

ISSUE NO 5 / JUNE 2019

# informed

## MOVING TO PETERSFIELD

RON AND LYN MOVE HOME JUST AS WE OPEN OUR NEW OFFICE

time of  
change

local  
events

sustainable  
income

## MEET THE TEAM

### DREAM TEAM

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## CONTENTS

- 4 WELCOME — SHELLEY INTRODUCES THIS EDITION
- 6 FEATURE — NICK WRITES ABOUT SOME CHANGES
- 18 FEATURE — PHILIP REDEFINES RETIREMENT
- 21 PROFILE — SAY HELLO TO OUR NEW DIRECTOR
- 24 NUMBERS — INFORMED CHOICE IN NUMBERS
- 28 PEBBLES — WORLD RECORD ATTEMPT

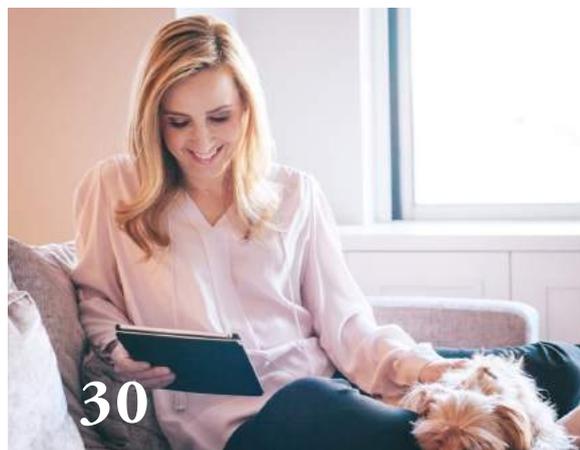
IN THIS EDITION



21



25



30



12



28

5

**COMING UP**  
EVENTS HAPPENING SOON AT  
INFORMED CHOICE

10

**HOLDERS BARN**  
THE GRAND OPENING OF OUR  
NEW OFFICES IN PETERSFIELD

12

**RON & LYN**  
OUR COVER STARS ON MOVING  
TO PETERSFIELD

22

**COMMUNITY RADIO**  
INFORMED CHOICE BACKS A  
NEW PROJECT IN PETERSFIELD

25

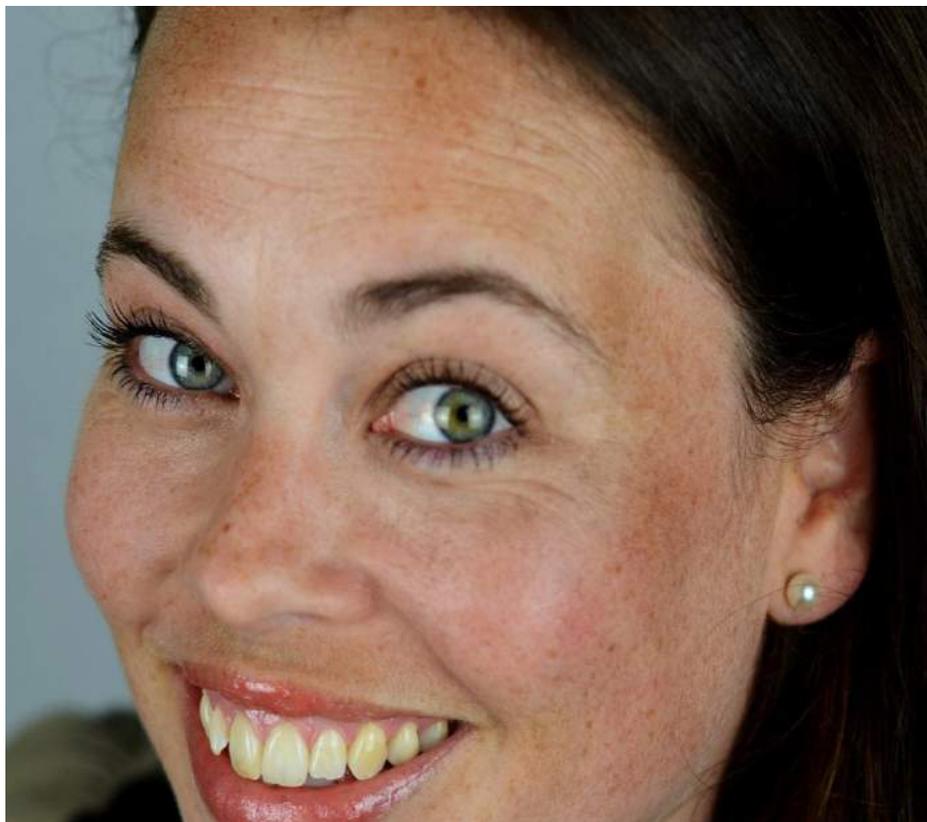
**TRAIL MARATHON**  
A RECORD FIFTH YEAR FOR THE  
INFORMED CHOICE SPONSORED  
CRANLEIGH MARATHON

30

**PODCAST**  
CATCH UP WITH THE LATEST  
BIG NAME GUESTS TO APPEAR  
ON INFORMED CHOICE RADIO

# welcome

WORDS / SHELLEY MCCARTHY



Welcome to the fifth edition of Informed Magazine.

