

VOL. 9 | MARCH 2021

informed



CORPORATE
CITIZEN

ROBERT &
LOVEDAY

WORKING IN
IRELAND

MEET THE TEAM

DREAM TEAM

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IN THIS EDITION



WELCOME



Shelley McCarthy, Managing Director

Welcome to the ninth edition of informed magazine

Time flies, and it is hard to believe that we are well into the first quarter of 2021 already. This year, let's hope that this year sees a return to some degree of normality, whatever that looks like! Progression of the vaccine against Covid 19 seems to be the foundation on which we are going to build the new normal.

We have learned at Informed Choice that even if we believed that financial planning was important before, unforeseen events like the pandemic mean that planning is even more vital. A lot of our clients have revisited their lifetime goals and objectives. For some, that means they have advanced their plans for change.

Retirement might well now have become front of mind for those who previously felt it was still some years away. Making a change to the property in which they live or even advancing their plans to downsize and move to another location has been raised by many clients.

2020 was a "bumpy" year for some of the investment markets as well, but our practice of recommending and encouraging a diverse investment and pension portfolio for our clients has proven to be successful. It's time in the markets, rather than timing the markets that counts.

Each month we invite clients to attend our Investment Briefing webinar to keep everyone up to date on the prominent investment events; it would be great if you could join us.

We want all of our clients to know that we are here for you anytime you have a question about your finances. We are always willing to share our views and opinions on any aspect of your financial wellbeing.

COMING UP

Join us on Monday 12th April 2021 at 1pm for the latest in our regular series of investment update webinars. We look at five topical investment issues, sharing our views and answering our questions.

Speak to your Financial Planner for an invitation link. If you cannot join us for the live broadcast, a replay is always made available to watch at your convenience.

With a roadmap out of Covid-19 restrictions, we are pleased to be supporting a variety of local events later in 2021.

The Jigsaw Run 10k, postponed from last November, is now taking place on Sunday 9th May 2021. Informed Choice has sponsored and supported this fantastic event since its inception in 2012, raising tens of thousands of pounds for the Jigsaw Trust, which works with children and young adults with autism.

You can learn more and enter (a handful of places remain available) at jigsawrun.co.uk.

As more Informed Choice sponsored events are confirmed, we will share details on our Facebook and Twitter pages.



CORPORATE CITIZEN

Corporate Citizenship is a recognition that an organisation has a social, cultural and environmental responsibility to the community in which it operates. It's about the way that a business interacts with not only its clients and employees but also the wider community.

As a local business, we are pleased to support a number of organisations, charities and events in and around Cranleigh and Petersfield.

At Informed Choice being a good corporate citizen isn't just about sponsorship, it is also about giving our time and volunteering for local causes.



Over the past year the pandemic has meant that the way in which we support community events and charities has changed dramatically. We would usually enjoy being involved in various village wide events throughout the year, such as the Jigsaw Run, Classical Music at the Arts Centre and Outdoor Shakespeare in the Rectory Garden. We sorely missed being able to enjoy these fabulous events.

However, we have still managed to find various ways to support our chosen charities. Although initiatives such as Cranleigh in Bloom have looked very different to previous years, Andy has still been able to get involved in many projects around the village along with the other volunteers, including work parties in the St Nicolas Church yard, restoring the telephone box on the Ewhust Road and keeping the much loved pompom tree in the centre of the village a focal point for local residents.

CORPORATE CITIZEN



At the start of the first lockdown, working with other members of the local community, Martin helped to launch Cranleigh Community Radio. Each episode of Cranleigh Community Radio features local voices, news and information, and entertainment to get us all through these challenging times.

Informed Choice was one of the initial sponsors for Petersfield Community Radio, making a financial donation so they could purchase microphones and other recording equipment.

The annual Jigsaw 10k run was sadly postponed from its usual date in November and we are looking forward to the possibility of taking up our volunteering positions sometime during 2021.

At the beginning of 2020 we enjoyed visiting the Cranleigh Arts Centre for their lunchtime Classical Music concerts. Although many of these were then cancelled, we were delighted that the Arts Centre was able to deliver one of the concerts online during the lockdown.

Another thing that keeps us busy throughout the year is our involvement in the Cranleigh Chamber of Commerce. Martin works hard each year to organise Chamber of Commerce events including Spring into Cranleigh and the Christmas lights switch on. Despite these events being cancelled last year we were still happy to be involved in the Cranleigh Arts and Crafts fair when restrictions eased a little in September. Martin also helped arrange a Halloween trail around the village. In place of children Trick or Treating, they collected a map of spookily decorated homes around Cranleigh. Funds raised at the event were donated to the Cranleigh Lions to help support their vital work.

CORPORATE CITIZEN

When he is not setting up stages in Fountain Square and helping Father Christmas count down to the Christmas lights, Martin is the chairman of the Knowle Park Trust. During the Summer of 2020 he was even spotted clearing the Himalayan balsam from the stream running through the park.

