

# FRANKLYN MAGAZINE

FOR  
WHAT  
MATTERS

CELEBRATING THE BEST THINGS IN LIFE

## THE M PROJECT

Breathing Life into Every Chapter

### CLIENT STORIES

*We meet Danny Chapman, founder of Avocamera and Clare Loveridge, Vice President, and General Manager overseeing Europe, Middle East and Africa at cybersecurity company, Arctic Wolf.*

### TOM CURRY, SALE SHARKS

*Join us as we go behind the scenes with Sale Sharks' powerhouse!*

### FRANKLYN EVENTS GUIDE

*Summer Swing  
Winter Waltz  
Elite Sports Golf Day*

## VISIONS OF THE NIGHT SKY

*Discover the Astrophotography exhibition celebrating the work of Dr Anthony Holloway plus much more in this editions 'What's On' guide.*

BREAKING  
BARRIERS  
**Stoke City  
Women's Team  
Inspires**

Article p28



**FRANKLYN**

WINTER WALTZ 2024 PRESENTS

# LET IT SNOW

FRIDAY 29TH NOVEMBER 2024



CARDEN PARK, CHESHIRE 6.30PM

Featuring a special performance of  
Frank Sinatra's timeless classic, 'Let It Snow'.

# For What Matters

Issue 2: 2024

# Hello

Welcome to the vibrant second edition of our Franklyn Magazine. Intended for the hands of our cherished clients, friends, and the perfect coffee table magazine in locations across Cheshire.

We connect with some familiar faces in the realms of sport, business, beauty, and well-being, plus we shine a light on 'Access Sport' a charity dedicated to championing inclusivity and diversity, advocating for systemic change in the sports sector. Additionally, get to know Anthony Ashworth, Director, and Senior Wealth manager with a passion for building genuine client relationships here at Franklyn.

In each edition of the magazine, you'll find a selection of fantastic features. This time, explore handpicked recommendations for delightful walks paired with cosy pubs, creating the perfect afternoon in Cheshire. Dive into Franklyn's Livingwell Product

Guide or gain an insight into achieving a restful night's sleep through Armand Beasley's featured article, 'Let's Talk About Sleep'.

Our events schedule is a must-read, showcasing the finest Spring/Summer happenings in Cheshire and finally for valuable mortgage insights and tips tailored to first-time buyers, check out our 'Let's Talk Mortgages' feature.

## So, kick back, unwind, and enjoy!



**Andrew Chatterton**  
BA (Hons) APFS  
Managing Director  
& Chartered Financial  
Planner, Principal  
Partner Practice  
St. James's Place

*Andy*

f in @ X v

Get social and keep in touch with what matters

# CONTENTS

07

## Client Stories

We chat with some of our clients, and get to know them inside out.



18

## Franklyn Elite Sports

In this edition we go behind the scenes with Sale Sharks' powerhouse, Tom Curry.

28

## Stoke City Women

Marie Hourihan and Ellie Leek, share their inspiring journeys.



p90

## RAMBLE & REFUEL

The ramblers guide with an appetite.

36

## Access Sport

Driven by a passion for inclusivity. Discover the inspiration behind the charitable organisation.

40

## The M Project

Meet Mindy Cowap and Emma Wilson, the dynamic duo behind The M Project, a holistic movement reshaping women's wellness.



50

## Ask Franklyn

Get to know Director, and Senior Wealth Manager Anthony Ashworth. Sharing career insights, advice, and the pleasure of finding the perfect work-life balance.

## 56

### Franklyn Events

Rugby stars Dorian West and Sam Tuitupou engaged in great discussion at the Elite Sports Golf day and we discover the incredible total we raised at our annual Winter Waltz.



## 66

### TorFX

Award winning foreign exchange specialists celebrate their 20th anniversary.

## 72

### A Journey to the Edge of Adventure

We discover the Wild Beauty of Cape Wrath. Situated on the North-Western tip of the mainland of Great Britain

## 74

### The Beauty Edit

Once again we chat to the wonderful beauty expert, Armand Beasley to talk makeup, summer styling, the key to a perfect nights sleep and his Pro Body Glow Skin Balm.

## 82

### Franklyn's Living Well Product Guide

Our Product Guide to Health, Fitness and Wellbeing.

## 84

### Life in Cheshire

Things to do, places to go, areas to explore in and around Cheshire.

## 92

### What's on in Cheshire

The events schedule is bustling with excitement! Here's what's happening in Cheshire this Spring/Summer.



## 98

### Luxury Living in Exclusive Properties

Stephenson Browne's top properties.

## 102

### Let's Talk Mortgages

Finding the right mortgage is a complicated business. We're here to help you make the right choice.

## 104

### Franklyn Fox

One for the kids, no adults allowed!

## Talk to Franklyn

CALL **01260 291825** VISIT **FRANKLYN.CO.UK**

# FOR THE FUTURE



Financial planning  
that's as unique as you.

At Franklyn, we promise you a truly personal service. When you work with us, your financial goals are at the heart of everything we do.

Our aim is to be your trusted financial adviser not just for today, but for the long term.

## FRANKLYN

FOR 16

# MY STORY ]

DANNY  
CHAPMAN



“ I could trust Franklyn throughout the entire process, and this was important to me as buying your first home is such a huge step. ”

## MEET DANNY

The founder of Avocamera, a dynamic team of Content Creators with a passion for creating compelling visuals that captivate and inspire, based in the vibrant city of Manchester. Since its establishment in 2017, Avocamera has cultivated a diverse network of talented photographers and videographers specialising in sports, fashion, lifestyle, advertising, and events across various platforms.

In our interview with Danny Chapman, he shares the story of how a professional relationship with Franklyn transformed into a personal collaboration. From creating video content to securing a mortgage for his first home, Danny highlights the seamless transition that solidified his trust in Franklyn's expertise.

### How long have you been working with Franklyn and why did you choose them as your financial adviser?

My working relationship funnily enough started with Franklyn when we took them on as a client, we were creating video content for Franklyn probably about 6 years ago now and then a couple of years later when the time came for me to buy my first home, Franklyn helped me out with the mortgage, and they became my mortgage broker.

They were simply brilliant and because I already had a working relationship with them, I had a really great experience as I already knew who I was working with, and I could trust them throughout the entire process, and this was important to me as buying your first home is such a huge step.

Following this, I attended one of Franklyn's yearly charity golf events and I got chatting with Dale Longshaw about pensions. He was aware that I am self-employed, and I guess at the time this was something that I had on my mind to figure out, so the conversation came at a great time.





Dale kindly helped me to set up my pension, along with a stocks and shares ISA account to help me manage my finances and to ensure I am setup financially for the future.

Typically, there are pension schemes available for the employed but as I am self-employed and relatively young, it wasn't something I had thought about too much as naturally you think retirement is a million years away. However, after talking with Dale, he made me aware of the importance of a pension and the need to setup a pension plan as soon as you can.

I am really pleased that I have now got a great pension plan in place with the help from Dale and Franklyn!

## **Would you recommend Franklyn?**

Yes, absolutely 100%

In fact, I have already had conversations with family and friends about the services Franklyn have supported me with and encouraging them to do the same and get in touch with Franklyn.

Even though I only set the pension plan up with Franklyn just over 18 months ago now, it is something I would hugely recommend others to do who are in the same position as me or anyone for that matter.

**Your home may be repossessed if you do not keep up repayments on your mortgage.**

## We know why you're a client, now tell us a bit more about you...



### Q&A

**Q What's the best pub in Cheshire?**

**A** The Badger Inn, in Nantwich, it's a great pub but personally I really love The George & Dragon in Great Budworth. It's a tiny little village, close by to where I grew up, it almost looks like a little fairy tale village. In the winter, they have this amazing log fire, plus they do a great roast dinner on a Sunday - around Christmas time we would always visit The George & Dragon with my Dad.

[badgerinn.co.uk](http://badgerinn.co.uk)

[georgeanddragonatgreatbudworth.co.uk](http://georgeanddragonatgreatbudworth.co.uk)

**Q A walk around the Edge at Alderley or Macclesfield Forest?**

**A** I am going to pick the Edge at Alderley because I went on a great first date there a few years ago.

**Q Cats or Dogs?**

**A** Dogs.

**Q Chester Races or beach day in Abersoch?**

**A** A beach day in Abersoch.

**Q Football or Rugby?**

**A** Football.

**Q Manchester United or Manchester City?**

**A** Manchester United fan.

**Q Favourite activity to do in the winter?**

**A** To be honest I am a summer person through and through, however the one thing I love to do in the winter is skiing. I was fortunate enough to be able to go skiing as a kid with my family. I just fell in love with the sport, and I managed to do a couple of ski seasons when I was younger.

**Q Where is the best place in the world?**

**A** In the summer for me it would have to be Bali and then in the winter months it's got to be Val d'Isère.

**Q What's your guilty pleasure?**

**A** Crisps!! Sweets and chocolate are okay but crisps for me are my weakness.

**Q What was your most recent spontaneous purchase?**

**A** I had a morning at Cheshire Oaks recently, I needed a new suitcase, but I ended up buying lots of other things and I think the suitcase was my last purchase of the day as I finally remembered what I was shopping for.

**Q A quote that resonates with you?**

**A** I was listening to Matthew McConaughey's audiobook recently, it's called 'Greenlights' and he said something that resonated with me to the point that it was something I thought about the next morning.

"The problems we face today eventually turn into blessings in the rear-view mirror of life."

PORSCHE



# A passion for Porsche.

TURN YOUR PORSCHE DREAMS INTO A REALITY.

Visit our state-of-the-art Centre to discover a stunning array of brand-new Porsche vehicles and Approved Pre-Owned models. Learn more about Porsche aftercare, including professional servicing, maintenance and genuine parts. Explore Tequipment accessories and Lifestyle products to enhance your Porsche dream.



**Porsche Centre Wilmslow**  
Stratstone House  
Wilmslow Road  
Cheshire SK9 3HW  
01625 522 222  
[info@porschewilmslow.co.uk](mailto:info@porschewilmslow.co.uk)  
[www.porschewilmslow.co.uk](http://www.porschewilmslow.co.uk)



## MEET CLARE

Currently Vice President and General Manager of Europe, Middle East and Africa at Arctic Wolf, a cyber security company, headquartered out of Minnesota.

3 years ago, Clare was the first person to join Arctic Wolf in the region and in that time, they've gone from a little team of 6, with no customers, no partners and no office – to a team of 190 people to date with a head office in Newcastle, an office in Frankfurt and a number of teams across 11 different countries, so it has definitely been a busy few years!

“ Over the last decade, the advice I’ve received has been exceptional, particularly the guidance and, most importantly, the patience. ”

**How long have you been working with Franklyn and why did you decide to choose them as your financial adviser?**

I believe I've been working with Franklyn for around 10 years now, maybe a little longer.

It was actually a friend of mine who initially had a relationship with Franklyn and worked with Anthony Ashworth, and at the time I'd put my finances to the bottom of my to-do list, I put no time into it, no thought into it.

I had several different pension pots that were floating around from my time at different companies and my friend was so organised with her finances and she knew exactly what her financial plan for the future looked like.

I was probably early to mid 30s at this point and I realised that I had nothing like this in place, absolutely nothing. I didn't have any structure – I didn't even know what I had from a pension perspective.

After having a short conversation with my friend, she inspired me to think about this matter and as she was working with Anthony, she kindly introduced us and...the rest is history.

Over the last decade, the advice I've received has been exceptional, particularly the guidance and, most importantly, the patience. Ultimately, Franklyn and Anthony have been absolutely marvellous.

As I approach retirement, I now feel secure and confident that I am in a position where I have everything in place, eliminating the need to wait until the official retirement age.



# We're so pleased to have been a great help, now tell us a bit more about your journey...

## Q&A

**Q Tell us a little more about you, your journey and what you do?**

**A** Essentially, I am responsible for all of the sales activity that we do across the region but then, when I have my General Manager hat on, I've got a responsibility for building the business from a culture perspective and hiring the right people. My role is quite broad; however my main focus revolves around ensuring the effective growth of the business.

Many individuals, unless intentionally pursuing an IT degree, find themselves falling into the field. In my case, I initially pursued a degree in European Studies with languages, focusing on Spanish and French. My original plan was to potentially work for the European Union in the future, but I really didn't have much of an idea of what I wanted to do. After finishing University, I landed a job in the transport industry, specifically in haulage. This opportunity allowed me to utilise my language skills as we were involved in moving goods between the UK, France, Spain, and Italy. It was a great experience as I could apply and practice my languages on the job every day.

I transitioned into sales from there and discovered a passion for working with people, understanding different businesses, and the excitement of sales. Fortunately, early in my career, I recognised that sales was the path I wanted to pursue. However, as I had joined the workforce as a graduate, I eventually had to leave my initial job due to a low starting salary. The company suggested

that I needed to leave and return for a better salary. Consequently, I took a leap into the IT field, securing a job despite having no prior knowledge of it.

I started in a sales role and have been in the IT industry ever since. It turned out to be a fortunate turn of events that landed me in a position that essentially shaped my career.



**Q What was your first impression when you started working with Franklyn?**

**A** It was daunting for me at first to discuss my finances because it is something I hadn't ever put much thought into before. Franklyn were so patient with me, they really spent time to understand my current position and to understand me as a person and they knew exactly what I wanted to achieve and over time they have managed to guide me in the right direction.

I say it was daunting at first, because I had entered this space that I knew nothing about, and I was quite embarrassed that I hadn't done anything about it until now, but Franklyn never made me feel anything other than well respected and in that time they've got me to a very stable place which I am comfortable with and very happy about.

**Q In what ways does Franklyn differ from other financial management companies you've encountered?**

**A** Working with Franklyn goes beyond the typical customer experience; they take their time to understand you on a personal level.

Conversations always start with various aspects of life, including work, marriage, children, the future, and holiday plans, which allows all parties to get to know each other on a personal level.

With Franklyn, I'm confident that whenever I have a problem or concern, I can send Anthony a text and receive a personalised response every time. It's not a matter of pressing 2 and talking to somebody nameless, there's always that personal touch throughout every process – Franklyn have created such a comfortable environment to share any concerns, even those I might be embarrassed about, and to discuss finances in general, a topic I usually find difficult to address.

Money has always been a challenging conversation for me, you find people can be extremely brash about their finances, but I am the complete opposite. I don't like talking about my financial situation and to work with a company that I can trust and who genuinely cares is just amazing. Franklyn always want the best for their clients and Anthony and the team consistently find solutions to my challenges. As a company they are really quite unique!



**Q Would you recommend Franklyn?**

**A** Oh 100%!!

In fact, a couple of years ago, I invited Franklyn to chat with my colleagues at the time about financial matters and I think about 6 of my colleagues from my current team are Franklyn customers.

I will always continue to recommend Franklyn.

**Q Do you have any secrets to maintaining a healthy work-life balance?**

**A** No because I am very bad at it. Honestly, if I could do anything better it would finding the perfect work-life balance.

My job and particularly the pace we work at, it can be quite consuming, whilst I do try and be better with my work life balance, I find myself sneaking into the toilet to send some emails, so it doesn't look like I'm working.

I would say I haven't managed to find that cut off button, how do I get to a point where I stop thinking about work.

This was one of my new year's resolutions, but it's probably been one of my new year's resolutions for the last 10 years, but no I don't have any secrets but if there is a secret, I would pay a lot of money to know it.

**Q What's your favourite place for a Sunday roast in Cheshire?**

**A** There is a little village, just outside of Cheshire called Higher Kinnerton, there is a pub there called The Royal Oak, they do a fantastic Sunday roast.



**Q Coffee or tea to kickstart your day?**

**A** Tea, I don't like coffee – when I travel abroad, I take a couple of tea bags with me. I love a proper cup of tea.

**Q One item on your desk you can't live without?**

**A** Would my cup of tea count?

**Q Would you prefer a winter city break or a summer beach holiday?**

**A** I'd be really greedy and say both, I really love a winter city break, I've recently been to Krakow and it was fantastic but I do love a summer beach holiday as well. You've asked me an impossible question there.

Let's go with a winter city break.

**Q A special quote that resonates with you?**

**A** "I've learned that people will forget what you said, people will forget what you did, but people will never forget how you made them feel." - Maya Angelou



“I think my strongest piece of advice is to stay true to yourself and always treat others the way you wish to be treated.”

**Q** If you could go back to the beginning of your career, what advice would you give your younger self?

**A** I would say, firstly, don't try and be something you are not.

Secondly, it's important to not get caught up with financial matters, as with age, you realise that one's character is not defined by ego and wealth. A person can have millions in the bank, but for me being a genuine, kind person is way more important.

Finally, I think my strongest piece of advice is to stay true to yourself and always treat others the way you wish to be treated. Regardless of your job role, it holds no significance; we are all people, and everyone deserves to be treated the same.





An interview with Tom Curry

## IF YOU DON'T ENJOY IT, DON'T FORCE IT. IF YOU LOVE IT, NATURALLY YOU WILL GO FAR!

In each edition we focus on Elite Sports professionals and how we can help them.

We interview sports professionals, at the top of their game, to find out more about life as an elite sports player.

At Franklyn, it's all about our clients and we want to get to know them, and that's exactly what we do - we get to know them and now you can too.

In this edition we go behind the scenes with Sale Sharks' powerhouse, Tom Curry. From childhood rugby antics with his twin brother to conquering international stages, Tom shares career highs, reflections on the Rugby World Cup 2023, and insights into life on and off the field.

## Q&A

**Q Can you share a bit about your journey into professional rugby and what or who inspired you to pursue a career in the sport?**

**A** Ben and I, I have an identical twin, we both started playing rugby when we were 3 years old when we were down in London and then we moved up to Nantwich when we were about 7 or 8 and played for Crewe and Nantwich in our early years.

