the service level we will provide in the future.

PRESENT OUR SOLUTIONS

We will explain in detail the optimum solution for you along with any costs associated with your advice and investment. This is your chance to ask as many questions as you feel necessary.

An active approach

An introduction to our in-house portfolio management style from John Waldie, Head of the Investment Committee, Finance & Service Director

At Atkins Ferrie Wealth Management, we offer clients above everything else – choice. Not only do we independently carry out our own research across the widest range of financial products, but we offer our own asset management service in addition to the asset management services of the rest of the industry.

Our Prussia, Porthgwarra, Teign and Penberth services offer our 'Dynamic Portfolio Assessment Service' (DPAS), which utilises our own in-house asset management style; whereas we can recommend any other asset managers' direct fund management through our Trevaunance, Teign and Lulworth services. In practice, we find that more than 85% of our clients choose us to make regular recommendations on their asset management, because they prefer us to be in control of their situation rather than have this delegated to third parties. In doing this, we never actually handle client money but advise and facilitate the best value home for their funds.

HOW OUR OWN ASSET MANAGEMENT ADVICE WORKS

Our principal role is to provide advice. Firstly, on which asset types, for example, Cash, Bonds, Property, Equities and Alternatives. Secondly, on which parts of the world to invest in, for example, UK, Europe, North America, Asia and Emerging Markets. Having determined this, we then carry out our own independent research on the best fund managers of each asset class and geography and put together a portfolio of the best fund managers in the industry from a range of 3,000.

In other words, our role is to get the 'big picture' asset type and geography right then select the best fund managers who are the best in their niche market, for

example, Emerging Market Bonds or North American Equities. As the saying goes, 'it is better to be with the worst fund manager in the best sector than the best fund manager in the worst sector', so our role is exceedingly important – to select the best sectors and then select the best managers of each sector also.

As time progresses, we continually assess the economic situation and recommend changes to your asset profile and recommend the niche fund managers in which to invest. Typically, we would carry out 5–10 asset changes in a year. We always ask your permission to carry out any changes.

WE ARE NOT AFRAID TO GIVE BOLD INVESTMENT ADVICE

At first glance, this expression in our Ethics sounds as though we may be over eager with taking risks in client portfolios. In reality, our approach is the opposite of this, in that, above all else, we look firstly at what can go wrong and how our funds under management could lose money. All my personal pension funds are invested in the Tactical portfolio. I am sure, like me, you would never like your funds to fall in value. It is impossible to achieve this, all of the time, with any form of risk-based investments, but that does not detract from the strong motivation to avoid holding assets that are vulnerable to a downward correction in value. Therefore, before looking at what opportunities exist to make good returns, we analyse the risks in our portfolios and take action to remove funds which we believe offer poor value and prospects compared to the risks being taken.

An important point needs to be made here: although, when we conduct our review meetings we compare our performance to the rest of the industry

using a suitable benchmark, we do not believe in sticking to industry-recognised benchmarks in asset allocation. We believe much of the industry tracks and simulates the benchmark they compare themselves with and this could lead to staying with asset types that just don't offer value for risk. If we don't think that an asset offers value then we simply won't hold it – irrespective of the rest of the industry's position, because our only duty is to look after your money, not follow the masses.

Only after assessing downside risk do we then analyse how best to make your assets grow with the least risk possible. In doing so, we can be very nimble and swift at switching assets and we have a history of radically and quickly changing portfolios in order to respond to political and economic opportunities.

The following graphs on pages 9 and 10 indicate the past performance of our daily monitored portfolios (although they are not necessarily a guide to the future).

“

Our only duty is to look after your money, not follow the masses.

Portfolio performance since launch (for portfolios with more than a 5-year track record)