In this edition, we focus on Petersfield, following the recent opening of our second office there. As many of you know, I live in Petersfield, so I am delighted by this expansion!

Petersfield has much in common with Cranleigh, although we are happy to be called a town!

Both are set near beautiful countryside, with Petersfield being on the edge of the South Downs National Park.

They are both commutable to London, with Petersfield being an hour away by direct train to Waterloo. The population size is similar, and both have lots of interesting independent shops and restaurants in the High Street.

Our new office is in the centre of Petersfield, and as you will see from

the photos taken at the opening, is a quirky building, much like the Cranleigh office.

One of our core values is supporting the local community, and we are keen to get involved in Petersfield. We sponsor the Petersfield Rugby Club and also the Petersfield Community Radio Project.

The radio project is eager to have weekly podcast towards the end of the summer, with the goal of constant streaming broadcast by the end of Autumn. We will be producing a 'Money Minute' and getting involved with raising further funds for the project.

Also within this edition, Nick interviews existing clients, Ron and Lyn, who recently moved to Petersfield.

We hope you find the contents of this magazine interesting and we always welcome suggestions for future editions.

# coming up



## CRANLEIGH SHOW

Informed Choice is pleased to sponsor the Cranleigh Show, which takes place this year on Sunday 30th June at Cranleigh Showground.



## SHAKESPEARE

Outdoor theatre is back in Cranleigh on Friday 2nd August, with a performance of The Winter's Tale from Changeling Theatre. Exit, pursued by a bear!



## SUMMER FESTIVAL

The awesome Petersfield Summer Festival returns for the August Bank Holiday weekend, with three days of live music, local food and produce, and family entertainment.

## MORE EVENTS

### 1 NATURE WALKS 25TH JUNE

Surrey Wildlife Trust are leading an afternoon and an evening nature walk in Knowle Park, Cranleigh, with the opportunity to see butterflies and bats.

### 2 CRANLEIGH CARNIVAL 29TH JUNE

Amazing arena events, sideshows, craft and charity stalls, food and drink, and a Fun Family Dog Show.

### 3 CRANLEIGH FOLK FESTIVAL 13TH & 14TH SEPTEMBER

New on the local event calendar this year, a weekend of folk music!

### 4 AUTUMN SHOPPING 28TH SEPTEMBER

Cranleigh Shops into Autumn with this day of local food and produce, live music, and family entertainment.

### 5 OKTOBERFEST 28TH SEPTEMBER

Beer, pretzels, sausages, and oompah in Petersfield for the annual Oktoberfest.

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A TIME OF CHANGE



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A T I M E O F C H A N G E

# A TIME OF CHANGE AT INFORMED CHOICE

WORDS / NICK BAMFORD

Informed Choice celebrates its 25th anniversary in July. Much has changed in that time. When we started the business in 1994, it was pretty much a blank page. Now we have 16 team members located in Cranleigh and Petersfield, managing more than £290m of client monies.

The business continues to evolve in terms of how we deliver our Financial Planning services to our clients and the way we strive to deliver a consistently great experience.

Within this article, I wanted to brief you on some future changes at Informed Choice.

We are very proud that we have focused on developing our team, in terms of their professional qualifications, knowledge and skills.

Three of our Pararaplanners - Victoria McNulty, Carl Wilkinson and Andy Bodman - have been through an intensive and demanding process known as achieving "competent adviser status."

In order to advise our clients as Associate Financial Planners, all three are suitably qualified and also competent to deliver our professional services.

As my own role changes here at Informed Choice, Victoria, Carl and Andy, led by our Financial Planning Director Shelley McCarthy, will take over the important responsibility of reviewing progress towards your financial goals and objectives.

Many of our clients already know Victoria, Carl and Andy. They will be introducing themselves to you more formally when your next review meeting takes place.

I have asked all three of them to tell you a little about themselves, and you can see what they had to say in this article.

## **Victoria McNulty**

I started my career in financial services straight out of University. I worked my way up to a Team Leader position and my role involved working with Financial Planners, and their clients, on a daily basis.

I soon decided this was a career I wanted to pursue. In 2013, I moved to London and started working as a Paraplanner for a small Financial Planning firm in Putney, before leaving London in 2016, when I joined the Informed Choice team as a Paraplanner.

I became an Associate Financial Planner at Informed Choice in November 2017, before becoming a Chartered Financial Planner in June 2018.

I became a mum to my son Finlay in August 2018, and enjoy spending time with him and my husband Rob. Living on the edge of the South Downs National Park, we enjoy walking

and then two more years at Barclays, in similar areas. I worked with some extremely smart and sometimes eccentric characters over the years!

I joined Informed Choice as a Paraplanner in July 2017, becoming an Associate Financial Planner in September 2018.

Before starting my career in financial services, I studied History and Economics at Reading University.