A core memory of ours, which I will always remember because it was our sisters' birthday and our dad took us out for a curry. We honestly thought we were celebrating our sisters birthday but in fact we were presented with our Sale Sharks contract offers, I guess it kind of overshadowed her birthday – we made it up to her the following year.

We have been with Sale Sharks now for over 10 years and have been playing professionally since we were 18.

**Q You started playing rugby from a young age, how did your early experiences in rugby shape your love for the game?**

**A** I think it wasn't just rugby, it was my early experience of sport in general. Sunday morning, we would play rugby, our parents would put an old curtain over the back seats of the car and we would literally jump in and go off and play football, in the summer it was cricket and if Wimbledon was on we'd be playing tennis. Even when we got back from school, we'd be playing rugby, football, or cricket in the garden. Ben and I, we were so competitive as kids, even if we were playing on the same rugby team. My earliest memory is when Ben and I would fight on the field and our dad would have to come and break us up and sit us out of the game. I think we've always had so much love for the

sport and we both just love to win. As we've got older, we've obviously had to tone the competitiveness between us down as we are on the same team professionally.

**Q Do you play any other sports in your spare time?**

**A** When I have the time, I like to play a friendly game of cricket in the summer and I love to play padel, it is really popular at the moment and it was huge during the world cup, the team would play padel on most of their days off. Of course, we aren't allowed to play 5 a side football or something like that, we try to avoid injuries at all costs, but a leisurely game of padel is always fun.

**Q How about golf?**

**A** I tried it but it's not for me, it's not good for my back. When you start seeing the physio for golf injuries rather than rugby injuries, that's when you know you've got to stop playing.

**Q Can you share a memorable piece of advice that your uncle, the great John Olver, has offered you during your rugby career?**

**A** It's a little niche but, 'don't call to the back of the lineout when it's windy'. I was a lineout caller at school, and we had a massive argument, because I kept calling to the back of the lineout and the hooker couldn't do it.

His distinctive aura and enthusiasm for the game creates a truly special atmosphere when he is around.

## Now for a more personalised focus...

**Q** Your debut year with Sale Sharks was remarkable, marked by becoming the fourth-youngest English player in the Heineken Champions Cup – looking back on your career so far, what would you consider to be your most memorable or proudest moment on the field?

**A** It's got to be my 50th cap now for England! At the bronze final of the world cup. It's a huge game, to have all my family and friends there to support me in the crowd was an extremely special moment, I couldn't write it.

My family put together a small scrapbook featuring a photo from each cap, making it the most wonderful gift to receive.

**Q** Achieving Sale Sharks' Young Player of the Season award alongside your brother, Ben, must have been a special moment. How does the dynamic of having a sibling in the same profession influence your career, and how do you both support each other?

**A** It has definitely evolved, as I said before, when we were kids we would fight and argue for the ball, but as we got older something just clicked and we played so much better together. At high school we were brilliant together and when we first signed with Sale Sharks, we didn't know anybody else at the time so we were able to support each other in that way.



In the initial years of our professional careers, we practically did everything together. We provided strong support and played a key role in each other's growth during those early years because I guess navigating a professional sporting career at 18 can be difficult at times.

Ultimately, because we are two different people, our career paths haven't been the same and that's not in a negative sense, I just think the fact that we have been able to separate ourselves as individuals is really important and healthy for us both. It has always been important for us to be an individual and have our own goals and aspirations and I think this has all been a part of the growing up process, understanding the importance of individuality and not comparing yourself to your twin brother or anyone for that matter.

**Q How do you mentally prepare for big matches, especially in high-pressure situations?**

**A** If you were to ask me this question at various points in my career, my response would be different every time. Currently, my focus lies in laying the initial groundwork – the analysis stuff and focusing on strength and fitness. By the time a game approaches, I strive to ensure I've done everything possible off the field. This way, when I step onto the field, my thoughts are narrowed down to two controllable actions: sprinting when the ball is in the air and getting up off the ground as swiftly as possible. Everything else is beyond my control at that point.

**Q Looking back on the Rugby World Cup 2023, what are your overall thoughts and feelings about the tournament?**

**A** In all honesty, I am gutted – I think back to the 2019 world cup, we got to the final against South Africa, but we accepted the defeat because of the significant score margin.

We got to the semi-final of the 2023 world cup, and we had an unbelievable game plan that worked for 75 minutes and then to lose by one single point to South Africa, it was tough.

**Q Do you get nervous before or during a game?**

**A** Once I am on the field, I'm at my best, you don't notice the thousands in the crowd because you have an 18 stone opponent running towards you!

Playing at the smaller stadiums gives me the same excitement as being in front of 80,000 people at Twickenham. The feeling being out on the field is just as special, no matter how many people are sat in the crowd.

**Q What valuable lessons do you think the England team can take away from the 2023 World Cup experience?**

**A** It doesn't really matter what anyone thinks. We were getting a lot of stick throughout the world cup, a lot of criticism from external noise and if you listen to it, it would genuinely drive you crazy and at that point you realise...

the only opinions that matter are the opinions of your family and everyone who is a part of the team

...and I think that is a really cool lesson to learn and something to take away from the experience.

**Q How do you balance the demands of a professional rugby career with your personal life?**

**A** Toby my sausage dog.

When I was 18, I focused on playing rugby, getting home, eating, preparing for the next game, and repeat, but you know, being stuck in that cycle made me realise I wasn't doing much else besides rugby. I think for me now, it's important to spend quality time with family and friends. I enjoy going for breakfast, dog walks, meeting up with loved ones. There is a few of us that like to go to the Country Club down the road, we use the gym or chill out in the spa most evenings.

**Q Given the recent news about your hip surgery and the likely extended absence from the game, how are you approaching the recovery process, and what milestones are you aiming for in your rehabilitation?**

**A** Cut out the sugar!

I'm going to focus on nutrition and eating healthily mainly. With hip surgery, the upside is that you regain mobility pretty quickly, so I can focus on the rehabilitation aspects of the recovery process.

On a more technical basis, I'm going to invest in a hyperbaric oxygen therapy chamber which involves breathing 100% pure oxygen while in a special space called a hyperbaric chamber. The air pressure inside is raised to a level that is higher than normal air pressure. The increased air pressure in the chamber then helps the lungs collect more oxygen.

I am also going to hopefully speak to external resources about osteopathy and rehabilitation specialists in the US. I have also reached out to other players who have been through a similar situation to me for advice, although it is difficult as only a handful of others have found themselves in the same position as me, so I am trying to collate as much advice and info as possible to help with my recovery.

**Q Are there any unexpected perks or silver linings you've discovered during this break from rugby, perhaps a new hobby or a guilty pleasure TV show?**

**A** I will spend a lot more time with Toby, he's definitely looking forward to it!

For me I like to focus on one thing, and during this time that will be my rehab for sure.

I guess, while I'm still new to Franklyn, I'm excited about working with them more. They've been fantastic so far, and I can't wait to see how my relationship with Franklyn develops.

I've also explored the idea of gaining some work experience, even if it's just for an afternoon or something, particularly in the property industry.

**Q What advice do you have for young athletes aspiring to pursue a career in professional rugby?**

**A** Most importantly, just enjoy every moment of it and enjoy being out on the field, that's what it's all about. If you don't enjoy it, don't force it. If you love it, naturally you will go far!

**Are there specific milestones or achievements you hope to reach in your career?**

100 caps for England would just be unbelievable and then I think the ultimate achievement would be to win a premiership with Sale Sharks, that would be the dream moment for me.







## We sum up with some quick fire questions...

**Q If you could have dinner with any rugby legend, who would it be?**

**A** Jonny Wilkinson, easy, because he is an absolute legend.

**Q Toughest opponent you've faced?**

**A** For Sale Sharks it would have to be Saracens... actually no ignore that it has to be La Rochelle, away.

For England it would probably have to be South Africa, they pride themselves in defence and being pretty tough.

**Q Pre-match rituals or superstitions, if any?**

**A** No lucky socks but my dad has only just retired his shirt that he wore when he handed me my England under 16's cap, he retired it after I won my 50th cap, he has worn that shirt to every single game, ever.

I guess, before any game I will only have penne pasta.

**Q What is your ultimate cheat meal?**

**A** Five Guys, I was going to say sushi but that is hardly cheating.

I'll have a double bacon cheeseburger with mayo, onion, and lettuce, a little hotdog, medium fries, and an Oreo milkshake.

**Q If you weren't a professional rugby player, what dream profession would you like to pursue?**

**A** Professional freestyle skier.

**Q Who is the funniest Sale Shark teammate?**

**A** It has got to be Bevan Rodd – but we do have such a great team of lads.

**Q What's your go-to karaoke song if you have one?**

**A** Homecoming, Kanye West. It has taken me a fare few car journeys to nail it.

When I finally had a chance to sing it at a house party, I was in my element.

As we wrap up our conversation with Sale Sharks' player, Tom Curry, we've gained a unique perspective on his rugby journey, career milestones, and future goals.

Despite facing challenges like his recent hip surgery, Tom's resilience, and positive outlook shines through - stay tuned for his return to the field!

**Talk to Franklyn**

CALL **01260 291825**

VISIT **FRANKLYN.CO.UK**

# ELITE SPORTS CONNECTIONS

Give your business a  
competitive edge.

Our elite sports connections can open up all kinds of unique opportunities. We're keen for all our clients to get the most out of Franklyn, so we make it easy for you and your business to connect with some of the most exciting elite sports professionals performing in the UK today.

**FRANKLYN** [ for elite sports  
professionals ]



Please note that advice given in this area, together with introductions to affiliates and 3rd parties, are not services that are endorsed by or offered by St. James's Place. They constitute a separate and distinct service provided to you by Franklyn.



# AN INSIGHT INTO **MARIE HOURIHAN AND ELLIE LEEK** OF STOKE CITY WOMEN

In this exclusive interview, Marie Hourihan and Ellie Leek, influential figures in women's football, share their inspiring journeys. Marie's decade-long professional career and her transition to Head Coach of Stoke City Women showcase her unwavering dedication to the sport and Stoke's semi-pro status marks a significant step forward for the women's team.

The interview explores Stoke City Women's progress under Marie's leadership and provides an insight into Ellie's journey from Bristol Academy to Stoke City. Finally, financial planning takes the spotlight as the duo discuss the impact of Franklyn's Financial Workshops, emphasising the need for early financial education.

## **Q&A**

**Q Can you share a little bit about your football journey and when/how you decided to transition into coaching, and what motivated you to take on the full-time managerial role at Stoke City Women?**

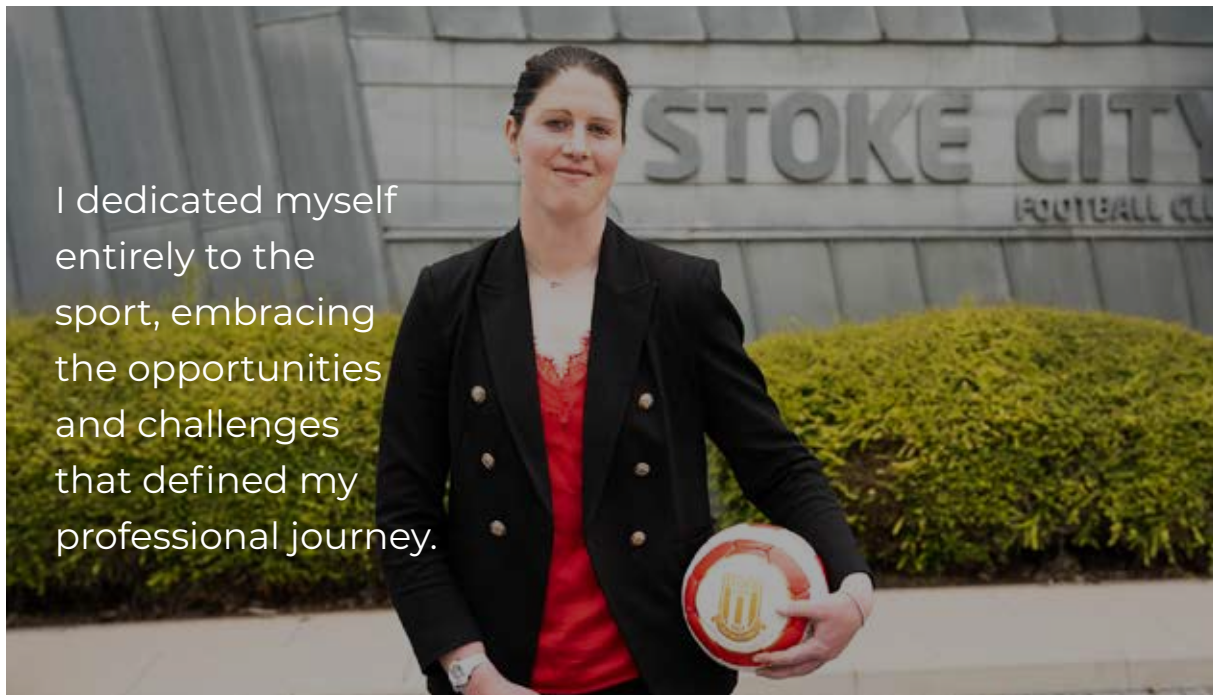
**A Marie:** I played professional football for just over a decade. When I initially embarked on this journey, the women's game was not as prominent as it is today, leading me to pursue a dual career. I qualified as a chartered accountant alongside playing football. During the early phase of my career, I juggled a day job with my passion for the sport.

The turning point came in 2012 with the inception of the Women's Super League. This marked a significant shift, opening doors for me to transition into full-time professional football. From that moment until two years ago, I dedicated myself entirely to the sport, embracing the opportunities and challenges that defined my professional journey.

I've been fortunate enough to play for some exceptional clubs, winning numerous trophies and having the opportunity to play abroad. So, I would say I have had a diverse football journey, exposing me to fantastic environments and allowing me to collaborate with some brilliant people.

All of this stirred the pot a bit if you like for my next steps. As I approached the end of my football career, I was certain that returning to a 9-5 job, crunching numbers, wasn't for me. Instead, I thought about how I could channel my experiences as a player into making a positive impact on the game. This led me to envision a managerial career, aiming to transmit my knowledge and expertise moving forward.

I initially secured my first managerial role with a club in London, operating at the same level as Stoke. The appeal for this position stemmed from the fact that the club I was with wasn't a full-time environment. The players I worked with hadn't experienced the intricacies of a professional football career.



I dedicated myself entirely to the sport, embracing the opportunities and challenges that defined my professional journey.

My goal was to imprint the essence of a professional football team, introducing day-to-day operations and providing the necessary support to build players' confidence, guiding them towards a professional career. My transition into coaching was fuelled by my desire to stay in the industry and make a positive impact. I believed this move would be the most effective way for me to contribute positively to the game.

Following my tenure in London, I took the position of Head Coach at Stoke City Women in 2023.

**Q The announcement of Stoke City Women turning semi-professional is such exciting news. Can you share your thoughts and feelings about this significant development and what it means for the team's future?**

**A Marie:** I think fundamentally, for any team to progress, they need full investment, not just financially but in terms of the commitment from the top end of the football club.

So for Stoke to announce such a strong statement, publicly, by the Technical Director, it spoke volumes to me. I realised that they were going to be fully invested in the Women's team moving forward, which immediately caught my attention and made me think that if the club is actively choosing this direction, aspiring to lead in the evolution of the game, and wanting to be a significant part of it, then their stance aligns with my own aspirations, and I think this played a significant role in my decision to accept the position at Stoke.

I also think that making such a significant public statement was crucial for the club because we want Staffordshire girls to aspire to play for Stoke City Women and upon joining the team, it became evident that this is a community, and Stoke is actively promoting participation, aiming to foster the growth of women's football in the local area. Most importantly, as a team, we require visibility, and what better way to achieve that than by showcasing our women's team? It's an invitation for others to come and be a part of it.



**Ellie:** The timing of the announcement on International Women's Day resonated with the values I hold, particularly in striving for improvements in women's football. Marie's acknowledgement of the challenges, understanding the difficulties of balancing full-time commitments, and navigating the significant transitions in women's football this year, has been pivotal. Her first-hand experience, having been in our shoes before, plays a crucial role in attracting players to Stoke who want to be part of our team.

**Q What aspects of your playing experience do you incorporate into your coaching approach?**

**A Marie:** As a former goalkeeper, communication is really important for me. While some players may feel it's too much information at times, in terms of my character, I like to focus on providing the team with the best chance of success. I aim to cover all bases in that regard.

I consider myself quite methodical in my approach to management. Commitment is a key aspect of my personality; if I commit to

something, I'm all in. I'm dedicated to sharing any piece of information or strategy that could contribute, even marginally, to our success.

While I acknowledge I'm still at the beginning of my coaching journey, I anticipate my managing style will evolve over time. I'm open to learning, adapting, and evolving as I work with different people and mould myself to different environments. At this moment, the traits I developed as a player have seamlessly transitioned into shaping my coaching style.

**Q As someone deeply involved in women's football, how have you witnessed the sport evolve, and what positive changes have you observed?**

**A Marie:** For me, considering the transition across different generations, I like to categorise the women's football landscape into pre and post-super league eras, roughly a decade ago. In the pre-super league period, the commitment levels in terms of drive, attitude, and determination were exceptionally high. Despite the dual-career challenges, players sacrificed a lot, adjusting their schedules to play at that high level. Fast forward to the post-super league era, and we find ourselves in a fantastic position where players can solely focus on their football careers.