Each year Informed Choice sponsors the Cranleigh Santa Dash to raise funds for the Rotary Club of Cranleigh, which is then shared between our local primary schools. Last year the race was unable to go ahead in its usual format but working with Lucy Bushnell from the Cranleigh Sunflowers running group the Santa Dash took place virtually throughout December with local residents completing their runs around the local area. Lucy even delivered a virtual warmup which was live streamed on Facebook for the runners to get involved in.

In the run up to Christmas we were also delighted to sponsor the prize for the 'Cranleigh Gets Lit' event organised by Park Mead School PTFA. Families were invited to light up their homes for the festive season and pay a donation to receive a map of all the beautifully decorated houses.

One of our highlights of 2019 was taking part in the biannual Christmas Tree Festival at St Nicolas Church. The event saw various businesses, groups and organisations decorating Christmas trees and members of the community visited the church over a weekend to soak up the festive atmosphere and vote for their favourite tree. Much to the delight of Emma and Andy the Informed Choice tree that they had decorated to celebrate the achievements of Cranleigh in Bloom won the prize for best overall tree.

The Informed Choice Team are really looking forward to the time when our favourite events will start up again, especially Nick who is waiting with baited breath for youth football to return. He is missing his training sessions with the under 10's team he both manages and sponsors.

In the meantime we will continue to look for ways to get involved with local causes safely within the current restrictions.

PROFILE: MEGAN BRINLEY



My first job was...a part-time receptionist at David Lloyd.

I started in financial services in...February 2019.

In my spare time I like to...go for walks/runs and (online) shop.

My nearest and dearest are...my family, my 3 dogs and my partner.

What I like most about working at Informed Choice is...that it is a relatively small company so everyone knows each other well and are really friendly.

My favourite film is...The Greatest Showman.

I like most types of music but I mainly listen to what is in the charts.

What might surprise people about me is...that I used to be a national cross-country runner (and now I can only just about run 5k).

PROFILE: RACHEL HALTON



My first job was...working as a ballet school pianist from about the age of 13.

I started working in financial services in...2007, starting with bookkeeping and tax and VAT returns.

In my spare time I...teach piano and singing to a variety of age groups and I love reading, walking and baking. I also frequently damage my home and garden with my attempts at DIY!

My nearest and dearest are...my two sons, Freddie (15) and Joe (12) who are my little rays of sunshine, even when they're not...

The aspect I most like about working at Informed Choice...the people! Everyone is so friendly, supportive and genuinely interested in others.

My favourite film is...anything from Marvel! I seem to be in a Marvel movie loop at the moment, thanks to my sons.

I listen to...almost everything; everything apart from rap. Guess what my youngest son's favourite music is?! Rap blasting out in every room, every day. Marvellous.

It might surprise people to learn...I've lived in a few different countries, sometimes for a few months, sometimes a few years. I completely fell in love with Canada where I lived in the '90s.



ROBERT & LOVEDAY

Robert, a wartime evacuee and Loveday, a bilingual Europhile, have both led fascinating lives, only relatively recently coming together as a couple.

I could listen to Robert's life story for hours. After that childhood experience of being sent away from home to live with a family in Cornwall for a couple of years during the War, he then attended a boarding school in Wallingford aged five. Robert tells me that he was promptly expelled after a year, before being sent to a prep school where the headmaster regularly whacked him with a cane.

Despite this regime of corporal punishment to knock him into shape, Robert loved the headmaster deeply, and he scraped through into the bottom form of Public School, where he just missed out on entrance to Cambridge. Instead, he studied engineering at Loughborough, where he built two cars from scratch and then graduated to making parts for nuclear power stations.

Like his wife Loveday, Robert has international experience, first in the United States designing a machine for the printing industry. Then in England, where he quickly worked his way up through the ranks to become chairman of a public company at the tender age of 28. His next 12 years were devoted to building this Group, employing 1000 people in the UK and overseas subsidiaries. This gave Robert a chance for further study at the London School of Economics and Stanford Business School.



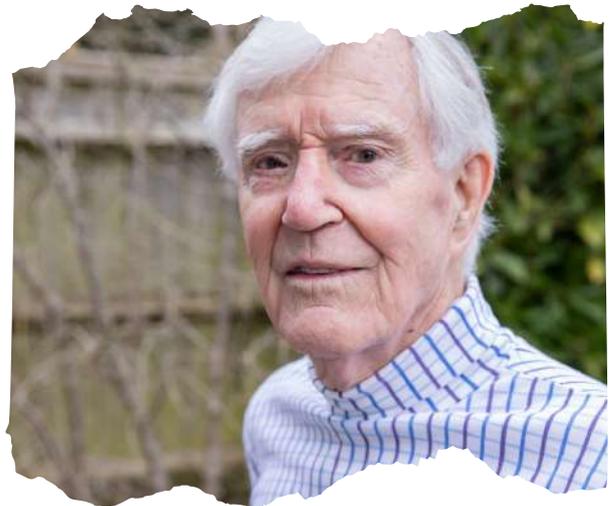


ROBERT & LOVEDAY

Loveday was keen to escape England too, realising at a young age that she felt more European than British. She explains that the moment of realisation came after she saw a group of French exchange students, who seemed so attractive and different. Witnessing their 'joie de vivre' made Loveday realise there was a big world out there, which she has wholeheartedly embraced.

