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Atkins Ferrie Wealth Management

ISSUE 27 | SEPTEMBER – NOVEMBER 2026 | £4 or FREE to AFWM Ltd clients

venture

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SMALL BUT MIGHTY

A journey through Slovenia

WOODLAND WALKS

South West trails to explore this autumn

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Atkins Ferrie Wealth Management

welcome

After a summer of repeatedly saying, “It’s a bit hot, isn’t it?”, “Do you think we should get air conditioning for our home office?” and “Anyone fancy an ice-cream?”, I’m definitely ready for autumn. Who needs to go to the gym when you’re lugging a watering can around the garden 25 times a night?

Autumn brings with it a sense of calm as the crowds start to disperse. It’s my favourite time to go out walking. Hopefully, I’ll soon be joined by a four-legged companion, as I’m planning to adopt a new dog soon, making this issue’s feature on pet adoption, page 28, especially pertinent. The new dog and I will no doubt head to our local woods, Hembury Fort, at least once a week. While I love the beach, a forest is definitely my happy place. There’s just something about being surrounded by nature that makes me breathe easier. If you feel the same, you’ll want to check out our recommendations for woodland walks on page 10.

As I write this, I’m counting down the days to my holiday in France with the family, By the time this magazine reaches you, however, I will no doubt be suffering from post-holiday blues and be wanting to book my next trip. Slovenia isn’t somewhere I’d ever really considered, but Natalie Baker’s article (page 16) means it’s definitely now on my ‘to-see’ list. Who knew this tiny country has so much to offer?

Before you start flicking through the mag, do make sure to read page 6, as we have some pretty big news to share, including details of two new offices and six new staff members. You’ll likely be introduced to some of those new staff members through Venture’s staff spotlight in future issues.

Until then...

Kate

ATKINS FERRIE WEALTH MANAGEMENT

venture

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Credit: Amy Lewis

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afwm news

Atkins Ferrie Wealth Management

Growing to serve you better

WE'RE DELIGHTED TO SHARE that Atkins Ferrie Wealth Management is continuing to grow; with our new Launceston office due to open by mid-September, we will be ready to welcome clients from across North Cornwall and West Devon. We're also looking forward to opening an office in Crediton before the end of the year, adding to our two existing Devon locations, making it even easier for clients to access our trusted, face-to-face financial advice.

We look forward to welcoming both existing and future clients to our new offices over the coming months. Whether you're popping in for a review, meeting an adviser for the first time, or simply want to find out more about how we can help, you'll always receive a warm welcome from the AFWM team.

Our team is growing too

AS WE CONTINUE TO EXPAND, we're delighted to welcome six new colleagues to the AFWM team across our offices in Dorset, Devon and Cornwall. Beth Ireland, Oliver Mclean, Max Pugsley, Bradley Rees, Fin Rogers and Tegan Whittaker are the new faces you could meet when you visit our offices.

Investing in our people is an important part of ensuring we continue to provide the high standard of personal service that our clients value. Our expanding team brings a wealth of experience and expertise, and we welcome each of them to their new roles. We look forward to introducing our new team members over the coming months and are excited about the skills and fresh perspectives they will bring as we continue to grow and support our clients across the South West.

Always looking to improve your visit

AT AFWM, we're always looking for ways to make every visit as enjoyable and welcoming as possible. That's why we've recently introduced new bean-to-cup coffee machines across our offices, giving clients an even greater choice of freshly prepared hot drinks.

Whether you're joining us for a financial review, popping in for a quick chat or visiting us for the first time, we hope you'll take the opportunity to relax with a freshly brewed coffee while we take care of the rest. It's just one of the many ways we're continuing to invest in providing the best possible experience for our clients.

Congratulations to Arran

WE'RE DELIGHTED TO CONGRATULATE Financial Adviser Arran Gill on successfully achieving his CertPFS (DM) qualification. This specialist qualification demonstrates Arran's expertise in discretionary investment management, further strengthening his knowledge and ability to support clients with tailored investment advice. It's another important milestone in his journey to becoming Chartered and reflects AFWM's ongoing commitment to maintaining the highest standards of knowledge, advice and client service.

Congratulations, Arran, on this well-deserved achievement!

what's on *this autumn*

enjoy days out more

The summer parties may be over, but there's still plenty to keep us (and you) entertained this autumn...

PLANT HERITAGE AUTUMN PLANT FAIR
6 September
Find unusual and rare trees, shrubs and perennials to plant now and benefit from for years to come.
rhs.org.uk/rosemoor

LYTES CARY CRAFT MARKETS
13 September & 11 October
Want to make an early start on your Christmas shopping? Join us at Lytes Cary for these monthly markets, where you'll find lots of local artisans selling their wares.
nationaltrust.org.uk/lytes-cary-manor

SHERBORNE MARKET
20 September & 18 October
We love attending this local market. With around 200 traders, there's always plenty of locally produced food, drink and other handmade treats to tempt us.
thesherbornemarket.com

EUROPOM
3 & 4 October
Head to RHS Rosemoor to celebrate autumnal fruit in all its glory, enjoy a guided tour around Rosemoor's orchards, and pick up a few growing tips to try at home.
rhs.org.uk/rosemoor

CORNWALL HOME IMPROVEMENTS & SELF BUILD SHOW
3 & 4 October
We've been coming to this show for years and it just gets better every time. If you're looking to extend or upgrade your home, or even build one from scratch, this is the place to be.
cornwallselfbuildshow.co.uk

RHS WISLEY FLAVOURS OF AUTUMN
7–11 October
Celebrate all things autumn, be inspired to make the most of your own garden, and learn some extra tricks of the trade to prepare for next spring.
rhs.org.uk/wisley

CORNISH WINTER FAIR
21 & 22 November
With the Wadebridge Prime Stock Show on the Saturday plus the two-day Winter Market featuring 150 stalls, the Cornish Winter Fair is a must if you love food, farming or shopping.
royalcornwallshow.org

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 **Lucinda Martin**. As well as being the Senior Paraplanner in our Chudleigh office, Lucinda is also our resident foodie. Here, she shares a few insights into her life, including her favourite places to eat in South Devon

Can you tell us a bit about your role?
I mainly assist George Galbraith and Dan Driscoll. They each have lots of different clients, from large trusts and businesses to people who they've known for a long time and built a great relationship with, so my work is really varied, which I enjoy.

I love being a paraplanner. The technical side really suits me. I love the research, the report writing and being able to see a case through from start to finish.

I joined the team here just over a year ago. I live four minutes' drive away from the office in Chudleigh and my eldest daughter starts at the primary school in September. Chudleigh is a really welcoming place and AFWM supports a lot of local causes here. It's nice being on the high street as people know us and can pop in. We're a friendly bunch!

How long have you worked as a paraplanner?
About 10 years, although I did take some time off to go back to university and do a Graduate Diploma in Law. During that time, I also worked in a solicitors' firm. I found my way back into financial services and am really happy here. My experience in law is really useful when it comes to trusts, probate, succession planning and so on.

I have also achieved my Diploma in Regulated Financial Planning, and like the idea of being an adviser myself one day. Right now, I'm very settled in the paraplanning team. It's perfect for the stage of life I'm at, after taking some time off to have my daughters, and means I can continue to build my knowledge and experience.

Do you have any achievements that you're particularly proud of?
It sounds a little cheesy, but I think my biggest achievement is my family. I'm so proud of everything that Tom and I have created. Whilst I have many academic achievements that I'm also proud of, they are not the ones I'll be remembered for.

To be honest though, just getting two kids up and out each day so I can get to work on time sometimes feels like the biggest achievement!

If you could do any other job for a day, what would it be?
I'd like to be a food critic. I think everyone in the office would agree that I don't stop talking about food. Sometimes I really fancy a Big Mac, and it just hits the spot, but sometimes I want to go to a Michelin-starred restaurant.

Do you have any favourite restaurants that you could recommend to readers?
I do love a country pub setting that has a relaxed vibe but does really good meals, and I really like places that use

Left: Millie and Lottie at Stover Country Park
Right: Wilfred helping out at Lucinda and Tom's wedding

local produce. The Chagford Inn does phenomenal food – so phenomenal that we recently used them to cater our wedding through their events company Fig & Smoke.
If you're ever visiting us in Chudleigh, I would definitely recommend trying a Triple Club from Sangers and something deliciously sweet from Sugarplum.

Other than eating out, what do you enjoy doing when you're off work?
With two young children, a husband and a dog, my time is pretty taken up with them. We're spoilt in Chudleigh with so many beaches and country parks close by and we love to explore Dartmoor. We also spend a lot of time at Paignton and Dartmoor Zoos and Pennywell farm. Millie and Lottie love getting the chance to cuddle the pigs and bunnies at Pennywell (and so do I!).

We live close to our parents and siblings so try to see them as much as possible. My friends would definitely agree that I love to host and cook. I always make sure everyone is well fed and watered!

Do you have any pets?
On the first day of my second maternity leave, Tom called me. He was in Gloucester and said, "There's a golden retriever puppy that needs rehoming and he's really close to where my course is..." and I guess the rest is history! So, I ended up with a baby, a toddler and a puppy to look after when I was on maternity leave. It's probably why Tom ended up proposing that Christmas!

It would be very cool to have a pet capybara; they're like giant hamsters and seem pretty chilled.

What's been your best holiday?
During my first maternity leave, we went to Bali for two weeks. The Balinese people are so wonderful; they couldn't have treated us better. We felt so safe, so welcomed, especially travelling with a 9-month-old. The beautiful weather, the things that we got to see, the food that we got to try, the places that we stayed in – it was all just incredible. We'd love to go back with both girls.

Do you have any other destinations on your bucket list?
There are many. Firstly, Canada. We'd love to go there for three weeks, really explore, and visit my family in Calgary and Vancouver. Maybe we could time it with the Canadian Grand Prix as Tom's a big F1 fan.

We love watching *Somebody Feed Phil* on Netflix and it would be incredible to travel to all of the places he's been and to try the same food.

The girls are really into *Moana* right now and naturally I have searched for the real-life inspiration for Motunui. So, I guess any of the beautiful French Polynesian islands would also make the list!

What's the best piece of advice you've ever been given?
My mum has always said, "If in doubt, don't" and I'm a big believer in trusting my gut if something feels wrong.

Lucinda and Tom got married in May this year

Pura Ulun Danu Bratan Temple – Bali

Piggy cuddles at Pennywell

enjoy exploring more

if you go down to the woods today...

There are few places better to be in autumn than a forest. So, we asked the Venture team to share some of their favourite woodland walks...

Loe Pool

Chris Towell highly recommends walking around Cornwall's largest natural lake – Loe Pool. You can park at Helston Fairground carpark and there are several woodland paths to choose from. More details are on the National Trust’s website.

Core Hill Wood

Dan Driscolll is a regular visitor to Core Hill Wood, near Sidmouth. It’s owned by the Woodland Trust and joins onto Fire Beacon Hill, which offers fabulous views across East Devon.

Hembury Fort and Blackberry Camp

If you’re in the area, you’ll also want to make time to visit Hembury Fort and Blackberry Camp. These iron Age hill forts are popular with children as there are ramparts to clamber up (particularly at Hembury). Top tip from Kate Duggan: you can do a small loop from Hembury Fort’s carpark, but most locals cross over the road to do a longer walk that takes you to the top of the hill.

Park Hill Camp

Tabitha Parham also loves a hill fort, but her favourite is Park Hill Camp in Stourhead. A five-mile loop from the car park near Alfred’s Tower takes you through woodlands to the 18th century folly, and then back across Park Hill Camp and Turner’s Paddock. You can find the full route on the National Trust's website.

Yeo Copse

One of the newest members of our team, Tegan Whittaker, is a fan of Yeo Copse in Witheridge. An area of ancient woodland, the copse includes oak, beech, rowan and hazel trees. The path running through it links to other public rights of way and permissive paths, so you can make it part of a much longer walk if you fancy a full day out.

Ancient woodland (Minehead –Ilfracombe)

John Waldie’s recommendation is the ancient native woodland along the South West Coast Path from Minehead to Ilfracombe. This 42.5-mile section of the path includes wooded valleys, dramatic cliffs and, of course, stunning coastal views. It is, however, quite isolated and does require a decent amount of energy, so it’s not for the faint hearted!

St Just in Roseland

If you enjoy both woodland and coastal scenery, take Trevellyan Ward’s advice and get the ferry from Falmouth to St Mawes, where you can do a circular walk taking in St Just in Roseland. Reward yourself for finishing the six-mile walk with a meal at the Upper Deck restaurant of St. Mawes Hotel. (A section of the path is currently closed due to a landslip, so do check that it’s open before you lace up your walking boots...)

Tehidy Country Park

What’s better than a woodland walk? One with a café on route and the chance of live entertainment! Tehidy Country Park, recommended by Harry Griffiths, offers over nine miles of paths to wander and a coffee shop selling a range of drinks and locally produced food. Rogue Otherworld, an immersive theatre company, regularly puts on performances in the woods and you can book a ticket in advance.


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A slice of serenity

Kate Duggan escapes to **Kentisbury Grange** for some much needed 'us time'

Life is busy. Sometimes, it seems that all Rick and I talk about is the kids, house and work. So, escaping to Kentisbury Grange, just the two of us, was a great chance to reconnect. And boy, did we pack a lot into 36 hours!

Day 1

Kentisbury Grange is just outside Barnstaple, surrounded by countryside and within easy reach of Exmoor National Park. It's 1.5 hours from where we live, so we decided to stop off at South Molton for a cuppa on the way. Serendipitously, the town was having its summer plant sale. With literally hundreds of plants on sale from numerous nurseries, the market was packed and I was pretty much giddy with excitement. I did restrain myself though and only bought five plants, two pairs of earrings and those cups of tea that we originally stopped for.

Back in the car, we soon came across Browns Antiques & Reclamation. Rick and I both love a reclamation yard. The kids hate them, so this was the perfect chance to wander around without getting subjected to loud sighs and rebellious mutterings. While we didn't buy anything, I can highly recommend the place if you love vintage-ware or just enjoy a good browse. On sale was everything from a giant stone lion to antique milk churns. (I've already repurposed two old milk churns into plant pots and sadly couldn't really justify a third.)

By now, we were feeling very relaxed and our spirits lifted even further when we reached Kentisbury Grange. Who doesn't love a historic old manor house surrounded by trees, flowering shrubs and several small ponds?

We stopped off at the Coach House first – Kentisbury Grange's restaurant and bar – for a gin & tonic, where we met the owner and manager, Mark Cushway.

The grange dates back to 1894. Mark bought it in 2011 and commissioned Karen Grey Interiors to completely refurbish the interior. The main house now features 11 spacious bedrooms and suites, which are individually decorated and complete with large ensuites and roll-top baths.

Kentisbury Grange also offers two waterfront family lodges, five garden rooms and five cottage suites. While modern inside, the cottages are clad in timber or stone and set in a herb garden, so they feel a natural part of the landscaped grounds. We were staying in one of the stonework ones, which comprises a large bedroom and ensuite. Neutral décor, large windows and eye-catching pastel paintings all create a very relaxing, 'bougie' space. Homemade biscuits and a handwritten welcome note were a thoughtful addition.

After dropping off our bags, we headed to the Coach House for Sunday lunch. Both Rick and I love a good roast dinner. I regularly make them at home during the cooler

A cottage suite

months (usually fuelled by a glass of red wine) and have pretty high standards.

Thankfully, this one certainly didn't disappoint. Kentisbury Grange takes pride in the quality and provenance of its ingredients; most of the meat, fish and vegetables are sourced within a 20-mile radius.

Rick went for the beef, while I chose the vegetarian option – a halloumi, aubergine and courgette gratin. We also tucked into crispy roast potatoes, a large Yorkshire pudding each and lots of extra veg, including very tasty cauliflower cheese, roasted sweet potato and buttered greens. The portions were huge; I couldn't quite finish mine and we definitely didn't have room for pudding.

We were also impressed with the house white. I always think a good house wine is the sign of a good wine list. Kentisbury Grange has a few to choose from, including the one I went for – Gravel & Loam's Sauvignon Blanc. It had the perfect balance of acidity and rich gooseberry notes.