In terms of infrastructure and available resources for players, there's a lot of opportunity to be the best version of yourself. However, the consistency from top to bottom is not uniform. The next phase for women's football should involve establishing a consistent standard across leagues, ensuring that access to support, facilities, and resources is more equitable. Investments have poured into the top end of the game, which is undoubtedly positive, as evidenced by women's games being broadcast on major channels like Sky or the BBC, with packed stadiums. However, it's crucial to shift this focus downwards to the leagues below, there's a need to bridge the gap down into

lower leagues, creating opportunities for players with the right attitude, mindset, skills, and ability.

I think a positive change for me and something I find encouraging is that I can now walk into a club shop, like Man City's, and see women's shirts alongside men's, making a statement for women's football. The goal is to reach a point where women's football is just called football, erasing the disparity between the two. While there's still work to be done, the generational mindset is shifting positively, and I am confident that we will eventually reach that point.

**Q What advice do you have for young girls aspiring to pursue a career in football?**

**A Marie:** My most significant piece of advice would be to understand that the journey is not always a straightforward path. Don't let setbacks dishearten or diminish your enthusiasm to reach your aspirations. The key message is that setbacks are just bumps in the road, not failures.

These bumps in the road serve as valuable lessons that will better prepare you for life. The resilience you develop in overcoming

obstacles during your journey will prove beneficial in all aspects of life. No matter the industry, challenges are inevitable, and if you encounter and navigate obstacles at a younger age, demonstrating resilience, you'll find yourself capable of overcoming anything.

## ELLIE LEEK INTERVIEW QUESTIONS

**Q Can you tell us a bit about your football journey and what inspired you to pursue a career in football?**

**A Ellie:** Throughout my younger years, I grew up at Bristol Academy. During my college days at Bristol the Women's Super League (WSL) was just taking off and it was an exciting time for us, providing us with the opportunity to admire and aspire to be like the established players in the league.

I made my debut at the age of 16/17. However, post-debut, I recognised that I wasn't quite ready for that level of football. So, I made a strategic move and I decided to go to the US, where I not only had my education covered but also played at a remarkably high level for around four years.



Upon returning to Europe, I played full time at a club in France in the second division for a year. Eventually, the reality of life caught up with me, and feeling the pressure to secure a job, I returned to the UK. I then signed with Charlton Athletic while working a full-time job. The demanding schedule, getting up at 7AM and juggling late-night training, I very quickly burnout and I took a break from football for over a month.

I then decided to sign for Lewis FC, an experience I thoroughly enjoyed. Notably, they prioritised equality, offering the same facilities, funds, and training opportunities for both men and women. It was a really refreshing environment for me, I cherished my time there for two seasons.

I would say an important moment in my football journey came when I met my partner, now my fiancé, in France. She had signed with Manchester United, leading us to move to Manchester after my time with Lewis FC. I then signed with Blackburn, providing me with exposure to both ends of the football spectrum.

Currently, my fiancé plays for Tottenham, and now I play for Stoke. It's a fascinating experience as it allows me to observe and understand the differences between the top levels of the game and where our team stands. While there's undoubtedly a long way to go for women's football, witnessing the opportunities and success my partner has had is truly incredible. In many ways, I get to live out my childhood dream through her which is really cool.

**Q Could you share one or two moments from your career that you consider personal highlights?**

**A Ellie:** One of the greatest aspects of my football journey has been the opportunity to travel and experience different cultures. However, what stands out most for me are the incredible people I've met along the way. I have met many of my best friends and even my fiancé through the world of football.

Reflecting on specific achievements, making my debut in the WSL at just 17 was truly amazing. Additionally, my time at a successful college team in America, where we reached the Elite 8, remains a fond career highlight of mine - it was an enjoyable and great period of my career.

However, I would say the connections and friendships I have found through football stand out as the most significant personal highlight for me.

**Q Could you highlight some of the notable successes or achievements that the team has experienced under Marie's leadership so far?**

**A Ellie:** When you compare where Stoke was last season to this season and our current standing in the league, the evident improvement becomes apparent. However, it's essential to note that this season poses more challenges, with teams like Newcastle, Burnley being full-time competitors and Notts Forest having significant recent investments. Considering these factors, I believe we're performing exceptionally well, and we've achieved some remarkable results.

What sets us apart is not just our success but also the exciting football we play. We approach every match with bravery and strength, giving our all against any opponent. Our ambition, a quality that Marie has instilled in the team, is evident in our approach to the game.







**Q Could you share some insights into how you maintain a healthy balance between football, work, and your personal life?**

A **Ellie:** I think with age, comes different priorities, so I think it's about being smart enough to make sure you are prioritising the right things, obviously whilst making sure that your lifestyle is as healthy as it possibly can be, sleeping well, eating right – making sure you are taking care of yourself in the best possible way.

With personal growth and experience, I've reached a point where I can effectively balance the demands of the game with my personal life, contributing positively to the team. It's about understanding your body, knowing yourself, and managing everything efficiently while staying committed to the sport.

When I was a kid, I watched all the players who I aspired to be like, make certain sacrifices – I've met teammates who worked night shifts or at the weekends before a game, demonstrating that with passion and commitment, one can make such arrangements work.

**Q How do you think the team will personally benefit from participating in the Franklyn Financial planning workshops?**

A **Ellie:** I think that the younger players who are just starting out in their careers will immensely benefit from the Franklyn financial workshops. We don't learn about finance in school, so many of us have had to learn about managing our finances as we've got older.

However, for the younger players, being exposed to financial education early in their careers will allow them to be more intelligent with their finances and establish the right planning.

**Marie:** The most significant impact that the workshops will have is creating awareness and providing players with the opportunity to forward plan. As the game continues to grow, envisioning a future where top female players earn £50,000 a week, emphasises the importance of financial understanding.

Additionally, navigating through contracts and understanding the legal aspects of a football contract can be complex, so establishing a foundation around the basics is key. This is why I am a strong advocate for the Franklyn workshops. As Ellie mentioned, I wish I had been exposed to this kind of education at the beginning of my football journey – some of the decisions I made back then were questionable.

**Q Who are your role models in women's football, and how have they inspired your own journey in the sport?**

A **Ellie:** I grew up in a very small town in Wales - my mum was a single parent with 3 kids who made a lot of sacrifices to support me, enabling me to play football.

I've always looked up to players like Tash Harding, a Wales international who retired this year. Coming from the valleys of Wales, she was a true grafter, both on and off the pitch, and her work ethic was a constant inspiration for me. Many female players, including Tash and others, have made significant sacrifices to pave the way for future generations, creating greater opportunities for girls in football.

I would say that in the past year or two, the Lionesses have also been a huge source of motivation for me. Their positive use of their platform has been incredibly inspiring.

Finally, the efforts of players like Marie and her generation are particularly admirable, and they are the ones I look up to and aspire to be like.

**Q Witnessing the Lionesses make it to the final of the 2023 FIFA Women's World Cup was truly sensational. In your opinion, what positive impact does this have on the trajectory of women's football going forward?**



A **Ellie:** Women's football is such a small community, and I personally know some of the players. They are not just great athletes but also great individuals who truly deserve the success they've achieved. Their remarkable journey is a testament to their dedication and a source of inspiration and I do think they use their platforms so positively and wisely.

I particularly recall Mary Earps from her time at Bristol when I was there, and witnessing the progression from then to now is truly remarkable.

**Marie:** I think the fact that women's football is now in the mainstream news and receives the same broadcasting attention as men's games is a significant statement and a step forward. As I mentioned before, our ultimate goal is to reach a point where women's football is simply football, and that's the direction we're working towards.

### Extra Quick-Fire Questions

**Q What is your go-to cheat meal?**

A **Marie:** Five Guys all day – bacon cheeseburger 100%

**Ellie:** Ultimate cheat meal, every Sunday after a game I go for an Indian.

**Q Who would you say has been the most challenging team you have competed against?**

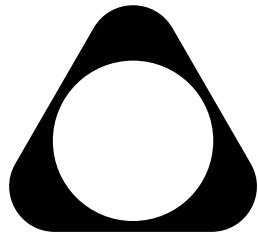
A **Marie:** Personally, I faced the United States just after they had won the World Cup.

**Ellie:** One of the most challenging matches I faced was against PSG in the French Cup. They had a massive fan presence, and at that time, we hadn't gained much exposure, so our fan base was quite limited. They outplayed us, and we were defending with a back seven.

**Q Any pre-match superstitions?**

A **Marie:** I always double touched the crossbar 5 times.

**Ellie:** I will not warm up in my shinpads, which has only been a thing this season.



# Access Sport

## Stand for inclusion.

**Established in 2004 and celebrating their 20th anniversary this year, Access Sport has experienced organic growth over the last two decades, expanding their presence across various locations in the UK and through a number of different sports. By establishing and forming dynamic partnerships, they have managed to obtain a positive reputation in the field of sport development, as highly respected leaders, who deliver real and sustainable change.**

The inspiration behind the charitable organisation originated with a visionary named Charlie Beecham, who kickstarted the initiative in the Bristol area. Driven by a passion for inclusivity, particularly in the realm of sports, Charlie and a group of friends joined forces to establish Access Sport. Their collective realisation that not all young individuals have the opportunity to engage in sports prompted the fitting name for the charity – Access Sport.

What began as a local endeavour in Bristol has since evolved into a national-scale operation. Access Sport is now engaged across diverse sporting systems, advocating for systemic change within the sports sector. The overarching goal is to ensure that inclusivity takes centre stage in every aspect of their work, fostering a transformation that transcends boundaries and embraces all facets of the sports community.

At present, Access Sport has active teams situated in London, Bristol, Oxford, and Manchester, while also undertaking initiatives in Sheffield, the West Midlands, and Essex. They are always actively exploring new locations and they eagerly invite interest from potential partner organisations.

### THEIR FOCUS

- Physical and Mental Health
- Well-being
- Personal Development including life skills and prospects
- Sense of Belonging
- Community Engagement

### THEIR MISSION

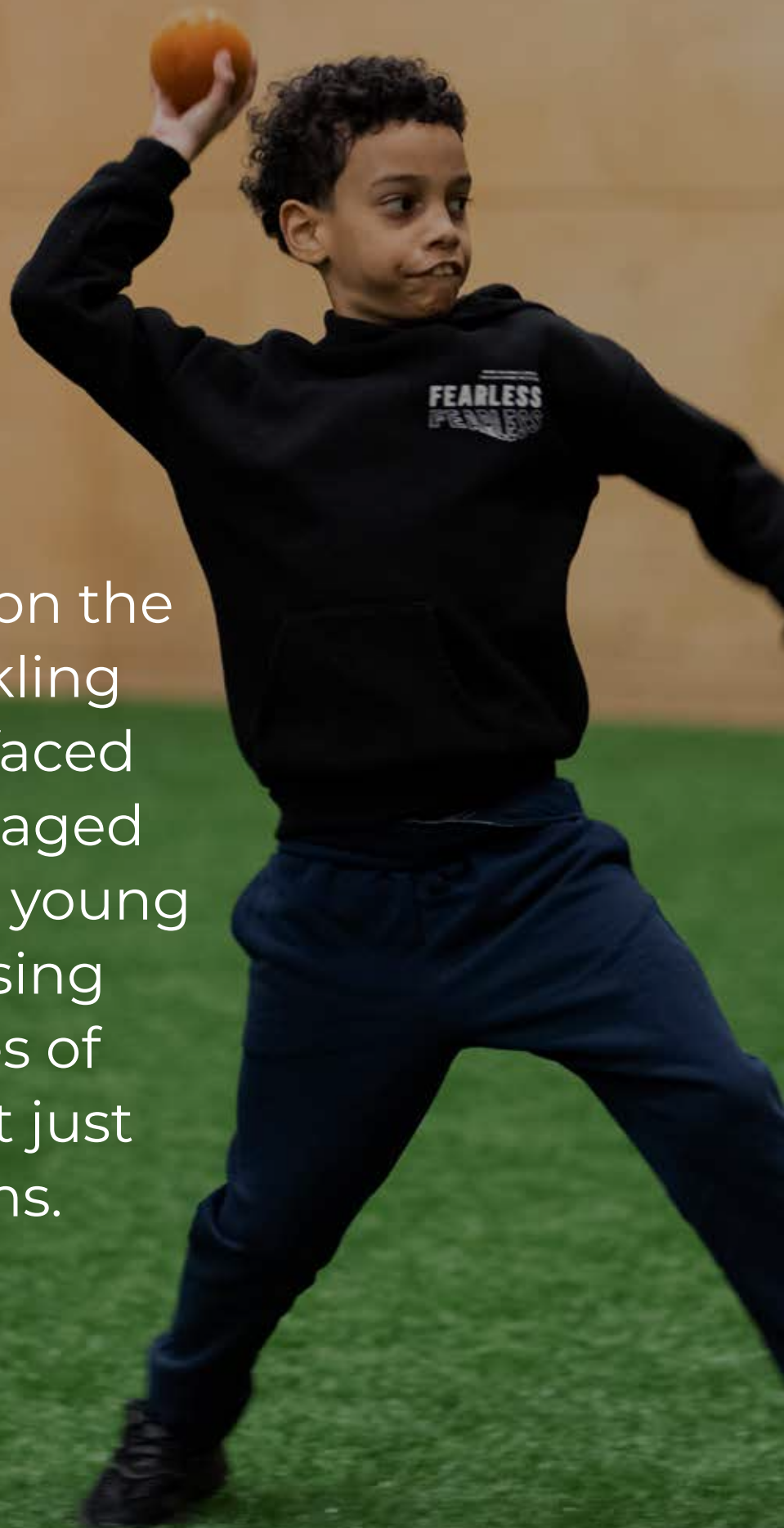
*Make inclusion the norm by tackling the barriers faced by disadvantaged and disabled young people, focusing on the causes of exclusion not just the symptoms.*

### FUNDRAISING

Access Sport secures financial support through a range of individual enthusiasts, substantial funders, and key partnerships like Nuffield Health, a major contributor to the charity's initiatives in Manchester. Notable collaborations, including The London Marathon Foundation, and backing from trusts and foundations, strengthen their funds. Complementing these partnerships, the charity sustains impactful work through diverse events, ensuring a sustainable commitment to making a positive nationwide impact.



Make inclusion the norm by tackling the barriers faced by disadvantaged and disabled young people, focusing on the causes of exclusion not just the symptoms.





### LOCAL SUPPORT: MANCHESTER

The mission is to revolutionise the community sports landscape in Greater Manchester through collaborative efforts. Their goal is to create partnerships that generate more inclusive sports opportunities for young people facing disabilities and disadvantages. The on-site initiatives primarily concentrate on training, empowering, and assisting community sports clubs, organisations, and volunteers. This approach aims to enable them to involve a greater number of young individuals in regular and inclusive community sports.

Access Sport has worked in Greater Manchester since 2014, initially focusing on the Manchester and Trafford boroughs, they have successfully connected with over 5,000 young individuals, whilst simultaneously developing and enriching 35 community sports clubs.

Developing young leaders has been a driving force of this work. Through their Young Leaders Academy, an integral part of their social inclusion initiative, they concentrate on enhancing the skills of young individuals at risk of not being in education, employment, or training (NEET). The academy aims to equip them with the necessary qualifications to improve their employability prospects, fostering their development into the future generation of community sport leaders.

*“The Young Leaders course was really positive for Joe’s development. He started the course struggling to stay engaged, but by the end, Joe took a leading role in the group. Joe showed great leadership skills in his delivery of the games and is a fantastic example of the benefits this course can provide”.*

**Alex, Young Leaders Academy Manager**

In the last year their work expanded into Salford, building a brand-new community cycling facility, and with their exciting new partnership with Nuffield Health, Access Sport are delighted to have significantly expanded their team. With this extra capacity and resource, they will be supporting community groups across Greater Manchester, creating a wider sports offering, and engaging with 15,000 disadvantaged and disabled young people by the summer of 2024.



## ACCESS SPORT UNVEILS EXCITING '20 FOR 20' PROJECT TO TRANSFORM LIVES

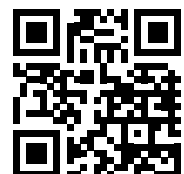
Access Sport are launching the '20 for 20' project this year to celebrate their 20th anniversary. The mission: to create relationships with 20 corporate partners to support 20 distinct projects nationwide, with the ultimate goal of positively impacting the lives of 20,000 disadvantaged and disabled young people.

Each project holds tangible transformations, such as renovating a basketball court or repairing a BMX track, contributing to the overarching mission of creating positive change.

To learn more about or participate in the '20 for 20' project, visit the website at [www.accesssport.org.uk/contact](http://www.accesssport.org.uk/contact) or reach out to [Info@AccessSport.org.uk](mailto:Info@AccessSport.org.uk)



**Join Access Sport in making a significant difference in communities across the country.**



# THE M PROJECT

## BREATHING LIFE INTO EVERY CHAPTER

Meet Mindy Cowap and Emma Wilson, the dynamic duo behind The M Project, a holistic movement reshaping women's wellness.

From Mindy's transformative journey through Emma's online 'My Time for Change' programme to the M Project dance challenges and daring adventures, these women are on a mission to empower others to embrace life's every chapter with vitality and resilience.

In this special interview, Mindy and Emma share their personal stories, the evolution of The M Project, and their commitment to dispelling myths around menopause through their "Menopause Matters" campaign. Join us for a glimpse into a world where health isn't just about the body but also the mind and spirit.







## MINDY & EMMA

### MINDY

In September 2018, I decided to get in touch with Emma because a friend of mine had recommended her nutrition and wellbeing programme online, 'My Time for Change'. I went on a walk with said friend and she had told me how amazing she had felt after the programme and at this point in my life, I was not only struggling to walk up the hill, but I was battling my emotions due to the perimenopuase, which led me to feeling sad and really lost despite being happily married with two beautiful children – I just didn't know what this feeling was or how to deal with it. So, one day, as I was relaxing on a sun lounger in Sardinia, I finally made the decision to send the all-important email to Emma, which literally changed my life!!