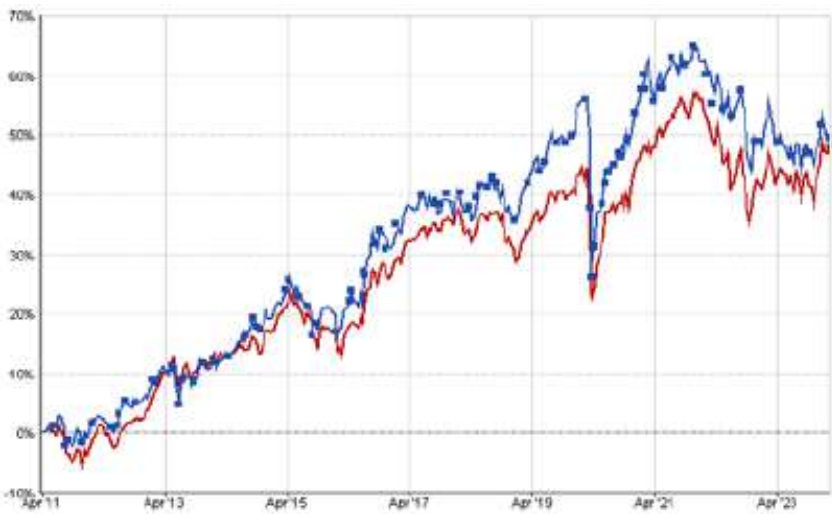


Cautious Income and Average Income Portfolios

(Utilising the DPAS) simulated performance and Bank of England 1 year fixed rate bond; Bank of England 1 year fixed rate bond +2%; Bank of England 1 year fixed rate bond 2.75% indices from 01/04/2011 to 31/01/2024

- A** = Performance of Bank of England 1 Year Fixed Rate Bond +2.75% (70.64%)
- B** = Performance of Average Income Portfolio (69.29%)
- C** = Performance of Cautious Income Portfolio (61.74%)
- D** = Performance of Bank of England 1 Year Fixed Rate Bond +2% (55.42%)
- E** = Performance of Bank of England 1 Year Fixed Rate Bond (20.75%)

Source: FE Analytics on 02/02/2024



Cautious Growth Portfolio

(Utilising the DPAS) simulated performance and Mixed Investment (20%-60% shares) Sector Average from 01/04/2011 to 31/01/2024

- A** = Performance of Cautious Growth Portfolio (50.53%)
- B** = Performance of Mixed Investment 20%-60% (48.58%)

Source: FE Analytics on 02/02/2024



Average Growth Portfolio

(Utilising the DPAS) simulated performance and the combined average of Mixed Investment Sectors (20%-60% shares) and (40%-85% shares) from 31/12/2011 to 31/01/2024

- A** = Performance of Average Growth Portfolio (71.33%)
- B** = Performance of Mixed Investment 40-85% (63.54%)

Source: FE Analytics on 02/02/2024

Ethical and Tactical investing

Via our strong ethical principles, we are proud to run our clients' money in a different format, where we take a view of the market under a 'Tactical' and/or 'Ethical' view as illustrated in the next two graphs. Our Tactical portfolio is designed to alter its risk tolerance through different points in time where we see it would be prudent to do so. The nature of this causes it to move from high risk to low risk frequently and is popular with our experienced investors. The Ethical portfolio has been tailored to our clients who wish to invest in a socially responsible manner and has been our best performing portfolio to date. In 2019, we were pleased to add Cautious risk and Above Average risk Ethical portfolios to our range.



Above Average and Tactical Portfolios

(Utilising the DPAS) simulated performance and Mixed Investment (40%-85% shares) and Flexible Investment Sector Averages from 01/04/2011 to 31/01/2024

- A** = Performance of Mixed Investments 40-85% (78.61%)
- B** = Performance of Flexible Investment Sector (73.31%)
- C** = Performance of Above Average Portfolio (68.75%)
- D** = Performance of Tactical Portfolio (53.96%)

Source: FE Analytics on 02/02/2024



Ethical (Average) Portfolio

(Utilising the DPAS) simulated performance and the combined average of Mixed Investment Sectors (20%-60% shares) and (40%-85% shares) from 31/12/2011 to 31/01/2024

- A** = Performance of Ethical (Average) Portfolio (107.96%)
- B** = Performance of combined average of Mixed Investment 20%-60% and 40%-85% (71.07%)

Source: FE Analytics on 02/02/2024

NOTE FOR ALL GRAPHS: Price total return performance figures are calculated on a bid price to bid price basis with net income (dividends) reinvested. Performance figures are shown in sterling. The figures assume that the switch took place at the earliest possible switching window after a switch advice communication was sent. Therefore, delays will mean that individual performances will vary from the above figures. The performance includes ongoing fees and charges for the relevant service level applicable to each portfolio. Initial fees are not included. This document is provided for information purposes only and is not an invitation to invest.

THE VALUE OF UNITS CAN FALL AS WELL AS RISE. THE FIGURES REFER TO PAST PERFORMANCE. PAST PERFORMANCE IS NOT A RELIABLE INDICATOR OF FUTURE RESULTS.



Our investment service levels

Please contact an adviser for more information, including costs

PENBERTH

We will automatically carry out a bi-annual valuation of your investments held. We will be in touch following each valuation to arrange an appointment to discuss the performance of your investments relative to your objectives. At this time, we will either recommend changes, where appropriate, or confirm that your investments remain suitable. We will continuously review your investments throughout the year in line with your attitude to risk and economic conditions. Where we deem appropriate changes are necessary, we will contact you with our recommendations, typically between 5–10 times per annum.