After finishing school in London, her career began in Rome, Madrid and Hong Kong, gaining exposure to a variety of cultures, nationalities and professions. Loveday is currently studying Arabic, taking lessons online from a Syrian lady living in Granada, but she's already fluent in Italian, French, speaking Portuguese and some Hebrew.

While Loveday's heart is in England, she admits to never truly feeling settled here, thinking a lot about living in Granada, where Arabic and Christian traditions come together in an exciting cultural melting pot.



Robert and Loveday met online. He jokes she was listed on eBay as part of a 'BOGOF', buy one, get one free deal!

After working for IPC on the staff of a European Chemical industry magazine, Loveday left London and moved to Hertfordshire for a couple of years. A girlfriend convinced her to pop her photo onto a Christian dating website as a bid to overcome her loneliness living alone in the middle of nowhere. She remembers clicking on Robert's photo, who was then a widower.

Happily, this turned out to be a good decision and they were married with a year.

Married within a year of that meeting, Robert admits he had to calm down a little. His previous lifestyle involved golf, and running around in sports cars; he owned a sequence of five Porsches.

ROBERT & LOVEDAY

Informed Choice financial planner Philip Sullivan came on the scene before Robert met Loveday, and initially worked with Robert to help organise his finances.

Robert explains he had previously worked with Allied Dunbar, before they became J Rothschild and subsequently St James's Place. They did what he calls an 'adequate' job for him, but became too large and impersonal. Robert also lost money, prior to meeting Philip, during the Equitable Life scandal.

Loveday had similarly poor experience with financial advisers in the past, where she wasn't offered a lot of choice or explanations about her options.

Loveday tells me that she particularly values the idea of being able to relinquish all concerns and hand those over to Philip, who she can trust. Loveday isn't interested in investments, so it's a weight off her shoulders to delegate those concerns.

Something Robert and Loveday especially like about working with Informed Choice is the team supporting Philip, looking after all of the details. They don't underestimate the sheer amount of work that goes into the advice they receive, work in the background that is incredibly valuable.

Getting married later in life, and in Robert's case with children from his first marriage, presents some financial planning challenges. There's a fine line to navigate between providing an inheritance for Robert's children and financial security for Loveday in the future, and Philip's 'been there, seen that' experience has been a real help in formulating a viable plan.

We were talking, via a Zoom video call, during the third national lockdown. So, I ask Robert and Loveday how they have found the pandemic so far. Robert explains that it has been little more than an inconvenience. He misses not being able to hug the children and being caged at home.



ROBERT & LOVEDAY

However, they are both keeping fit and healthy, and have received their first vaccination jabs. Once the pandemic is over, both are looking forward to resuming their world travels.

I can tell that Robert and Loveday both enjoy a life packed with experiences and enjoyment. Robert tells me about his earlier membership of the High Performance Club, with his driving skills thoroughly tested over a two-day assessment, which allowed him to swap cars with other members on racetracks across the country.

Thinking ahead to the future, Loveday explains that, with the world changing so much, there will be a lot of people around who need help. She recounts the story of a lady in their village, where along with neighbours they have clubbed together to cover her cleaning wages, so she can continue supporting her family.

I love Robert and Loveday's attitude towards money and wealth, largely shaped by their experiences. In Robert's case, that includes a moment of realisation in 1976 when he owed the bank around ten times the value of his house. He found himself overleveraged, fired from his job, with three children at public school, and with a ten-bedroom house he couldn't sell.

But both understand and appreciate value. Robert is a big believer that money 'makes the world go round', as long as it is moving. I get the impression that both enjoy moving too.