It was during my time at HSBC I developed a passion for Financial Planning, completing the Investment Management Certificate (IMC) and CII Diploma in Regulated Financial Planning.

## Deciding whether to transfer or not is an important and complex decision.

and exploring the local area. We also love travelling further afield, visiting new places both in the UK and overseas. When we're at home, I enjoy reading, cooking, and spending time in the garden on the odd occasion it is sunny!

### **Carl Wilkinson**

I started my career in Investment Banking in the Prime Brokerage Margin and Risk department at Morgan Stanley in 2007. This was a very interesting time to join the sector, as the sub-prime mortgage crisis arrived shortly after!

I spent five years with Morgan Stanley, before spending a couple of years working with HSBC

I'm now working towards Chartered Financial Planner status.

I've been married for two years and we're expecting our first child in August. When I do have some spare time, I enjoy playing 5-a-side football, watching movies, doing the odd bit of running, and recently starting some calisthenics.

### **Andy Bodman**

I started my career in Financial Planning with Informed Choice in September 2015. After starting as a Trainee Paraplanner, I soon progressed to become a Paraplanner and then

Associate Financial Planner.

Being part of the Paraplanner team has allowed me to work closely with the Financial Planners to conduct research, construct reports, and deliver advice to clients.

The opportunity to become an Associate Financial Planner arrived in 2018, as Nick's role within the business gradually evolved, and needless to say I jumped at the chance!

During my time here at Informed Choice, I completed the CII Diploma in Regulated Financial Planning, and have already passed my first exams towards Chartered Financial Planner status.

Outside of work, I love foreign travel and have been very fortunate to explore many different countries, cultures and cuisines.

I'm also something of a foodie; I enjoy eating out and cooking meals at home. I do try to counter my love of food by keeping fit and active. I count running, cycling, rock climbing and golf among my hobbies.

I also love all things Country & Western, recently visiting the O2 for the annual Country to Country concert, with a few more shows lined up for later this year.

### **Petersfield**

Last Autumn, we were pleased to open a second office for Informed Choice. Located at Holders Barn in Station Road, Petersfield, this new office is managed by Shelley, a resident in the town.

Joining Shelley in our Petersfield office is our new Retirement Income Planning Director, Philip Wise. Victoria is also working out of Holders Barn a couple of days each week.

Sundial House in Cranleigh remains our head office and the main location for our back office team of administrators and paraplanners.

Supporting our growing business later in 2019, we're pleased to announce the recruitment of two new team members.

In May, sadly Lizanne left the team to join her husband's new business venture. We're pleased to report that Debbie Pearson joined Informed Choice as our new Senior Administrator.

Debbie joined from a local firm of Financial Planners, and brings a vast amount of experience to the administration team.

Nathan Fryer has joined our Paraplanning team in June, after winding down his outsourced Paraplanning business, Plan Works. We've worked with Nathan for many years and look forward to him being a regular feature at Informed Choice.

With this next iteration of the Informed Choice business arriving in 2019, please do ask me or my colleagues any questions you might have.

You might be reassured to hear that I have no plans to go anywhere in the near future; I'll still be part of the furniture at Informed Choice, working as closely as before with the team to ensure the delivery of the outstanding service you have come to expect.

# holders barn

On 21st February, we celebrated the opening of a new office in Petersfield, with a reception for local clients and professional contacts.

We were delighted to see so many of our clients at the event, and it was an opportunity for many of Philip Wise's clients to meet the team for the first time, following his move to Informed Choice in November last year.

A wide range of professional contacts from the Petersfield area, including solicitors, accountants and stockbrokers, joined us for the reception. We are looking to broaden our professional links in the town, becoming more involved in the local community, as we have done over the last 25 years in Cranleigh.

The Petersfield Town Mayor, Hilary Ayer, cut the ribbon, officially opening Holders Barn; Spring sun blessed the event, and Philip was able to deliver an official opening speech outside the office.

We share Holders Barn with Tribe Accounting and Local Treasures, and all three businesses opened their offices and joined the party.

Tribe Accounting is a friendly firm of accountants, which has relocated to Petersfield, covering a similar geographical area as Informed Choice. Local Treasures is a one-stop shop to get a multitude of jobs done around the home by trusted and experienced tradespeople.

We look forward to seeing our clients and contacts at Holders Barn over the coming years and hope to see you there soon.



HOLDERS BARN







# moving to petersfield

INTERVIEW / NICK BAMFORD  
PHOTOGRAPHY / SHELLEY MCCARTHY

**When we opened our new office, it coincided with Ron and Lyn selling their home in Midhurst and moving to the delightful Hampshire market town of Petersfield.**

One of the first messages I received was from the couple praising the service they received from Informed Choice but pointing out we were going over and above in terms of service by opening a local office just for them!

I met with Ron and Lyn at Holders Barn, and over coffee asked them to tell me their life story. The self-effacing Ron claimed it wouldn't be that interesting for readers of Informed Magazine, but I beg to differ.

The couple first met when they were at Leeds University. Ron was studying Accounting and Economics, and Lyn to become a Librarian.