PRUSSIA

We will automatically carry out an annual valuation of your investments held. We will be in touch following the valuation to arrange an appointment to discuss the performance of your investments relative to your objectives. At this time, we will either recommend changes where appropriate, or confirm that your investments remain suitable. We will continuously review your investments throughout the year in line with your attitude to risk and economic conditions. Where we deem appropriate changes are necessary, we will contact you with our recommendations, typically between 5–10 times per annum.

TREVAUNANCE

This service is available to all clients. We will automatically carry out an annual valuation of your investments held. We will be in touch following the valuation to arrange an appointment to discuss the performance of your investments relative to your objectives. At this time, we will either recommend changes, where appropriate, or confirm that your investments remain suitable.

LULWORTH

We will automatically carry out a bi-annual valuation of your investments held. An adviser will review these in light of your attitude to risk and current economic conditions. We will be in touch following each valuation to arrange an appointment to discuss the performance of your investments relative to your objectives. At this time, we will either recommend changes, where appropriate, or confirm that your investments remain suitable.

PORTHWARRA Ethical

This service is designed for clients looking to invest with a sustainable/ethical/socially responsible mandate. We will automatically carry out an annual or bi-annual valuation of your investments held (dependent on assets under management). At this time, we will either recommend changes where appropriate, or confirm that your investments remain suitable. We will continuously review your investments throughout the year in line with your attitude to risk and economic conditions. Where we deem appropriate changes are necessary, we will contact you with our recommendations, typically between 5–10 times per annum.

TEIGN

This service is available to clients with over £2,000,000 to invest. We recognise that certain high-net-worth investors may wish to have a more targeted and specialist advice process than typical. For example, more or fewer regular meetings, more regular valuations and reviews, or less advice in some areas where there is existing specialist knowledge. We always strive to provide a service which best fits individual client needs, which is why we offer several services, not one. This service is designed to be fully bespoke and agreed on an individual basis.



CLOVELLY Mortgage Service

Our Clovelly service is designed to give our Mortgage customers ongoing care after the point of purchasing a new home, holiday home or buy-to-let property or releasing equity from an existing property.

Please note: Our Kynance service has been retired from our current product range and is no longer available to new clients. Existing clients already utilising the service will remain under the existing terms and conditions.

A team of the highest quality and integrity

We are proud to attract top-quality professionals to Atkins Ferrie Wealth Management. Please browse our staff backgrounds within each of our offices to be confident of the overall quality of service we can offer

HELSTON



Ronnie Williams BA (Hons) DipPFS Cert PFS (DM) Certs CII (MP & ER)
QUALITY ASSURANCE DIRECTOR & FINANCIAL ADVISER

Ronnie has a BA (Hons) in Economics and Geography from the University of Exeter. After graduating, he worked for a multinational firm where he obtained his mortgage qualifications. Ronnie joined AFWM Ltd in August 2011, and worked closely with John Waldie whilst he obtained his Diploma in Regulated Financial Planning. He has worked as a financial adviser since 2013 and his wide range of skills enable him to provide a quality holistic approach to financial advice.



Tom Tripp FCCA ACA MIO
CO-FOUNDER & STRATEGIC DEVELOPMENT DIRECTOR

A qualified chartered accountant and chartered certified accountant, Tom has worked in the finance industry since 1987 and is a shareholder and director in the chartered accountancy practice, Atkins Ferrie. He is also a member of the Institute of Directors (London). Tom is responsible for the marketing and business development of AFWM Ltd and has bolstered strong relationships with some of our charity and corporate partners, including the National Trust and many more.



James Currie BSc (Hons) DipPFS
FINANCIAL ADVISER

James has a first-class degree in Accounting and Finance from Swansea University. He joined AFWM Ltd as a research assistant, providing technical support to the advisers while researching investments and products to recommend to clients. Having qualified for his Diploma in Regulated Financial Planning, he has been a financial adviser at the company since 2016.



Sally Endean
HEAD OF OPERATIONS AND GOVERNANCE

Sally assists Ronnie Williams on overseeing and managing the regulatory compliance needs of the business and does general administration. Prior to joining AFWM Ltd in 2015, Sally enjoyed a varied career of 35 years with NatWest Bank, including Joint Branch Manager of St Ives with Jo Allen for 14 years.