Whilst feeling so low and vulnerable, Emma's response to my email made me feel like anything is possible and I knew from that moment, Emma was exactly the right person

to support me on my journey and I guess the rest is history...

Emma has guided me in understanding my body, hormones, and, most importantly, my mindset. In the last 5 years, I have lost 6 stone and I now exercise, having never exercised before. It's all about your mindset. Beyond the programme, I've gained valuable insights into various aspects of life—relationships, friendships, self-limiting beliefs, and much more.

Within the first couple of months, I was so enthusiastic about how impactful the programme had been on me, and the support I gained from Emma, I got in touch with her and I asked if we could meet in person.

### Emma

I make a real effort to meet with individuals on the programme when they reach out, as they may be facing challenges that I could possibly assist them with, however, that's not the reason Mindy decided to contact me...

**M**

Well, I wanted to meet Emma to find out how we could perhaps collaborate in some way, for us to help more women in the position I found myself in back in 2018. Due to small lifestyle tweaks in terms of what I was fuelling myself with and obviously everything else layered on top I was experiencing profound joy; joy I didn't think I had ever felt before. I had stepped into the best version of myself, and I had managed to work out who I was, which I haven't ever done before. I have got to 49 years old, and I am mentally, emotionally, and physically the healthiest version of myself.

So, I said to Emma is there a possibility for us to work together?!

“ I had stepped into the best version of myself, and I had managed to work out who I was, which I haven't ever done before. ”

**E**

Mindy said to me that she wanted to tell the world about her experience and the programme and asked if she could help me do just that. Mindy had a genuine desire to share her personal growth with other women, in the hope that we could help others in the same way I helped Mindy.

## What is the biggest thing you have discovered throughout The M Project movement?

**M**

The main aim of the project and the main objectives of Emma's programme is to eat well, move well and change your mindset. In addition to that we have collaborated with experts in other areas including Psychotherapy, essential oil expertise, yoga expertise and skin expertise. On the other hand, we have encouraged our group members to take part in challenges and activities. Our group dance challenges are extremely popular. 90 minutes of pure fun, once a week.

**E**

After a dance challenge I feel recharged and injected with excitement. I challenge anyone who says music doesn't lift you in some way and being surrounded by other women who are on similar journeys is empowering.

**M**

The dance sessions are a place of no judgement, it's a place of connection through fun and allows you to step back into who you were before you had any responsibilities.

## Are there other challenges you have created?

**M**

The group learnt how to paddleboard, once a month over 6 months with 2 young lads, who took all of us in their stride. It was good fun because we learnt so many different things... I say we as I end up roping Emma into most of the challenges.

One of our amazing women in the group, a breast cancer survivor, approached me. It was her year to embark on various challenges, and skydiving was on her bucket list. She asked if I'd join her, and I said yes!

## Did you enjoy the skydive Mindy?

**M**

Going up in the plane and being above the clouds was really rewarding but once I jumped, I hated every second of it, I really didn't like it. It was like being on a roller-coaster.

However, I said yes to the challenge as it reflects my current mindset—believing anything is possible, I can try anything, and it doesn't matter if it isn't as successful as I'd like it to be. I get that 'buzz' from exercising every day and because I know I am getting stronger and fitter.

**E**

That buzz comes from knowing that your body is capable of enough, capable of getting onto the paddleboard and capable of standing up because your hip flexes or your pelvis is agile.

Exercise is not about a shape or a size or an aesthetic, exercise is about our longevity of life and having life left in our years so you do feel like you can say yes to trying new things because you are confident in the things your body can do.

**M**

Having this mindset is really empowering, Emma uses the phrase 'growing old, as young as possible' and then my catchphrase for The M Project, has become 'breathe life into life' because I think all of us spend a lot of time living, but actually those moments where you take a breath and go 'OMG I can do this' isn't as frequent as it should be.

**E**

Getting older doesn't mean to say we have to feel old, and that's where I am at with helping people to embrace this mentality. We all need guidance and support with it, and we are surrounded by a lot of confusing messages and social media pressure which can complicate things and

to have a place where you are supported and offered guidance to navigate life and a type of safe space is sometimes all we need.

**M**

None of this is about being on a diet, it's about looking at your current lifestyle and making small tweaks, and small tweaks can make such a massive difference. As Emma would say you wouldn't put diesel in a petrol engine. We are all constantly putting ultra-processed food into our bodies which is exactly like this – and I think, why are we doing this? Our bodies aren't going to perform or function as they should if we continue to put diesel in a petrol engine.

**E**

Which is why your brain and your body start grinding and running on empty, you will still be able to do your job, you'll still be able to run that 5k, you'll still be an ace mum or grandparent, but with only one cylinder.



“Exercise is not about a shape or a size or an aesthetic, exercise is about our longevity of life and having life left in our years.”

## What is the 'My Time for Change' programme?

**E**

'My Time for Change' is designed for women over 45 looking to improve their health and wellbeing with an educational, empowering, and non-overwhelming online programme.

The programme takes a holistic approach to nutrition, lifestyle, mindset, and fitness. I share my knowledge and expertise so females can discover the truth about food and health. During the programme, I help women implement the knowledge into their own lifestyle to make small but life changing choices.

With so much confusing and often conflicting information available and seemingly a new 'miracle diet' coming along every week, it makes it nearly impossible to know where to start.

I designed the programme, to help women have a toolkit for success, be able to make informed decisions and help them truly understand what our bodies need as we navigate through our second chapter.

I cut through the myths and pseudoscience so you learn what is proven to really work, and how to tailor what you'll learn so that it works for YOU.

Many women in mid-life and beyond are frustrated with weight gain, mood swings, a distinct lack of energy, sleep disruption and stress management. They worry about their cognitive "sharpness" feeling good, having enough energy to carry out daily tasks and being free of illness is what matters most. Yes of course we'd all like to be a healthy shape and size too, but mid-life and beyond is more than just aesthetics. It's more than eating less and moving more! We can't do what we did in our 20s!

What we do want as aging females, is to take care of our bones, muscles and burn fat effectively!

What you EAT affects your Hormones, Emotions, Skin, Brain Function, Energy Levels, Sleep, and even conditions like Rheumatoid Arthritis, Diabetes, Multiple Sclerosis, and IBS.

During the programme you will learn:

- How to improve your sleep habits
- How to improve your resilience to stress
- How to lower the risk of disease and slow biological ageing
- How to use nutrition to help reignite fat burning
- Specific exercises that can work wonders for a woman's body

It is my mission to help women look, feel, and live better through practical and sustainable changes to the habits that make up your day. Growing old as young as possible.

## What is your story Emma, and how did you end up where you are now?

**E**

All throughout life we go through change from the day we are born, to the day we leave the earth. When faced with change, we only really have two choices. Take action or ignore it and live with the consequences.

20 years ago, I was unhappy, morbidly obese, injured, mentally very low and flat. I felt very compromised in what I was doing, frequently trying to please other people, unable to do everyday tasks without being in pain.

I had lost who I once was, and I had created a version of myself that was not aligned to my core beliefs. I took a step back and said to myself, I want to be the version of Emma that I know I am capable of being, that I deserve to be.



So, I took action!

19 years ago, it was difficult to find specialist coaches in post-natal care or to find trainers who understood an injured body. I decided to retrain in health and fitness and fill this gap in the market. I created my business 'Emma Wilson Fitness' in the female health space with pre and post-natal exercise and nutrition prescription.

Year after year I was changing and developing, both personally and professionally. As I entered my early 40's, I became very interested with hormonal health for women and how I can help others understand more about this stage of our lives, the changing decades and be prepared and armed so that you can feel their very best. I felt that there was no simple, easy approach to nutrition for women over 40 and beyond and so My Time for Change® was born.

Over the last 20 years, I have not only found myself, but now at 50, I feel new and improved due to the changes I have made to my lifestyle

and my body's strength, flexibility and resilience is continuously improving.

Mid-life, over 45, is a natural and inevitable transition, we're not broken and don't require fixing. While we can't precisely 'balance' our hormones, it's our responsibility to care for them, providing an optimal environment for them to thrive. This ensures we can navigate life effectively and live well.

It's been a 20-year journey for me, but one in which I have been able to share my experience, my expertise, and my knowledge to help other individuals implement sustainable, healthy, long-term changes into their everyday life.

My Time for Change® is perfect for you to make practical, sustainable lifestyle changes that can make a BIG difference in your life.

# How can we get involved with **THE M PROJECT?**

**M**

The M Project Movement, a complimentary private Facebook group, welcomes everyone to join. With over 1.3k members, the group serves as a toolkit for personal growth.

Members gain insights from experts like Emma, who share advice on mindset, nutrition, and well-being. Additionally, other members share monthly content offering diverse advice and support for various aspects of the body.

We're currently discussing a new homeopathic series for our Facebook group, perfectly aligning with Emma's holistic approach to well-being. Homeopathy, focusing on a holistic viewpoint, perfectly complements the 'My Time for Change' philosophy.

Our Book Club encouraged me to become an avid reader. Initially, I discovered Audible and enjoyed listening to audiobooks while preparing family dinners. After 18 months, I made the transition to reading physical books.



**M**

In addition to the book club, we run several online challenges across the Facebook group. Challenges we have promoted include, step challenge, 'Mel Robbins: The High 5 Habit', plank challenge, yoga challenge, plus essential oils, and mediation workshops.

Local challenges include the dance challenges which take place in the Cheshire area, which are extremely popular, Menopausal evening retreats, where we practice breathing techniques, yoga and provide a safe space to discuss menopausal experience.

Other activities have included paddleboarding, fire walking and cold-water plunges.

## Live Cooking Show

### M

Emma and I share a significant collaboration in our monthly live cooking sessions, where we cook together and showcase a new recipe. Our dynamic in the kitchen and our fumbling through the cupboards has earned us the nickname 'Ant and Dec' and due to this, we were honoured to be invited to speak about menopause, wellbeing, and nutrition at a recent event.

In regards to The M Project book that we are currently working on, I am enrolled onto a nutritional cookery course with Leith's of London, so I will be qualified to write up and put recipes together that are nutritionally sound, based on the principles of Emma's 'My Time for Change' programme.

I challenged myself to take a cold shower every day for a month, I built up from 5 seconds to 2 minutes over the duration of the month. I found that day by day I felt much sharper and more energised once I had the cold shower.

Ultimately, what The M Project is about is giving people a taste of something, giving people an opportunity to try something new, to discover exciting activities, fun challenges and potentially picking up a new hobby along the journey.

**Breathing life into life!**

## Tell us more about "The Menopause Matters" Campaign...

### M

As a collaboration between Emma and I, our goal is to educate both men and women, dispelling misconceptions and removing the fears associated with menopause. By fostering open communication, we hope to empower individuals to navigate menopause comfortably and effectively.

### E

Our aim is to educate employers and management teams, making them aware of the experiences their employees may undergo during menopause. By introducing straightforward workplace practices, we can effectively support women who are navigating various aspects of the menopausal journey.

### M

Our biggest objective is to encourage communication amongst Men and Women, whether that be a home or in the workplace, to understand the changes that are caused by menopause.

Emma and I are living proof that one can lead their best life despite the changes experienced that are brought about by menopause – but to do so you have to take some action and make the effort to look after your body and mind.

### E

That's the catch! Hormones may not be our fault, but they are our responsibility. You've got to make the effort!!

**For further information on the M Project:**

**Find us on Facebook:** [themprojectmovement](#)

**Contact Emma directly:** [www.emmawilsonfitness.com](http://www.emmawilsonfitness.com)

## THE UK PROPERTY MARKET WITH KNIGHTS

Property provokes discussion in the UK. But following the news that the country has entered a recession, there is an even greater focus on what the coming months may hold for the housing market.



**We caught up with real estate specialist Geth Lloyd, Partner at Knights, to get his expert view.**

### **What trends are you currently seeing in the UK housing market – and what's your prediction for the rest of 2024?**

It's been an interesting start to the year. After the market went crazy during the lockdowns and stamp duty holiday, last year was a lot quieter, which seemed inevitable.

**The start of this year has seen a lot of new enquiries and movement in the property market giving signs for a positive year ahead.**

With the challenging start of the year and the government seeking favour in the Budget, a new approach is needed to stimulate the slowed property market. A potential solution involves a permanent reduction in stamp duty, uniformly applied across all levels.

This inclusive measure aims to benefit first-time buyers, those moving up the property ladder, and property investors, providing a sustained boost to the real estate market amid rising interest rates.

### **What advice would you give to someone who is thinking of moving and wants to ensure a swift completion?**

Carefully choose your professional advisors—estate agent, solicitor, or surveyor—relying on recommendations. The wrong choice can cause delays.

A competent estate agent plays a crucial role post-offer acceptance, driving the transaction to contract exchange. Conduct a comprehensive survey early to uncover potential property defects. Swift action on survey findings is crucial, as they often lead to transaction issues or price renegotiations.

At Knights our focus is service and speed. There is a misconception that the conveyancing process is slow, but things can be done very quickly if professionals work together.

### **Get in touch**

Geth is a Partner in Residential Property based in Knights' Chester office.

Email: [gethin.lloyd@knightsplc.com](mailto:gethin.lloyd@knightsplc.com)

Call: 01244 896 668.

**Thank you to Knights for kindly providing this content. To find out more about Knights visit: [www.knightsplc.com](http://www.knightsplc.com)**





THINKING FORWARD  
★ DRINKING



# BACH 95

A PREMIUM LAGER

REDUCED CALORIES ★ GLUTEN FREE

[www.BACH95.com](http://www.BACH95.com)

Please Drink Responsibly. [drinkaware.co.uk](http://drinkaware.co.uk)

FOLLOW US



for unique financial planning

# CAREER INSIGHTS, ADVICE, AND THE PLEASURE OF FINDING THE PERFECT WORK-LIFE BALANCE

Get to know Anthony Ashworth, Director, and Senior Wealth Manager with a passion for building genuine client relationships in this welcoming interview.



Anthony Ashworth  
Chartered Financial Planner  
Director

## An interview with Anthony Ashworth

### Q&A

**Q Can you tell us how you found yourself working in the financial services sector and can you highlight any key milestones that have shaped your career up to now?**

**A** I wanted to be able to buy my own house and that meant finding a job that was going to put me in a position to do this.

I was around 24 at the time and I looked through a couple of job listings and back then it wasn't online, recruitment ads were all in the newspapers. I found a great opportunity working at 'Standard Life' as an Admin Assistant to the Advisers and luckily, they offered me the job after the interview.

I was so pleased and enjoyed being in that environment, I recognised the opportunity I had because I could see how well the advisers were doing and this motivated me to want to take my exams. So, I decided to sit my FPC 1, 2 and 3 exams whilst working at 'Standard Life' in the admin department. I worked there for 3 years and eventually progressed to be a Trainee Adviser.

**Q How long have you been with Franklyn?**

**A** 10 years now! I joined in September 2013.

Initially, a relative of mine was a client of Franklyn's and I accompanied him in the meetings for approximately three years. From that relationship, a great opportunity emerged for me to join Franklyn, which I'll always be incredibly grateful for - so I took the plunge, and I haven't looked back.



**Q As a financial adviser, how do you approach building trust and meaningful relationships with your clients, especially those with diverse financial needs?**

**A** Financial advice for me is all about relationships. People buy people and if you can let your own personality and characteristics shine through, people will either buy into that and trust you or they won't.

I've always said if you can act with honesty, integrity, and consistency, you will get trust and respect in return and that is something we instil in the trainee advisers.

One of the managers I had in my early years of being an adviser said something that stuck with me; 'You've got to give advice like you would give advice to your Gran, if you'd do it for your Gran, it is the right thing to do for your clients'.

**Q If you could give your younger self one piece of advice, what would it be?**

**A** Don't be afraid to ask the difficult questions - you can only truly understand your clients and give the best advice if you ask those challenging questions.

As an adviser you aren't there to take orders from clients, you are there to provide your expertise, knowledge, and your advice which sometimes means challenging your clients and asking those difficult questions.

Especially starting off as a 24 year old, giving advice to retiring business owners can be a little intimidating so you've got to be strong and be confident in your advice.

**Q What emerging trends in the financial market do you find most compelling, and how are these influencing your investment recommendations for clients?**

**A** I don't think emerging trends are always the right thing to do, you've got to stick with the tried and tested. We have a track record of decades of investments that we know work, so jumping on a trend worries me a little bit as it could be the next big bubble that bursts horribly. You've got to get the foundations right, which we know have worked before, that aren't going to let our clients down.

**Q What would you say is your personal definition of success?**

**A** Finding my happy place is about experiences and enjoying life, getting that work life balance because you are only here once, and you want to make the most of your time,

but you've got to also make sure you are in a financial position to do so. I am certainly advocating this outlook for my clients and my parents because it is important to make the most of life, and not have any regrets!

**Q As part of the Director team at Franklyn, what strategies are you implementing to drive the business forward and position it as one of the leading businesses in St. James's Place?**

**A** Each member of the Director Team brings a differing set of skills, viewpoints, and expertise to the table. The diversity is a huge advantage when it comes to making informed decisions and driving the business forward. Our individual strengths create a great dynamic between us, which allows us to tackle challenges from various angles and arrive at well-rounded solution.