They met, by synchronicity, at a student party. Ron had been taken along by a friend and points out that if they had gone to another party that night, they might well have not met.

Lyn points out that Ron proposed to her within 25 minutes of the meeting. Ron counters by pointing out some beer may well have been involved!

They moved to Sutton Coldfield in the West Midlands, Ron's home, and he pursued a career in Auditing. I asked him if he ever came across any fraud while doing the auditing work and he tells me that he did indeed find one, but it was more about false reporting than someone running off with the money.

As Ron progressed his career, they moved on to a small North Warwickshire town where a neighbour, a member of the mining community, introduced him to the local beer from Marston's brewery.

Lyn tells a story of Ron falling into a wardrobe after possibly one pint too many. Ron smiles wryly at the storytelling.

Get them onto the subject of their children (two sons Philip and John, and daughter-in-law, Sophie), and their faces light up.

Philip is a Senior Civil servant and work is his life. He has had plenty of that recently involved in planning for the various potential outcomes of Brexit.

Their younger son John is a musician and schooled at The Purcell School to become a Violinist. One of the jobs that Ron secured during his career was a direct result of John's musical talents.

John appeared on a children's TV programme Play School and was spotted by an old family friend who was the Solicitor acting for a company seeking a Finance Director, and suggested Ron should apply. Ron successfully negotiated the interview process, and after a period as Finance Director and then Managing Director, was promoted to act as the Chief Financial Officer of their European interests. This meant a move south to work in Woking and live in Cobham.

John eventually ended up working in a bank and our discussion results in a tortuous pun about "fiddling" in the banking sector. There is a theme here of low profile humour. Both Ron and Lyn have a smile waiting to break out on their lips as our conversation weaves and bobs around.

I ask them what they do with their time, and a whole range of hobbies and activities are described.

Lyn is a keen gardener; I know this because I recall their splendid garden at their house in Midhurst. She is also a Chinese Brush Artist, and she describes how ink is ground down in preparation for the painting onto rice paper. It sounds almost therapeutic.

The brushes and other equipment used are described, and I can't help but think it sounds very ritualistic, and the poor analogy going through my mind is one of the Japanese Tea Ceremony.

Lyn took a course in this painting style at West Dean College with some of the exercises being the painting of flowers from the extensive gardens there.

Ron is a golfer and talks passionately about the beautiful Liphook Golf Club. He points out that alongside a great, and challenging course, the other noticeable thing about the club is the friendliness of the other members.

His handicap is 17. I think that sounds quite good (I am not a golfer). Ron thinks less so.

He plays up to three times a week in the summer and not at all or up to 2 times a week in the winter, it somewhat depends upon the weather.

They have a dog (a friendly one who I have met on several occasions) called Molly. At the moment she is recovering from a foot operation, and it will be some months before she is back to normal.

Recovery entails a trip to the vets every three days, and the Financial Planner in me is worried about the costs. But Ron explains that he has been very impressed by the vets in their new town and by the sounds of it a well-negotiated fixed price package.

I ask them why they chose to move to Petersfield, and they wax lyrical about the town.

Where they were before was some way away from the amenities and to go out they would have to drive. Here in Petersfield, they seem to be no further than a 10-minute walk from all that they need.

In addition to a good range of national retail outlets, Petersfield offers lots of independent shops, a main-line railway station which is an hour from London, and as much as they want to do.

Lyn has joined the Women's Institute and wants to join a local Choral Society. Both want to join the local leisure centre.

Ron is keen on Rugby and has noted our sponsorship of Petersfield Rugby Club. I promise to introduce him to the President of the club, a fellow professional of ours.

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RON AND LYN



Petersfield offers lots of independent shops, a mainline railway station which is an hour from London, and as much as they want to do.

RON AND LYN  
MEETING WITH NICK  
IN OUR NEW OFFICES  
AT HOLDERS BARN IN  
PETERSFIELD

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R O N   A N D   L Y N

We wander around the centre of Petersfield and take some photos of the local landmarks. On a gorgeous Spring day with the sun shining and blossom on the many trees in this town's centre, you can see why they have chosen this to be their home

They are as I said earlier family orientated and Lyn has a big birthday coming up where they will all go to Cornwall together (Molly as well) to a house they have hired in St Maws overlooking Falmouth.

As is often the case when you sit chatting at lunch, I start to find out more about them. Who knew that their son has an 8ft long carpet python and the consequences of it getting out of its vivarium while the owner was away!

Ron and Lyn have a pet Tortoise (I am so envious) and tell the story of a Chameleon who they named Jacko for a reason I won't repeat here.

Their engagement with money obviously comes into the conversation. They value the freedom that their savings have delivered to them and the ability for them to access capital for projects such as the renovation of their new home.

Lyn talks about the fact that while Ron was used to dealing with the finances of large enterprises, like many people, when it came to making the decisions about their pension pots this was a quite stressful thing.

They are kind to point out that finding someone they could trust to help them through the complexities took that stress away from them.