Katy Cox BA (Hons) DipPFS
CLIENT ASSET MANAGEMENT EXECUTIVE

Katy joined AFWM Ltd in March 2018 as a research assistant providing technical support to the advisers. She studied History at the University of Birmingham and in 2020 successfully completed her Diploma in Regulated Financial Planning. Katy is now our Client Asset Management Executive; she oversees the day-to-day running of our DPAS switching service and is responsible for compiling our annual due diligence reports and fund research.



Angela Reid
SENIOR CLIENT MANAGER

Angela joined AFWM Ltd in January 2020 as an administrator with a previous background of working for independent financial advisers. Prior to this she had over ten years' experience of the hospitality and events industry including working at several five-star hotels.

ST AGNES

**Christine Clark****EXECUTIVE CLIENT MANAGER**

Christine works closely with John Waldie, whilst continuing as the principal for all client management issues. After successfully completing the London Chamber of Commerce Industry Secretarial Intensive course at Cornwall College, Christine spent 12 years in architectural administration with a further 17 years in financial administration covering both the mortgage and investment fields, which gave her essential skills and knowledge prior to joining AFWM Ltd in February 2011.

**Chris Towell** CeMAP CeRER**MORTGAGE ADVISER**

Chris joined AFWM Ltd in April 2017 following an 18-year career with GE Money, where he worked in several different roles including underwriting, Mortgage Adviser, Team Leader and Customer Experience and Outcome Manager. His current role is to drive the mortgage side of the business forward, incorporating a strong ethics-based belief into the mortgage field. He deals with both residential and buy-to-let or holiday home mortgages, as well as equity release and reviews the protection needs of his clients.

**Trevellyan Ward** BSc (Hons) DipPFS**FINANCIAL ADVISER**

Trevellyan joined in 2019 and brings with him a wealth of investment experience. After graduating with an Economics degree from the University of Bath, Trevellyan began a career in institutional asset management at Strathmore Capital, advising some of the world's largest pension funds on their investment strategies. He then moved to GAIN Capital to manage the firm's discretionary equity investment strategy and was integral in improving the firm's discretionary trading performance. As an adviser, Trevellyan draws upon his extensive investment and client management experience to provide the first-class service AFWM Ltd is renowned for.

**Rob Coote** BEng (Hons) DipPFS**FINANCIAL ADVISER**

Rob graduated from the University of Exeter in 2015 with a degree in Mechanical Engineering and Management. During university, Rob played for the Exeter Chiefs, England Students and Great Britain Students rugby teams. Rob's sporting background has provided him with a strong work-ethic, great communication skills and the ability to lead. Combining these with the optimisation and management skills learnt whilst acquiring his degree, gives him the relevant attributes to be an asset to the AFWM Ltd team and to help clients achieve their financial goals.

**Jo Allen****EXECUTIVE CLIENT MANAGER – MORTGAGES**

Jo joined AFWM Ltd in 2015 following a 28-year career with NatWest Bank, the last 14 years of which she was Joint Branch Manager with Sally Endean in St Ives. Jo works closely with Chris Towell and assists with all client management aspects of our mortgage and equity release applications.

**Harry Griffiths** BDS DipPFS**FINANCIAL ADVISER**

Harry joined AFWM in 2022. Having graduated with a degree in Dentistry in 2016, he worked as a dentist for several years before deciding to pursue his passion for finance. He gained his Diploma in Regulated Financial Planning in 2023. While Harry enjoys working with clients from all backgrounds, he has a particular interest in helping dentists with all aspects of their financial planning.

**Arran Gill** MChem (Hons) PhD DipPFS**FINANCIAL ADVISER**

Arran relocated from West Yorkshire to the South West in 2022 and joined AFWM. He completed his Diploma in Regulated Financial Planning and long-term care planning qualification in 2023. He also holds a first-class Master's degree and PhD in Chemistry from the University of Southampton and now relishes the opportunity to provide personalised, holistic financial advice to his clients. Arran's ambition is to become a chartered financial planner. Away from work, Arran enjoys golf, badminton, snowboarding and camping, particularly on the Isles of Scilly.

CHUDLEIGH



John Waldie BSc (Hons) DipPFS
HEAD OF THE INVESTMENT COMMITTEE, FINANCE & SERVICE DIRECTOR

John obtained a first-class Aeronautical Engineering degree from Manchester and enjoyed a ten-year career with Rolls Royce PLC as a turbine technologist. Following this, he made the move into financial planning and worked for various large firms before founding AFWM Ltd in 2011 with Tom Tripp. John has four advanced planning qualifications, including Pensions and Investment Portfolio Management, meaning he is able to advise on a superior range of issues and offer a first-class service to his clients.