Our waitress, Abbie, was great fun and the bar manager, Sean, was friendly and knowledgeable, so we enjoyed chatting with both.

After lunch, we took the chance to explore the grounds and stroll off some of that food before making our way to a picnic bench next to one of the ponds. It turned out to be home to several ducks, including one very cute duckling, plus a whole family of moorhens. While we could happily have spent a few hours lounging in the sun, our cottage was one of the three that come with a hot tub, so it would have been rude not to try it out.

After a good soak and a very pleasant back massage courtesy of the hot tub's jets, it was time to get ready for dinner back at the Coach House.

I started with olives, red peppers and homemade toasted bread. Rick chose the scallops, which were perfectly charred and served with wild mushrooms, sweet potato and a rich and creamy samphire dressing.

For his main, Rick went for the catch of the day – sea bass. Perfectly cooked with a nice crispy skin, it was accompanied by slow-roasted tomatoes, field mushrooms and fries, and drizzled with balsamic vinegar.

I didn't fancy the vegetarian main – a halloumi burger – so the chef kindly offered to make me something different. I was offered gnocchi or linguine and went with the linguine. It was deliciously creamy, deliciously cheesy and accompanied by several different wild mushrooms. Honestly one of the best pasta dishes I've had in a long time.

While Rick couldn't manage a pudding, I decided I need to try one, if only to mention it in this review. I was very glad I did, as my lemon posset topped with raspberries was the perfect end to the meal.

Afterwards, we waddled back to our cottage to relax on the veranda. Bliss.

Day 2

The next morning, we made our way back to the Coach House for yet more food. Rick tucked into a full English, while I went for eggs benedict. Again, all cooked to perfection.

We did consider going for a long walk on Exmoor after check-out, or spending the day at one of North Devon's stunning beaches. However, we hadn't brought walking boots

Roast dinner

Down by the ponds

Catch of the day – sea bass

Our suite

or beach towels so decided to head to the Valley of the Rocks instead – a coastal rocky outcrop with a decent path. You can scramble to the top of the rocks, but we were still full and not feeling particularly energetic so stuck to the path. We very much enjoyed the views though.

Then it was onto Lynton & Lynmouth. As many readers will know, these are twin villages joined by a Victorian cliff railway. (The steepest water-powered cliff railway in the world apparently.)

Lynton (at the top) has several independent shops and cafés, which we enjoyed pottering around before taking a trip on the railway down to Lynmouth.

Much of Lynmouth was damaged or destroyed by a devastating flood in 1952. One of the worst UK river floods in history, it killed 34 people. While we didn't visit Lynmouth Flood Memorial Hall, we did read many of the memorial boards that are dotted around the village.

Lynmouth was also the site of an impressive feat of endurance that sounds like the plot of a rather unrealistic movie. Back in 1899, a sailing ship was damaged in a storm and the crew were at risk of being lost at sea. The lifeboat couldn't launch from Lynmouth due to the weather conditions, so it was pulled to Porlock Weir by 18 horses, aided by more than 100 villagers.

There were gale force winds for much of the 13-mile journey and the team had to climb the steep track 1,400 feet above sea level, but they managed to pull the lifeboat all the way to Porlock Weir and the crew of the stricken ship were rescued.

The weather was considerably better the day that we visited Lynmouth, so as well as learning about the history of the village, Rick and I shared a bag of chips in the sun on the seafront.

There was a bit of a queue at the railway, so we decided to hike back up to Lynton. The Poet's Walk zig zags up the cliff, but it was still rather steep in places and we did get a few disbelieving looks by people walking down. (Most tourists make the sensible decision to walk down and take the railway back.) Still, we made it and rewarded ourselves with an ice-cream at the top.

Then it was time to head home, collect our daughter from work and get back to family life. We'd packed an awful lot (including several thousand calories) into two days but felt thoroughly rejuvenated. And really, what else can you ask for from a break away?

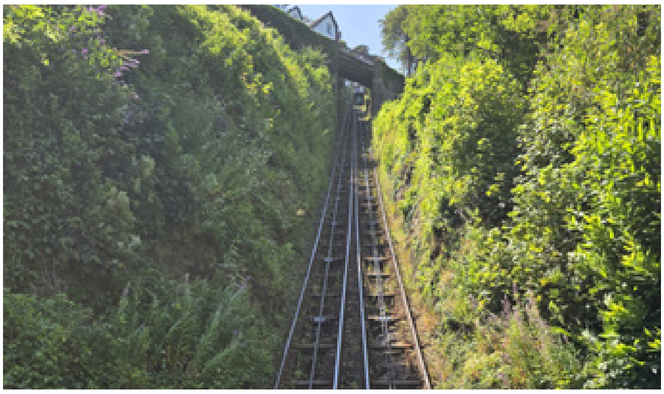
Stay here

An overnight stay at Kentisbury Grange costs from £135, including breakfast. Or if you're local, why not treat yourself to a two-course Sunday lunch for two for just £55?

Kentisbury Grange Hotel, Kentisbury, Barnstaple, EX31 4NL

kentisburygrange.com
reception@kentisburygrange.com
01271 545008

Slightly out of breath on the walk back up to Lynton



Lynton & Lynmouth Cliff Railway

The Valley of the Rocks

Lynmouth

Slovenia
small but mighty

Lake Bled

Natalie Baker reveals why this tiny country deserves a place on your travel wishlist

Some destinations impress with scale. Slovenia does something far more intriguing. It offers the sensation of travelling through several corners of Europe, but without the long journeys usually required to reach them. A beautiful capital, Alpine lakes, snow-capped peaks, emerald rivers, vineyard hills, countryside so green it feels almost theatrical and a stretch of Adriatic coastline all sit within a country so compact that the scenery can transform completely in the space of a morning.

That's Slovenia's quiet brilliance. It isn't simply small; it's beautifully concentrated. The Alps rise with proper drama in the north-west, the Adriatic softens the south-west with Mediterranean light, and between them lie forests, valleys, castles, vineyards and villages that make the journey itself part of the seduction. Few destinations offer such extraordinary variety with so little effort. Here, breakfast beside the Ljubljanica river can be followed by lunch overlooking an Alpine lake before the day ends watching the sun melt into the Adriatic.

Ljubljana is often the first note, and what an elegant one it makes. There are capitals that overwhelm; Ljubljana prefers to charm. The Ljubljanica river winds through the historic centre, its banks lined with cafés, market stalls, bridges and promenades that invite wandering rather than rushing. It's cultured without being grandiose, lively without becoming exhausting, and intimate enough to understand almost immediately.

Much of the city's character comes from architect Jože Plečnik, whose bridges, colonnades and public spaces helped shape Ljubljana's distinctive sense of proportion and imagination. His Triple Bridge remains one of the city's defining images, while the Central Market adds daily colour and rhythm. Above it all, Ljubljana Castle rises from a green hill, keeping watch over a capital that somehow manages to feel both historic and youthful. The old town below is full of pastel façades, cobbled lanes and open-air terraces, the sort of place where lunch slips effortlessly into late afternoon.

Yet one of Slovenia's greatest pleasures is how quickly the scenery transforms. Little more than an hour after leaving the capital, the city gives way to Alpine lakes and mountain peaks, culminating in the country's most

Ljubljana

recognisable view. Lake Bled appears like something imagined by a romantic painter: a church-topped island, a medieval castle clinging to a cliff and mountains gathered beyond the water. It is Slovenia's most famous image, but the first glimpse still has the power to stop conversation.

Bled's appeal lies in its sense of ceremony. Take a traditional pletna boat across the lake, climb the stone steps to the Church of the Assumption or wander the shoreline before pausing for the town's famous cream cake with the water shimmering nearby. It's polished and storybook-like, certainly, but never detached from its Alpine surroundings. Continue a little further and Lake Bohinj offers a quieter counterpoint. Broader, wilder and tucked within Triglav National Park, Bohinj is less postcard, more exhale – a place of crystal-clear water, wooded slopes and mountain stillness.

The Julian Alps make Slovenia seem far larger than the map suggests. Triglav, the country's highest peak, stands proudly as a national symbol, while the valleys below offer clean air, rushing water and exhilarating space. This is a region made for movement, whether that's hiking, cycling, rafting, skiing or simply driving roads where every bend reveals another extraordinary panorama.

Emerald water is the first thing that catches your eye in the Soča Valley. Flowing between pale limestone cliffs, forests and traditional mountain villages, the Soča river is almost impossibly vivid, creating one of Europe's most spectacular natural landscapes. Around Bovec and Kobarid, adventure and history exist side by side. One morning might be spent rafting through the valley before an afternoon exploring First World War heritage or lingering over a memorable lunch inspired by local ingredients. Nature never feels distant here; it's woven effortlessly into everyday life.

Just when the imagination settles on Slovenia as a country of lakes and mountains, the scenery changes once again. The coastline may be short, but it possesses remarkable character. Around Piran and Portorož, Alpine meadows give way to Venetian façades, church towers, seafood restaurants and the unmistakable scent of the Adriatic. Piran, in particular, seems perfectly shaped by the

Lake Bled

Lake Bohinj

Triglav

sea. Tartini Square opens elegantly towards the harbour, while narrow lanes climb towards viewpoints where terracotta rooftops meet sparkling blue water.

Its coastline doesn't need to stretch for miles to leave an impression. A morning spent wandering Piran's medieval streets can be followed by an afternoon exploring the centuries-old salt pans of Sečovlje Salina Nature Park before settling into a waterside restaurant as fishing boats return with the day's catch. Slovenia's Mediterranean coast never tries to rival Europe's better-known beach destinations. Instead, it wins you over with intimacy, authenticity and an effortless sense of place.

Then there's the countryside, quietly tying everything together. Slovenia's vineyards and food regions reveal yet another side of the destination, particularly in Goriška Brda and the Vipava Valley, where rolling hills, stone villages and family-run wineries encourage a gentler pace. This is a nation that takes enormous pride in its produce, from mountain cheeses and forest honey to olive oil, freshwater fish and wines that remain one of Europe's best-kept secrets.

Food here is never simply something to enjoy between sightseeing. It tells the story of the country's geography. Alpine, Mediterranean, Karst and Pannonian influences meet on every menu, creating cuisine that's wonderfully diverse for such a compact destination. One meal may celebrate river trout, mountain dairy and woodland flavours, while the next leans towards freshly caught seafood, fragrant herbs and olive oil beside the coast. Long lunches overlooking vineyards become every bit as memorable as the scenery itself.

Perhaps that's Slovenia's greatest gift. Few destinations allow you to experience such remarkable variety without ever feeling hurried. One day might begin wandering Ljubljana's riverside streets, continue beside an emerald lake, wind through vineyard-covered hills and end with fresh seafood overlooking the Adriatic. Each landscape has its own unmistakable identity, yet together they create a journey that feels wonderfully seamless from beginning to end.

For travellers who want more than a single-note escape, Slovenia is quietly exceptional. Come for Ljubljana's riverside elegance, stay for Bled's fairytale beauty, Bohinj's stillness, the Soča's emerald rush, the Julian Alps' grandeur, Piran's Adriatic glow and the vineyard hills that make the country's slower side so rewarding. In just a few days, you'll experience landscapes that elsewhere would demand an entire grand tour.

That, perhaps, is Slovenia's greatest surprise. It may be small on the map, but it's generous in beauty, variety and quiet confidence. A country of mountains and sea, cities and caves, lakes and vineyards, it proves that the most memorable journeys aren't always the ones that cover the greatest distance, but the ones that make every mile count. V

Tartini Square, Piran

Šmartno village surrounded by vineyards in Goriška Brda

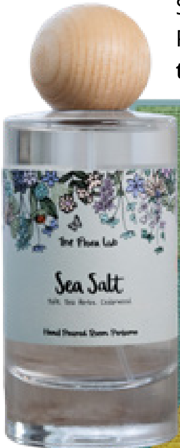
Bridge over Great Soča gorge

enjoy being at home more

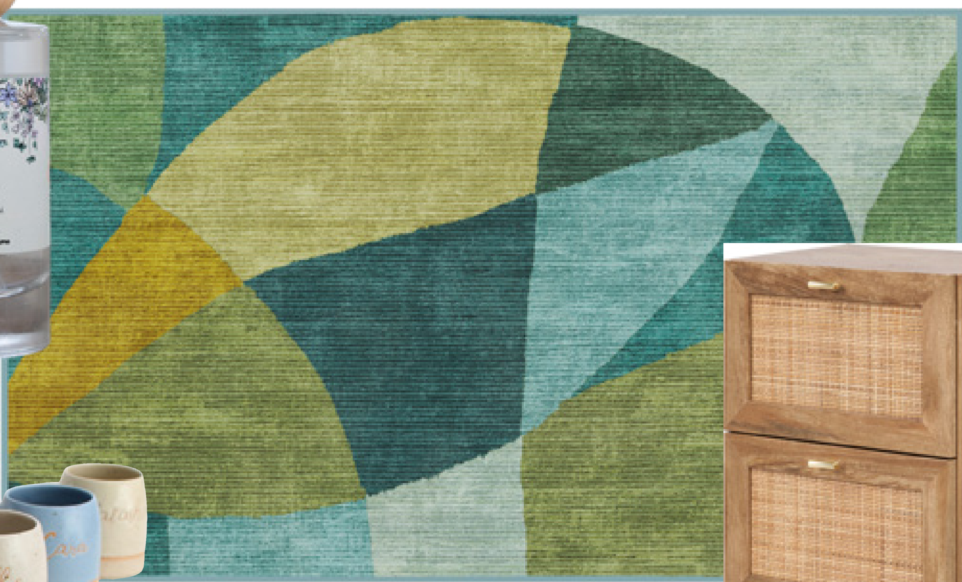
the good life

As we settle into the quieter months, bring an extra sense of calm to your home

Daybed nook painted in Earthborn Lifestyle Emulsion in shade Quick Dip, £59 for 2.5 litres, **earthbornpaints.co.uk**



Sea Salt Room Perfume Spray, £20, **thefloralab.com**



Boreal Manual Beech Wood Pepper Mill, £44.99, **uk.peugeot-saveurs.com**

Kayla Teal Green Flatwoven Rug, from £99, **ruggable.co.uk**

Personalised Stoneware Mug, £35, **habulous.co.uk**

Cricket Footstool, £399, **sofology.co.uk**

Hendrix Natural Rattan Tall Unit, £245, **ruma.co.uk**

Grey Wall-Mounted Wooden Plate Rack, £109.95, **melodymaison.co.uk**

Silk Road Diffuser, £80, **oka.com**

Handmade Shaker Kitchen, prices vary, **oliveandbarr.com**

Elliot Glass Table Lamp, £140, **cotswoldco.com**

Pear Gotland Wool Throw, £89, **countrymouse.co.uk**

Wall Clock, £29.99, **dobbies.com**

Single Pelt Sheepskin Rug, £35, **dunelm.com**

Weathered Terracotta Effect Decorative Jug, £35, **clickstyle.co.uk**

Enola Low Stool in Rustic Oak, £99, **dunelm.com**

Geneva Oak Rattan Wooden Bed, £659, **happybeds.co.uk**

Charles Bentley Rustic Metal Bench, £98, **wickes.co.uk**

Maisie Pear And Lily Metal Watering Can, £29.99, **ivylinegb.co.uk**

Please note that prices may have changed since going to print.

mini mouse

Harvest mice were once a common sight in hay and corn fields, but these diminutive rodents are now much less often seen in our countryside. Here, **Steve Hussey** from Devon Wildlife Trust gives us a closer look at these tiny beauties

With a scientific name of *Micromys minutus*, it's probably no surprise to find out that harvest mice are Europe's smallest rodent. They have a body length of just 5-8cm and weigh only 5-11g, which is about the same as a single pound coin. Being lightweight allows harvest mice to live much of their lives off the ground, clambering in the canopy created by the slender stems of grasses, reeds and cereal crops or among the thick foliage of brambles and other scrubby undergrowth.

Harvest mice exploit their elevated position to feed on buds, seeds and berries. These make up the bulk of their diet, but they will also turn to eating insects when available.