We say goodbye, and they walk home, but I can't help but think about the Chameleon called Jacko as I walk back to the office.



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RON AND LYN



## DEFINING RETIREMENT



The concept of retirement has changed as a result of a variety of factors, not least rising life expectancy. Our retirement income planning director Philip Wise asks if we need to redefine the meaning of retirement?

I've always been interested in the origin of words and phrases.

“Going pear-shaped” was originally a description of a poorly executed loop the loop by a pilot.

And “Bob’s your uncle” refers to the appointment of Arthur Balfour as Minister for Ireland in 1887, by his uncle, Lord Salisbury.

“Retirement” originates from the French, meaning “to withdraw to a place of safety or seclusion”; we still use this version of the word nowadays when we retire to bed.

But many of our clients seem to do the opposite of withdrawing to safety when they retire. I’m reminded of the 90-year-old who went gliding on her birthday!

We have been using the meaning “to leave an occupation” for around five centuries now, but the word has become increasingly confusing in the last couple of decades.

Pension companies still refer to “normal” retirement ages as if nothing has changed in the last twenty years.

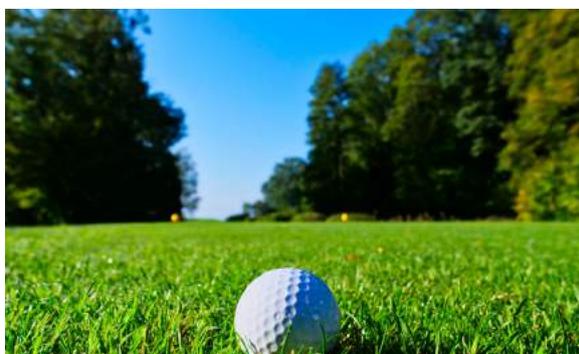
Back in the last century, employers were able to insist that we retired at a particular age, which usually coincided with the state pension age (there used to be just two state pension ages – one for men and one for women).

Now, we tell our employers when we want to stop work, there are a huge number of state pension ages, and we can start drawing our company and personal pensions at any age after 55.

And there needn’t be any connection between the date you stop your work, the date you start your state pension and the date you take some money out of your company or personal pension.

Added to that, for many people, retirement has become a gradual process.

## DEFINING RETIREMENT



One of my friends told me at the weekend that he was going to retire in the summer. I asked him what he was going to do and he told me that he planned to work for four or five months a year (doing something a lot less stressful).

It's not unusual, particularly for business owners, to spend several years retiring. My Dad only completely stopped work at the start of this year, at the age of 88!

The increase in the number of private landlords has also blurred the lines between retirement and work.

Whilst it might not be a full-time job to let out one or two properties, there is work to do – rents need to be collected, bills paid, maintenance carried out and new tenants found from time to time.

As private landlords age, there is likely to be increasing work for property managers; and many private landlords might never fully retire.

So, perhaps we need some new words to describe some of the modern concepts of retirement:

- Not doing the job that used to be part of my identity
- Not working as much as I used to, but not intending to stop completely for a few years yet
- Drawing down my state pension or some other pension, but still working
- Drawing an income from an investment, like a property, which requires some input from me
- Not working at all and living off pensions and investments (i.e. what we used to call retirement)

In the age of longevity, is it time for “retirement” to retire?

*Philip Wise is Retirement Income Planning Director at Informed Choice, a Chartered Financial Planner and CFP professional.*

# the return of nature to a british farm

Earlier this year, I had the pleasure of chatting with Isabella Tree, author of the acclaimed book *Wilding*.

Issy was a guest on the Informed Choice Radio podcast, chatting about the Knepp Experiment.

Along with her husband, the ecologist Charlie Burrell, she has carried out a pioneering 're-wilding' project at their 3,500 acre family farm in West Sussex.

After deciding to step back from traditional farming, and thanks to the introduction of free-roaming cattle, ponies, pigs and deer – proxies of the large animals that once roamed Britain – the Knepp Experiment has seen extraordinary increases in wildlife numbers and diversity in little over a decade.

This is, of course, a financial story too! When Issy and Charlie took the decision to withdraw from intensive arable and dairy farming, their business was £1.5m in debt. That debt was cleared with the sale of farm equipment and dairy herds.