**Q Can you provide insights into how the partnership between Stoke City FC and Franklyn came about? What motivated the decision to enter into this partnership?**

**A** Our connection with Stoke City grew naturally, mainly because of the way in which they made us feel like part of the family. Initially, we had a hospitality table at Stoke to provide us with an opportunity to entertain and enjoy quality time with our key clients and business partners. Stoke, in turn, made us feel incredibly special, seamlessly weaving us into the fabric of the club. We are really pleased to have this symbiotic partnership with Stoke and hope the relationship continues to flourish.

**Q Can you highlight the positive impact of the financial workshops with the Under-23 squad and the education program with local schools, and how these align with Franklyn's commitment to community development?**

**A** Greg Briggs is the Head of Education of Life Skills at the Stoke City Academy, and I received an email from him recently, following a workshop we held for the youth squads, he said,

"Great day yesterday. To get the 16-18 year olds genuinely interested in finance and talking about it afterwards takes some doing, so you deserve a gold medal for that!"

That is a big part of it, to get people talking, and to create a genuine excitement for finance. If we can get them thinking about their own financial futures, it will hopefully lead to taking action and creating good habits for the rest of their lives!

We've extended these sessions to the women's team, under 23's and ultimately the first team ensuring everyone has the opportunity to participate. We've already held a couple of sessions, and they've been successful thus far which is great.

It's all about supporting the players and providing them with the right knowledge and the necessary financial information to give them an advantage off the field when it comes to their financial futures, which is why we launched our Elite Sports division of the business.

**Q What do you enjoy the most about entertaining clients at Stoke City?**

**A** As an alternative to the office, entertaining at Stoke City provides us with a great, relaxing environment to build solid relationships.

I guess our clients get to see us and we get to see them in a laid-back environment allowing us to genuinely get to know each other and build that necessary trust for a successful working relationship.

**Q Working in Cheshire, what aspects of the local community or culture do you find most charming or unique?**

**A** I am a country boy at heart, and I love being surrounded by the countryside, so to have that on your doorstep is amazing. I love living in the middle of nowhere and the peaceful country roads creates a relaxing drive home from work after a long day.

**Q A huge congratulations on the arrival of your new little one, how are you currently managing the transition between work responsibilities and caring for your new baby? Are there specific strategies or routines you've found helpful in maintaining a balance?**

**A** Thank you, I was able to take 6 weeks off with my partner and my daughter initially, which was fantastic and allowed me to create a beautiful bond with her and get into a good routine because I was around all the time, so that was a really fortunate position to be in, especially with the career that I have.

I've been able to get a great balance between work life and home life because of my partner Hayley, she has been fantastic in supporting me with that side of things. Getting into a good routine also allowed me to find that

balance, recognising that I'm not going to be able to work 24 hours a day like I used to do, focused effort during the day allows me to go home and be with my daughter and my partner, spending quality time with them is my happy place and having that time to switch off from work.

I absolutely love being a Dad, it is honestly amazing!! She is such a happy baby; always smiling!

**Extra Quick-Fire Questions**

**Q Who is your all-time favourite Stoke City player and why?**

**A** Jon Walters stands out, not just for his exceptional skills on the field, but also for his remarkable support in our charity football match and the initiatives we run outside of financial advice.

**Q If you had a time machine, would you go to the past or the future?**

**A** I would probably go to the past and experience some of the huge moments in history.

**Q Favourite golf course you've ever played on?**

**A** The Belfry with my Brother and Parents, I have some lovely memories playing there with them.

**Q If you could have dinner with any historical figure, who would it be?**

**A** Someone like Neil Armstrong, first man on the moon or Winston Churchill, again those huge moments in history fascinate me, to know what it was like at that time.

**Q Favourite restaurant spot in Cheshire?**

**A** Phanthong Thai in Sandbach is amazing, I love Thai food. Beef Panang is one of my favourites.

**Great Local Radio is Back.**  
With the presenters you know and love!



# Happy RADIO

HOME OF  
**DARREN PROCTOR**  
WEEKDAYS 10AM - 1PM  
SPONSORED BY FRANKLYN

LISTEN ON DAB, ON ALEXA,  
ON FREEVIEW CHANNEL 277  
& AT [HAPPYRADIOUK.COM](http://HAPPYRADIOUK.COM)



## LIVE AT ARLEY

OUTDOOR CONCERTS

18TH MAY 2024

19TH MAY 2024

**THE CHICAGO  
BLUES BROTHERS**

FULL THEATRE PRODUCTION  
DIRECT FROM THE WEST END!

+ SUPPORT ACT

*Proms*  
WITH  
**RUSSELL  
WATSON**

ALL STAR MAIN STAGE PERFORMANCES | AWARD-WINNING FOOD & DRINK  
DAZZLING FIREWORK FINALES | PREMIUM LOCAL POP-UPS & MUCH MORE!

BOOK YOUR TICKETS & VIP PASSES NOW

**ARLEYCONCERTS.COM**



SCAN ME



## Franklyn Elite Sports Golf Event

Hosted by former Sale Sharks player Will Cliff and joined by Dorian West and Sam Tuitupou, both engaging in great discussions about the Rugby World Cup, playoff games,





# FRANKLYN EVENTS

Franklyn graces the events calendar with two standout occasions each year: the lively Franklyn Summer Swing and the enchanting Franklyn Winter Waltz. Throughout the year we organise other exciting events like the Franklyn Elite Sports Golf Days, creating delightful opportunities to connect with our lovely clients and friends.

The Winter Waltz of 2023 stands as a remarkable achievement for us, and our heartfelt gratitude goes out to our guests whose generous contributions made a significant impact on our chosen charities. As we fondly revisit the spectacular evening, anticipation builds for the upcoming year. We are thrilled to announce 'Let It Snow' as this year's theme and look forward to recreating the magic once again.

# FRANKLYN ELITE SPORTS GOLF DAY

[ for elite sports  
professionals ]

On the 5th of October 2023, we had the pleasure of gathering at Astbury Golf Club for our Elite Sports Golf Day.

The event drew a fantastic crowd, all coming together to enjoy an afternoon of golf, followed by an evening immersed in the world of rugby.

We were joined by Dorian West and Sam Tuitupou, both engaging in great discussions about the Rugby World Cup, playoff games, and offering insightful match analysis ahead of the New Zealand vs. Uruguay Game, which we had the privilege of broadcasting live on the big screen.

A special acknowledgment goes to our generous sponsors, with Cleric as the Main Sponsors and Sale Sharks graciously sponsoring our drinks. Their support added to the overall success of the day.



Will Cliff, Dorian West & Sam Tuitupou

## **£1,650 raised for Access Sport!**

We are delighted to share the news that our collective efforts resulted in raising an impressive £1,650 for Access Sport. This admirable charity is dedicated to transforming the lives of young people in disadvantaged communities through the power of sport. Access Sport actively supports volunteer-led sports clubs to maximise their impact, connecting young individuals within their communities. We take immense pride in supporting such a meaningful cause and look forward to continuing our contributions in the future.



Visit [page 36](#) to find out more about how this amazing charity makes such a difference to young people through sport.



**FOR  
THE  
PLAYERS**



**FRANKLYN'S**  
**WINTER WALTZ**  
PRESENTS



What's  
**Love** got to do  
with it

# An amazing **£120,000** for our chosen charities.

On Friday 17th November, we were joined by over **200** guests at Carden Park Hotel for our Winter Waltz Gala Dinner 2023. The theme was 'What's Love Got to Do with It' and we raised a total of **£120,000** for our chosen charities.

The event took place in aid of the St. James's Place Charitable Foundation: the philanthropic arm of St. James's Place Wealth Management, of which we are a Principal Partner Practice.

One of the most successful corporate foundations in the UK, the SJP foundation distributes grants to thousands of charities across the country, with their key focus being on supporting disadvantaged or disabled children and young people, hospices, cancer care, mental health, and veterans.

A portion of the funds raised during the event will also be allocated to the designated 'pledge charity.' This is a deserving local charity, which attendees are able to support through pledging a specific amount that will go directly to them.

Last year it was East Cheshire Hospice, a warm and welcoming space for adults facing life-limiting illness. Serving the regions of Macclesfield, Buxton, Congleton, High Legh, High Peak, Knutsford, Poynton, Wilmslow, and surrounding areas, the hospice's primary commitment is to deliver outstanding care, comfort, and compassionate assistance in support of their patients and their loved ones.

For over three decades, East Cheshire Hospice has been caring for people living with life-limiting illnesses. They put their patients, their carers, and their families at the forefront of everything they do, and expert medical treatment is only the start of the holistic care they provide.

A spokesperson for The East Cheshire Hospice, commented that

“ East Cheshire Hospice are immensely grateful for the overwhelming support received at Franklyn's Winter Waltz. The evening was a testament to the incredible generosity that we find throughout our community. Together, we celebrated not just a glamorous event but also a shared commitment to providing compassionate care. The funds raised will play a vital role in sustaining our services and making a meaningful difference in the lives of those facing life-limiting illnesses. Thank you to everyone who attended and contributed to the success of this magical evening. ”

“Giving back is something that we pride ourselves on at Franklyn and each year I am blown away by the generosity of our guests and supporters. This year was no different.”

Andrew Chatterton, Managing Director at Franklyn




Once again, this year, our friend Darren Proctor, the renowned Happy Radio presenter, took on the role of hosting the event.

The evening itself was sponsored by foreign exchange experts, TorFX, as well as our other fabulous sponsors, including:

- Flagstone**
- Bach95**
- Parogon Group LTD**
- Porsche Centre Wilmslow**
- Aston Martin Manchester**
- Camper Ninja,**
- Invicta Health and Performance**
- Low Farm Park**
- Franklyn Elite Sports**
- Accept Cards**
- Rapha**
- Astbury Mere Care Home**



Guests were treated to a delightful array of performances, beginning with the talent of Ian Lawton, in the VIP drinks reception. Our leading lady, Paula Randell, took the stage for a fitting opening performance of 'What's Love Got to Do with It' and rightfully earning her title as a renowned Tina Turner Tribute. Closing the show with a bang, the audience enjoyed an exciting performance from HUGE, the ultimate party band. This ensemble featured an impressive 4-piece brass section, boasting not one, but two saxes, a trumpet, and a trombone.



Andrew Chatterton, Managing Director and Chartered Financial Planner at Franklyn, explained that, "Giving back is something that we pride ourselves on at Franklyn and each year I am blown away by the generosity of our guests and supporters. This year was no different. I would like to thank, once again those that made the Winter Waltz possible, and we look forward to welcoming you back in 2024, for the next Winter Waltz and other key activities celebrating our 25th anniversary year."

With the amount raised at this year's Winter Waltz, the running total we have raised over the years for the SJP Charitable Foundation now stands at £1.69 million. We hope that next year will be a bumper year and who knows, we may even break the £2 million mark! What an achievement that would be.

COO of St. James's Place Wealth Management, Iain Rayner, expressed gratitude for the support received at the event. He acknowledged the significant difference the funds raised at this year's Winter Waltz will make for numerous charities. Iain commended Andrew, Charlotte, and the Franklyn team, highlighting their remarkable commitment and dedication to charitable giving. He emphasised their success in organising the event, noting the continuous growth and improvement witnessed each year. The substantial £1.69 million raised over time stands as a testament to their ongoing efforts to make a difference in the lives of those less fortunate.

For further information on the St. James's Place Charitable Foundation or East Cheshire Hospice visit:

[www.eastcheshirehospice.org.uk/about-us/](http://www.eastcheshirehospice.org.uk/about-us/)

[www.sjpfoundation.co.uk/](http://www.sjpfoundation.co.uk/)

**FRANKLYN**



**SUMMER SWING**



Thursday 4th July 2024  
Mottram Hall, Cheshire





# MEDITERRANEAN SUNSHINE ORZO SALAD

Bask in the brilliance of Mediterranean flavours with a delicious Sunshine Orzo Salad. Bursting with the hues of spring and summer, this delightful dish combines perfectly roasted vegetables, crumbled feta, and a zesty lemon-honey dressing. Let each bite transport you to the sun-kissed shores of the Mediterranean.

The salad also pairs well with your choice of protein.

## Serves 4

### Ingredients:

- 250g Orzo
- 1 aubergine, diced
- 1 courgette, diced
- 1 red pepper, diced
- 1 yellow pepper, diced
- 2 tsp dried oregano
- 1 tbsp garlic puree
- A generous handful of fresh basil
- 85g feta, crumbled
- ½ red onion, finely diced
- 8 sundried tomatoes, drained and sliced
- A good handful of Kalamata olives, sliced
- 200g cherry tomatoes, halved
- 1 spring onion, sliced (for garnish)

### Dressing:

- Juice of 1 lemon
- 1 tbsp extra virgin olive oil
- 1 tsp Dijon mustard
- 2 tsp honey
- Salt and pepper to taste

### Method:

Preheat your oven to 200°C (fan). Dice aubergine, courgette, and peppers, then toss them in a little olive oil, salt, pepper, oregano, and garlic puree. Roast for 20-25 minutes until golden. Toss through a handful of chopped basil for an aromatic touch.

Cook the 250g orzo according to packet instructions. Rinse under cold water to remove starch, drain, and set aside.

For the dressing, in a bowl, whisk the lemon juice, extra virgin olive oil, Dijon mustard, honey, salt, and pepper.

Combine the cooked orzo with the roasted vegetables, crumbled feta, diced red onion, sliced sundried tomatoes, olives, and cherry tomatoes. Add ½ of the dressing and mix through.

Sprinkle with sliced spring onions for a finishing touch. If you desire, pair the Mediterranean Sunshine Orzo Salad with a crispy sea bass fillet or a sliced chargrilled chicken breast.

Finally, drizzle with the other ½ of the dressing for a burst of flavour

*enjoy!*



# TORFX AWARD-WINNING CURRENCY TRANSFERS

HELPING PEOPLE SAVE TIME AND MONEY ON THEIR CURRENCY TRANSFERS SINCE 2004.

TorFX was one of the first independent foreign exchange companies in the UK and, like Franklyn, will be celebrating a huge milestone this year – its their 20th anniversary.

In honour of the occasion, we spoke to TorFX CEO Nigel Fox about how the company has evolved over the last two decades, and how it manages to differentiate itself in an increasingly competitive landscape.

“Back in 2004 banks dominated the international payments space but as foreign exchange was just one of the many services available, exchange rates were poor, dedicated customer support was lacking and tailored solutions were few. The founder of TorFX recognised this gap in the market and decided to address these issues. Right from the start the company’s mission was to provide customers with access to more competitive exchange rates and – more crucially – unrivalled service, and this ethos remains the same today.

Over the years the number of international payments specialists has increased and approaches to pricing have changed, which naturally creates challenges. Our industry has also had a lot to contend with in terms of navigating global economic crises, Brexit, and Covid, but I’m proud to say that TorFX has overcome every obstacle.

The company has gone from strength to strength, expanding its operations globally and investing significantly in both its people and technology

so it can adapt to shifting conditions and expectations whilst maintaining market-leading customer satisfaction levels.

High net worth individuals with significant sums to move internationally, or SMEs making or receiving global payments might find their banks take a reasonable level of interest in their requirements. However, those with more common foreign exchange needs, such as buying or selling overseas property, retiring abroad, or emigrating, are unlikely to be able to access the rates or personal service they’d receive from TorFX.

Additionally, the approach we’ve seen from many of our competitors is to promote a digital-first offering, where customers are pushed online and encouraged to self-serve. Our approach is different. Whilst we do offer an online service and app, we’ve found that many people, particularly those moving larger sums internationally, prefer to talk through their requirements with a currency expert. We therefore assign our customers a personal Account Manager, an FX professional who takes the time to really understand their needs, keeps them updated with the latest currency movements and helps them time their transfers effectively.

We genuinely care about our customers, and that sets us apart. It’s also resulted in a number of award wins (including Moneyfacts Consumer International Money Transfer Provider of the Year for seven consecutive years) and an ‘Excellent’ five-star rating on Trustpilot, within our industry space!

## Q&A

**Q How has TorFX evolved over the years? Can you share key milestones that highlight the company's growth and development?**

**A** The company has evolved significantly over the years. We started with a small team, a clear mission and a real commitment to making a difference in our industry. While the mission and commitment are unchanged, we're now part of a group with 800+ employees, 30+ global offices, and transact over £10bn in international payments annually.

Particularly notable milestones include the opening of our Australian branch in 2013, the success of which has been such that we're in the process of opening a New Zealand branch.

Other key aspects of our development include launching our online transfer service, app, and 24/7 support. We like to give our customers flexibility and the convenience of managing transfers on their terms, but we ensure our digital products are always underpinned by exceptional service. This omnichannel approach has served us well and is crucial to our high customer retention rates.

**Q How does TorFX navigate the complexities of operating in multiple countries, and what strategies are in place to ensure a seamless and successful international presence?**

**A** An essential part of the success of operating in multiple countries is having the right teams on the ground. Their local expertise is invaluable in ensuring we understand the nuances of the country-specific use cases and experiences we're likely to encounter. Having localised compliance and sales functions means we're always adhering to the local regulatory requirements while providing our customers with personalised service in their time zones.



Excellent communication and collaboration between the different geographies is also essential. Sharing what works well and tailoring core products – like our digital offerings – allows us to meet our customers' needs wherever they are in the world.

When it comes to their finances people want to be confident that their funds are in safe hands, so securing the correct licencing for each of the areas in which we operate has also been crucial to our success.

While we facilitate the transfer of +40 currencies to over 120 countries, 80% of all our transactions involve the six major currencies (GBP, EUR, AUD, NZD, USD, ZAR). As these corridors are well established, we're able to offer customers a seamless service, and even with more exotic currencies our banking infrastructure is such that we rarely experience issues.

Our Australian office on the Gold Coast (in Surfer's Paradise – fitting given our Cornish connection) celebrated its 10th anniversary last year and I was able to go over to celebrate with the team. It's fantastic to see how our company values and work ethic is embodied across the brand.