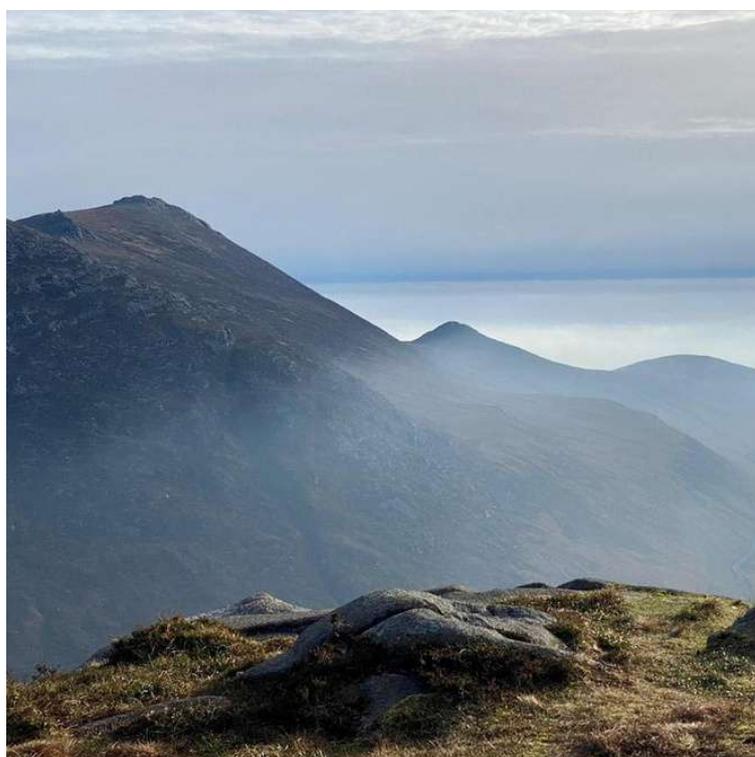
WORKING IN IRELAND

It's easy to look back at 2020 as a 'lost year' with little good to be said about it. But, as with any cloud, there is often a silver lining, and for some, the Covid-19 pandemic presented several opportunities. One such opportunity that many of us in the UK have been introduced to is remote working.

Remote working is by no means a new phenomenon and has gone by many names over the years from 'working from home' to 'telecommuting'. At Informed Choice, we hadn't needed to implement large scale remote working and mainly worked together in our two offices in Cranleigh and Petersfield. When the severity of Covid-19 became more apparent in March 2020, Shelley decided that it would be much safer to limit the number of people and the amount of time spent in our office hubs, so we began remote working where possible.

Not long after, on 23rd March, the Prime Minister announced a nationwide lockdown vindicating this decision. Thankfully, due to the systems we use and our working processes, the transition to remote working was smooth and mainly uneventful. A year into this worldwide upheaval, the statistics speak for themselves, with reportedly over 60% of the adult population remote working during the national lockdowns. As a result, working practices have had to adapt.

We have gone from holding most client meetings in person, either at our offices or at our clients' houses, to holding most of our meetings via video conference or by phone. We have also always stressed the importance of a collaborative team-based approach to working. Being able to discuss ideas and solutions with the team is of paramount importance to us. In the past, this may involve simply spinning the chair round in the office, but it now takes a phone call (or three) or a group video conference.