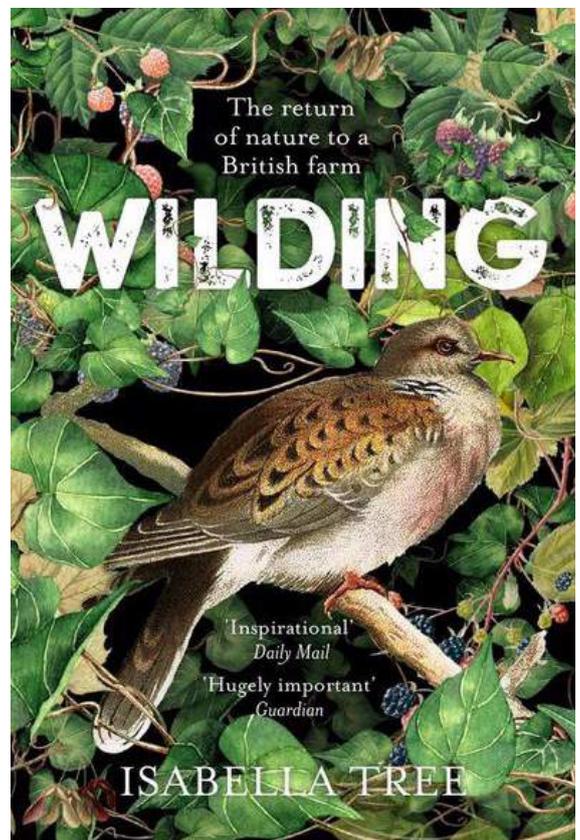
Today, Knepp is a thriving business with income streams coming from eco-tourism, the sale of wild meat, and leasing office space in agricultural buildings, where 200 staff now work.

WORDS / MARTIN BAMFORD

It was a pleasure to hear Issy talk about the rare species which now call Knepp their home. These include turtle doves, nightingales and peregrine falcons.

It is also revitalising the soil across the estate; an especially important goal, given the recent UN report which suggests, globally, we have fewer than 60 harvests left before our soils can no longer support agriculture.

*Wilding: The Return of Nature to a British Farm* is published by Picador and available in all good book shops.



# philip wise



Members of the Wise family have two notable traits – they are, generally, pretty good at maths, and they are interested in other people. The Wise family traits have directed my career path towards in Retirement Income Planning.

I enjoy serving clients and their families as their trusted adviser, and building relationships with them over years and decades, making a Retirement Income Plan into reality. It's great to see people spending the money which they built up during their working lives on the things that matter to them.

The unique mental challenges of Retirement Income also make it fascinating, as there is so much uncertainty involved, and every family has different goals and objectives.

The Science of Retirement Income has developed hugely in recent times, with the ability to use data to model scenarios and options giving today's clients more clarity than was ever possible in the past.

At the same time, academic research has given us a better understanding of the issues involved in retirement income, with the internet giving us access to analysis that would have taken years to cross the Atlantic just a few years ago. I try to keep it quiet, but I enjoy reading academic papers about retirement income!

I joined Informed Choice in November 2018, having worked in financial services for 31 years previously. Seventeen of those years were spent as managing director of the financial planning company of Spofforths, the largest accountancy firm in West Sussex.

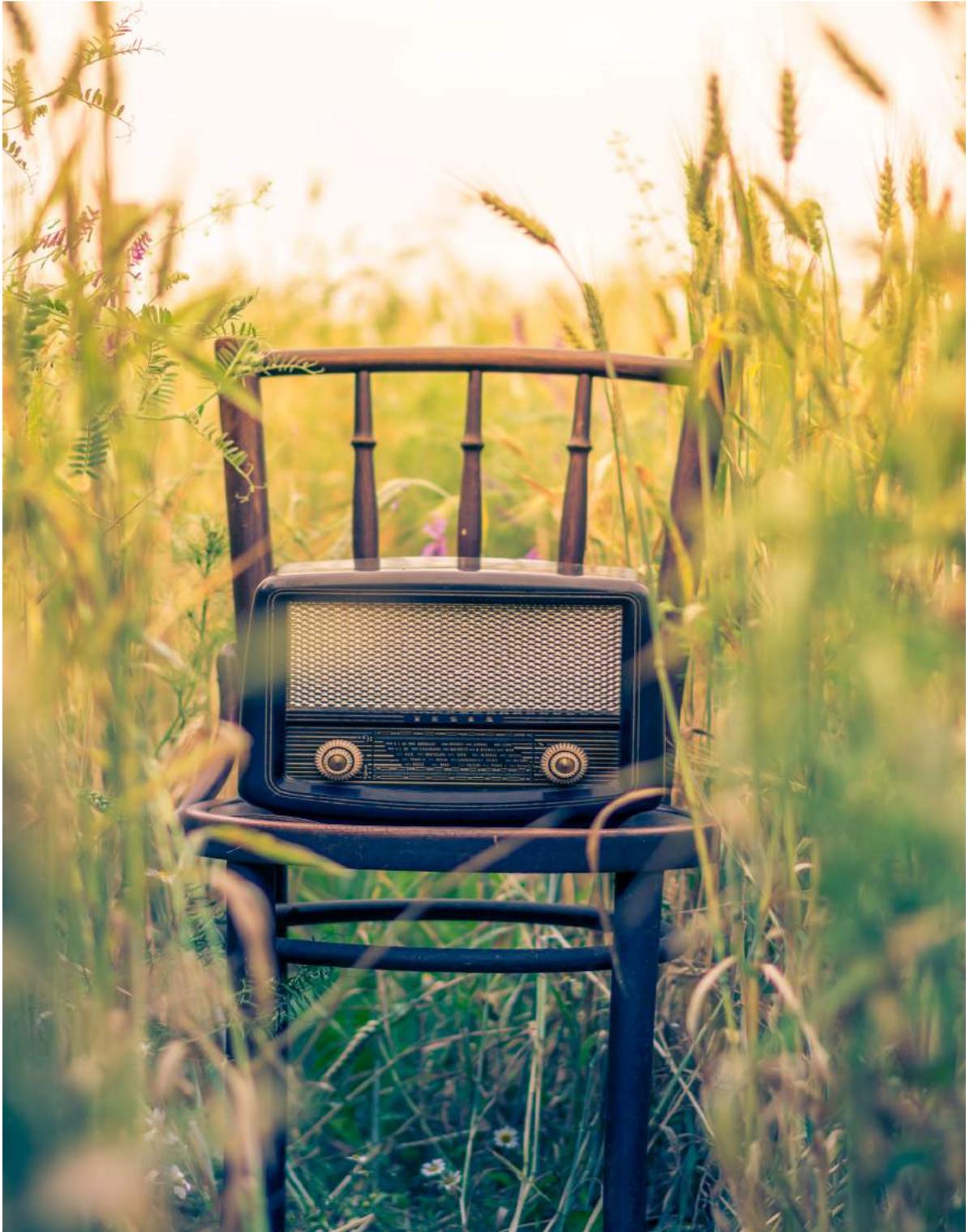
I spent several happy years at Friends Provident, working with accountancy firms, before becoming an independent adviser. I'm a Chartered Financial Planner, and a Certified Financial Planning professional; I think that professional development is good for the soul!