George Galbraith BSc (Hons) MSc DipPFS
FINANCIAL ADVISER

George has achieved a Master's degree with distinction in Finance and Investment as well as holding a degree in International Relations and Politics from Plymouth University. He now works for AFWM Ltd as a financial adviser based at our Chudleigh office. Outside of work, George has a passion for hockey – playing National League for Ashmoor.



Laura Hibble
CLIENT MANAGEMENT TEAM LEADER – EAST REGION

Laura joined AFWM Ltd in May 2019 as an administrator in our Chudleigh office. Prior to joining the team at AFWM Ltd, Laura worked in the health and social care sector for 15 years, the last three of which were spent providing apprenticeships in a work-based training capacity. Laura provides training and mentoring support for our Client Management team in the East region.



Dan Driscoll
OPERATIONS DIRECTOR

Dan is a qualified investment adviser and has responsibility for our Client Management team, marketing and the development of our strategic partnerships. Prior to joining AFWM Ltd in 2021, Dan spent 13 years at Standard Life specialising in helping advisers and their clients with investments, pensions and high-net-worth financial planning.



Andy Sweet
RESEARCH ASSISTANT

Andy joined AFWM in February 2024 as a research assistant in the Chudleigh office. He has over 20 years' experience in the financial services industry, having previously worked as an independent financial adviser and pension transfer specialist, and has held parapanning and compliance support roles. Andy uses this wealth of experience to support our advisers in providing the best possible service to our clients.

ST IVES



Rob Baylis BA (Hons) FCA DipPFS
FINANCIAL ADVISER

Rob has a BA (Hons) in Accountancy from Birmingham Polytechnic and was awarded the tax prize whilst he was there. He qualified as a chartered accountant with Price Waterhouse in 1993 and worked for Magneti Marelli as a financial controller and as part of the senior management team. He spent 15 years in the renewable energy industry, including time with Nuon and Vattenfall. During this time, he was Head of Finance for the UK, Senior Acquisition Manager UK and Head of Onshore Development England & Wales. Rob joined AFWM Ltd in March 2015 after completing his Diploma in Regulated Financial Planning. Rob gained the additional qualification to become a pension transfer specialist in June 2019.



Luke Zorab BSc (Hons) DipPFS
FINANCIAL ADVISER

Luke started his career in the Royal Air Force before completing his BSc (Hons) degree at Loughborough University. After graduating, he worked for a multinational firm specialising in foreign exchange and international payments. Luke joined the team at our Helston office in June 2021 and worked closely with Ronnie Williams while completing his Diploma in Regulated Financial Planning to become a qualified financial adviser.



Andrew Steward
EXECUTIVE FINANCE OFFICER

Andrew is responsible for the day-to-day reconciliation and processing of commissions, banking and finance, including payroll and accounting processes. He joined AFWM Ltd in October 2019 after working for many years as an administrator and accountant in the local hospitality industry.



Hayley Goodchild BSc (Hons) DipPFS
SENIOR CLIENT MANAGER & RESEARCH ASSISTANT

Hayley joined AFWM Ltd in January 2020 as an administrator and research assistant. Hayley studied Psychology at the University of Plymouth and prior to joining AFWM Ltd was Production Co-ordinator for a Cornish retail company. In 2022, Hayley successfully completed her Diploma in Regulated Financial Planning.

BARNSTAPLE



Zoe Watkins BA (Hons) MA DipPFS
FINANCIAL ADVISER

Zoe obtained a first-class degree in Economics whilst on a soccer scholarship at the University of Science and Arts of Oklahoma, followed by a Master's in International Relations from the University of Exeter. Having obtained her Diploma in Regulated Financial Planning, Zoe is now the financial adviser based at our Barnstaple office. Having previously played football for West Bromwich Albion, Zoe currently plays for Exeter City.



Anthea Bradshaw
SENIOR CLIENT MANAGER

Anthea joined AFWM Ltd in May 2021 and is based at our Barnstaple office, Providing client management support to Zoe Watkins, Anthea brings with her a wealth of experience, having previously worked in a variety of administrative roles encompassing various industries across the United States, Ireland and the U.K., most recently within the continuing healthcare environment.



Sharon West
MARKETING MANAGER

Sharon joined AFWM Ltd in May 2021 after a long and varied career in the travel industry spent working for a major UK airline and leading leisure and business travel agencies. Sharon brings with her strong communication and organisational skills and takes responsibility for co-ordinating the large number of events AFWM Ltd sponsors each year, supporting our local communities and working in partnership with our local charities.