WORKING IN IRELAND

The wonders of modern technology and the widespread access to it continue to amaze us. We have been very thankful for video conferencing both as a way of meeting with clients and communicating internally over the past year.

With an increasing acceptance that we will continue to be in some form of lockdown or at least continuing restrictions for much of the year, if not longer, remote working is now being considered a more permanent fixture of working life. 26% of the working population are planning to continue working from home permanently or occasionally after the pandemic, according to recent studies. And why wouldn't we? Not only is there a reported increase in productivity as a result of remote working, but many employees also see an increase in disposable income as a result of 'lunching in' and not having to commute. This also has the unintended benefit of a reduction in pollution with fewer cars on the road.



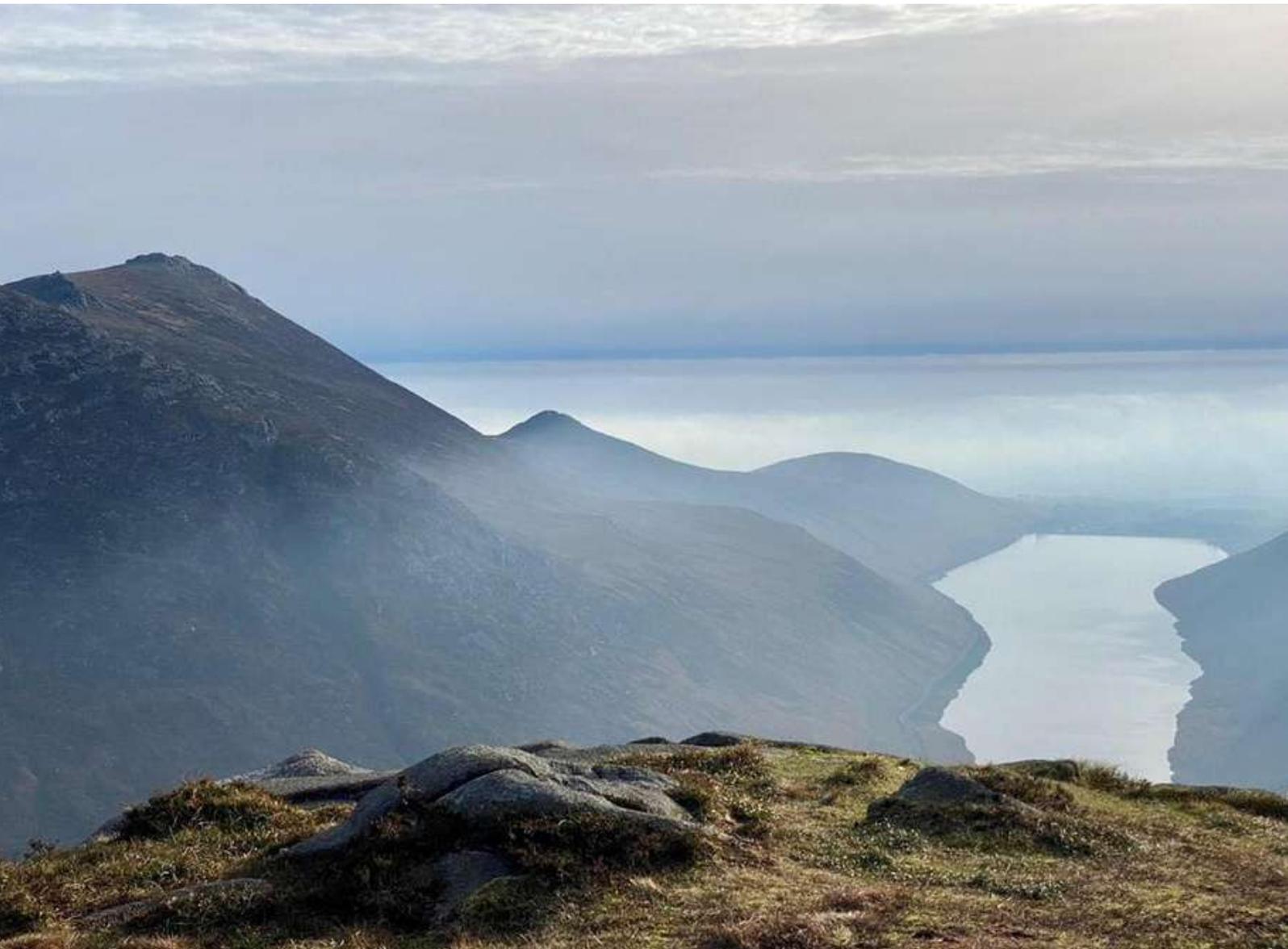
It is important to recognise the limitations and drawbacks of remote working, especially such a sudden and imposed shift in working practices when all other life areas have also changed so drastically. With almost a third of remote workers struggling with loneliness and 22% struggling to 'switch off' at the end of the day, we aren't saying for a second that this is a problem-free solution.