A harvest mouse's life is busy and brief. They are prodigious breeders. Females become sexually mature from just 45 days of age. If food availability remains good, a female might go on to give birth two or three times across a single summer, producing up to eight pups at a time. Each of these litters is raised in a specially constructed ball-shaped nest, which is often suspended between grass stems. The parents construct these snug nurseries by using their teeth to shred vegetation before weaving it together to make their creation secure.

Credit: Charles Thody Photography

The abundance of harvest mice pups exists as an insurance policy for the species. Harvest mice appear on the menus of many local predators. Barn owls, grass snakes, weasels, stoats and foxes will account for many losses, but corvids (members of the crow family), herons and domestic cats will also take full advantage of the opportunity to take tasty young harvest mice if they discover their nests. Few harvest mice live to see a second year of life.

Where to see harvest mice

Changing farming practices, including the use of pesticides and herbicides which reduce mice's food sources, along with greater mechanisation, has meant that few of today's harvest mice populations are to be found in modern harvest fields. Instead, they are more often to be found living in reed beds, in areas of rough grassland and some hedgerows.

Given their size and the numbers of predators they face, harvest mice are difficult to spot. However, it is worth looking out for their characteristic nests. These often become more obvious as autumn turns to winter and dense foliage dies back to reveal their presence.

Did you know?

It's not just monkeys who have a prehensile tail; harvest mice possess one of these useful adaptations too. They use them to balance and grip when climbing among grass stems.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la dolce eater

enjoy cooking more

Dara Klein learned how to cook in her parents' Italian trattoria. She's now the owner and head chef of her own restaurant in London – Tiella. Here, she shares two recipes from her new book, *La Trattoria*

Spaghetti ai frutti di mare *Spaghetti with fruits of the sea*

Following tradition, I prefer cooking this recipe during the months of the year that contain the letter 'r' (September to April). This may seem counterintuitive as seafood pasta is often associated with summertime, but trust me, winter shellfish is a league above: the mussels and clams are plumper and juicier, with a lovely salinity and freshness to them. I strongly recommend visiting your local fishmonger to acquire the mussels, clams and prawns for this dish – the quality compared to supermarket shellfish is unmatched.

SERVES 4

- 400g clams
- 800g mussels
- 16 king prawns, shell on
- 4 tbsp extra virgin olive oil, plus extra for drizzling
- 120ml white wine, plus extra for deglazing
- 2 shallots
- 100g parsley
- 2 garlic cloves
- 1 tbsp tomato puree
- 2 anchovy fillets
- 1 x 400g tin of plum tomatoes
- 400g dried spaghetti
- 1 tbsp lemon juice
- Lemon wedges, to serve
- Bread, to serve
- Sea salt and freshly ground black pepper

As soon as you're back from the fishmonger, clean the clams and mussels by rinsing under cold running water. Remove any beards from the mussels and discard any with cracked shells. Place the clams in a bowl and cover with cold water and a small handful of salt. Place the mussels in a separate bowl and cover with a damp kitchen cloth. Refrigerate immediately.

Preheat the oven to 200°C fan. On a chopping board, remove the prawn heads and peel off the shells, leaving the tail intact. Place the heads and shells on an unlined baking tray, drizzle with 1 tablespoon of olive oil and season with a three-finger pinch of salt. Roast in the oven for 10 minutes, or until golden and fragrant.

Meanwhile, de-vein the prawns by making an incision along the back and removing the dark intestinal tract. Place the cleaned prawns on a piece of kitchen paper and refrigerate.

Remove the prawn shells from the oven and transfer to a saucepan. Deglaze the tray with a little hot water or a splash of the white wine, scraping up any caramelisation with a wooden spoon, and add to the pan. Cover with 300ml of cold water. Halve 1 shallot and add to the pan along with the parsley stalks (saving the leaves for later). Bring to the boil, then reduce the heat and simmer for 20 minutes. Keep an eye on the stock and remove from the heat early if it reduces too quickly. While you're waiting for the prawn stock to reduce, finely dice the garlic and 1 shallot.

Strain the stock through a sieve set over a large heatproof bowl or saucepan, pressing down on the shells to extract as much liquid as possible. Strain the stock again to remove any shell fragments.

Set a wide, high-sided pan over a medium-high heat. Once the pan is hot, add 3 tablespoons of olive oil, the diced garlic and shallot, and a big four-finger pinch of salt. Cook for 2 minutes until fragrant. Stir in the tomato puree and cook for 2 minutes until caramelised. Add the anchovies and tinned tomatoes, squishing down the tomatoes with the back of a spoon. Add a three-finger pinch of salt. Reduce the heat to medium and cook for around 10 minutes, or until the tomatoes have broken down.

Increase the heat to medium-high, add the wine and allow the alcohol to evaporate before adding in the prawn stock. Reduce the heat to medium and simmer for 10 minutes.

The trick to this dish coming together is timing, making sure the cooking of the seafood and the spaghetti is in sync. I like to start cooking the seafood around 10 minutes before the pasta is ready. Bring a large pan of salted water to a rolling boil and cook the spaghetti according to the packet instructions, reducing the time by 1 minute.

Remove the seafood from the fridge. Drain and rinse the clams. Give the mussels one final rinse, checking none have opened. Gradually add the mussels to the sauce, cooking in batches to avoid overcrowding. Jiggle the pan as they cook to distribute the heat evenly. As the mussels open, remove them from the pan and set aside in a bowl. Add the clams and repeat the process. Taste the sauce and season with a couple of big pinches of salt.

Cook the prawns in the sauce for 2 minutes on each side, until they curl and turn pink and opaque. Remove from the pan and set aside on a plate.

Drain the spaghetti, reserving around 200ml of the cooking water. Add the pasta to the sauce, along with a couple of large ladlefuls of the reserved water. Toss the pan back and forth or stir vigorously to emulsify the sauce. Add 2 tablespoons of olive oil, the lemon juice and parsley leaves. Combine thoroughly until the sauce is glossy and the pasta is well-coated. Taste and adjust the seasoning and acidity if needed.

Spoon the pasta onto plates and top with the mussels, clams and prawns. Garnish with a drizzle of olive oil and lemon wedges. Place bowls for the shells, finger bowls and plenty of napkins on the table. Serve with bread for scarpetta.

Recipes continued overleaf...

Torta Caprese *Flourless chocolate and hazelnut cake*

Torta Caprese is a wonderfully rich flourless chocolate cake made with ground almonds. Like many traditional Italian recipes, its history is hotly contested: some say it was created by a Neapolitan baker who forgot to add flour to his cake mix; others say it was first baked to lift the spirits of a melancholy child queen; it even has links to Al Capone and the Camorra.

I like to pair torta Caprese with whipped cream and Amarena cherries preserved in syrup, but it also works nicely with mascarpone laced with espresso, or even fresh berries when they're in season.

SERVES 4

- 170g hazelnuts (preferably skinless)
- 170g unsalted butter
- 170g good-quality 70% chocolate
- 170g light brown sugar
- 4 eggs, separated
- 1½ tbsp Marsala, amaretto, Disaronno or rum (optional)
- Sea salt

To serve
- Icing sugar or cocoa powder
- Whipped cream, mascarpone or crème fraîche
- Amarena cherries in syrup, fresh raspberries or strawberries

Preheat the oven to 160°C fan. Grease and line a 20cm round spring-form cake tin with baking paper. Toast the hazelnuts in the oven for around 11 minutes, or until golden. Remove from the oven and allow to cool. If the hazelnuts still have their skins on, place inside a clean tea towel and rub vigorously to remove the skins.

Blitz the hazelnuts to a fine sandy texture. Stop if they start to clump or you'll end up with nut butter. Conversely, ensure the hazelnuts aren't too coarse as this will result in a very crumbly cake.

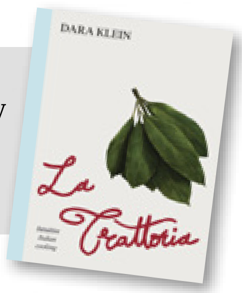
Place the butter and chocolate in a heatproof bowl over a pan of simmering water and allow to melt. Ensure the heat isn't too high and the water isn't touching the bowl or the chocolate might burn. Stir occasionally to incorporate.

Once the chocolate has melted, remove from the heat and add the ground hazelnuts, sugar and 2 pinches of salt. Stir to combine. Allow the batter to cool slightly, then add the egg yolks and booze, if using, and whisk to combine.

In a separate bowl, whip the egg whites to soft peaks. Fold the egg whites through the chocolate batter in thirds. Pour the batter into your prepared cake tin and smooth the top with a spatula or palette knife. Bake in the oven for 40 minutes. Remove from the oven and allow to cool at room temperature. This cake benefits from an overnight rest. I like to refrigerate overnight before turning it out and slicing.

To serve, flash bake individual slices in the oven at 180°C for a few minutes so that the cake warms through and becomes gooey. Traditionally, icing sugar is sifted on top, but I prefer to use good quality cocoa powder. This cake is delicious on its own, but I like to serve mine with Amarena cherries and whipped cream or crème fraîche on the side. V

Recipes taken from *La Trattoria* by Dara Klein (Ebury Press, £30.00). Photography by Caitlin Isola



fur-ever family

One of Kate's adopted cats, Splodge

Thinking of adding a new pet to your family? **Kate Duggan** shares what she's learned from almost 20 years of adopting animals

There's a lot of excitement in my household at the moment, as we're hoping to welcome a new dog in early September. She's a one-year-old Heinz 57 who's currently in a pound in Bulgaria. Our whole family is already completely besotted.

We've always adopted our dogs and cats rather than buying them from a breeder. Our last dog, Maisie, was a stray from Cyprus. While she had her foibles, to us she was perfect and we feel very lucky that she was in our lives for almost 11 years.

As I've spent untold hours looking for a new dog to adopt, I thought I'd share some of what I've learned, dispel a few myths, and promote a few animal rescue charities you may not have heard of.

Myth 1: They've all been rescued from abuse

Most UK-based pets are rehomed due to a change in their previous owner's circumstances. Lisa Darcy is the manager of Woodside Animal Sanctuary. She explains, "Moving into rental accommodation that won't allow pets is one of the main reasons that people surrender their animals to us. Financial aspects are also common.

"When it comes to small animals, they've often been mis-sexed by a pet shop, so the owner has ended up with multiples. We've currently got around 20 degus as the owner started with a couple and ended up with 30!"

She adds, "Neutering is so important, and not just to avoid accidental litters. For example, when a male dog is neutered, it's much less likely to fight and if a female rabbit isn't spayed, there's a 90% chance that it will die from ovarian cancer."

Accidental litters are a key reason that so many stray dogs end up in pounds in countries like Cyprus, Bulgaria and Romania. Another reason is dogs being bred to be used for hunting or guarding property, who are then dumped if they're not suitable for the job. Jackie Mackenzie volunteers for Dali Dog Rescue, which rehomes dogs that have been brought over from Cyprus. She shares, "If anything, the situation is getting worse; the strays just keep coming in."

Myth 2: They all have behavioural problems

Most of the pets that are offered for adoption will have been assessed by the charity. They're likely past the teething puppy stage, but they may need housetraining if they haven't lived in a home before. Usually, this will only take a few days.

And, as Lisa says, "I like to think that with an older pet, you know their personality, you know what you're getting. Whereas with a puppy, you haven't found that out yet. Some traits don't tend to show until the six-to-18-month mark."

Myth 3: Rescue charities have too many restrictions

Charities need to check that you can offer a suitable home, but it doesn't need to be a perfect home. As Lisa says, "We're not trying to make it hard; we're just trying to find the right match. Our home visits are just to check that people live where they say they live and that the animal is going to be safe and secure."

Myth 4: It should be free to adopt a pet

Animal charities have to cover their costs and can't rely on donations alone to do that. The amount you pay will depend on the type of pet you're getting and where you're getting it from. We're paying £425 for our new dog for example, which covers the cost of her transport from Bulgaria.

Pets in the UK tend to be slightly cheaper. Cats are usually around £70 to £120 to adopt, while a smaller animal such as a chinchilla might be closer to £50.

As Lisa explains, “All of our dogs and cats are neutered, vaccinated, wormed, flea sprayed, and microchipped. The adoption fee goes towards that, but it doesn't even always cover those costs. So really, you’re just paying for the treatment rather than the animal itself.”

Myth 5: You can’t adopt puppies through a rescue

Puppies are much less likely to be offered for adoption through a UK rescue centre. However, they do sometimes come up. You can also often adopt a puppy from a charity that rescues dogs from abroad.

However, it’s worth considering adopting an adult animal. It will likely be less active than a younger one, so you won’t need to dedicate quite as much time or energy to it. You could even offer a retirement home for a pet that desperately needs some comfort in its twilight years.

Advice for adopting

- If you want to buy a purebred dog, then do your research on breed traits and related health issues first. As Lisa says, “We see a lot of people who are struggling because they've chosen the wrong breed, rather than because they’re not a good dog owner.” Those traits may not be what you’re expecting. Staffordshire Bull Terriers, for instance, can make fantastic family pets as they’re characteristically very gentle.

- Check that the organisation you’re adopting from is legitimate. Ideally, they should be registered as a charity in the UK. Read reviews on Facebook or Google, going back at least a year (ideally longer). Jackie adds, “Some charities have adopters’ groups on Facebook that you can join. Adopters tend to be pretty honest about their experiences, which gives you a feel for the institution you're adopting from.”

- Pets from reputable charities are usually neutered and will have had various health tests. If it’s coming from abroad, you’ll want to check that it’s been tested for the most prevalent diseases, such as leishmaniasis. Jackie adds, “We do blood tests on the dogs as soon as they come in and treat whatever needs to be treated, then we test them again before they fly.”

Fostering

If you’re not in a position to take on a new pet, perhaps you could foster one? Fosterers help to get an animal out of a pound and into a home, where it can blossom and be more likely to find a forever home. As Jackie says, “They are the most amazing people in the world. They put themselves out for these dogs. They fall in love with them, and it breaks their hearts every time the dog moves on, but they do it because they know there's another dog that needs them.”

Next steps...

The best place to start looking for a new pet is your local animal shelter. However, you may need to widen your search area to find the pet that’s right for you.

Kate's new adopted dog

Kate's adopted cat Sprocket

Hades, adopted from Cats Protection by *Venture* designer Lauren Hopkins

Woodside Animal Sanctuary

Woodside Animal Sanctuary is based in Plymouth. As well as rehoming everything from dogs and cats to degus and chickens, the charity has a sanctuary for animals that are unlikely to find new homes.
woodsidesanctuary.org.uk

Dali Dog Rescue UK

In 2010, a 22-year-old woman called Marilena walked into a local pound in Cyprus, saw the horrific state the dogs were in, and decided to do something to help. 16 years' later, D.O.G Rescue Cyprus (Dali Organised Group) has rehomed more than 3,000 dogs, mainly to UK homes. We adopted Maisie through the charity and can't recommend them enough.
In 2022, a sister charity, Dali Dog Rescue UK, was set up to provide extra support. It fundraises for and helps to rehome Dali dogs who are currently being fostered in the UK, or who need to be rehomed due to a change of circumstances in their current homes. **dalidogrescue.uk**

Pets4Homes

I found both Maisie and our new dog on Pets4Homes. Many (but not all) charities advertise pets for adoption through the platform. If you're looking for a dog or a cat, you can do a search for those that are up for adoption rather than for sale, and filter by age, breed and so on. **pets4homes.co.uk**

Oldies Club

As the name suggests, Oldies Club helps to rehome older dogs from rescue centres across the UK. At the time of going to print, the charity was advertising a pair of elderly dachshunds in Devon, a nine-year-old cross-breed in Cornwall, an 11-year-old French bulldog in London, and numerous other pets. **oldies.org.uk**

Break the Chains UK

Our new dog is coming to us thanks to a charity called Break the Chains UK, which finds homes for dogs that have been abandoned in Bulgaria. The charity is staffed entirely by volunteers, most of whom are based in the UK.
breakthechainsdogrescue.com

"

When we decided to get a second dog, we knew we wanted a rescue, and we knew we wanted a terrier. We were about to go through the usual adoption process when we were lucky enough to hear through a friend about a fox terrier breeder that was closing for business and had a four-month-old pedigree puppy that no one wanted due to him being male and 'runty'. Two days later, Basil became part of the family. He was a real challenge in the first few months as he came with a lot of issues, both physical and psychological, but now we can't imagine life without him."