I live with my wife, two teenage children and poodle in Chichester, between the Downs and the beach. I spend a lot of time in the red lycra of Southdown Velo! I may not be very good at racing my bike, but I love circuit racing at Goodwood and Mountbatten.

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# community radio

The fledgling Petersfield Community Radio project has been able to buy essential recording equipment thanks to a four-figure donation from Informed Choice, who are now based in the town.



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## COMMUNITY RADIO



The Petersfield Community Radio project – which aims to start ‘broadcasting’ initially with a podcast in the summer – is already uploading stories and audio to its website, but is now looking to undertake more ambitious production with the purchase of handheld audio recorders and accessories, to capture stories around the town, and a pair of broadcast-quality microphones that can be used for interviews in any indoor location.

The donation from Informed Choice is part of our community engagement in Petersfield, and we hope other local businesses will now support the radio project.

Informed Choice financial planning director Shelley McCarthy, who is head of our Petersfield office, said:

“This project is a great opportunity for the town of Petersfield, which is sorely underserved when it comes to local radio, owing to its location. But as it doesn’t have the backing of a media conglomerate it is being driven by a large group of enthusiastic volunteers, of which I am one.

“Hopefully other locally based businesses can see the potential there is here for a community radio station and join us in supporting it financially. We were delighted to become the project’s first donor and we look forward to a long and mutually beneficial relationship.”

Petersfield Community Radio’s Stephen Martin added:

“The donation from Informed Choice was most welcome and we’d like to thank them for supporting the concept so early in its development. The money has already proved a real boon and is enabling us to record a number of different features which will be used in long and short forms.

“We also have local business support from Antrobus House, which is providing our accountancy services, while we have partnered with four local schools – Bedales, Churcher’s College, Ditcham Park and The Petersfield School – and the town’s museum.

“The project is gaining momentum and we’d be delighted to hear from anybody else who would be keen to support it or volunteer to be a part of it.”

## our current numbers

As a firm of Independent Financial Planners, we spend a lot of our time looking at numbers!

Here are a few current numbers to illustrate what's been happening at Informed Choice:

48 - the number of Financial Plans we prepared last year

25 - the number of Financial Plans we have engaged to produce in the first quarter of this year!

16 - size of the Informed Choice team today

25 - number of years in business

£290m - assets under management at Informed Choice

566 - total number of active client relationships

2 - Informed Choice offices

6 - Paraplanners in the team, supporting the work of our Financial Planners

55 - national press mentions for Informed Choice last year

18 - number of times we've been mentioned in the national press in the first quarter of this year!

# fifth annual trail marathon beats records

WORDS / MARTIN BAMFORD  
PHOTOS / JOSEPH DENYER

Informed Choice continued its sponsorship of the annual Cranleigh Trail Marathon, which set a new record for finishers

A record 182 runners and walkers completed the fifth annual Cranleigh Trail Marathon this month.

The event, sponsored by Informed Choice, is organised by The Rotary Club of Cranleigh, with support from local running club, Cranleigh Runners.

It incorporates a 26.2-mile trail marathon, 13.1-mile trail half marathon, and 13.1-mile challenge distance walk.

Runners and walkers enjoy a scenic and testing route, including a climb through the Willinghurst Estate to reach the Greensand Way through Winterfold Forest.

The course continues across to Pitch Hill, passing through Cranleigh Golf & Country Club and Cranleigh School, before rejoining the Downs Link behind Norther Farm and finishing at Snoxhall Fields.

The event initially started as the Cranleigh Parish

Boundary Challenge, before changes to the course resulted in the current route following most of Cranleigh's northern parish boundary. It mainly follows public footpaths and bridleways.