We are continually reminded of the importance of keeping in touch, arranging virtual coffee chats with colleagues, and joining the weekly team meetings and quizzes to stay in the loop and feel a part of something bigger that has never been more important than at times such as these. Being part of the Informed Choice team has many benefits but being able to come together despite being so far apart is one of the big ones!

WORKING IN IRELAND

With the continued rollout of the various Covid-19 vaccines, we are looking forward to a safe and gradual relaxing of the current restrictions. While we are not planning on any wholesale return to office life as we knew it and intend to continue flexible remote working in the future, I, for one, am very much looking forward to meeting with clients face to face once again.

Andy Bodman is an Associate Financial Planner at Informed Choice. In 2020, he temporarily relocated from Dorking in Surrey to Warrenpoint in Northern Ireland, demonstrating that remote working has many advantages! Andy took all of the photos featured in this article.



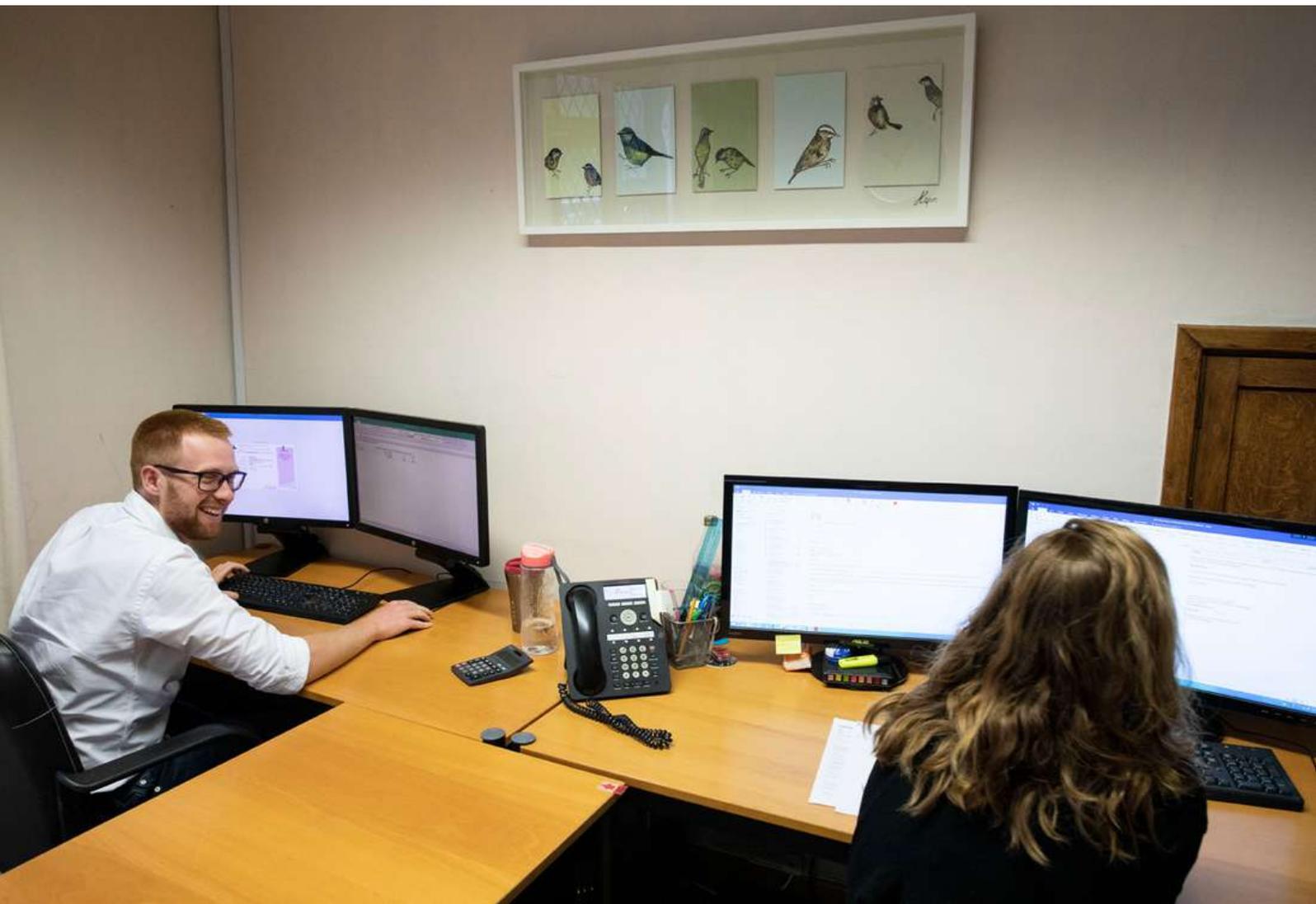
ROLE OF THE PARAPLANNER

If you have ever been to the offices of a Solicitor, it may well be that you have met with a Paralegal either on their own or with the Solicitor. A Paralegal will carry out office administration, including billing and writing letters, writing reports, conducting legal research, taking witness statements, and attending meetings with experts or claimants.

Many people, though, will not have heard of the role of the Paraplanner. Paraplanner is the equivalent role in the Financial Planning profession, and I feel we may have hijacked the title from our lawyer friends.

Financial Planning has only been recognised as a profession in its own right for a relatively short time. In fact, in 2004, the then Society of Financial Advisers applied for Chartered status to the Privy Council. Financial Planning is a relatively young profession, but it has grown quite rapidly. There are now more than 5,000 Chartered Financial Planners, and hundreds of firms have Chartered status.

Over time Financial Planners realised that they were spending more time on research and report writing than meeting with their clients. The Paraplanner's role is to free up as much of the Financial Planners time as possible to meet their clients, deliver professional advice and planning services and maintain the client relationship.



ROLE OF THE PARAPLANNER

At Informed Choice, Paraplanners work closely with our administration team and our Financial Planners to ensure the clients experience a seamless Financial Planning experience.

While the administration team is responsible for capturing and storing a lot of the client data we need, and Financial Planners are responsible for communicating outcomes, Paraplanners are data analysts.

We spend a lot of our time considering client goals and objectives, interrogating and analysing the data and then preparing the advice agreed by the Financial Planner ahead of it being presented to the client.

It is a team-based approach, with each participant bringing their skills, knowledge and experience to bear on the work that we do for our clients.

Paraplanners are well qualified technically. At Informed Choice, they have a minimum of Diploma level qualifications and a number of us are Chartered as well.

The Paraplanner role appeals to those who see Paraplanning as a career in its own right and see it as a stepping stone to becoming a Financial Planner. At Informed Choice, we have Paraplanners who fit into both categories.

Daily we carry out several roles. Research is a vital part of what we do, not just research on financial products and investment funds but also on the taxation and legal impacts of anything we recommend. We are not Solicitors, nor are we Accountants, but we need to have a working knowledge of the implications for both on any recommendations that we make.

We need to communicate clearly both in writing and the spoken word because an essential part of what we do is construct and prepare client reports and letters. A key task is to explain complex technical matters in as few words as possible without losing the message's critical part.

We also help with implementing any recommendations by getting together any application forms, trust forms and supporting illustrations and key feature documents required for the client.

We are also an important resource for the Financial Planner because we assist the Financial Planner in answering client technical queries.

One significant part of our role is preparing lifetime cash-flow forecasts for the Financial Planner to present to the clients as part of their Financial Planning journey. We will often be at that meeting using our skills to implement any "what-if?" scenario changes to the forecasts we have prepared.

Working on a team basis is a delight, and at Informed Choice, we have a strong voice in determining what advice is most suitable for our clients.

POSITIVE IMPACT

Even before the pandemic arrived, there was a great deal of focus on the need to reduce carbon emissions and tackle the growing crisis of climate change.

It has long been the case that the positive impact potential of investment portfolios has significantly outweighed the good we can do in our daily lives.

Yes, it remains important to recycle what we can, shop locally and minimise our international flights, but how our money is invested plays a much, much larger role for the planet and society.