Guy Cracknell, Venture *Designer*

"

We got Jess from Margaret Green Animal Resue when she was four years old. Rescuing was always our preference; learning your dog's personality and any issues they may bring with them is overshadowed by giving them a second chance at happiness, and they will love you all the more for it. Jess is a lab-collie cross and super clever, so keeping her amused is a daily challenge and she definitely keeps us active! She brings us so much joy."

Sharon West, AFWM Marketing Manager

Sharon's lab-collie cross

Guy's adopted fox terrier

be more Amy

270 people completed a remarkable challenge earlier this year, undertaking the 630-mile South West Coast Path Challenge as a relay team, raising £25,000 for charity. The Be More Amy event was organised to commemorate the life of a local hero, Commander Amy Gilmore MBE Royal Navy

Amy started her Naval career in 2002. She trained at Dartmouth Naval College and Royal Naval Air Station Culdrose, as well as gaining degrees from both Oxford and Cambridge. Rising through the ranks, Amy was promoted to Commander in the Fleet Air Arm (the Naval air force).

Amy's husband, Captain Steve Gilmore Royal Navy, says, "Amy took to the Navy like a duck to water. She was very adventurous and just loved life. In 2017, she received a Fleet Commander's commendation for challenging the Russian Aircraft Carrier Kuznetsov with her Wildcat when they passed through the English Channel. Then, in 2018, she received the Queen's Commendation for Valuable Service for her disaster relief work – two huge Category 5 hurricanes hit the Caribbean; Amy was one of the first on scene and her actions saved many lives. She was also awarded an MBE in 2022 for her work integrating missiles on the Wildcat helicopter. Our wall is full of her commendations and plaudits."

Amy receiving her MBE

There's no doubt that Amy and Steve's home would have continued to fill up with many more certificates marking her achievements, but Amy passed away from breast cancer last year, aged 41.

Amy was originally from Birmingham and travelled all over the world with her work. However, home was Dorset. Amongst her many ambitions, Amy wanted to walk the whole of the South West Coast Path. While Amy didn't have the chance to complete the path, her supporters did it on her behalf. Over seven days this May, Amy's friends, colleagues and family members walked or ran in teams. Rather than passing on a baton, Amy's walking poles were handed from group to group. As a continuous relay, the challenge meant many people were walking through the night, often during heavy rain and strong winds.

Both the endurance required for the challenge and the fundraising element of it would have appealed greatly to Amy. While in remission for her cancer, she completed an Iron Man and climbed Mont Blanc, raising thousands of pounds for cancer charities.

A close friend of Amy's, Surgeon Commander (Surg Cdr) Rachael Booth, came up with the idea for the Be More Amy challenge. A large team of volunteers helped with the organisation, led by Cdr Anna Misiak, Lt Cdr Jim Gallagher and Surg Cdr Rob Strachan.

Steve adds, "People's willingness to step forward, in many cases at short notice and in difficult conditions, embodied the qualities Amy represented – grit, courage, humour, resilience, teamwork and selfless commitment to others.

"People took responsibility for getting themselves to their group's starting line in time for baton exchange, often at 1am or 4am, and then hiking or running 10 to 15 miles in all weathers. Ferries don't run at that time, so some people had to organise their own boat transfers across Devon and Cornwall's many rivers and estuaries. There were people with dinghies and ribs ferrying people across, and we had Merlin helicopters involved too. We kept the momentum going continuously, 24 hours a day, for the seven days. Collectively, participants covered over 4,200 miles and climbed a height of 180,000 metres, equivalent to more than 20 Everests!

Steve himself walked six legs of the route, as did most of the organisers. He shares, "It's been a way to both celebrate Amy and grieve for her collectively. It created opportunities for healing, remembrance and reconnection. The coastline is beautiful and you can walk along beside someone and just take your time to have that conversation. And it's a legacy to her, perpetuating her goodwill and positivity."

As Amy's sister, Nicola Webb, shares, "Amy's family found the event extremely helpful and gained a real insight into the power of the Navy family to come together and provide support in a positive and purposeful way."

The 270 people taking on the South West Coast Path Challenge weren't Amy's only supporters; 351 people ran laps on the flight deck of the Aircraft Carrier HMS Queen Elizabeth – Amy's last sea appointment as Operations Officer – to raise money in Amy's memory. The Flight Deck Challenge was organised by former shipmates and close friends of Amy's – Met Officer Lt Cdr Anna Sanocki RN and Captain Claire Thompson OBE RN. Altogether, the crew members ran 1,610 miles, with one runner completing a full marathon and several other crew members running a half marathon. HMS Queen Elizabeth's bridge mess has also been dedicated to Amy, and, as Steve says, "Those that served with her take great heart in knowing a little piece of her memory still ships out on adventures on the high seas!"

One of the reasons for the success of both challenges is the sheer number of people who took part. Most people knew Amy personally – as a close friend, colleague or family member. It's also one of the reasons that her funeral was held at Sherborne Abbey and attended by hundreds of people. Steve shares, "A minute's silence was marked by her Guard of Honour firing a volley of three shots over Amy's coffin followed by a Royal Marine bugler playing the last post. The last bar of the 'carry on' was marked by a low-level flyover of three Wildcat helicopters in close formation. It was exactly as Amy had planned it, including a good old wake to celebrate her life well lived, which went on until three in the morning!

"She definitely made me a better person. I still have a little voice in my head saying, 'What would Amy do?' She's still guiding me." V

Passing on Amy's walking poles during the Be More Amy relay walk

"It really reflected Amy's belief in inclusivity; there was everyone from a seven-month-old baby to people in their 70s and 80s. We had a flat walk along Weymouth seafront for the oldest people, and then others would be sprinting up and down hills."

The **£25,000** raised will be split between the following three charities:

Weldmar Hospicecare

Weldmar Hospicecare provides specialist end-of-life care in Dorset. Steve shares, "Amy was in palliative care with Weldmar for 33 days. They were phenomenal in caring for both Amy and her family and close friends, making her last weeks as comfortable and peaceful as possible as we prepared to say goodbye."

Military vs Cancer

This specialist charity helps to alleviate the effects of cancer for military personnel and their families. It funds nursing care, respite breaks, home adaptations and more.

Make 2nds Count

Make 2nds Count funds research into secondary (metastatic) breast cancer and helps to connect patients to clinical trial programmes. Steve says, "Amy wanted to give herself the best possible fighting chance and take absolute agency for her own health. A stage 4 diagnosis is pretty much a terminal diagnosis, but she took every opportunity to try new treatments and live her life to the full. Make 2nds Count were awesome at helping her to do that."

If you'd like to make a donation in Amy's memory, please visit **justgiving.com/team/bemoreamy**

Amy's friend, fellow FAA Aviator, tri-athlete and Naval Aviator, Lt Lily-Mae Fisher RN was the first serving female Royal Navy Commando and ran 40km for the Be More Amy challenge. Lily-Mae was tragically killed in a helicopter crash just two weeks later, alongside Lt Cdr Chris Gayson RN and Petty Officer Owen Green. All are buried at the Fleet Air Arm memorial churchyard in Yeovilton, Somerset.

A new Fleet Air Arm award has been launched in Amy's honour. Steve explains, "The Be More Amy Award is for people who've shown compassion, team spirit and inclusivity. It's for civil servants as well as military personnel and recognises, perpetuates and celebrates her ethos." It will be awarded in the House of Lords each November.

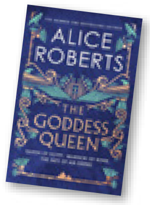
enjoy reading more

THE BOOKERY recommends

COMMUNITY OWNED SINCE 2013

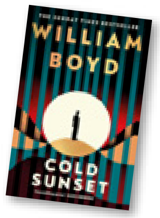
Books to fall in love with this autumn

The Goddess Queen Alice Roberts



Top-rated TV historian Alice Roberts dips her toe into historical fiction for the first time with a new take on Ancient Egypt's most notorious power couple: Antony and Cleopatra. Love, tragedy and the pursuit of power make this a must-read novel from the imagination of an already formidable historian who now looks set to conquer fiction.
FICTION | Hardback

Cold Sunset William Boyd



Concluding his acclaimed espionage trilogy, William Boyd takes us once more into the world of Gabriel Dax – travel writer and reluctant spy – who has become embroiled with Soviet, American and British intelligence agencies and is trying to untangle himself from the lies (and women) which relentlessly pursue him. A satisfying blend of thriller and literary fiction that can only be pulled off by one of our greatest authors.
FICTION | Hardback

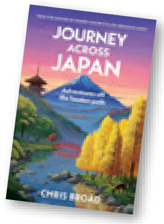
More Gillian Anderson

Internationally acclaimed for her roles in T*he X-Files, The Fall* and *Sex Education*, award-winning actress Gillian Anderson follows up her first volume of anonymous bedroom fantasies with... *More!* Promising to be as provocative as her previous book, these steamy confessionals will not disappoint her legion of fans.
BIOGRAPHY | Hardback

SIMPLE TOO Yotam Ottolenghi

Millions of home cooks became fans of superstar chef Yotam Ottolenghi through his *Guardian* newspaper columns and lavish cookery books, particularly the smash hit *Simple*. This sequel promises 135 recipes that aren't too tricky, can be whipped up in under 30 minutes and can be prepared in one pot. What more could we ask for?
TRAVEL | Hardback

Journey Across Japan Chris Broad

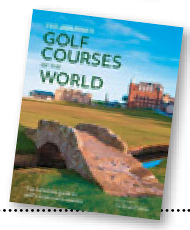


Abroad In Japan was a surprising hit in 2023, telling the true story of an Englishman relocating to Japan to become an English teacher. In this warm, fascinating and sometimes surprising follow-up, the author takes us to all 47 prefectures on an epic adventure that spans every corner of the country.
TRAVEL | Hardback

Through the Windows of an Ordinary House: A History of England Ian Mortimer

Meticulously chronicling 900 years in the life of a single house on the outskirts of Dartmoor, historian Ian Mortimer tells an extraordinary story which starts way back in Saxon times. Travelling through history, past such earth-changing events as the Black Death, the Reformation, the Industrial Revolution and two world wars, Mortimer takes us all the way up to present day with this incredible story.
HISTORY | Hardback

The Times Golf Courses of the World Craig Tregurtha



The perfect gift for the golfer in the family, this meticulously researched and beautifully photographed gift book will hypnotise all, from the keen amateur to the seasoned veteran. With accompanying articles from *The Times* newspaper's archives, this weighty tome also includes maps and golfing tips to help everyone improve their game.
SPORT & HOBBIES | Hardback

You can buy or pre-order all these titles – and many more – via **thebookery.org.uk**

deep clean

Many of us pick up discarded crisp packets, plastic bottles and other litter when we visit our local beach. But what about the rubbish that's too large to go in the bin? **Waterhaul** has come up with the perfect solution...

Thousands of tonnes of commercial fishing gear is lost or discarded at sea every year. Not only does this 'ghost gear' entangle and kill whales, dolphins, seals and other wildlife, it also results in microplastics ending up in the food chain.

Harry Dennis decided something needed to be done. So, he set up a social enterprise, Waterhaul, to recycle ghost gear into saleable products, such as sunglasses, knives and litter-picking equipment.

Last year, Waterhaul recycled 58,829 kilogrammes of fishing gear, but its ambitions are even greater, as we found out when we spoke to Harry.

What made you launch Waterhaul?

I used to work for Surfers Against Sewage. We were looking at the data around plastic pollution, which showed that ghost gear was one of the most abundant forms of marine plastic and one of the most harmful to marine life. However, the conversations that the government wanted to have were around plastic straws and carrier bags; ghost gear was being ignored, despite being one of the greatest threats.

The fishing industry's behaviour needs to change in order to tackle the issue, and the simplest way to do that is by giving this material a value. The plastic used for fishing gear is incredibly strong and durable. I wanted to experiment with how to harness those properties for something good.

Why is there such an issue with ghost gear?

It can be expensive to dispose of end-of-life nets and ropes. Most waste management companies don't want them, so, at best, fishing companies have to pay for them to go to landfill. But there's always a free disposal option, which is to 'accidentally' lose the nets at sea.

How have you grown the company since you first launched?

Initially, this was just a passion project that I started alongside my day job. Gradually, it started to take more and more of my time up, so I went part-time with Surfers Against Sewage and then, eventually, I took the leap to doing this full time and Gavin Parker came onboard as my co-founder. As we've grown, we've taken on staff.

We started collecting ghost gear in Cornwall, and then expanded to the rest of the South West and other parts of the UK, including Scotland. To begin with, we'd spend weekends out on the coastline recovering these marine plastics. We still do that, but our focus has expanded. Now, we're trying to create a circular economy solution for this waste and prevent it from entering the ocean in the first place. So, we work directly with ports, harbours and fishermen. If we collect the fishing gear for free, it removes that financial burden from the fishing industry, which means the nets are less likely to be disposed of at sea.

We've also partnered with a scheme called Fishing for Litter, which encourages and enables people on fishing boats to collect marine plastics, such as waste fishing nets that they find floating at sea or caulked in their own nets. We're also working with other schemes and volunteer groups around the UK.

It's about creating a win-win solution for the fishing industry, the environment and ourselves.

You mentioned that waste management companies don't tend to accept fishing gear. Was it difficult to find a factory that would take it on?

Absolutely! These nets are all jumbled up and attached with ropes made from different materials. There might be buoys and other things tied on. That creates a huge manual separation task. Plus, nets are made up of braided plastic fibres. Once shredded, you get this light and fluffy material that doesn't flow into any kind of standard machinery and has high levels of contaminants, including salt, sand and grit.

When we first started, we had to develop a micro-scale process for recycling these plastics. We were working out how to do batches of 10-20 kg at a time to produce our sunglasses. Over time, we've scaled up and formed partnerships with industrial-scale extruders, and we're now processing batches of up to 15 tonnes at a time. Every stage has caused endless headaches and we've had to be creative in finding solutions. But, in a way, that's been part of the fun!

I believe you've kept the recycling process in the UK?

Yes. Certain processes are more expensive here, including the manual labour elements. However, this waste is arising in the UK and is produced on such a scale that it warrants a UK solution.

It's also really important for the UK to have that supply chain here. The plastics industry has been severely disrupted by the US-Iran conflict. If it wasn't for domestically recycled plastic, there may well have been supply chain shortages.

To manage the extra cost of keeping recycling in the UK, we've had to upvalue the end product. Part of that is about focusing on provenance, so we've built a digital traceability system.

Can you tell me more about that traceability system and what it means for customers?

Customers of the end product get a QR code. They can scan it and see all the collections that happened around the UK coastline that contributed to the batch their product was made from. They can also see photos of those collections.

We find people really like knowing the provenance of our products. It makes the story behind them more real.

Where are your products made?

We work with various manufacturing companies. Our sunglasses and prescription glasses are made in Italy, for example, as it's a hub for eyewear so all of the infrastructure is there. Our litter picking equipment we mould and assemble in the UK with several injection-moulding partners. We're also trying to find opportunities to support more industries here in the UK and expanding use of our materials into other industries and supply chains.

Do you mainly sell your products through your website or retail partners?

It's roughly 50/50. Both channels have pros and cons. We love selling directly to consumers because we can get instant feedback and the margin is better. Equally, getting into stores is key in terms of volume and exposure.

Our litter-picking equipment tends to be sold direct to councils, schools, large contractors, etc.

Collected fishing nets

Sunglasses made from fishing waste

Collecting nets from the water

Can you tell us about your co-branding partnerships?

We partner with like-minded brands where our story and the material's provenance appeal to their audience. It's been a really good driver of growth for us and helps us to reach a new demographic and gain some large orders. Over the years, we've worked with Finisterre, Rapanui, Kia and so on. We also did custom product runs for Google.

Some of the products are limited editions using material with unique stories. For example, fishing gear was entangling a humpback whale off the coast of South Africa. The whale was rescued by a charity, who then asked us to create a limited edition round of sunglasses made from the rope. The sale of the glasses includes a donation to the charity.

As well as selling your own products, you provide other brands with plastic pellets to use in their products. Can you tell us about that?