SHERBORNE



Oliver Walker MSc BSc (Hons) DipPFS
FINANCIAL ADVISER

Oliver graduated with a Master's in Astrophysics from the Autonomous University of Barcelona in 2017. He returned to Cornwall to join AFWM Ltd as a research assistant in April 2019 and, alongside this role, completed a Diploma in Regulated Financial Planning. Now a qualified financial adviser, he works at our Sherborne office and strives to provide the highest service to his clients and community alike.



Tabitha Parham DipPFS
FINANCIAL ADVISER

Tabitha joined AFWM Ltd in spring 2021 as a trainee financial adviser supporting our qualified advisers and John Waldie, alongside completing her Diploma in Regulated Financial Planning. Having achieved this in summer 2022, Tabitha went on to complete her qualification in long-term care planning and is now looking forward to using her past experiences to give the highest quality financial advice to her clients.

RICHMOND



Arran Sawyer BSc (Hons) DipPFS
FINANCIAL ADVISER

Arran joined AFWM in August 2021 after graduating with a first-class BSc (Hons) degree in Economics from the University of the West of England. Arran spent two years supporting our advisers in a trainee capacity, before gaining his Diploma in Regulated Financial Planning in July 2023. Arran is committed to providing the high-quality service AFWM is renowned for and assisting his clients in meeting their financial goals.



Jemima Jenvey BSc (Hons)
SENIOR CLIENT MANAGER & RESEARCH ASSISTANT

Jemima originally joined AFWM Ltd in September 2021; she had to leave due to relocation, but we were pleased to welcome her back in July 2023. Jemima has a BSc in Business Management from the University of Exeter and spent four years working for Clarks at their Somerset headquarters. Jemima is our Client Manager in Richmond and is also working towards her Diploma in Regulated Financial Planning.

Mortgage matters

Let our advisers help you navigate the mortgage minefield and make the right choices for this most important of investments

- **Are you worried about interest rates?**
- **Is your current fixed rate due to expire within the next six months and have you explored the whole market to get a lower rate?**
- **When did you last review your mortgage?**
- **Do you have an interest-only mortgage with no repayment vehicle? If so, do you know when your term ends and how you're going to repay the money you borrowed?**
- **Does your interest-only mortgage term have fewer than ten years to run?**
- **Are you looking to move home soon or do you need to fund a large purchase?**
- **Do you want to help a family member get on to the property ladder?**

The last year and a half has seen an end to an unusually long period of low interest rates. For those looking for a new rate, this has often meant a large increase to their monthly repayments. This makes it all the more important to discuss your requirements with a mortgage broker.

Before you choose a new deal with your current lender, it's always worth checking to see if you've been offered the best possible rate.

Fully independent, and directly authorised, our adviser Chris Towell is able to research every mortgage product available to the independent market, including those which are not available on the high street.

The first appointment is free of charge and we will then provide you with a tailor-made solution for your needs.

We believe in providing an outstanding service to our clients, supporting you through every part of the process and explaining what happens at each stage of applying for a mortgage.



“
Chris has helped us arrange several new mortgages over the years and, as small business owners, we now wouldn't use anyone else. His ability to think outside the box along with his industry contacts has undoubtedly helped us find the best mortgage deals and his team work quickly and efficiently to finalise arrangements. Highly recommended. Thank you Chris and Jo.
L & JW, Cornwall

If you would like to know more, please contact either Chris Towell or Jo Allen on 01872 306422 or email chris.towell@afwm.co.uk



Atkins Ferrie Wealth Management



Special offer

Receive a bottle of
Camel Valley wine
when you refer friends
and family to us...



As a thank you, clients who refer a friend or family member to us will receive a complimentary bottle of Camel Valley wine for each successful referral.¹

Winemakers at Camel Valley vineyard have won countless international awards for their still and sparkling wines, standing firm against major competitors.

Camel Valley is the only UK vineyard to be granted a Royal Warrant after its wines were chosen by the royal family for both a state banquet at Buckingham Palace and the Queen's birthday reception at Clarence House. Camel Valley's wines are also served in some of the finest restaurants in the country. It is, therefore, no surprise that the vineyard has been heralded as the 'finest wine estate in England'.²

The quality produced by Camel Valley is undoubtedly excellent and we are delighted to present our loyal customers with a bottle.