We are in the process of updating our investment philosophy to incorporate positive impact principles, and aligning our £500 million of client portfolios with Environmental, Social and Corporate Governance (ESG) factors.

With a high and growing number of clients viewing the ESG credentials of their investments as important or essential, and the pandemic serving as a catalyst for the global movement to net zero, the updated Informed Choice investment philosophy strives for progress over perfection.

Informed Choice managing director Shelley McCarthy said:

"Our updated investment philosophy recognises that investing for positive impact is about progress, not perfection.

"Rapid evolution within the ESG marketplace in recent years means it is now possible to achieve competitive risk-adjusted returns while making a positive social impact with investments.



POSITIVE IMPACT

"As the global economy 'builds back better' following the pandemic, allocation of capital will increasingly move away from carbon-intensive companies and towards those supporting a more sustainable future.

"With around £500 million of client investment assets under influence, we are in a privileged position to make a significant positive contribution to society and the planet when making investment recommendations."

As part of the realignment of its portfolios, Informed Choice became a Partner firm of Worthstone. Gavin Francis, founder and director of Worthstone, said:

"Enlightened financial planners are rising to lead, preparing themselves for a growing number of investors looking to generate positive impact when investing. Worthstone is proud that Informed Choice have joined the ranks of its Partner firms.

"This new partnership heralds a commitment to sustainable and impact-led investing as Shelley McCarthy and her team prepare for the growth in the market and the increasing number of investors who want to engage their wealth to make a meaningful difference in the environment and society, alongside a safe and secure financial return."

As part of the realignment of its portfolios over the coming months, Informed Choice is also assessing the ESG credentials of its chosen providers and suppliers, and wants to encourage its peers in the financial planning profession to embrace its potential to make the world a better place.

McCarthy continued:

"In conversations with our clients, we increasingly recognised that investment and pension assets have significantly greater potential for making a positive impact than our day-to-day lifestyle choices.

"We can all recycle, drive low emission vehicles and limit our carbon footprint, but unless our money is working hard to deliver a positive impact, and not funding harmful activities, the potential for positive change is squandered.

"Investing for a positive impact is the only viable future for advisers and investors. We are excited about being part of this positive change."

STAYING ACTIVE DURING THE PANDEMIC

In our last edition of informed magazine, the team shared their feelings about working from home experiences. In the spirit of balance, we wanted to share some of the ways we have been taking care of our physical and mental well-being.

Even with the limitations placed on us with the various lockdown restrictions, here are some ways the team at Informed Choice has been keeping physically active and keeping our minds occupied.



Before lockdown, Shelley attended Gladiator Camp. Instructor Steve has been incredibly proactive during each lockdown, running a Facebook Page for members and numerous live workout sessions or challenges to complete. He has offered 30 minute 1:1 sessions during this latest lockdown, which often involve lifting heavy tyres!

Shelley does her workouts in the morning or at lunchtime. She has also been walking every weekend with her partner, Sam.

Jane's sourdough starter lost its summer fermenting bubble due to a lack of feeding, so the family had to find a new activity. They found inspiration in the weekly doorstep food delivery, creating a human-chain in the hallway to set a new World Record for the fastest time from supermarket crate to the kitchen cupboard. Additional entertainment was created by leaving the front door open for a game of "where's the dog?".



STAYING ACTIVE DURING THE PANDEMIC



Victoria has become more active during the pandemic, completing a Joe Wicks YouTube workout every other morning and discovering new local walks, which she never knew existed before! She has also been doing a lot of baking at the weekends, with son Finlay 'helping' her.

Andy could not carry out her usual volunteering in the flower beds of Cranleigh, so she spent more time creating paintings. Seascapes featured heavily as she misses the seaside! Andy can lose herself for hours painting on anything she can find, including canvas, old wood or roof tiles.



Nick tries to walk at least 5km each morning, as fast as he can. With the recent wet weather, his walking routes feature the pavements of Cranleigh. He's looking forward to the better weather and a return to his favourite countryside circuit.

STAYING ACTIVE DURING THE PANDEMIC



Amelia's efforts at staying active including plenty of running and home workouts.

Philip enjoys running too, with headtorch illumination aiding this mid-week run around the Papercourt Sailing Lake near Ripley. At the weekends, his favourite activity is running along the North Downs Way, through the mud, and dog walking, also in the mud!



Amanda worries she sounds like a granny, as her preferred lockdown activity is completing Disney puzzles. She also takes her dog, Ronnie, out for lunchtime walks, allowing her to get some daylight and fresh air. Weekend dog walks are longer, with husband Jake for company.

STAYING ACTIVE DURING THE PANDEMIC



Emma has kept physically active by walking her two dogs and taking care of her Highland Pony, Kia. She hasn't been able to ride as much, but she has been building her strength each week by mucking out, poo picking and moving hay nets!

Martin has been walking each day in the Surrey Hills and completing virtual challenges, including the Centurion One Up event, where he had to accumulate as much elevation gain as possible in a week, climbing the equivalent of Ben Nevis.



Lizanne's daily exercise during lockdown is walking her two dogs, a Cocker Spaniel called Odin, and a Patterjack called Floki.