It's part of a major business model progression programme that we started about four years ago. Ultimately, our mission is to help tackle the problem of ghost gear. Around 10,000 tonnes of plastic fishing gear is generated as waste every year, and that's just in the UK. We're never going to sell 10,000 tonnes of our sunglasses every year. So, our core R & D focus for the past few years has been how to turn ghost gear into usable plastic on an industrial scale, which other brands can then integrate into their supply chains. By doing that, we can create a much greater demand for that material and so make a much greater impact on the issue.

We're really proud of the quality of the plastic pellets. We often find that companies are really sceptical of them to begin with but are blown away when they trial them. It's been an uphill struggle to challenge perceptions and prove the material, but it's gotten easier as we've built momentum and case studies. Our recycled plastic has now been used to produce everything from tiny filters for earplugs, to 80-litre storage boxes.

Scaling rocks to collect a net

Are you self-funded or do you have investors?

We bootstrapped Waterhaul entirely for the first few years, and then we ran an investment round with angel investors and did some crowdfunding with Crowdcube. We also got some equity funding from the Cornwall & Isles of Scilly Investment Fund. The investment was to help us scale up the recycling processes and develop a model for selling our plastic.

Do you have any advice for readers who are thinking about setting up a social enterprise?

It's really important to test the waters. Going part-time at my job gave me the flexibility to build momentum and my confidence before I took that huge leap of committing to it 100%.

You need to really define and lock in your purpose and mission, and make sure they're communicated both internally and externally. I also recommend nurturing your community. Whether it's getting feedback or enabling us to crowdfund, having a community behind us has helped us all the way through.

BUSINESS BIO:
WATERHAUL

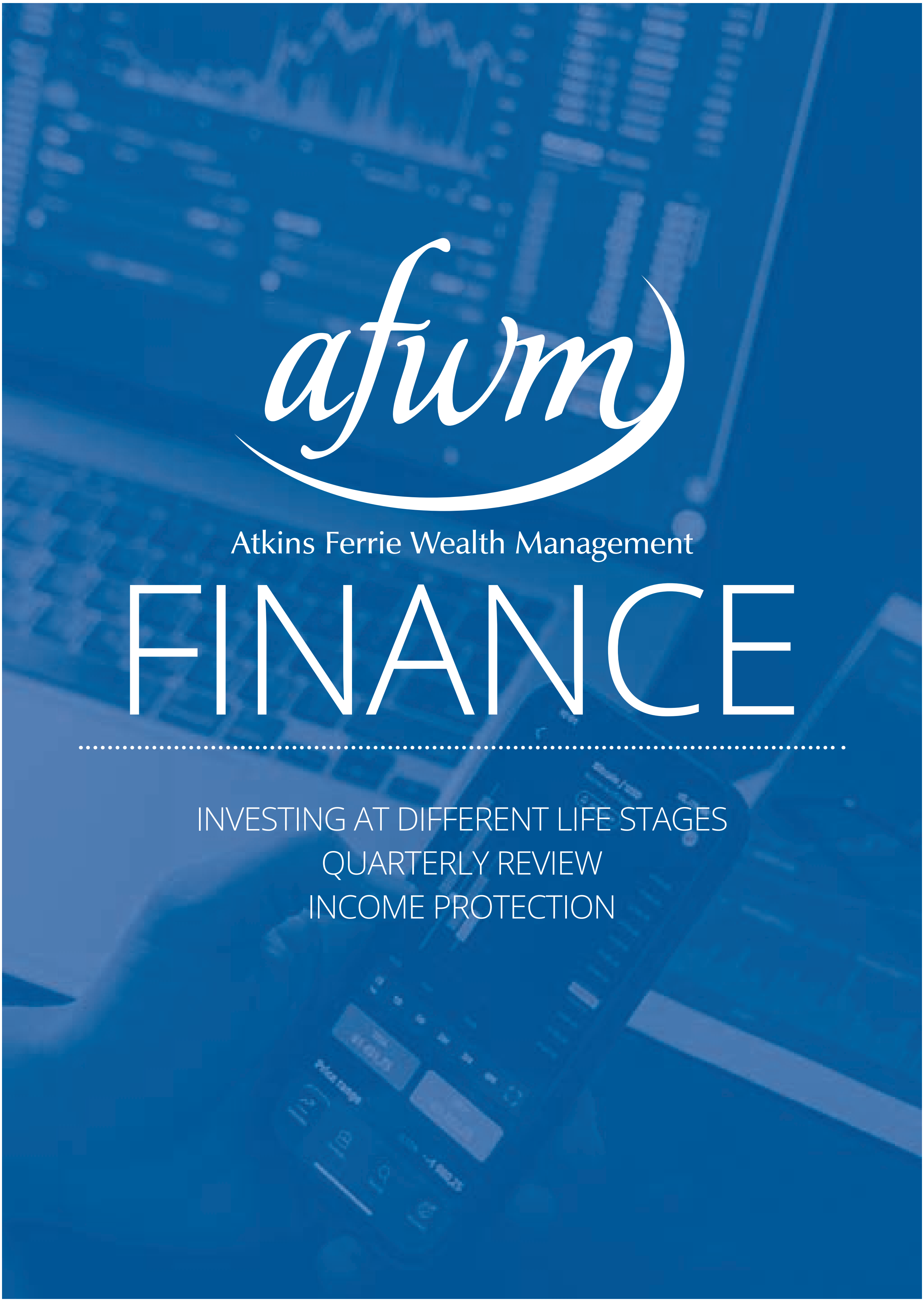
Founded: 2018
Founders: Harry Dennis & Gavin Parker
Team: Seven
Website: waterhaul.co

Get involved

Waterhaul is always keen to hear from organisations that are interested in collaborating, whether that's through co-branding or bespoke products. Contact jon@waterhaul.co for more details.

If you find discarded fishing gear on the beach, let Waterhaul know through its website. The social enterprise will then try to collect the gear or alert a local volunteer group.

Harry wearing Kynance sunglasses



afwm

Atkins Ferrie Wealth Management

FINANCE

INVESTING AT DIFFERENT LIFE STAGES

QUARTERLY REVIEW

INCOME PROTECTION

FINANCE

what to consider if you start investing at different life stages

There is an old saying in investing: the best time to start was yesterday; the second-best time is today. Like many old sayings, it is broadly true, but it can also make investing sound simpler than it really is. The right approach depends heavily on your stage of life, as Financial Adviser JAMES CURRIE explains...

A 22-year-old starting their first job has different priorities than someone approaching retirement. A couple with young children may need flexibility, while someone whose children have left home may suddenly have more spare income than they have had for years. The key is not simply to invest, but to invest in a way that suits your life, goals and tolerance for risk.

FIRST JOB: BUILDING THE HABIT

Starting your first full-time job is often the first time you have regular income. It can be tempting to focus on immediate priorities such as rent, social life, holidays, a car or saving for a first home. Investing may feel like something for later. But this stage has one huge advantage: time.

When you invest early, your money has longer to benefit from compounding. This is where investment growth can itself generate further growth over time. Even modest monthly contributions can become meaningful if maintained over decades.

The priority at this stage is habit, not perfection. Before investing, it is sensible to build an emergency fund, clear expensive short-term debt where possible, and make sure you are taking advantage of any workplace pension contributions from your employer (if applicable). From there, a regular monthly investment into a suitable pension or Stocks and Shares ISA can be a powerful start.

Younger investors can often take a longer-term view, accepting short-term ups and downs in pursuit of higher potential growth. The biggest mistake is often waiting until life feels 'settled'. Life rarely stays still for long.

STARTING A FAMILY: PROTECTION, FLEXIBILITY AND BALANCE

Starting a family changes the financial picture quickly. Priorities shift from "what do I want?" to "what do we need?" Childcare costs, housing, reduced income during parental leave and future education expenses can all put pressure on cash flow.

At this stage, investing still matters, but it needs to sit alongside protection and flexibility. An emergency fund becomes even more important. Life insurance, income protection and critical illness cover may also deserve attention, particularly if others depend on your income.

Parents may want to invest for their children, perhaps through Junior ISAs or other savings vehicles. This can be valuable, but it should not come at the cost of neglecting your own retirement planning. Children can borrow for university or receive help in stages; you cannot borrow your way through retirement in the same way.

The challenge is balance. You may be investing for several goals at once: retirement, school fees, a future house deposit for your child, or long-term family security. Each goal may have a different time horizon and may need a different investment approach. Money needed in the next few years should not usually be exposed to the same level of risk as money invested for 20 years or more.

KIDS LEFT HOME: THE CATCH-UP OPPORTUNITY

When children leave home, many people experience a financial turning point. The mortgage may be smaller or paid off. Child-related costs may fall. Earnings may be at or near their peak.

For the first time in years, there may be surplus income.

This can be a golden opportunity.

If retirement savings have been squeezed during the family years, this stage can be used to catch up. Increasing pension contributions can be especially attractive, depending on your circumstances, because of the tax relief available. It may also be a good time to review old pensions, investments and savings accounts accumulated over the years.

This is also the stage where vague retirement hopes should start becoming clearer. Do you want to retire early? Reduce your hours? Help children or grandchildren financially? Travel more? Move home? Start a business? The answers matter, because your investment strategy should reflect the life you are trying to create.

Risk also needs careful thought. You may still have 10, 15 or even 20 years before retirement, so being too cautious too early could limit growth. At the same time, you may not want to take unnecessary risks with money you will soon rely on. The right answer is rarely 'all or nothing'. It is usually a structured blend of growth, diversification and planning.

APPROACHING RETIREMENT: TURNING SAVINGS INTO A STRATEGY

The years before retirement are some of the most important in financial planning. By this stage, the focus begins to shift from accumulation to income.

You may have pensions, ISAs, cash savings, investment accounts, property, state pension entitlement and perhaps final salary benefits. The question is no longer simply "how much do I have?" but "how will I use it?"

This is where planning becomes invaluable. Decisions about when to access pensions, how much tax-free cash to take, whether to draw income or leave funds invested, and how to use different tax allowances can have long-lasting consequences.

Investment risk also needs to be reviewed. Some people assume they should move everything into cash as retirement approaches. That may feel safe, but retirement can last 25 to 30 years or more, and inflation can quietly erode spending power. Others remain too heavily invested in higher-risk assets without considering the impact of a market fall just before or soon after retirement.

A good retirement strategy usually separates short-term income needs from longer-term growth. Money needed soon may be held more cautiously, while funds for later life may still need growth to maintain their real value.

RETIRED: INVESTING DOES NOT STOP

Retirement is not the end of investing. In many ways, it is the stage where investment decisions become most personal.

Some retirees want a steady income. Others want flexibility, drawing more in the early years while they are active and less later. Some want to leave money to family. Others want to spend confidently, knowing they have planned properly.

The central challenge is sustainability: making sure your money lasts while still allowing you to enjoy it. This means reviewing withdrawals, investment performance, tax, inflation and changing needs over time.

Healthcare, care costs, bereavement, helping family members and market volatility can all affect plans. A retirement portfolio should not be left on autopilot. It should be reviewed regularly to ensure it continues to match your income needs, risk tolerance and wider objectives.

It is also worth considering estate planning. Wills, powers of attorney, pension nominations and inheritance tax planning can make a significant difference to how smoothly wealth passes to the next generation.

THE COMMON THREAD: START WHERE YOU ARE

Every life stage brings different financial pressures. In your first job, the greatest asset is time. When starting a family, it is resilience and protection. Once children leave home, it may be the opportunity to accelerate progress. Approaching retirement, it is clarity. In retirement, it is sustainability and peace of mind.

The common thread is that investing should never happen in isolation. It should be connected to your life, goals and responsibilities.

You do not need to have everything figured out before you begin. But you do need to begin with a plan, review it regularly, and adapt as life changes. The right investment strategy at 25 will not be the same as the right strategy at 65, and that is exactly the point.

Good investing is not just about markets. It is about making decisions today that give your future self more choice, security and confidence.

If you'd like to discuss the investment approach that's right for you, please speak to your AFWM financial adviser.

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

FINANCE

another very positive quarter despite return to US/Iran conflict uncertainty

AFWM Ltd's Head of Investment Committee, JOHN WALDIE, presents the quarterly fund review for the Actively Managed portfolios in the Prussia, Penberth and Porthgwarra services for the period 30/4/2026–31/07/2026

MAIN MESSAGES

- Bonds, Property and Equity all perform well
- Equity returns were tempered in the final month by the return to US/Iran hostilities
- All portfolios make good positive returns
- Income portfolios outstanding again
- Some Growth and Ethical portfolios a little below their sectors due to our very defensive stance
- Portfolios remain defensively positioned to manage optimum returns against risk taken

REVIEW OF PERFORMANCE

This brief was written on 3 August 2026; 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 2026.

Developments for the quarter

As I write this on Monday 3rd August, it's possible that hostilities may be ending again between the US and Iran. Which is the exact opposite to when I wrote my last article on 5th May. Who can guess where we will be on 1st November?

One thing that will be happening on 1st November is the US mid-term elections and, as things stand at the moment, the Iran conflict is having a very damaging effect on how Republicans will fare. This is probably the reason for Trump's current attempt to negotiate. There is extreme pressure on him to end this conflict. However, if you are Iran, a priority will be to end Trump politically and so it could be in their interests to keep hostilities going, in a limited form, for a few months yet.

This three-month period was one of two halves. Until late June, a relatively peaceful political and economic situation allowed all asset prices to rise, notably equities. A resumption of US/Iranian hostilities around the fourth week in June halved equity returns, but Bonds and Property continued a modest march upwards.

The immediate future is remarkably difficult to predict, but experience makes us ever mindful of the possibility of a 10-20% fall in equities in general. There remains an awful lot of froth in AI-related stocks, not just in the US. The South Korean stock-market is extremely volatile, with an 18% swing on the last trading day of July. As one example, the launch of SpaceX in June, under great hype, had similarities with the government/big investor hype that was happening in 1929 before the Wall Street crash. The people in charge got in with personally advantageous conditions and the small investor got burned, arriving late and being left carrying the baby. In South Korea, where the government has positively influenced stock-market investment, as of last Thursday 70% of private investors had lost money.

We are keeping a close eye on US Treasuries. Today, 30-year Treasuries are paying in excess of 5.2%. That's the highest since 2008. The higher this income goes, the more attractive they become compared with holding equities and there is the danger of a 'flight to safety' spring-back here.

We remain nervous and continue to invest in areas that we consider are good value.

ACTIVELY MANAGED PERFORMANCE AND STRATEGY

Growth and Ethical portfolios

The main change this period was to substantially reduce our cash holdings, as high as 25%, to close to zero. However, typically only 2/5 of this was added to equity, with the majority going into bonds, in particular high-yield bonds. Over a 12-month period, we believe there is a better reward, against the risks being taken, to hold bonds, which are returning us 6-9% p.a., with a lot less downside risk to equities.

Both Growth and Ethical portfolios produced very good returns in this quarter, but in most, although not all, cases, a little behind their relative sectors. We are content with any mild under-performance that occurred, as we have held client portfolios in a far lower risk environment in this quarter, compared to the general market.

We feel political risk is somewhat lower than in the spring but are content to keep a reasonably defensive stance, on behalf of our clients, for the immediate future.