**Q As an industry expert, what insights can you share about the current trends and outlook of the foreign exchange market?**

**A** We're experiencing quite severe global economic headwinds at the moment. The challenging climate has made people more cautious in their decision making and has certainly had an impact on common FX requirements, like buying property overseas. The strength of interest rates is also encouraging people to wait and see what happens within the next 6 to 12 months, but we're hopeful that the appetite to invest in international property will return by mid-year.

The greatest challenge for our customers has always been volatility in the currency market. Uncertainty over how exchange rates will move can make it extremely difficult to plan ahead. We endeavour to support our customers as much as possible by supplying them with daily, weekly and monthly updates on exchange rate performance and trends and providing them with access to services that allow them to fix and target exchange rates. Additionally, with TorFX, customers can buy currency in advance and hold it in a secure digital wallet until they need it. This means they can take advantage of a strong rate and move funds swiftly and securely when they need to.

**Q Can you offer some insight into your connection with Franklyn and when you first collaborated with Franklyn?**

**A** We've been working with Franklyn for almost a decade, after Franklyn Financial Management and Andy were introduced to us via our relationship with St. James's Place.

Our specialisation in the wealth management vertical and Andy's enthusiasm for our product and services made the partnership both natural and mutually beneficial. Franklyn and TorFX share the same customer values and approach to forming lasting partnerships based on trust and respect.

Andy only wants the best for his clients, so our unrivalled customer service is something he has always appreciated.

We're immensely proud of the relationship we've built with Franklyn over the years and look forward to working with them for a long time to come.

**Q Your remarkable sponsorship efforts with Franklyn truly stand out, particularly as the leading sponsor for both the Franklyn Winter Waltz and the unique Summer Swing event. Could you share the story behind how this sponsorship opportunity originated?**

**A** Contributing to local, national and international charities has always been important to me on an individual level and to TorFX as a company. Our staff have raised thousands over the years through monthly fundraising efforts and entering teams to major events like the London Marathon. In a sector often driven by profit, being involved in real, meaningful change for the disadvantaged is truly phenomenal. It's a privilege to play a small role in these efforts.

**Q Are you looking forward to Franklyn's two big events again this year? It's going to be a wonderful year for events as it's their 25th anniversary!**

**A** Yes definitely, the yearly Franklyn Winter Waltz and Summer Swing events are great. I really enjoy having two such diverse events to look forward to at different times of the year. First, they're always great fun, but they're also a fantastic networking opportunity.

Meeting new and existing customers at these occasions is always rewarding. Getting to the events is also a bit of an event in itself - we all huddle in a minibus for a seven-hour drive from Cornwall to Cheshire to attend. It's always worth it though!

**Q Balancing work and personal life is really important. How do you achieve a healthy work-life balance, and what advice would you give to others striving for the same?**

**A** Balancing work and life priorities is always a challenge but ultimately, I think you have to be ruthless with your time and your diary. If necessary, you need to block out time in your calendar as non-negotiable family time – and stick to it. Personally, I feel blessed to live in Cornwall. We work hard and might have long workdays, but we don't have long commutes and we have so much beauty on our doorstep to enjoy in our downtime.

#### Extra Quick-Fire Question

**Q What song gets you pumped up and motivated when you're tackling a challenging workday?**

**A** Mr. Blue Sky by Electric Light Orchestra

**Q Tea or Coffee?**

**A** A Coffee, but I do love tea - Cornwall is famous for its cream teas after all!

**Q Do you have any hidden talents?**

**A** I play the keyboard.

**Q If you could have any superpower for a day, what would it be and why?**

**A** I love heights so having the ability to fly like Superman for a day definitely appeals.

**Q Relaxing on a beach or exploring a bustling city?**

**A** Relaxing on a beach. (What else would you expect a Cornishman to say!)

“TorFX offer an omnichannel approach, allowing our customers the flexibility to choose how they want to work with us.”



The services offered by TorFX are separate and distinct to those offered by Franklyn or St. James's Place.



# NEED YOUR POUNDS IN EUROS? OR YOUR DOLLARS IN YEN? WE'VE GOT YOU COVERED!

in association with East Cheshire Chamber

There are many reasons for moving money overseas – making corporate payments for example, purchasing a foreign property, transferring your inheritance, or even emigration.

TorFX, who are a close sponsor of Franklyn are an award-winning currency provider, helping people save time and money on their currency transfers since 2004.

Why not see how much you could save on your foreign currency transfers? **Get a quote today!**

## Get to know TorFX and unlock access to their range of services, including:

- ✓ Excellent exchange rates
- ✓ Award-winning Service
- ✓ 24/7 transfers
- ✓ Fast, free currency transfers
- ✓ Dedicated Account Manager

---

## FRANKLYN

St. James's House  
4-5 John Bradshaw Court  
Alexandria Way  
Congleton CW12 1LB

**T** 01260 291825  
**E** franklyn@sjpp.co.uk  
**W** franklyn.co.uk  
**f in @ t v**

**For more information contact  
Paul Howe at Franklyn on  
01260 291825 or email  
paul.howe@sjpp.co.uk**

**GET IN  
TOUCH**



---

Please note, this necessitates the referral to a service that is separate and distinct to those offered by St. James's Place.

**TorFX voted 'International Money Transfer Provider of the Year' at the Moneyfacts Consumer Awards 2016 – 2022.**

Franklyn is a trading name of Franklyn Financial Management Ltd and is an Appointed Representative of and represents only St. James's Place (which is authorised and regulated by the Financial Conduct Authority) for the purpose of advising solely on the Group's wealth management products and services, more details of which are set out on the Group's website at [www.sjp.co.uk/products](http://www.sjp.co.uk/products). Franklyn Financial Management Ltd is registered in England and Wales No. 6280392. Registered Office: St. James's House, 4-5 John Bradshaw Court, Alexandria Way, Congleton, Cheshire CW12 1LB.



# N&R

NOWELL & RICHARDS

## Insurance tailored for you

Nowell & Richards, established in 1976, now part of the JMG Group a leading Top 30 Independent Intermediary, are a leading UK Private Client Insurance broker providing tailored insurance solutions for high-net-worth individuals so they may relax safe in the knowledge that their assets are appropriately insured.

We listen and understand your lifestyle, working alongside the UK's largest high net worth insurers, analyse the market as independent advisors, use our expertise to tailor the most appropriate protection for your personal and professional needs to provide tailored insurance solutions for high-net-worth individuals to match their lifestyle.

Whether you need cover for your home, car collection, property portfolio, jewellery & art collection or for your business, we are best placed to assist to offer a trusted & discreet service. We can also advise you about more unusual risks that many high-net-worth individuals often overlook, including cyber security, media liability, kidnap, and ransom.

For more information you may visit our website [www.nowellandrichards.co.uk](http://www.nowellandrichards.co.uk) or call our office on 01785 255514 to speak with one of our experienced Advisors.

We will be happy to assist & look forward to speaking with you.



**Discover the Wild Beauty  
of Cape Wrath**

## **A JOURNEY TO THE EDGE OF ADVENTURE**

Embark on an extraordinary adventure to Cape Wrath, situated on the North-Western tip of the mainland of Great Britain, where untamed landscapes meet the roaring waves of the Atlantic. Nestled in the rugged county of Sutherland, Scotland, Cape Wrath is a haven for those searching for the wild beauty of nature.

### **Escape to Cape Wrath Lodge: A Luxurious Highland Retreat**

Discover the unparalleled beauty of the Scottish Highlands at Cape Wrath Lodge, an exquisite hunting estate nestled in the serene surroundings of the Kyle of Durness. This magnificent property offers a luxurious escape to the picturesque landscapes of Northern Sutherland.

Step into timeless elegance when entering Cape Wrath Lodge's entrance hall, where original panelling sets the tone. Continue through to the sitting and dining area which unfold, offering panoramic views of the sea estuary, Kyle of Durness, and distant mountains. With eight bedrooms and bathrooms, two further spacious sitting rooms, a wood-burner haven, and a bar create perfect family gathering spots. The dining room, adorned with a magnificent table and electric organ, adds a touch of magnificence.

#### **Cape Wrath**

Images courtesy of Classic Cottages  
[www.classic.co.uk](http://www.classic.co.uk)



Explore a cinema room, children's playroom, and a library/games-room with a snooker table facing the breath-taking Kyle view. Relax in the sauna and massage room for all-encompassing luxury.

The tastefully decorated, fully equipped semi-professional kitchen is a culinary haven. A grand staircase leads to individually designed bedrooms, accommodating families with ample cots, high chairs, and a warm welcome for dogs. Secure cycle storage awaits adventure enthusiasts.

Cape Wrath Lodge promises a perfect blend of elegance, comfort, and natural beauty.

### Key Features

- 2 Miles SW of Durness, Sleeps 16 + 4 Cots
- Dog friendly (up to 2 dogs)
- 4 travel cots and high chair
- Private parking for 8 cars
- WIFI available
- No smoking
- Garden furniture and barbecue
- Full oil-fired CH (partial under-floor)

Take the plunge into the extraordinary – Cape Wrath awaits your discovery.

### For more information and to plan your journey visit:

[www.visitcapewrath.com](http://www.visitcapewrath.com)

[www.capewrath.co.uk/capewrathlodge.html](http://www.capewrath.co.uk/capewrathlodge.html)



# AN INTERVIEW WITH **ARMAND BEASLEY**

CELEBRITY MAKE UP ARTIST, ACTOR & PRESENTER

**We caught up with the wonderful beauty expert, Armand Beasley to talk makeup, summer styling and his Pro Body Glow Skin Balm.**

Armand has been in the cosmetics industry since 1994, but first became a makeup artist in 1996 where he was UK National Makeup Artist for Givenchy. After extensive skincare, makeup and fragrance training with various cosmetic companies, he became Personal Beauty Adviser for House Of Fraser in 1998.

Since 2000, Armand has worked with some of the most beautiful men and women, in the world on events ranging from the Oscars to the BAFTA's.

**In the time since our last conversation, have you discovered any new beauty products or techniques that have now become personal favourites in your makeup toolkit?**

I think that the new refillable lipsticks from the French brand Kure Bazaar are gorgeous. They have a great range of shades, and the packaging is beautiful too, plus the fact that you can buy the refills that slot nicely into the luxury looking case is brilliant.



The brand Peep Club have launched a wonderful soothing eyelid balm, the Peep Club Eye Rescue Lidstick™. Which is great for men and women who may have irritated eyelids, the clear balm helps to calm the irritation down.

I've also loved using the Emani Organic, Liquid Collagen Primer under my regular moisturiser and it's made such a difference to the quality of my skin.



Armand and Goldie Hawn - photograph courtesy of Armand.

Armand  
has worked  
with some  
of the most  
beautiful  
men and  
women, in  
the world.

armandinternationaltd.com

## Q&A

**Q What advice would you give to individuals looking to build their confidence?**

**A** Step away from social media and look within yourself, never compare yourself to others. You're only limited by your own imagination.



Armand and Shobna Gulati -  
photograph courtesy of Ian West.

**Q If you could give your younger self one beauty or skin care tip, what would it be?**

**A** Get more sleep!

**Q How do you maintain a healthy work-life balance, especially in such a fast-paced industry?**

**A** How you start the day is so important. So, I always start with a bit of stretching and meditation which can sometimes be between 5 minutes or 50 minutes, depending on what free time I have first thing, it keeps me grounded and allows me to start the day with a calm and focused perspective.

**Q In last year's article, you shared that throughout your career, you've worked with some of the most beautiful men and women at major events like the Oscars and the BAFTA's. How do you mentally prepare for these significant occasions?**

**A** You've got to be organised and be able to adapt to any situation. A publicist or agent will say that you have a certain amount of time to get them ready but invariably timings change, and you can often end up with next to no time!

**Q Equally, how do you prefer to relax and unwind after a busy day at work or after a major event?**

**A** A holiday if it's been exceptionally hectic.

**Q We were delighted to learn about your Pro Body Glow Skin Balm last year. Are there any other products you are currently working on or excited to share this year?**

**A** No, I really want to focus on Pro Body Glow this year especially as it's been nominated for an award 'Best Multipurpose Balm'.

**Q Last year, you mentioned Grace Jones and Angelina Jolie as individuals you'd love to style. Is there anyone new on your wish list that you would love to collaborate with?**

**A** Actresses Jodie Comer and Claire Foy. Such versatile faces!!

**Q Throughout your career, what do you consider to be your most significant accomplishment to date?**

**A** Wow...this is a tricky one. But it was lovely to be the official makeup artist spokesperson for BAFTA.

I've also done the Oscars and covered it for GMTV.

I think that co creating a beauty product is pretty cool too.... I'm extremely proud of the Pro Body Glow, especially when you get comments from consumers saying how much it has helped their skin.



**Q Is there a specific song that you turn to when you need a boost of energy to kickstart your day?**

**A** Every morning...and I mean every morning, I play Happy by Pharrell Williams in my head... so I have a little dance to that to start my day.

**Q What's a hobby or interest of yours that people might be surprised to learn about?**

**A** I do reiki and I also perform bespoke frequency facials. I also love going to Wellbeing Wave Gong Bath Therapy sessions which are throughout Cheshire at various venues...so good for the mind, body and soul.

[www.wellbeingwave.com](http://www.wellbeingwave.com)

**Q What's your favourite way to spend a lazy Sunday afternoon?**

**A** I love to head into Manchester and start by having a coffee and an Aperol Spritz at Bottega in Selfridges before I do a spot of window shopping or mooching in Waterstones.

**Q Which 6 famous clients would you invite to a dinner party?**

**A** It's a tough question, but probably Shobna Gulati as I've known Shobi for such a long time, and we always have fun. Catherine Tyldesley is a sweetheart and she's very funny. I have had the pleasure of doing Angela Griffin's wedding makeup and I've even acted alongside her too in 'Cutting It', Goldie Hawn is just a divine soul and I've had the privilege of looking after her for over 13 years. Shayne Ward has got the most incredible voice and is like a human juke box. Kym Marsh could also belt out a few tunes too so I'm sure that it would be a very entertaining dinner party!

**Q Are there any classic or essential makeup or skincare items you believe will stand the test of time, regardless of the ever-changing market trends?**

**A** Red lipstick is always a classic and mascara makes a huge difference to the eyes and suits everyone.

## Five essential skincare tips that are a must for maintaining healthy and radiant skin while travelling?

1. A good SPF, but in my opinion, it's important to get some sunshine as we really need the vitamin D3. I tend to start off with a factor 30 and then drop to a 15. Reapply every 2 hours and avoid sunbathing when the sun is at its highest. I would always recommend an ocean friendly (which doesn't damage marine life like some sunscreens) brand like Green People.
2. A good anti-mosquito product. I use the Green People After Sun that has the natural repellent within it.



Photograph courtesy of Tom Pitfield



Armand using his Pro Body Glow on actress Shobna Gulati - photograph courtesy of Armand.

3. An Exfoliator. Handy for getting rid of dead skin and keeping the tan even. Try SKIN-RG Gentle Exfoliator which is suitable for the face and body.
4. Water! Keep hydrated at all times.
5. A good multiuse product like my Pro Body Glow, which you can use on the feet, for dry skin, on your cheekbones, as a night-time balm for the face, to achieve a radiant complexion for a night out or to ease and soothe sunburn.

# Sweet dreams are made of this...



## LET'S TALK ABOUT SLEEP!

It's essential for us all, yet it is something that so many people struggle with. The quality of sleep that you get really does have a huge effect on your health.

During sleep your body is in an anabolic state helping to restore and refresh your immune, skeletal, and nervous systems which help to impact mood, memory, and cognitive function. According to the [www.sleepfoundation.org](http://www.sleepfoundation.org), adults require at least seven hours of nightly sleep whilst children and teenagers need substantially more sleep, particularly if they are younger than five years of age.

Work schedules, day-to-day stress, a disruptive bedroom environment, poor nutrition and medical conditions can all prevent us from getting enough quality sleep.

Our bodies have their own internal 24-hour clock called the Circadian Rhythm that helps to govern when you're tired which is progressively throughout the day after first waking. Whilst your day progresses you build up adenosine levels in your body that start to make

you feel tired but then this organic compound breaks down when you sleep. Daylight is also a huge factor, with many experts like Dr Andrew Huberman suggesting that exposure to natural daylight within the first 30 mins of waking can have a positive effect on the body. This however can be tricky when living in the UK during Autumn and Winter - we get up in the dark and go to bed in the dark!

This is another reason why taking a Vitamin D supplement can be beneficial during the darker months. It plays a supportive role in enhancing the immune system, assisting with melatonin pathways, and, according to some studies, has shown to positively impact the reduction of restless leg syndrome - I opt for the 'BetterYou Vitamin D Oral Spray' available at [www.betteryou.com](http://www.betteryou.com) instead of the tablet form. It's convenient to use and gets into your system more effectively.

When natural daylight reduces, the pineal gland produces and releases melatonin which causes drowsiness. Then in the morning your body will produce the hormone cortisol to help energise you and make you alert.

# Achieving a relaxing night's sleep involves cultivating a positive night-time routine.

TOP  
TIPS

Here are some key practices:

## 1

### Remove Blue lights

Remove mobiles, laptops, and TVs from your bedroom, as the blue light emitted can be stimulating. If you enjoy pre-bedtime reading, opt for a physical book instead.

## 2

### Take a magnesium bath

Trade your evening shower for a calming magnesium mineral-based bath soak to promote relaxation before bedtime.

## 3

### Avoid afternoon caffeine

Avoid afternoon or evening caffeine intake, dependent on your sensitivity. Consider alternatives like Chamomile Tea or Sleep Tea for a soothing choice.