THE LAST WORD



Andy Bamford, Client Services Director

What a strange time this last year has been? As lockdown started, we needed someone to be in the Cranleigh office to ensure that any correspondence was scanned and sent to the team members. That task fell to me so I have had almost a year of working on my own in the office.

We also had to ensure that post that we required to be signed for or guaranteed to be delivered was taken to the Post Office for issuing. How lucky we were that the Post Office staff were prepared to stand on the front line and make sure that worked. Fortunately, Nick helped me out and, duly wearing his mask, got used to standing in what was often a very long queue.

As winter progressed, I found the office was warm enough apart from my feet, so the solution was to buy a pair of lined slippers to keep them warm. After all, no one else would see what I was wearing, so comfort came ahead of style!

It can get very lonely at times, but the radio and iPad have helped keep my spirits up. But it's not the same as having colleagues around to talk to.

Cranleigh has continued to be busy even though many of the shops have been closed for the duration. Compliance with mask-wearing and social distancing has been pretty good. As I write this, the Village Hall has become a vaccination centre, and the organisation that has gone into that has been quite remarkable.

Hopefully, by the time you read this, we will be well on the return to normal.

INFORMED CHOICE RADIO

Our personal finance podcast, Informed Choice Radio, is still going strong throughout the pandemic, with the introduction of a new Friday format called Talking Money.

City AM reporter Hannah Godfrey joins Martin on Fridays to discuss three personal finance topics, with both weighing in with their opinions.

Working from home has become the new normal, and Martin enjoyed a conversation with Karen Mangia, author of *Working from Home: Making the New Normal Work for You*.

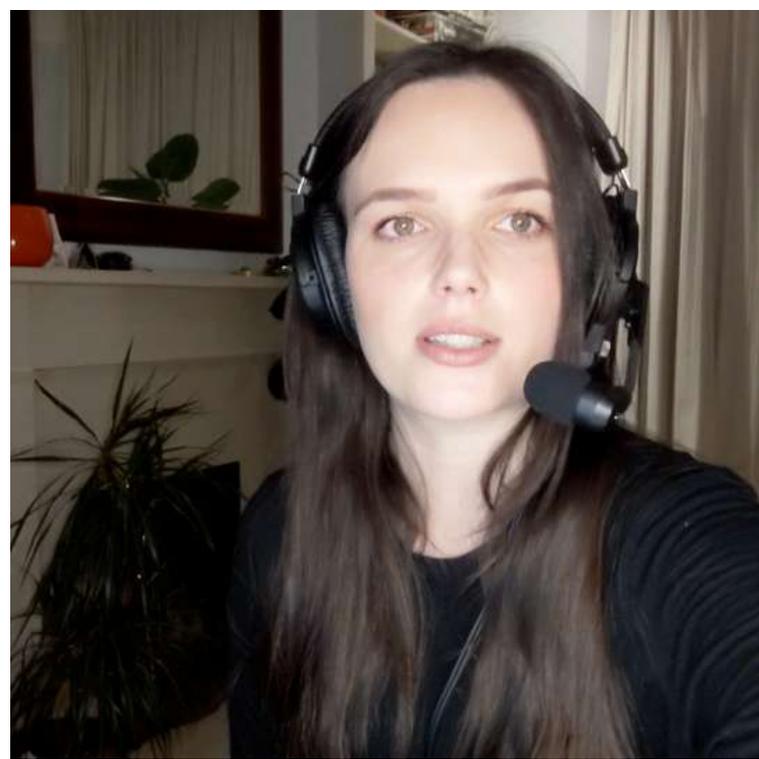
As a member of the leadership team at Salesforce, Karen has played a pivotal role in creating technology-enabled, virtual experiences and insights.

Another notable podcast conversation took place with Dan Warburton, author of *Dream It, Choose It, Live It*.

Despite his great ambition to create, live and share an extraordinary lifestyle, Dan spent most of his life dealing with sadness, anxiety and frustration.

He struggled to fit in at school and college, failed in numerous business ventures, and couldn't find a way to make his father proud.

Dan went on a mission of discovery, to learn why he found himself continually failing in various aspects of his life.



INFORMED CHOICE RADIO

Returning guest Cait Flanders is the author of *Adventures in Opting Out: A Field Guide to Leading an Intentional Life*.

Cait came up with the idea for her latest book while hiking the mountain in her backyard. She wanted to share the truth about what it really takes to opt-out of expectations, change paths, and live a more intentional life.

It's fair to say that we should all follow our own path in life. In reality, too often we spend time doing what is expected of us or following well-worn paths that lead to what is culturally acceptable.

By understanding and then connecting with our values, we can make more conscious decisions and lead a more intentional life.



As a nation, we are notoriously secretive about our money.

Martin spoke to Sarah Porretta, Strategy and Insights Director at The Money and Pensions Service (MaPS), about new research which found that 30% of people say their other half does not know how much their annual income is. In fact, 38% of us stay completely silent about money worries because of embarrassment or fear of being judged.

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