If you are pleased with the service and advice that you receive from AFWM Ltd, please pass the good news on to your family and friends.

afwm.co.uk | 01872 306422

¹ A referral is deemed successful if our advice is taken up by the referred client

² Matthew Jukes, English Wine Compendium, *Mail Weekend* magazine



An introduction to equity release

Are you over the age of 55 and want to release cash tied up in your property without having to sell up? Then a lifetime mortgage may be a good option for you

A lifetime mortgage is a form of equity release that allows you to take a tax-free portion of the cash tied up in your home. The amount you can borrow depends on your age and the value of your property.

Unlike a regular mortgage, you are not required to make any repayments before the end of the plan. Instead, each year, interest is added to the loan. The loan and the interest are repaid in full, usually from the sale of your property, when you die or go into long-term care.

There are all sorts of reasons you may wish to release cash from your home, including but not limited to: home improvements, supplementing your retirement income, purchasing an investment property, gifting to a loved one, a move to a more suitable property, repaying an outstanding interest-only mortgage or making special purchases.

Independent financial advice should always be sought before considering any form of equity release as it is vital that you are fully informed of the risks and costs.

“
There are all sorts of reasons you may wish to release cash from your home.”

Holiday home mortgages

Our research shows that many holiday home owners and potential holiday home purchasers are not aware that there are specialist mortgages available



All mortgage providers will require a deposit and you can raise this in a number of ways, including existing savings, inheritance, accessing your pension (if over the age of 55) or by remortgaging your main residential property.

We are specialists in this area and as independent financial advisers we can take into account your individual circumstances and advise you on the most cost-effective and tax-efficient method of buying your holiday home.

If you are intending to purchase your holiday home with cash, you may still want to consider financing so you can grow your property portfolio more quickly.

If you would like to discuss your options on either of the above, or would like some help or advice, please contact us for a free consultation. Email: chris.towell@afwm.co.uk or call 01872 306422



National
Trust



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Moments to remember

made in South Somerset

Visit Barrington Court, Lytes Cary Manor, and Montacute House for spaces to relax, gardens and countryside to explore and stories to discover.

nationaltrust.org.uk/montacute-house  

Kindly supported by



Atkins Ferrie Wealth Management

For everyone, for ever

AFWM Ltd in the community

At Atkins Ferrie Wealth Management, we are passionate about helping our community and supporting local charities

Part of our mission statement is to use our success to help make the world a better place. We achieve this by not only positively transforming the image of financial services, but also investing our time and resources in supporting the community and working in partnership with charities. Each year, we support our local charities and causes by donating, sponsoring and attending many events across the South of England.

We work closely with the National Trust, Royal Horticultural Society and Rotary International. Our 2024 sponsorship also extends further afield. We are joining the Jaguar Enthusiasts Club as joint presenting partner for their 40th anniversary celebrations, which are taking place in Warwickshire at the end of July.

We are always keen to hear about what is happening in our local area. If you know about an event or charity that would be interested in our support and would like to discuss sponsorship, please contact our Marketing Manager by emailing sharon.west@afwm.co.uk

We do hope to see you at some of our planned events, so please check our social media pages for details of where we will be visiting next.



afwm.co.uk



@AFWMLtd



AtkinsFerrieWealthManagementLTD

CHARITY EVENTS AND ORGANISATIONS THAT WE SUPPORT

South Somerset National Trust

Montacute House
Lytes Cary Manor
Barrington Court
Tintinhull Garden

Royal Horticultural Society

RHS Rosemoor Spring Flower Festival
RHS National Rhododendron Show
RHS Rose Festival
RHS Vintage Weekend
RHS Rosemoor Flower Show
RHS Festival of Flavours

Rotary International in Great Britain and Ireland

Rotary Regional Cluster Conference
Newquay Rotary Golf Day

Jaguar Enthusiasts Club

Other Events and Sponsorship

Chudfest Summer Fete
Chudfest Christmas Fayre
Cornwall Home Improvement / Home Build Show
Devon Opera
Honiton Agricultural Show
Richmond May Fair
Sherborne Business Awards
Sherborne Classic and Supercars
Spring Countryside Show
Tregony Heavy Horse Show & Country Fair



• After a day's volunteering work with the National Trust at Montacute House, Somerset, AFWM team members enjoy a well-deserved break



Autumn events at RHS Rosemoor

Plant Heritage Autumn Fair

Sat 7 Sep

As planting season approaches, find something special to add to your garden and borders this year.

Festival of Flavours

Sat 5 – Sun 6 Oct

Savour autumnal tastes and get some top growing and cooking tips at this inspirational showcase of the harvest season, with a focus on 'all things apple'.

October Half Term:

'Spooky Plants & Deadly Creatures'

Sat 26 Oct – Sun 3 Nov

Join our holiday fun with garden trails, drop-in workshops and family entertainment.