## 4

### Invest in your bedding

Quality matters when it comes to your mattress, pillows, and sheets. Splurge on these items to ensure the right firmness and support for a good night's sleep.



## 5

### Keep your environment cool

Maintain a cooler room at around 18 degrees for optimal sleep. Soft, subdued lighting as you prepare for bed can further enhance relaxation.



There are also various products that can also help to relax the body and mind to ease into a good quality sleep.

Hayley Dawes was a busy working mum to four young children who suffered with crippling insomnia for years, before she discovered the benefits of CBD (ingredient from the Hemp plant). Many brands use CBD isolate – a purified form of CBD, where many naturally occurring compounds from the plant have been removed, leaving a crystalline powder that can be mixed with other ingredients. “Whilst this can be very effective in topical products, CBD isolate is not the ideal solution for oral products and particularly for solutions that are focused on supporting sleep, as the other cannabinoids and terpenes from the hemp plant work better together to have the full effect.” Says Hayley

This inspired her to create her own natural brand ‘Dreem Distillery’ to help aid in restorative sleep and relaxation using organically grown CBD products that are broad spectrum rather than the more readily available ‘isolate’ form.

The broad-spectrum formula means that it contains the key relaxing terpenes. The hero product in the range is the ‘Dreem Distillery’ CBD Night Drops, which works swiftly to bring about a soothed, relaxed, and sleepy state just 30 minutes after ingesting. Specifically produced to restore balance throughout the body and help you align with your natural sleep cycle but never leaving you feeling drowsy or tired.



## Stress!

Pillow or room sprays can also be effective for some people because of the relaxing scent of ingredients like lavender.

Stress is a huge factor of poor sleep, but there are ways to help you ease the pressure.

I always make a note of my jobs to do for the following day before bedtime to try and reduce what are often repeated thoughts.

A massage can be a great way to ease away the stress of the day before. There are many accredited therapists who do home visits with their own therapy bed so no need for you to leave your home. Alternatively, doing a gently soothing massage on your partner after a lovely hot bath can be a lovely intimate way of relaxing each other.

Focusing on your breath is an excellent way of calming you down. Try this simple exercise: close your eyes and breath in through the nose for three counts, then hold for three and release through the nose or mouth for six...then repeat. Follow the journey of the breath as it travels in through the nose and down into and expanding the belly then back out again.

Regarding breathwork, if a full night's sleep isn't feasible, consider trying Non-Sleep Deep Rest (NSDR), a 10-minute technique developed by neuroscientist Dr. Andrew Huberman. This practice aims to help relax and rejuvenate, making it suitable for those with time constraints, irregular sleep patterns due to travel or shift work, or individuals facing particularly stressful days. The method combines controlled breathing with detailed body scanning to induce a state of heightened awareness and profound relaxation. For further insights, explore podcasts like Huberman Lab or Breathe with Sandy on YouTube.

## Sweet dreams

### Armand's recommendations:

Peep Club: [www.peepclub.com/](http://www.peepclub.com/)

Emani: [www.emanivegan.co.uk/](http://www.emanivegan.co.uk/)

Kure Bazaar: [www.kurebazaar.com/en/](http://www.kurebazaar.com/en/)

Green People: [www.greenpeople.co.uk/](http://www.greenpeople.co.uk/)

SKIN-RG: [www.skin-rg.com/](http://www.skin-rg.com/)

Dreem Distillery: [www.dreemdistillery.co.uk/](http://www.dreemdistillery.co.uk/)

# FRANKLYN'S **LIVINGWELL** PRODUCT GUIDE

## **|** Franklyn's Product Guide to Health, Fitness and Wellbeing



Oura Ring  
[www.ouraring.com](http://www.ouraring.com)

In our fast-paced world, where the pursuit of a healthy and balanced lifestyle is more crucial than ever, finding the right tools to support your wellbeing and fitness goals is a game-changer.

In this article we are going to explore a range of essential products that will seamlessly integrate into your daily routine, enhancing your physical and mental health.

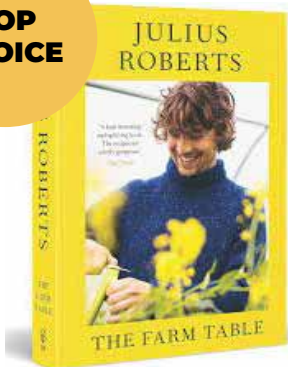
### **|** For the Gadget Guru

Revolutionise your well-being with the Oura Ring, a smart ring designed to provide the most accurate readings for over 20 biometrics, including heart rate, body temperature, and blood oxygen. Crafted from titanium, this sleek ring allows you to stay present without intrusive notifications on your wrist, encouraging mindfulness. Water-resistant up to 100m and boasting a long battery life of up to 7 days, it's a sophisticated wellness companion.

You can explore a detailed review on Harper's Bazaar. With prices starting from £235, the Oura Ring offers a blend of elegance and functionality for those seeking comprehensive health insights.

## Discover our top products for Health, Fitness and Wellbeing

TOP CHOICE



1

### Coffee Table Essentials

#### The Go-Giver: Bob Burg and John David Mann

Uncover a powerful business idea in this compelling narrative and explore the transformative impact of generosity and genuine connections. Pick up a copy from Waterstones for £10.99.

#### Atomic Habits: James Clear

Discover the magic of tiny changes with James Clear's "Atomic Habits." Unlock remarkable results by harnessing the power of small, consistent actions. Grab yourself a copy of this spectacular book from Waterstones for £17.99.

#### The Farm Table: Julius Roberts

A captivating journey into the world of agriculture. Explore the richness of farm life and culinary delights. Treat yourself to this perfect coffee table book from Waterstones for £21.99.

2

### Hydration Innovation

#### Ion8 Leak-Proof Recyclon Drinks Bottle

Quench on the go with the Ion8 Leak-Proof Recyclon Bottle, £12.99 at John Lewis. The 500ml, slim design offers hands-free OneTouch lid, secure seal, and safe, odour-resistant BPA-free recyclon material.



#### Chilly Sports Bottle

Discover the £28 500ml Chilly Sports Bottle on the Chillys' website. Crafted from durable stainless steel, it offers style, colour choices, and personalised engraving, blending function and personal flair. [www.chillys.com](http://www.chillys.com)

#### LARQ Water Filter Bottle

Experience clean hydration with the LARQ Water Filter Bottle, £58 at John Lewis. The 500ml bottle, featuring a Nano Zero filter, combines style and functionality in elegant Granite White.



3

### Home Sweet Gym

#### Bala Bangles 1lb Wrist and Ankle Weights, Charcoal

Intensify your workouts with the Bala Bangles 1lb Wrist and Ankle Weights, priced at £49.95 on John Lewis. These sleek charcoal weights add a constant yet comfortable resistance to your exercises, whether on your wrists or ankles. Elevate your fitness routine with these stylish and functional Bala Bangles.

#### Sweaty Betty Supergrip Align Yoga Mat

Master your yoga poses with the Sweaty Betty Supergrip Align Yoga Mat, priced at £65.00 on Sweaty Betty. This stylish mat, made from an extra-grippy rubber blend, features a rectangular silhouette with square edges. Pattern points align to yoga poses, promoting better balance and posture. Elevate your yoga experience with this premium Sweaty Betty yoga mat.



# LIFE IN **CHESHIRE**

## THE FRANKLYN GUIDE

In this edition of the Franklyn Magazine, we'll be presenting our top recommendations for enjoyable activities, places to visit and 'What's On' this spring/summer in and around Cheshire. Plus, explore an exclusive showcase of properties available for sale in the region.



p90

## RAMBLE & REFUEL

The ramblers guide  
with an appetite.

Step into the idyllic landscape of Cheshire, with scenic walks and delightful pub grub on your doorstep.

In this article, we'll guide you through the charm of Cheshire's countryside, unveiling 3 handpicked recommendations for delightful walks and cosy pubs.

*Featured on this page*

**Dunham Massey Landscape**  
Cheshire

# THINGS TO DO **PLACES TO GO** IDEAS TO TRY

## **[** Glebe Farm, Astbury



Glebe Farm is a family friendly visitor attraction set in the picturesque village of Astbury, south Cheshire.

There's something for the whole family at Glebe Farm; a coffee shop, a fabulous farm shop, butcher's, fishmonger's and an interesting selection of independently owned shops and businesses, all housed within the rustic charm of the farm's barns and outbuildings.

Particularly for families with younger children, the farm goes above and beyond with a dedicated children's play area and tractor rides available on weekends and throughout the summer months. However, the true stars of Glebe Farm are the animals – from Alpacas and Donkeys to Ponies and Goats – playing in paddocks, fields, and pens throughout the spacious grounds.

Whether you're seeking a cosy spot for coffee, a place for your children to create lasting memories, or a place to browse independent shops and visit our beloved farm shop, Glebe Farm has something to attract every visitor.

The farm plays a dynamic role in enriching the local community. Through the creation of employment opportunities and the establishment of a nurturing environment for local independent shops and businesses, the farm has seamlessly woven itself into the very fabric of the community, becoming an essential contributor to its energy.

We sat down with David Tindall, where we spoke all things Glebe Farm, here is what he had to say about the spectacular family friendly attraction, located in Astbury, Cheshire.

## **An interview with David Tindall**

**Q Can you share a brief overview of Glebe Farm and what makes it a unique family-friendly attraction in Astbury?**

**A** I would say Glebe Farm stands out as a distinctive and family-friendly destination in Astbury, offering a unique variety of attractions that set it apart. One of our key features, and perhaps the biggest, is the fact that entry to the farm is completely free, which makes our farm an ideal choice for a budget-friendly day out, ensuring accessibility for all.

The farm is not only a home to a delightful array of animals but also boasts a complimentary children's play area, providing families with an opportunity for some fun without any entry fees. This makes Glebe Farm a particularly attractive option for families seeking an affordable yet enjoyable experience for their children.

While entry is free, Glebe Farm offers multiple independent shops and additional attractions for visitors to explore, allowing visitors to have the option to indulge in shopping or other activities based on their preferences.



**Q What facilities does Glebe Farm offer for visitors, and can you tell us more about the range of shops available in the barns and outbuildings?**

**A** Glebe Farm extends a warm welcome to visitors, providing a diverse range of facilities and a large range of shops housed within the barns and outbuildings. As part of our commitment to supporting local businesses, Glebe Farm hosts numerous independent businesses, contributing to the thriving campaign for small/local trade.

To highlight just a few, on-site shops include:

- Astbury Delicatessen
- Astbury Floral and Gifts
- BBQ Cavern and The Glebe Gift Shop
- Glebe Farm Butchers
- Minis Children's Shoes & Clothing
- The Toy Barn

The farm goes above and beyond with a dedicated children's play area and tractor rides available on weekends and throughout the summer months.

“ While entry is free, Glebe Farm offers multiple independent shops and additional attractions for visitors to explore. ”





**Q How do the independently owned shops contribute to the overall experience for visitors?**

**A** The independently owned shops at Glebe Farm play an essential role in enhancing the overall experience for visitors by offering a diverse range of goods and services.

The range of shops available ensures that there is something for everyone, catering to diverse tastes and preferences. Whether visitors are seeking artisanal crafts, locally sourced products, or one-of-a-kind treasures, the independent shops create a vibrant tapestry of offerings.

I would say the presence of the independent businesses fosters a connection between visitors and the local community. By supporting these shops, visitors contribute to the sustainability of small businesses, reinforcing the communal spirit that makes Glebe Farm a distinctive and welcoming destination.

**Q How does Glebe Farm engage with the local community, and are there any collaborative initiatives or events that involve the residents of Astbury and the surrounding areas?**

**A** Glebe Farm actively engages with the local community through a variety of initiatives and events that foster a sense of togetherness and support for local causes.

One such annual tradition is the heart-warming live nativity held during the Christmas season, featuring talented actors from the village. This event not only adds a festive touch to the community but also provides an opportunity for residents to come together and participate in a cherished holiday tradition.

In the summer, Glebe Farm transforms into the vibrant venue for Astonbury, a music festival that has been a community hit since

2006. Notably, Astonbury operates on a 'not-for-profit' basis, with all event profits directed towards supporting local charitable causes. It's a great night out with friends and family; a chance to relax and enjoy great music, good company and fantastic food and drink.

In 2022 & 2023, Glebe Farm organised a concert featuring Russell Watson, generating approximately £50,000 for the church. A great success and an event they hope to replicate in the future.

**Q As we are heading into 2024, are there any activities or events scheduled for spring/summer 2024?**

**A** Looking ahead for 2024, the Bluegrass and Beyond Festival is scheduled for Thursday 8th to Sunday 11th of August, which promises another exciting community event at Glebe Farm.

In addition, Astbury May Day is always something to look forward to! This is held each year, on the third Saturday in May, where children take part in a procession, in costume, through the village into church. After a short service the parade continues to Glebe Farm field where the crowning of the new May Queen takes place.

**Q Do you have a favourite Animal on the farm?**

**A** Yes, Hazel, my Highland Cow, she was a surprise present for my other half for her 30th birthday.



# CHESHIRE **RAMBLE & REFUEL**

Step into the idyllic landscape of Cheshire, with scenic walks and delightful pub grub on your doorstep. In this article, we'll guide you through the charm of Cheshire's countryside, unveiling 3 handpicked recommendations for delightful walks and cosy pubs.

Lace up your shoes and get ready to explore – here are our top picks for a perfect day out in Cheshire.



# 1

## Dunham Massey Walk

**Pub:** Swan with Two Nicks  
swanwithwonicks.co.uk

**Distance:** approx.2.5 miles

**Difficulty:** Easy

Embark on a leisurely pub walk in Cheshire, starting at Dunham Massey, a National Trust-owned park.

Begin at the Clock Tower, passing a 16th-century watermill, and turn right towards Langham Obelisk. Follow the path to the deer sanctuary, passing the Island Pool to Middle Avenue. Stroll through Charcoal Drive, heading back to the mansion with its ornamental trees.

Just a short distance from the National Trust car park, find the Swan with Two Nicks for rustic beams, delicious home-cooked food, and real ales. This journey reveals ancient trees, a herd of 150 fallow deer, and the charm of Cheshire's landscapes.

# 2

## Beeston Castle Walk

**Pub:** The Pheasant Inn  
thepheasantinn.co.uk

**Distance:** approx.4 miles

**Difficulty:** Moderate

Embark on a delightful circular walk in Cheshire, commencing at the Pheasant Inn, which not only promises enchanting views of two castles but also unveils the picturesque Peckforton Mere to the right and Peckforton Castle to the left. Follow through the wooded slope of the Peckforton Hills, ascending toward the magnificent Beeston Castle.

Follow the gradual ascent along the Sandstone Trail, eventually descending to a metalled lane. Here, you'll be greeted by charming cottages and the inviting Pheasant Inn, making for a perfect pub lunch after the walk.



# 3

## Macclesfield Forest Walk

**Pub:** Leather's Smithy  
Leathersmithy.com

**Distance:** approx.10 miles

**Difficulty:** Challenging

Enjoy breathtaking views of the Cheshire Plain and Cheshire Peak District on this challenging circular walk ideal for avid walkers. Traverse landscapes, from open moorland to craggy hills, and fascinating wildlife.

Follow the 'Sadler's Way' bridleway, passing the Leather's Smithy pub with picturesque views of Tegg's Nose. Proceed beyond Ridgeway reservoir, ascending a bridleway for panoramic views of the Cheshire Plain, Macclesfield Forest, and reservoirs.

Descend to the pub, offering a lunch spot. Resume the journey along the bridleway into Tegg's Nose Country Park. This adventure promises both scenic beauty and physical challenge.

WHAT'S ON

# WHAT'S ON?

The events schedule is bustling with excitement! Here's what's happening in Cheshire this Spring/Summer.

## **THE ROYAL CHESHIRE COUNTY SHOW**

Tuesday 18th &  
Wednesday 19th June 2024

The Royal Cheshire County Show has been the premier summertime agricultural event in the Northwest of England for 185 years. If you want to experience and celebrate all that is great and good about the countryside then the Royal Cheshire County Show is the only place to be, as it brings together the many interesting and fascinating aspects of farming and rural life in the beautiful and unique county of Cheshire.

### **Location**

Clay House Farm, Flittogate Lane, Tabley,  
Knutsford, Cheshire, WA16 0HJ

### **Buy your tickets here**

[www.royalcheshireshow.org/](http://www.royalcheshireshow.org/)





## Arley Garden Festival

Saturday 29th &  
Sunday 30th June 2024

This June step into a garden lover's paradise at the Arley Garden Festival. Delight in the celebration of all things green with inclusive entry to the Hall and Gardens. Experience the delight of the beauty of the Hall and the Gardens as you have the opportunity to explore the specialist nurseries, captivating garden tours, expert advice, and live demonstrations. Engage in the Schools Gardening Challenge and discover much more to elevate your gardening passion.

### Location

Arley Hall & Gardens, Northwich,  
Cheshire, CW9 6NA

### Buy your tickets here

[www.arleyhallandgardens.com/whats-on/whats-on-in-june/](http://www.arleyhallandgardens.com/whats-on/whats-on-in-june/)



# Jazz, Blues and Music Festivals

For the  
music  
lovers

## NANTWICH JAZZ, BLUES AND MUSIC FESTIVAL

Thursday 28th March to  
Monday 1st April 2024

Nantwich Jazz, Blues, and Music Festival, inspired by Phillip Martin of The Crown Hotel, celebrates his hospitality and entertainment legacy. Originating from his 1996 visit to Howth, Ireland, the festival unites the community, local pubs, bars, and eateries, offering a weekend of soulful rhythms and electrifying beats, honouring Phillip's musical passion.