Income portfolios

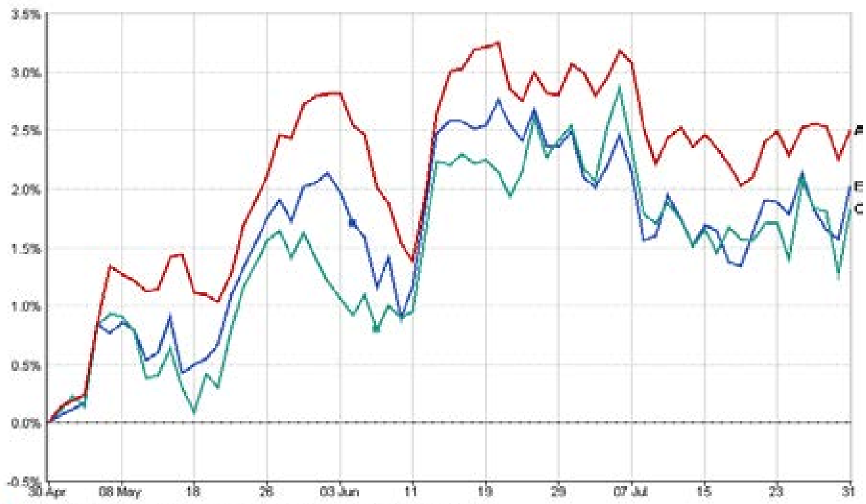
Income portfolios have performed outstandingly well in the last year, with equity levels held higher than the Growth portfolios to maintain a high-income status. For this quarter, we saw returns of 4.35% for Cautious Income and 5.11% for Average Income. Our priority in these portfolios is to produce income and so we still retain reasonably sized equity holdings, which tend to be more defensive than growth-based equities. Nevertheless, we still hold a 10% cash position in the Cautious Income portfolio and 6.5% in the Average Income portfolio, to reflect the current economic environment, as with the Growth portfolios, to potentially buy into cheaper equities should prices fall further in the short term. We seem to have the 'sweet spot' of holding very successful funds such as Artemis SmartGARP Global Emerging Markets (ex-China), which, it has to be said, is very volatile, but at the same time holding cash in reserve for any downturn that comes.

LOOKING TO THE FUTURE

Understanding history, we still feel there is room for further downward correction in AI-style equities (which dominate tracker-style funds) in the short-term. As such, all our portfolios are tending to avoid this area of the market and we remain well positioned to take advantage of any market weakness and buy into lower priced equities when we see fit. There remains good value in many asset classes, outside of the US. We remain comfortable being overweight in corporate bonds, which offer our clients 6-9% returns p.a. with reduced risk compared to most equities.

Actively Managed Cautious Growth Portfolio & Actively Managed Ethical (Cautious) Portfolio

Simulated performance and the Mixed Investment (20%-60% shares) Sector Average from 30/04/2026 to 31/07/2026



A = Performance of Mixed Investment 20%-60% Equity Sector (2.50%)

B = Performance of Actively Managed Cautious Growth Portfolio (2.03%)

C = Performance of Actively Managed Ethical (Cautious) Portfolio (1.84%)

Source: FE Analytics on 03/08/2026

FINANCE

Actively Managed Average Growth Portfolio & Actively Managed Ethical (Average) Portfolio

Simulated performance and the Combined Average of Mixed Investment Sectors (20%-60% shares) and (40%-85% shares) from 30/04/2026 to 31/07/2026

A = Performance of Combined Mixed Investment 20%-60% and 40%-85% Equity Sectors (3.06%)
B = Performance of Actively Managed Average Growth Portfolio (2.43%)
C = Performance of Actively Managed Ethical (Average) Portfolio (2.41%)

Source: FE Analytics on 03/08/2026

Actively Managed Above Average Portfolio & Actively Managed Ethical (Above Average) Portfolio

Simulated performance and the Mixed Investment 40-85% Shares Sector from 30/04/2026 to 31/07/2026

A = Performance of Actively Managed Above Average Portfolio (3.71%)
B = Performance of Mixed Investments 40-85% Equity Sector (3.60%)
C = Performance of Actively Managed Ethical (Above Average) Portfolio (2.33%)

Source: FE Analytics on 03/08/2026

NOTE FOR ALL GRAPHS ON PREVIOUS AND THESE PAGES: Total return performance figures (showing the return of the instruments with all income reinvested) are calculated on a bid price to bid price basis. 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.

Actively Managed Tactical Portfolio

Simulated performance and the Flexible Investment Sector Average from 31/07/2021 to 31/07/2026

A = Performance of Bank of England 1 Year Fixed Rate Bond +3% (35.38%)
B = Performance of Actively Managed Tactical Portfolio (28.58%)
C = Performance of Bank of England 1 Year Fixed Rate Bond (17.16%)

Source: FE Analytics on 03/08/2026

Actively Managed Cautious Income Portfolio and Actively Managed Average Income Portfolio

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 31/07/2021 to 31/07/2026

A = Performance of Bank of England 1 Year Fixed Rate Bond +2.75% (33.88%)
B = Performance of Actively Managed Average Income Portfolio (31.09%)
C = Performance of Actively Managed Cautious Income Portfolio (30.93%)
D = Performance of Bank of England 1 Year Fixed Rate Bond +2% (29.14%)
E = Performance of Bank of England 1 Year Fixed Rate Bond (17.16%)

Source: FE Analytics on 03/08/2026

FINANCE

AFWM Ltd Multi-Asset Strategy (MAS) range in review

AFWM Ltd's Head of Investment Committee, JOHN WALDIE, presents the quarterly fund review for the Multi-Asset Strategy portfolios in the Prussia and Penberth services for the period 30/4/2026–31/7/2026

INTRODUCTION

The MAS portfolio range makes use of the very best multi-asset funds in the industry. AFWM's role is to carry out research and pick the very best performing, consistent multi-asset managers available, monitor performance over time and change both the relative composition of each fund and indeed replace funds if performance becomes sub-optimal, with better alternatives.

Unlike our Actively Managed and Quantitative ranges, AFWM do not choose the asset allocation. It is the fund managers we have selected, underneath, who effectively define the asset allocation, although we do have an important role in ensuring that asset allocations stay within the risk parameters that you have agreed with us.

Portfolio composition is reviewed every four months, and here is the latest as at 03/08/26:

	MAS CAUTIOUS	MAS AVERAGE	MAS ABOVE AVERAGE
Invesco Distribution	13.0%		
Artemis Monthly Distribution	16.6%	18.0%	
Aegon Diversified Monthly Income Fund	18.3%	11.1%	
FP Russell Investments Multi Asset Growth III	5.0%		
Premier Miton Cautious Monthly Income	14.0%	13.2%	
Barclays Global Markets Balanced	12.0%		
HSBC World Selection Dividend Distribution Portfolio	11.9%	6.1%	
Schroder MultiManager Diversity	9.2%	13.0%	
RL GMAP Adventurous		4.3%	16.0%
BNY Mellon Multi-Asset Balanced		14.3%	16.5%
HSBC World Selection Adventurous		5.0%	12.5%
Quilter Cirillium Dynamic Passive		15.0%	18.3%
CT Monthly Extra Income			8.5%
Eden Tree Managed Income			9.1%
M & G Episode Growth			13.6%
Schroder Blended 7			5.5%

REVIEW OF PERFORMANCE

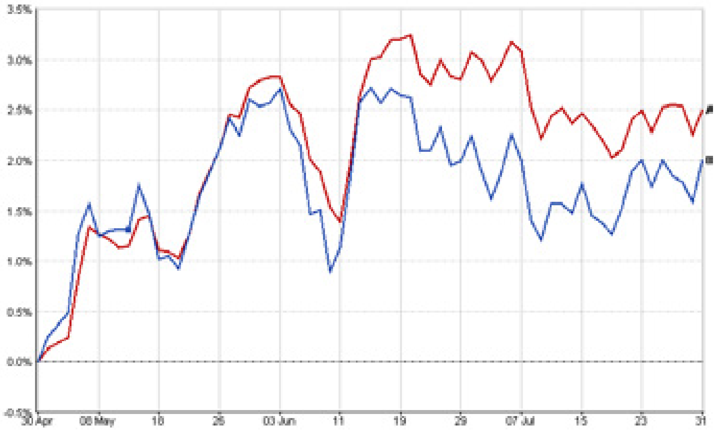
As you can see from the graphs, all MAS portfolios produced good positive returns. On this occasion, the Cautious and Average portfolios under-performed their sectors. We noticed at the lower risk end of the scale that some fund managers dropped their equity content, in particular to the US, to produce a more defensive stance and this was the most likely cause of the under-performance. The Above Average risk portfolio, being more equity dominated, saw mild out-performance against its sector.

Since their launch in September 2024, all portfolios have comfortably beaten their respective sectors (net of all ongoing costs), by +6.22% in the case of Cautious, +6.58% for Average and +3.28% for Above Average.

In summary, the MAS range continues to be a formidable choice as a base investment decision for clients, very much complementing our other in-house choices of Actively Managed and Quantitative portfolio ranges. V

Multi-Asset Select Cautious Risk Portfolio

Simulated performance and the Mixed Investment (20-60% shares) Sector from 30/04/2026 to 31/07/2026



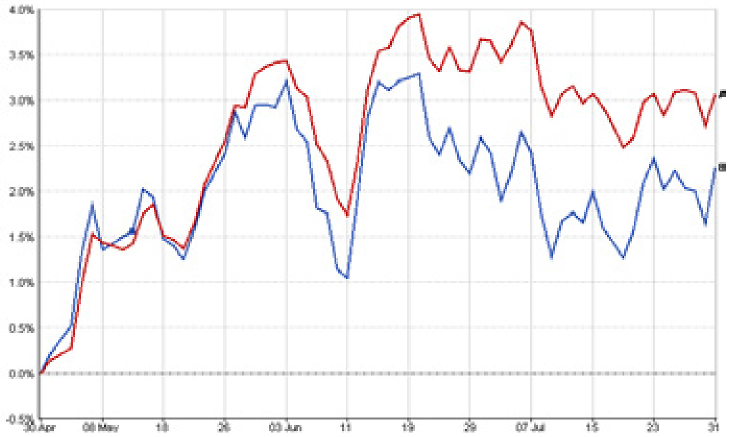
A = Performance of Mixed Investments 20-60% Shares Sector (2.50%)

B = Performance of Multi-Asset Select Cautious Risk (2.01%)

Source: FE Analytics 03/08/2026

Multi-Asset Select Average Risk Portfolio

Simulated performance and the Combined Average of the Mixed Investment (20-60% shares) Sector and (40-85% shares) Sector from 30/04/2026 to 31/07/2026



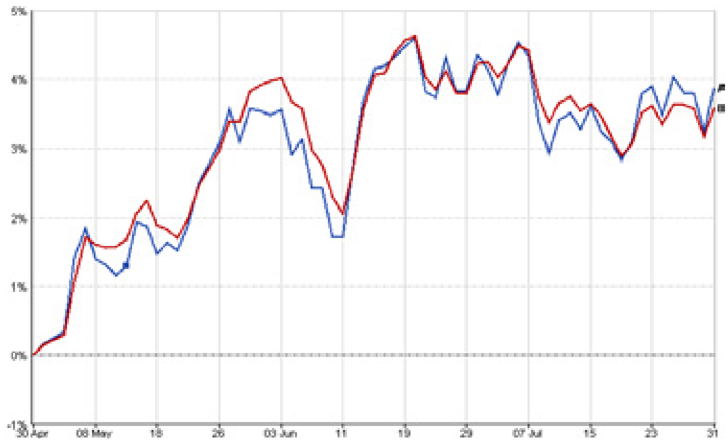
A = Performance of Combined Mixed Investment 20%-60% and 40%-85% Equity Sectors (3.06%)

B = Performance of Multi-Asset Select Average Risk (2.27%)

Source: FE Analytics on 03/08/2026

Multi-Asset Select Above Average Risk Portfolio

Simulated performance and the Mixed Investment (40-85% shares) Sector from 30/04/2026 to 31/07/2026



A = Performance of Multi-Asset Select Above Average Risk (3.89%)

B = Performance of Mixed Investments 40-85% Shares Sector (3.60%)

Source: FE Analytics on 03/08/2026

NOTE FOR ALL GRAPHS ON PAGE: Total return performance figures (showing the return of the instruments with all income reinvested) are calculated on a bid price to bid price basis. 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.

FINANCE

AFWM Ltd Quantitative range in review

TREVELLYAN WARD, Quantitative Portfolio Manager and Investment Committee Member, presents a portfolio review for the Quantitative portfolios in the Prussia and Penberth services for the period 30/4/2026–31/07/2026

Markets continued their positive run over the quarter, albeit with increased daily volatility remaining in place.

Reflecting on overall performance, it is commented that the resumption of the US/Iran conflict, sticky US inflation and heightened concerns regarding US debt levels drove a mini reversal in late May. However, with company earnings globally (in general) remaining stronger than expected, investor pessimism didn't last long, and the AFWM Quantitative range and their respective benchmarks all bounced quickly back in early June.

For the AFWM Ltd Quantitative range, whilst all portfolios ended positive for the quarter, we saw relative underperformance versus their respective benchmarks across the board.

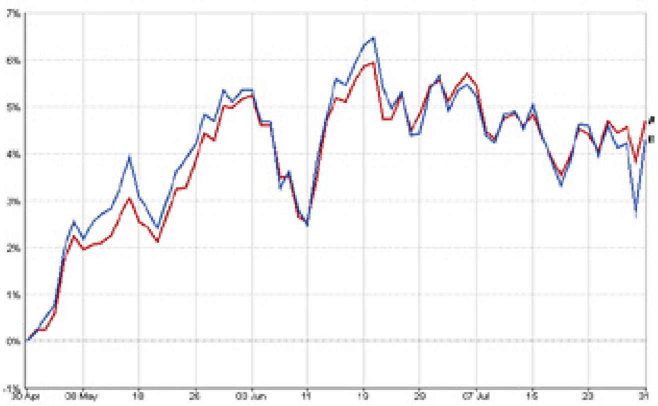
However, as the following graphs highlight, for the AFWM Ltd Quantitative Maximum, Above Average and Average Risk portfolios, there was no noteworthy deviation from their respective benchmarks over the period. Moreover, if we look back to the launch of these portfolios in January 2024, all continue to significantly outperform. Interestingly, the relative outperformance correlates to the overall risk level and falls as you move down in risk level from Maximum Risk.

With regards to the Quantitative Cautious portfolio, after outperforming over the last period, being underweight in equities / overweight in government bonds drove weaker relative returns this period. Although we recently adjusted the maximum and minimum equities exposure levels of the Quantitative Cautious portfolio, it is still the case that overall risk levels remain on the low side for this portfolio. Notwithstanding this, I am comfortable with the portfolio's current position and we of course continue to monitor all portfolios closely. Should the need arise, we remain happy to make any changes as required.

As it happens, in the August Quantitative switch, we did exactly this for the AFWM Maximum Risk portfolio. During the most recent investment committee meeting, it was agreed that for the Quantitative Maximum Risk portfolio, the asset class parameters would be adjusted such that it will now be made up of solely equities and private equity. Whilst this will increase overall risk and volatility levels, the change is designed to maximise the potential for future capital growth. As ever, extensive backdated portfolio analysis corroborated the merits of the agreed upon change. V

Quantitative Maximum Risk Portfolio

Simulated performance and the UT Global Equity Sector from 30/04/2026 to 31/07/2026

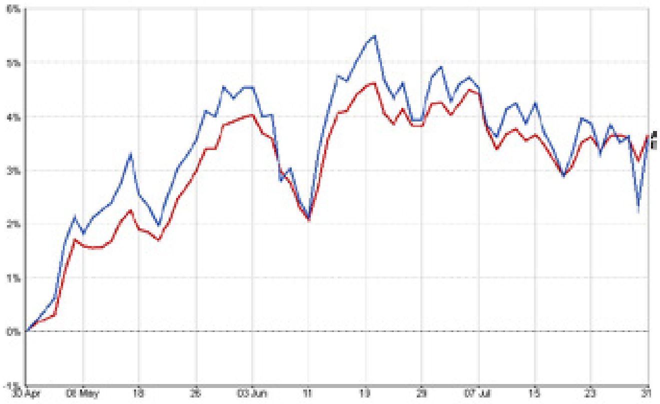


A = Performance of UT Global Equity Sector (4.71%)
B = Performance of Quantitative Maximum Risk (4.31%)

Source: FE Analytics 04/08/2026

Quantitative Above Average Risk Portfolio

Simulated performance and the Mixed Investment (40-85% shares) Sector from 30/04/2026 to 31/07/2026



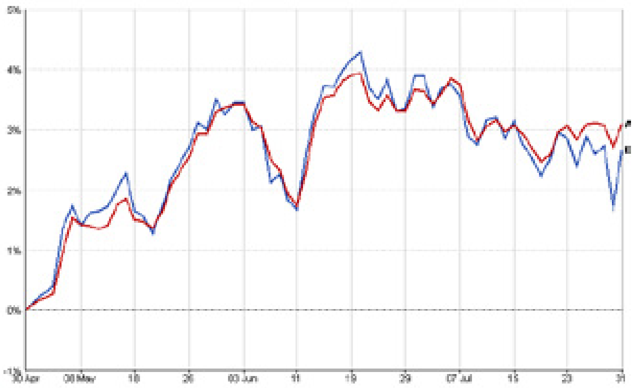
A = Performance of Mixed Investments 40-85% Shares Sector (3.60%)

B = Performance of Quantitative Above Average Risk (3.58%)

Source: FE Analytics on 04/08/2026

Quantitative Average Risk Portfolio

Simulated performance and the Combined Average of the Mixed Investment (20-60% shares) Sector and (40-85% shares) Sector from 30/04/2026 to 31/07/2026



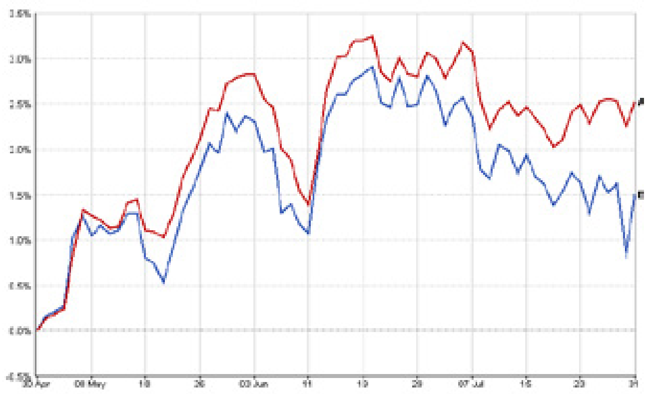
A = Performance of Combined Mixed Investment 20%-60% and 40%-85% Equity Sectors (3.06%)

B = Performance of Quantitative Average Risk (2.67%)

Source: FE Analytics on 04/08/2026

Quantitative Cautious Risk Portfolio

Simulated performance and the Mixed Investment (20-60% shares) Sector from 30/04/2026 to 31/07/2026



A = Performance of Mixed Investments 20-60% Shares Sector (2.50%)

B = Performance of Quantitative Cautious Risk (1.51%)

Source: FE Analytics on 04/08/2026

NOTE FOR ALL GRAPHS ON THIS AND PREVIOUS PAGE: Total return performance figures (showing the return of the instruments with all income reinvested) are calculated on a bid price to bid price basis. 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.