With around 1,800 feet of elevation gain for the two-lap marathon course, this running event isn't for the faint of heart.

One hundred and eleven runners completed the one-lap half marathon this year, with Edward Hadley finishing first in 1:30:55, followed by Chris Loffs in 1:35:16, and Matt Brand in 1:39:17.

The marathon was completed by 50 runners, led home by Adam Quinn in 3:13:48, who was followed by Ben Sunckell in 3:28:08, and Edward Harper in 3:28:41.

The sixth edition of the Cranleigh Trail Marathon will take place on Sunday 10th May 2020, with entries due to open later this year.

TRAIL MARATHON



TRAIL MARATHON



## PEBBLES GALORE



Volunteers from several groups in Cranleigh joined forces in April to set a new world record for the village.

The record, for the title of “Largest display of painted pebbles/stones”, was set with 3,646 painted pebbles displayed in Fountain Square during the annual Spring into Cranleigh shopping event.

Guinness World Records, who now need to verify the record attempt, established formal guidelines for the record, including that the artwork on each pebble was required to display a suitable degree of craftsmanship.

A similar record was used to establish a benchmark for this record attempt, giving the volunteers a minimum target of 1,150 painted pebbles. This goal was exceeded by more than three times as enthusiastic pebble painters from Cranleigh and further afield came together to contribute their creations for the display.

Cranleigh Rocks was formed by the Cranleigh in Bloom team this time last year as a Facebook Group. It has since grown to attract more than 1,000 members who paint, hide and find the decorated pebbles.

Informed Choice directors Martin and Andy play an active role on the Cranleigh in Bloom committee, which has reached the finals of RHS Britain in Bloom for the first time this year.

For the world record attempt, one local artist, 80-year-old Bea Cole, contributed more than 700 painted pebbles, decorated by her and her friends.

This prolific pebble painter contributed stones to fill the centre-piece of the display, a large flower in celebration of Cranleigh in Bloom's award achievements to date.

## THE LAST WORD



We regularly spend time considering the all-important question which is “How do we add value to the lives of our clients?”

As we approach our 25th anniversary as a business we consider this question to be as important today as it has been every year since 1994.

We recognise that for many people dealing with their finances is a real challenge. There are many reasons for that for example;

They may simply lack time. We all lead busy lives whether that is through work, family hobbies and interests and finding the time to consider and review finances sometimes gets pushed down the list of “must do’s”.

So we ask ourselves do we add value by doing things for our clients that they don’t have the time to do for themselves?

Some people lack the inclination to handle their own finances. This could be for the simple reason that they don’t enjoy money management or they find financial jargon a barrier to engagement with the subject.

Perhaps they feel they lack the knowledge and skill to make decisions about their pensions and investments after all these are important decisions and there is a price to pay if you get them wrong.

One area where we feel we really add value is simply by seeing things through. After all when we provide financial advice to our clients we know we are going to be there in the future to see the outcome.

Unsurprisingly, this imposes a lot of discipline on us. We are simply not going to recommend a course of action that leaves us with egg on our faces 5, 10 or 20 years into the future.

Take our investment proposition as an example. It is thought through, tried and tested. Our aim is to make investments as transparent and relevant to the individual client as is possible. Nothings translucent or smoke and mirrors. In the past I have described our investment proposition as “boring” and been told off by my colleagues for doing so!

But maybe “boring” is a virtue when it comes down to investing money. Boring but valuable in my view!



Bobbi Rebell is an award-winning TV anchor and personal finance columnist at Thomson Reuters. She was Martin's guest on the podcast at the start of May.

In her new book, *How to Be a Financial Grownup*, Bobbi taps into her exclusive network of business leaders to share with you stories of the financial lessons they learned early in their lives that helped them become successful.

## podcast

Did you catch these recent guests on the Informed Choice Radio podcast?

With more than 420 episodes published and 270,000 downloads to date, our audio podcast is attracting some excellent guests. We publish two new episodes each week, on Monday and Friday mornings, with guest interviews covering a range of personal finance and investing topics. Search for Informed Choice Radio in iTunes or your favourite podcast player, or listen online at [www.icradio.co.uk](http://www.icradio.co.uk).



Jonathan Clements is founder of HumbleDollar.com and prolific author of personal finance books. We chatted about his book *From Here to Financial Happiness: Enrich Your Life in Just 77 Days*.



Allison Schrager is an economist and award-winning journalist. She's spent her career exploring this subject of how people manage risk in their daily lives. We spoke to Allison about her new book, *An Economist Walks Into a Brothel*, all about unexpected places to find risk.



Dr Daniel Crosby came back on the podcast to chat about his new book, *The Behavioural Investor*. It's an applied look at how psychology ought to inform the art and science of investment management.

INFORMED CHOICE RADIO



Melissa Leong is author of *Happy Go Money*, which combines happiness psychology and personal finance and distills it into an indispensable starter guide. She's a personal finance writer, national media personality, speaker and bestselling author.



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