Winter Sculpture Exhibition

Sat 9 Nov – Tue 31 Jan

Admire the talent of artists from all over the UK where the different gardens, landscapes and woodlands become a wonderful gallery alive with winter textures and tones. Don't miss the Living Sculptures Weekend, Sat 9 – Sun 10 Nov.

Free entry to all events with garden admission, unless ticketed. See *

Your visit supports our work as a charity.

Magic of Christmas Craft & Food Fairs

Fri 15 – Sun 17 Nov

Fri 22 – Sun 24 Nov

Sat 30 Nov – Sun 1 Dec

Steal the march on your Christmas shopping and buy exquisite gifts and delicacies from the best local artists and producers in the South West.

RHS Glow*

Fri 15 Nov – Sun 28 Dec (Various dates)

Make magical memories exploring striking light installations, with different family-friendly entertainment every evening. Adults tickets from £9.25, children from £8.25, available online.





What is inheritance tax (IHT)?

Our basic guide to this important financial question

IHT is a tax paid on any money or assets (the estate) exceeding the relevant threshold at time of death, that a person leaves behind when they die. For the tax year 2024/25 the threshold is £325,000. The value of any assets below this amount will not be subject to IHT. Anything over the amount is POTENTIALLY Subject to a 40%* deduction of IHT (*36% if more than 10% of the estate is left to charity).

Married couples and civil partners can pass assets to each other free of tax on death. They can also pass on any of their unused threshold to the surviving partner. An additional 'nil-rate band' will be applied to those leaving their main residence to direct descendants (conditions and qualifying criteria apply). In 2024/25 this band is £175,000.

MINIMISING IHT AND REDUCING YOUR ESTATE

A simple way of reducing your estate is to 'gift' your assets away. However, there are limits to the extent to which you can do this. Below is a list of the limits that apply to certain gifts for the tax year 2024/25:

- Annual Exemption = £3,000 p.a. (you can carry any unused annual exemption forward to the next year, but only for one year)
- Small Gifts Exemption = £250 (as many as you like in a tax year as long as no other exemption has been used on that person)
- Wedding Gifts: £5,000 per child, £2,500 per grandchild. £1,000 to anyone else (e.g. friend)
- Gifts to charities, national museums, universities, the National Trust, political parties and other institutions are exempt in full
- Regular gifts from income after tax are fully exempt provided they fall within normal expenditure and do not impact their standard of living (see Regular Gifts from Normal Income Record opposite)

OTHER WAYS OF REDUCING YOUR IHT LIABILITY

There are other mechanisms that can also be used to reduce your potential IHT liability, such as:

- Making a Potentially Exempt Transfer (PET)
- Making a Chargeable Lifetime Transfer (CLT)
- Gifting into a Trust
- Tax-efficient investments that offer benefit such as Business Property Relief (BPR) after two years

RECORDING GIFTS

When you die, the Executors of your estate will need to produce evidence of the gifts made during the last seven years of your life. Keeping a record of this will expedite the process of any HMRC checks.

Also, as gifts made as part of normal expenditure are exempt from IHT, it is good practice to keep a record of your income and normal expenditure. This will support your Executors as it shows that the gifts are regular and evidences that you can afford the gifts through your income without withdrawing them from your capital.

This list is not exhaustive. Please call us on 01872 306422 to book a free, non-obligatory appointment with one of our advisers to discuss your circumstances in more detail.

We recommend this be kept with your will

INHERITANCE TAX GIFT RECORD

DATE OF GIFT	NAME AND RELATIONSHIP OF GIFT RECIPIENT	DESCRIPTION OF ASSETS FORMING GIFTS AND EXEMPTION UTILISED	VALUE AT DATE OF GIFT
<i>e.g. 01/01/24</i>	<i>John Smith (Son)</i>	<i>Cash – annual exemption</i>	<i>£3,000</i>

REGULAR GIFTS FROM NORMAL INCOME RECORD

INCOME	YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5	YEAR 6	YEAR 7
Tax year in which gifts made							
Salary							
Pensions							
Bank and other interest							
Investments							
Rents							
Annuities (income element)							
Other							
Minus income tax paid							
Net income							

EXPENDITURE	YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5	YEAR 6	YEAR 7
Mortgages							
Insurance							
Household bills							
Council tax							
Travelling costs							
Entertainment							
Holidays							
Nursing home fees							
Other							
Total expenditure							
Surplus (deficit) income for the year							
Gifts made (must not exceed surplus income)							