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FINANCE

protecting your home by protecting your income

AFWM's Independent Mortgage Adviser, CHRIS TOWELL, explains why income protection insurance is crucial when you have a mortgage

Buying a home is one of the biggest financial commitments most people will ever make. While many homeowners insure their lives, many don't consider protecting their incomes. However, it's just as important to consider protecting the income that pays your mortgage each month. If you are unable to work due to an accident or sickness, the mortgage lender will still expect your monthly instalment. This can cause financial stress and, in some cases, having to return to work before you're physically ready.

WHAT IS INCOME PROTECTION INSURANCE?

Income protection insurance is designed to replace a portion of your income if you're unable to work due to illness or injury. Rather than paying a one-off lump sum, it typically provides regular monthly payments until you recover, reach the end of your policy term, or retire, depending on the policy's terms and conditions. There are several different products available on the market. These include full- and limited-term policies.

WHY MORTGAGE HOLDERS SHOULD CONSIDER INCOME PROTECTION:

Most employers have a limit on how long they'll pay sick pay, but your bills don't stop if you become unable to work. Without a regular income, keeping up with monthly repayments can quickly become difficult. Income protection insurance helps to provide a financial safety net, allowing you to continue meeting essential commitments such as:

- Mortgage repayments
- Household bills
- Utility costs
- Food and everyday living expenses
- Other financial obligations

This support can help to reduce financial stress while you focus on your recovery.

HOW INCOME PROTECTION WORKS

Most policies pay between 50% and 70% of your gross (pre-tax) income after a chosen waiting period, often called the deferred period. You can usually select how long you're prepared to wait before payments begin, with longer waiting periods often resulting in lower premiums. This can coincide with any workplace benefits you many have (such as three months of full pay followed by three months of half pay etc).

The amount you receive, and the duration of payments, depend on the policy you choose.

WHO COULD BENEFIT?

Income protection may be particularly valuable for:

- Homeowners with significant mortgage commitments
- Self-employed individuals who don't benefit from employer sick pay
- Sole-income earners supporting a family
- Professionals whose lifestyle depends on a regular income
- Anyone with limited savings to cover a long-term absence from work

THINGS TO CONSIDER BEFORE CHOOSING A POLICY

When comparing policies, consider:

- The percentage of income covered
- The waiting (deferment) period
- How long benefits will be paid for
- Any exclusions or limitations
- Whether premiums are guaranteed or reviewable
- Your existing sick pay and emergency savings

Selecting a policy that matches your financial situation and employment benefits can help ensure you have appropriate protection.

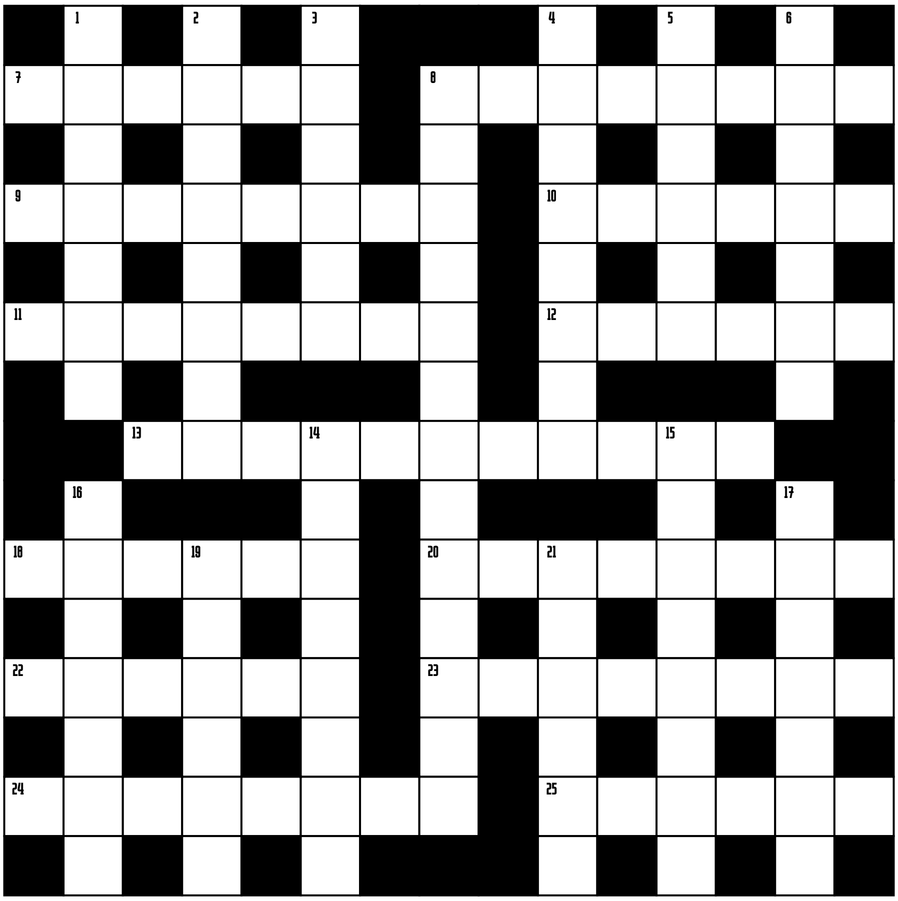
Your home is likely one of your most valuable assets, but your ability to earn an income is usually what makes homeownership possible. Income protection insurance can provide peace of mind by helping you to maintain your mortgage repayments and essential living expenses if illness or injury prevents you from working.

Before taking out any policy, compare providers carefully and seek professional financial advice if you're unsure which type of protection best suits your circumstances.

If you want to discuss taking out income protection insurance or find out more about the different types that are available, please contact Chris Towell, on **01872 306422** or **chris.towell@afwm.co.uk**

venture prize crossword

Win! Win! A £50 Waterhaul gift card!



Crossword compiled by Saranda

ACROSS

7. A loose Japanese robe (6)
8. Dorset village on route of the ancient Harrow Way (8)
9. Ade _______, husband of Chagford's Jennifer Saunders (8)
10. A young woman from Newton, Dorset (6)
11. Profession of one concerned with brewing and name of Tuckenhay pub (8)
12. Something that helps cure an illness (6)
13. In 1720, this *Robinson Crusoe* author stayed in Totnes at the Seven Stars hotel (6, 5)
18. A popular picnic speciality (6)
20. A traditional seaside activity involving a baited hook and bucket (8)
22. A common name for Channel Island mollusc, the ormer (3, 3)
23. Plymouth-born tennis player and three times grand slam winner Angela _______ (8)
24. The helmsman of a coastal lifeboat (8)
25. A sturdy sailing vessel and once workhorse of Cornish fishing fleet (6)

DOWN

1. This European animal is likely to be reintroduced into Devon and the wider South West (7)
2. Cornish coastal village two miles south of Portscatho (8)
3. A West Country county (6)
4. Village near Cullompton whose pub is the Blacksmith's Arms (8)
5. Name applied to the central hall at Trago Mills, Newton Abbot (6)
6. Hamlet just north of St Austell (7)
8. Ex-Bond girl who loved Devon and brought her one-woman stage show to Sidmouth in 2013 (5, 8)
14. Distinctive dessert produced in Cornwall and often made with clotted cream (3, 5)
15. Dorset hamlet between Bridport and Beaminster (8)
16. Son of Evelyn Waugh, he stood in 1979 North Devon election against Jeremy Thorpe (7)
17. Infuriated or maddened (7)
19. Blue Vinny and Yarg are notable examples of this dairy product (6)
21. Jauntily or casually (6)

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: 20 November 2026.

NAME: ....

ADDRESS: ....

....

....

TEL NO: ....

Crossword solution (from last issue): ACROSS 7: Scarfe; 8: John Ford; 9: Lulworth; 10: Rooney; 11: Uploders; 12: Hudson; 13: Stevie Smith; 18: Bethel; 20: Nancenoy; 22: Taylor; 23: Eric Idle; 24: Arewenack; 25: Exeter

DOWN 1: Scrumpy; 2: Crowfoot; 3: George; 4: Sharpham; 5: Efford; 6: Freedom; 8: John Steinbeck; 14: Valerian; 15: Treliver; 16: le Carré; 17: Boulder; 19: Hallew; 21: Nailed

Atkins Ferrie Wealth Management

afwm.co.uk

NEW CLIENT insight

2026 Edition

afwm

Atkins Ferrie Wealth Management

Atkins Ferrie Wealth Management

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AtkinsFerrieWealthManagementLTD

Welcome

John Waldie
FINANCE DIRECTOR & HEAD OF INVESTMENT COMMITTEE

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...

I want to take the opportunity to thank you for all the support you have given me. Not only have you been polite, professional and patient, you have gone above and beyond anything I expected, or knew I needed. You have provided me with several investment options, explaining the pros and cons of each, and have never made me feel under any pressure.
TKS, Devon

My late husband, who had a reputation for finding really excellent people to work with, recommended you to take care of my financial affairs after his death. My adviser is bright and professional and explains things to me if I don't understand in a straightforward way. For our appointments he always arrives on time. I am impressed with him and have 100% trust in him.
KA, Cornwall

I thought I'd let you know that our meeting with your adviser went very well and that both of us were very impressed. More importantly, they explained to us clearly information that we have not received from our current FA, and that for us is a massive plus. I think it's important for you to hear that they represented AFWM exceedingly well and actually made us feel cared for – and that's something we were hoping for.
KC, Devon

The confusing minefield of financial processes was made possible to navigate with clear, concise explanations and unswerving support.
LB, Cornwall

Contents

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 have the expertise, knowledge and conviction to take responsibility for client asset management in house.** At AFWM, we offer both in-house active management as well as third-party approaches. However, the majority of our clients take great comfort in our active management and AFWM having a view on how your assets should be managed, whatever the economic situation.

3 **To not be afraid to give bold investment advice.** Our in-house actively managed approaches enable us to give bold investment advice, that we 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. Within our in-house asset management approaches, 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 and investment options available. Clients who wished to invest ethically expressed an interest in us providing such a portfolio. We duly obliged by creating our Porthgwarra service. The same can be said for the development of our diverse range of asset management options available to clients.

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 focused 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.

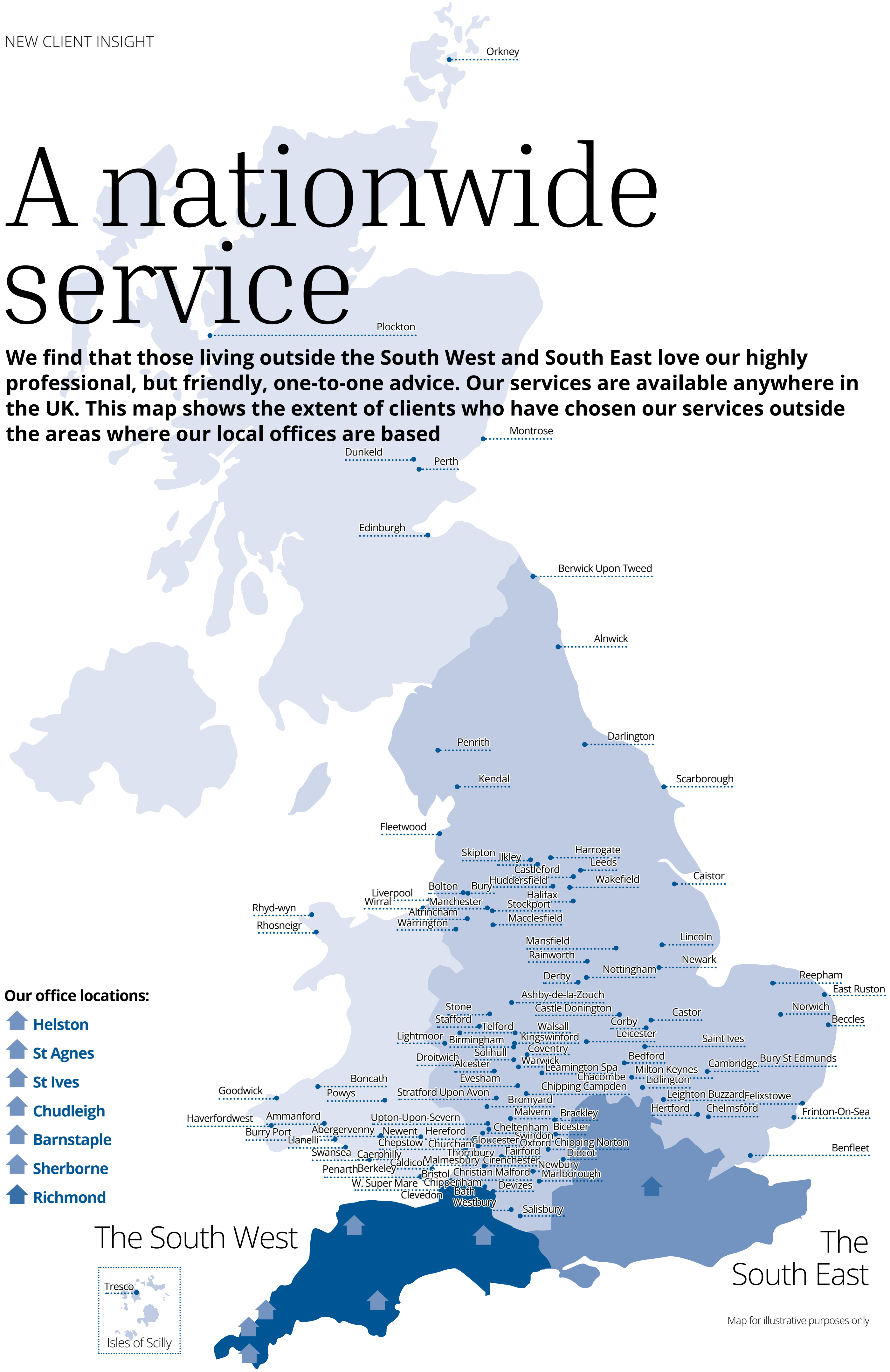
8 **To always provide advice or recommendations, which are wholly right for each individual client,** not the most convenient to our business. We provide the best solution to each client at any given time. Historically, having consistently recommended a particular fund platform, when their administration 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. A trip to our offices will be a pleasant experience, with friendly staff and a great range of refreshments available.

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.

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.

CONFIRM SERVICE LEVEL

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

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.

An active approach

An introduction to our 'Actively Managed' in-house portfolio management style from John Waldie, Head of the Investment Committee & Finance 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 services in addition to the asset management services of the rest of the industry.

Our most popular in-house asset management style is known as the 'Actively Managed' range. This article will go into more detail around this specific style; however, we also offer a 'Quantitative' range of pure data-driven in-house managed portfolios; a 'Multi-Asset Select' range, which makes use of the very best multi-asset funds in the industry; and a diligently researched 'Market Tracking' range. In addition to all of this, we can ultimately recommend any other asset manager's direct fund management as the situation might require, so we really have every angle covered in terms of fund management.

In practice, historically, we have found that a high percentage of our clients prefer us to be in control of their situation and to make regular recommendations on their asset management, thus the 'Actively Managed' range is favoured.

HOW OUR OWN 'ACTIVELY MANAGED' 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 circa 3,000.

In other words, our role is to get the 'big picture' asset type and geography right, then select the 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 3–10 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, our third ethical principle 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 one could lose money. All my personal pension funds are invested in the Actively Managed 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: while we compare our performance to the rest of the industry using a suitable benchmark when we conduct our review meetings, 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 'Actively Managed' range (although they are not necessarily a guide to the future).

ETHICAL AND TACTICAL INVESTING

Alongside our strong ethical principles, we are proud to manage 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 graphs on page 10. Our Actively Managed 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 potentially move from high risk to low risk and so it is popular with our experienced investors. The Ethical portfolio has been tailored to our clients who wish to invest in a socially responsible manner. A key theme to delimit suitable 'ethical' funds is a process called screening. This is where companies may be excluded or 'screened out' from investments because of their involvement in certain activities deemed to be negative, such as heavy polluters, arms companies or animal testing companies. This approach also applies where companies are included and 'screened in' for their positive contributions to society and the environment, such as those providing renewable energy, waste and recycling services or organic farming.

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

Actively Managed Cautious Income Portfolio and Actively Managed Average Income Portfolio

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 01/04/2011 to 30/01/2026.

A = Performance of Actively Managed Average Income Portfolio (112.96%)
B = Performance of Actively Managed Cautious Income Portfolio (102.34%)
C = Performance of Bank of England 1 Year Fixed Rate Bond +2.75% (95.68%)
D = Performance of Bank of England 1 Year Fixed Rate Bond +2% (75.63%)
E = Performance of Bank of England 1 Year Fixed Rate Bond (31.13%)

Source: FE Analytics on 03/02/2026

Actively Managed Cautious Growth Portfolio

Simulated performance and the Mixed Investment (20%-60% shares) Sector from 01/04/2011 to 30/01/2026.

A = Performance of Actively Managed Cautious Growth Portfolio (81.99%)
B = Performance of Mixed Investment 20%-60% Equity Sector (73.19%)

Source: FE Analytics on 03/02/2026

Actively Managed Average Growth Portfolio

Simulated performance and the Combined Average of Mixed Investment Sectors (20%-60% shares) and (40%-85% shares) from 01/04/2011 to 30/01/2026.

A = Performance of Actively Managed Average Growth Portfolio (112.63%)
B = Performance of Combined Mixed Investment 20%-60% and 40%-85% Equity Sectors (95.17%)

Source: FE Analytics on 03/02/2026

Ethical and Tactical investing

Actively Managed Above Average and Actively Managed Tactical Portfolio

Simulated performance and the Mixed Investment (40%-85% shares) Sector and the Flexible Investment Sector from 01/04/2011 to 30/01/2026.

A = Performance of Actively Managed Above Average Portfolio (122.01%)

B = Performance of Mixed Investments 40-85% Equity Sector (116.02%)

C = Performance of Flexible Investment Sector (109.20%)

D = Performance of Actively Managed Tactical Portfolio (101.66%)

Source: FE Analytics on 03/02/2026

Benchmark for Above Average is Mixed Investment 40-85% shares, benchmark for Tactical is Flexible Investment Sector Average.

Actively Managed Ethical (Average) Portfolio

Simulated performance and the Combined Average of Mixed Investment Sectors (20%-60% shares) and (40%-85% shares) from 30/12/2011 to 30/01/2026.

A = Performance of Actively Managed Ethical (Average) Portfolio (140.35%)

B = Performance of Combined Mixed Investment 20%-60% and 40%-85% Equity Sectors (104.36%)

Source: FE Analytics on 03/02/2026

Actively Managed Ethical (Cautious) Portfolio and Actively Managed Ethical (Above Average) Portfolio

Simulated performance and the Mixed Investment Sectors (20%-60% shares) and Mixed Investment (40%-85% shares) from 01/04/2019 to 30/01/2026.

A = Performance of Mixed Investment 40%-85% Equity Sector (46.05%)

B = Performance of Actively Managed Ethical (Above Average) Portfolio (36.44%)

C = Performance of Mixed Investment 20%-60% Equity Sectors (28.15%)

D = Performance of Actively Managed Ethical (Cautious) Portfolio (26.69%)

Source: FE Analytics on 03/02/2026

Benchmark for Ethical (Cautious) is Mixed Investment 20-60% Equity, benchmark for Ethical (Above Average) is Mixed Investment 40-85% Equity.

NOTE FOR ALL GRAPHS: Total return performance figures (showing the return of the instruments with all income reinvested) are calculated on a bid price to bid price basis. 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.

Our investment service levels

Regardless of the investment service you choose with us, we believe there are elements that should always be included. As part of our commitment to delivering an excellent customer experience, we provide all our clients with:

- **A dedicated adviser and support team**
- **Regular review meetings**
- **Personalised valuation reports**
- **Free switching of funds**
- **Tailored suitability reports for all business arranged**
- **Quarterly *Venture* lifestyle magazine**

PRUSSIA

- Review with your adviser annually.
- Continuous overview of your investments.
- Where changes are necessary, we will contact you with our recommendations.

PENBERTH

Available when your total assets under our stewardship reach £200,000 or more.

- Meet with your adviser twice a year.
- Continuous overview of your investments.
- Where changes are necessary, we will contact you with our recommendations.

TREVAUNANCE

- Review with your adviser annually.
- Where changes are necessary, we will make these at your review.

LULWORTH

Available when your total assets under our stewardship reach £200,000 or more.

- Meet with your adviser twice a year.
- Where changes are necessary, we will make these at your review.

PORTHGWARRA ETHICAL

This service is designed for our clients looking to invest with a sustainable, ethical and socially responsible mandate.

- Review with your adviser up to twice a year.
- Continuous overview of your investments.
- Where changes are necessary, we will contact you with our recommendations.

TEIGN

This service is available to clients with over £2,000,000 to invest.

- A more targeted and specialist advice service.
- Meetings, reviews and valuations arranged to meet your needs.
- A bespoke service, tailored 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 contact an adviser for more information on our services including costs

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

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.

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.

Jennine Screen
HEAD OF CLIENT MANAGEMENT
Jen brings a wealth of administrative experience to AFWM, joining us from a senior role within a large IFA firm that she held for 12 years. Previously supporting an operations management team and individual advisers on a 121 basis, enabled her to develop processes and procedures to improve working practices. Our company ethics resonate strongly with her own beliefs and Jen puts client centricity at the heart of all her work. Outside of work she enjoys sea swimming (weather permitting), walking and plays tennis.

Hayley Goodchild BSc (Hons) DipPFS
SENIOR CLIENT MANAGER & PARAPLANNER
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.

CHUDLEIGH

John Waldie BSc (Hons) DipPFS
FINANCE DIRECTOR & HEAD OF INVESTMENT COMMITTEE
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
EXECUTIVE CLIENT MANAGER
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 BA (Hons) DipPFS
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
HEAD OF PARAPLANNING
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 paraplanning and compliance support roles. Andy uses this wealth of experience to support our advisers in providing the best possible service to our clients.

Lucinda Martin DipPFS
SENIOR PARAPLANNER
Lucinda gained a degree in Business Management and a Graduate Diploma in Law before achieving the Diploma in Regulated Financial Planning. She has more than ten years' experience in both the financial services and legal industries, working for a mix of large firms as well as smaller independent IFAs and a Devon-based law firm. Joining AFWM in May 2025 as a Senior Paraplanner, Lucinda provides support to advisers from our Chudleigh office. When she isn't working, Lucinda enjoys spending time with her two young daughters, partner Tom and Golden Retriever, Wilf.

Lauren West
PARAPLANNER
Lauren has over ten years of professional experience in financial services. Beginning her career in branch banking with RBS, she progressed into the mortgage world and moved to a regional brokerage. She built a strong foundation in client-focused lending solutions before moving into broader financial planning. Lauren joined AFWM in 2025 and is based in the Chudleigh office, not far from where she lives. She is passionate about driving ethical and tailored financial advice. Working part time, Lauren is able to enjoy the local beaches and coffee shops with her family.

SHERBORNE

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.

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.

Rhia Palazzo
CLIENT MANAGER
Rhia joined AFWM in September 2024 as Client Manager in our Sherborne Office. Prior to this, she worked in healthcare for nearly nine years as a midwife and health visitor but decided on a career change. She is enjoying learning about the finance industry and supporting our advisers and clients. Rhia is excited for the opportunities ahead within AFWM.

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 MIoD
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.

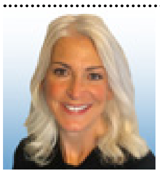
Sally Endean
HEAD OF OPERATIONS AND GOVERNANCE
Sally assists Ronnie Williams on overseeing and managing the regulatory compliance needs of the business and does general administration. Prior to joining AFWM Ltd in 2015, Sally enjoyed a varied career of 35 years with NatWest Bank, including Joint Branch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

Katy Morris BA (Hons) DipPFS
HEAD OF PORTFOLIO ADMINISTRATION
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 based at our Helston office as Head of Portfolio Administration. She oversees the day-to-day running of our Asset Management service and is responsible for compiling our annual due diligence reports and fund research, as well as continuing to provide technical support to advisers.

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.

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.

Andrew Roebuck BA (Hons)
TRAINEE FINANCIAL ADVISER
Andrew holds a degree in Business & Management (Economics) from Bournemouth University. Following graduation, he began his career as a sales negotiator in his hometown of Bude before joining AFWM in July 2025. Based in our Barnstaple office as a Trainee Financial Adviser, Andrew supports Zoe Watkins whilst working towards his Diploma in Regulated Financial Planning. Outside of work, Andrew enjoys spending quality time with friends and family and loves being outdoors, including camping whenever he can.

ST AGNES

Christine Clark
EXECUTIVE ADMINISTRATOR
Christine oversees the administration of our Asset Management department. 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
SERVICE DIRECTOR
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.

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.

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.

Mortgage matters

Using a mortgage broker can speed up the mortgage application process and remove some of the stress involved in buying a new property or re-mortgaging your current home. A broker can also be particularly helpful for those clients with individual needs or circumstances as they know each lender's specific criteria.

- **When did you last review your mortgage?**
- **Are you concerned that your mortgage payments are going to increase?**
- **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?**
- **Are you interested in a lifetime mortgage / equity release and would like to know how it works?**
- **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?**
- **Do you have an interest-only mortgage with no repayment vehicle?**
- **Does your interest-only mortgage term have fewer than ten years to run?**

Fully independent and directly authorised, our Mortgage 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 Chris will then provide you with a tailor-made solution for your needs.

Chris believes in providing an outstanding service to our clients, supporting you through every part of the process and explaining what happens at each stage of an application. He also remains in contact with you throughout the lifetime of your mortgage.

"It is a rapidly changing landscape within the mortgage market and rates are changing frequently, so it is always a great idea to use my services as an independent mortgage adviser to ensure that you are getting the best rate possible for your new mortgage or from your current lender when your review is due. Lenders also have different criteria, so I can help to locate a lender who is a fit for your own personal circumstances."

Many thanks for your time this morning! A very insightful and positive meeting! I just wanted to drop you a line of thanks. Having met with a few brokers over the last couple of months I just wanted to say the level of professionalism and information was tenfold more from yourself than I have found elsewhere!.

H & EJ, 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 afwm

Atkins Ferrie Wealth Management

Special offer

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

CAMELVALLEY
CORNWALL
Family Run Since 1989

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 your home or downsize? 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. However, voluntary payments can be made if you choose to do so. 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 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 and buy-to-let mortgages

Our research shows that many investment property homeowners and potential investment property purchasers are not aware that there are specialist mortgages available.

These are specialist types of mortgages and lenders will have specific criteria which they will require borrowers to meet.

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 consider your individual circumstances and advise you on the most cost-effective and tax-efficient method of buying your investment property.

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

Cosy memories made at Montacute House

Visit Montacute House this autumn to enjoy the trees turning on the estate, stroll through the garden, and enjoy a treat from the café.

nationaltrust.org.uk/montacute-house

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, Rotary International and the Jaguar Enthusiasts Club. We are also proud of our work with the RHS and continue to support both RHS Rosemoor and RHS Wisley. You will find us attending many events across the year at both locations and we always enjoy meeting members and visitors alike. Please do drop by our stand and say hello if you see us during the year.

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

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 Festival of Roses *(Rosemoor)*
RHS Summer Garden Weekend *(Rosemoor)*
RHS Autumn Garden Weekend *(Rosemoor & Wisley)*
RHS Flower Show *(Wisley)*
RHS Craft & Design Fair 2026 *(Wisley)*

Rotary International in Great Britain and Ireland
Rotary Regional Conference

Jaguar Enthusiasts Club

Other Events and Sponsorship
Chudfest Summer Fete
Chudfest Christmas Fayre
Cornwall Home Improvement / Home Build Show
Honiton Agricultural Show
Richmond May Fair
Sherborne Business Awards
Sherborne Classic and Supercars
Barnes Fair

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

National Trust RHS Jaguar Enthusiasts' Club afwm Classic & Supercars Sherborne Castle Rotary

RHS
Garden Rosemoor

afwm
Atkins Ferrie Wealth Management

rhs.org.uk/rosemoor

Autumn events at RHS Rosemoor

JOIN THE RHS TODAY
RHS Members go free
JOIN THE RHS TODAY

Plant Heritage Autumn Fair
Sun 6 Sep
As planting season approaches, find something special to add to your garden and borders this year.

Europom 2026
Sat 3 – Sun 4 Oct
Discover the rich diversity and history of fruit with tours, talks and tastings from a range of European exhibitors.

Flavours of Autumn
Mon 5 – Sun 11 Oct
Savour autumnal tastes and get some top growing and cooking tips at this inspirational showcase of the harvest season.

October Half Term: 'Spooky Plants'
Sat 26 Oct – Sun 3 Nov
Join our holiday fun with garden trails, drop-in workshops and family entertainment.

Magic of Christmas Craft & Food Fairs
Fri 27 – Sun 29 Nov, Fri 20 – Sun 22 Nov and Sat 5 – Sun 6 Dec
Get ahead with your Christmas shopping – browse and buy handmade gifts and delicacies from the best local artists and producers in the South West.

RHS Glow*
From Fri 27 Nov – Wed 30 Dec (various dates)
Experience our gardens in a whole new light, as they come alive in an immersive festive spectacle. Adult tickets from £13, children from £7, available online. ***Ticketed event.**

EV charging now live. Grab a coffee and cake or browse our garden centre and gift shop while you charge (no admission required).

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

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 2025/26 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 2025/26 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 2025/26:

- 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

THE FUTURE OF IHT

The autumn 2024 budget introduced a series of significant changes to IHT, amongst them:

- IHT nil rate band and residence nil-rate band thresholds are to remain frozen until April 2030
- Notice that there will be IHT on unused pensions from 2027
- Changes to agricultural relief and business property relief commencing 6th April 2026

If you would like to discuss these changes, please speak to your AFWM financial adviser.

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
e.g. 01/01/25	*John Smith (Son)*	*Cash – annual exemption*	*£3,000*

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)							