### Location

In and around the town, Nantwich,  
Cheshire, CW5 5RG

### Buy your tickets here

[www.nantwichjazz.com/product/2024-wristband/](http://www.nantwichjazz.com/product/2024-wristband/)

## CONGLETON JAZZ AND BLUES FESTIVAL

Friday 15th March to  
Sunday 17th March 2024

Immerse yourself in the rhythmic attraction of Congleton as Congleton Live brings you three jam packed days of free live music across the town centre. Don't miss this opportunity to be captivated by the melodic charm of the Unplugged Congleton Jazz and Blues Festival right in the heart of Cheshire.

### Location

Congleton Town Hall, High Street, Congleton,  
Cheshire, CW12 1BN

### Buy your tickets here

[www.congletonjazzandblues.co.uk/](http://www.congletonjazzandblues.co.uk/)

# CONGLETON FOOD AND DRINK FESTIVAL

Sunday 9th June 2024

Explore Congleton Town Centre with food and drink stalls, music, magic, and kids activities. Indulge in a culinary adventure, sampling local and global dishes. Don't miss Congleton Food and Drink Festival - taste, celebrate, and explore!

## Location

Congleton Town Centre, Congleton, Cheshire, CW12 1BN

## Buy your tickets here

[www.foodanddrinkfestival.net/](http://www.foodanddrinkfestival.net/)



For the foodies

# TASTE CHESHIRE FOOD & DRINK FESTIVAL

Saturday 30th March to  
Monday 1st April 2024

Indulge your senses at the Taste Cheshire Food and Drink Festival, making a triumphant return to its classic Easter weekend slot from March 30th to April 1st at the iconic Chester Racecourse. Immerse yourself in a culinary haven over three days, boasting 150+ exhibitors, renowned celebrity chefs, complimentary adult and children's cooking classes, and an array of exciting offerings to explore.

## Location

Queens Park Campus, Queens Park Road, Chester, Cheshire, CH1 2LY

## Buy your tickets here

[www.chesterfoodanddrink.co.uk/](http://www.chesterfoodanddrink.co.uk/)





## WILMSLOW SPRING TRIATHLON 2024

Sunday 21st April 2024

Grab your running shoes and sign up for an early season sprint-based triathlon, aimed at Beginner/ Novice triathletes, or alternatively, for the more experienced athletes seeking an extra challenge, take on the Double Sprint route, an opportunity to measure that start of season fitness level.

### Location

Wilmslow Leisure Centre, Station Rd, Rectory Fields, Wilmslow, Cheshire, SK9 1BU

### Buy your tickets here

[www.stuweb.co.uk/events/2024/04/21/4242/](http://www.stuweb.co.uk/events/2024/04/21/4242/)

## VISIONS OF THE NIGHT SKY

Ongoing until Sunday 14th April 2024  
(10am – 5pm daily)

A photographic exhibition exploring the universe by Dr. Anthony Holloway, Jodrell Bank's Head of Computing, blending technical photography skills, composition, and astronomy expertise. Free of charge for general admission ticket holders.

### Location

Jodrell Bank, Bomish Ln, Cheshire, Macclesfield SK11 9DW

### Buy your tickets here

[www.jodrellbank.net/events/exhibition-visions-of-the-night-sky/](http://www.jodrellbank.net/events/exhibition-visions-of-the-night-sky/)







## ITALIAN COOKERY CLASSES

Various dates available to book,  
throughout 2024

Embark on an exhilarating culinary journey at Food Sorcery Didsbury! Opt for the Cookery Class for a deep dive into culinary skills or choose Cooking Together for a sociable foodie adventure.

### Location

Adjacent to the Waterside Hotel, Wilmslow Rd, Didsbury,  
Manchester M20 5WZ

### Buy your tickets here

[www.foodsorcery.co.uk/italian-cookery-class-pasta-making/](http://www.foodsorcery.co.uk/italian-cookery-class-pasta-making/)

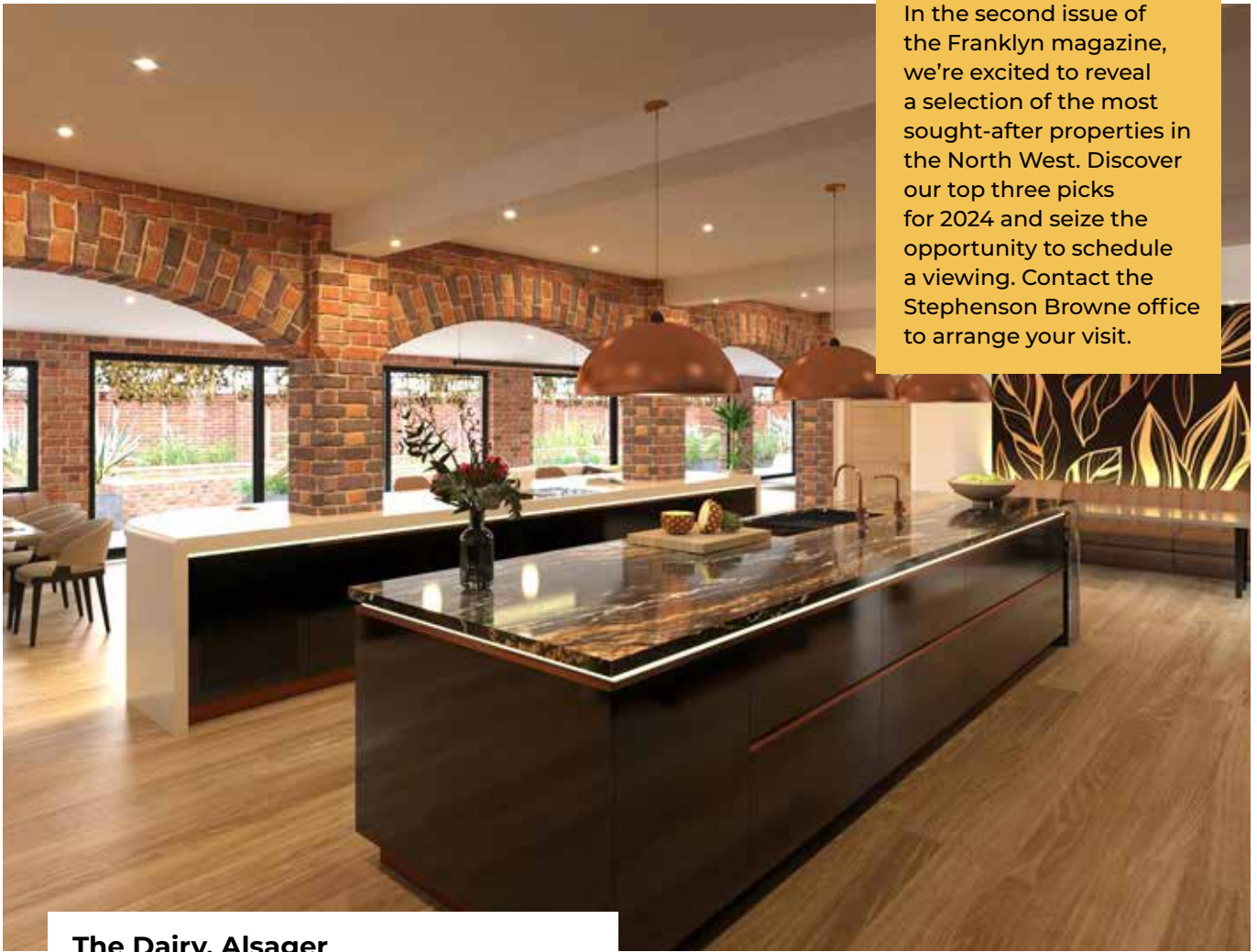
# LUXURY LIVING IN EXCLUSIVE PROPERTIES

DISCOVER THIS  
EDITIONS TOP PICKS

*Sponsored by Stephenson Browne*



In the second issue of the Franklyn magazine, we're excited to reveal a selection of the most sought-after properties in the North West. Discover our top three picks for 2024 and seize the opportunity to schedule a viewing. Contact the Stephenson Browne office to arrange your visit.



## The Dairy, Alsager

ST7 2TX

Guide Price £1,600,000

**The Dairy, an exceptional 5,500 SQ FT property, one of just two, bespoke barn conversions, positioned on the fringe of Alsager**

Nestled in Aslington, this incredible barn conversion, named for its historical roots, represents modern living.

The open-plan kitchen/dining/living area, a perfect family hub, seamlessly integrates with a garden room overlooking the adjoining paddock. Exposed brick archways nod to its past, complementing its more modern features such as a high-quality German kitchen, bi-folding doors and underfloor heating.

Upstairs, 5 bedrooms, including two ensuites, and a family bathroom await, complemented by a spacious dressing area in the principal room. The property also offers a garage with a workshop and mezzanine floor, all set against 1.25 acres of paddock.



*A beautiful development, redefining countryside luxury.*





## Hassall Road, Sandbach

CW11 4HN

**Offers in the region of £800,000**

**Step into luxury with this newly renovated four-bedroom gem, spanning 2360 SQ FT seamlessly blending modern aesthetics with timeless character.**



Discover refined living in the heart of Sandbach, with this must-see property. The picturesque town offers a perfect blend of historic appeal and modern convenience. Surrounded by beautiful countryside, Sandbach provides a serene setting while maintaining excellent transport links for easy access to nearby cities.

This meticulously renovated four-bedroom property integrates modern luxury with timeless charm. The property boasts a stunning open plan kitchen/living/dining room with a separate utility room and bi-folding doors leading out onto the patio area.

The first floor comprises a spacious master bedroom with a designer ensuite, three additional well-sized bedrooms, an expansive landing, and a luxurious spa-like four-piece main bathroom.

Outside, a spacious gravel driveway offers ample off-road parking, while the rear garden is an entertainment haven with a raised patio, bar area with a Pergola, room for a hot tub, and a generous lawn.



For more information regarding any of these fantastic properties visit:

[stephensonbrowne.co.uk](http://stephensonbrowne.co.uk)



### The Coach House, Congleton

CW12 4DA

**Guide Price £700,000**



**Exceptional 1800s Coach House, seamlessly blending vintage charm with modern elegance.**

This remarkable semi-detached cottage from the late 1800s, once a functional Coach house, has been reimagined into a stunning home. Nestled in a tranquil setting surrounded by picturesque fields, yet within walking distance of Congleton Town Centre, Astbury Mere Country Park, and the village of Astbury.

This property features a spacious lounge with a wood-burning stove, a sunroom overlooking the garden and a stylish fitted kitchen with a separate utility room and sliding glass doors leading out onto the patio area.

Upstairs boasts a master bedroom with an ensuite and walk in wardrobe, three further good-sized bedrooms, an extensive landing, and a luxury spa like four-piece suite main bathroom. Outside, beautiful lawns, mature trees, and a private drive complete this unique offering.



# LET'S TALK MORTGAGES



Finding the right mortgage is a complicated business. Maybe you're a first-time buyer or investing in a second home. Perhaps you want to help a family member get on the property ladder, or you'd like to re-mortgage or explore buying to let.

With so many options available, it's hard to be certain you've made the best choice. Expertise is so important. At Franklyn, we listen to your plans, take a careful look at your situation, then search the market for the mortgage that suits you.

At Franklyn For Mortgages, our experienced team specialises in a wide array of mortgage products and services, bringing expert knowledge in property finance to the forefront. We provide access to a comprehensive range of first charge mortgages available in the market through lenders, earning a procuration fee. Beyond traditional advising, we take a holistic approach, ensuring your mortgage aligns seamlessly with your financial position and long-term goals. Our dedicated mortgage advice team is available to cater to your needs, offering a full review of protection and general insurance requirements.

## OUR PRODUCTS AND SERVICES

- Residential Mortgages
- Buy To Let\*
- Re-Mortgage
- Shared Ownership
- Family Assistance Mortgages
- Self-Build Mortgages
- Commercial Funding\*\*
- Commercial Mortgages\*\*
- Business Finance

## HOW WE CAN HELP

### Specialist mortgage advice

Our team can help you make informed decisions and avoid costly errors.

### A mortgage market overview

We look at products to help find the right deal for you.

### The bigger picture

Your mortgage is just one part of your financial plan, so we make sure it works alongside your planning and other products.

### A proven track record

We've been helping clients with their mortgages since the launch of Franklyn in 1999.

For more information or to get in touch, visit [franklyn.co.uk/what-we-do/mortgages/](https://franklyn.co.uk/what-we-do/mortgages/)

Your home may be repossessed if you do not keep up repayments on your mortgage.

\*Buy to let mortgages are not usually regulated by the Financial Conduct Authority.

\*\*Please note that advice in this area will necessitate the referral to a service that is separate and distinct to those offered by Franklyn and St. James's Place.

## 5 TOP TIPS FOR FIRST TIME BUYERS!

### 1 DON'T RUSH

When you see a property that you like, particularly in the current market many first time buyers feel the need to move quickly. Of course, you don't want to delay unnecessarily, but make sure you are aware where you stand financially before making a commitment.

### 2 LOOK BEYOND THE ASKING PRICE

There are other fees and costs associated with buying a house such as protection and insurance, solicitor fees, lender arrangement fees and survey fees. Make sure you are prepared for these when considering what you can afford.

### 3 ASK QUESTIONS!

The process of buying a house can feel fast paced and you will hear a lot of terminology that you won't have heard before. Don't assume anything and if you aren't clear on any part of the process, remember you are the most important person in the buying process and you need to have a full understanding at every stage.

### 4 MAKING USE OF AN ADVISER

Having someone there who can guide you through the process for the first time and make sure your interests are taken care of is so important. Going ahead with your first mortgage is more than likely your biggest financial commitment to date and possibly the biggest of your life, so having someone you trust, like Franklyn to support you through that is worthwhile.

### 5 BE OPEN-MINDED

Many first-time buyers often accumulate a lot of information, shaping a predetermined plan for their mortgage based on what they've read and heard. While their ideas may not be incorrect, it's vital to be receptive to alternative options. Being willing to explore other potential choices is essential to guarantee the most fitting outcome.

## 5 TOP TIPS FOR SAVING FOR A HOUSE!

### 1 SET A GOAL

Be specific and realistic, think about what is affordable for you. How much deposit will you need? Typically, a lender will require a deposit of a least 5% of the price of the property, if you're looking at a house for £100,000, that's a deposit of £5,000 to save for.

### 2 BE PREPARED

Prepare for the additional costs. There will be expenses that you may not have considered when thinking about taking out a mortgage. Some of these will be up front and some will be payable on completion of the mortgage. There will be conveyancing costs, surveys, stamp duty and mortgage product fees to consider when saving.

### 3 BUDGET

Draw up a plan to help you budget. Think about your current incomings and draw up a list of outgoings and expenses such as bills, travel costs, food etc. Have a look at what savings can be made by cutting back on non-essentials and watch that pot grow month on month.

### 4 BE DISCIPLINED & STICK TO YOUR PLAN

Have your goal in sight and stay focused. Do you really need that £3 cup of coffee every day on your way into work? £3 a day may not seem like much, but this can add up across a 5-day week to £15 a week, £65 a month and £780 a year. The little things add up!

### 5 TALK TO A PROFESSIONAL

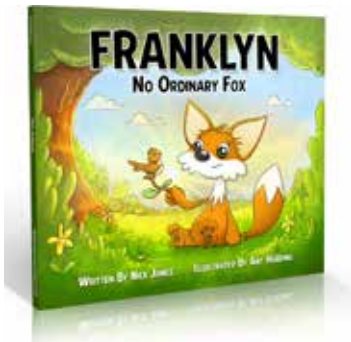
Franklyn will be able to help you to set your targets and guide you on the right path to achieve your goals.

# Meet Franklyn Fox



Franklyn, No Ordinary Fox is a book designed to introduce children to the principles of financial management from an early age. It highlights the importance of saving for the future, sustainability, and being kind to others.

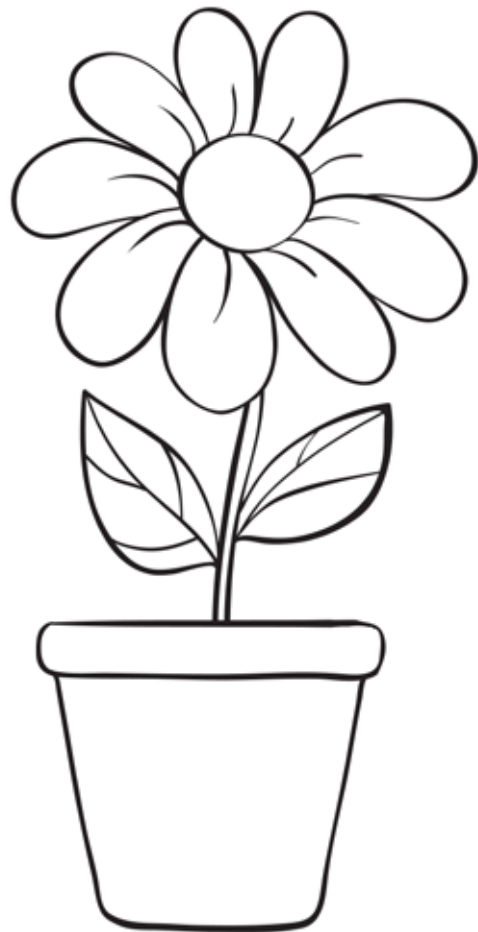
You may have seen him at events in and around Cheshire, he may have visited your child's school, and you may have already read the book over and over again as a bedtime story. Franklyn Fox is getting pretty famous in and around Cheshire and with the children's holidays just around the corner we decided to dedicate a section of our magazine just for him and the children, so hand the magazine over, sit back and relax, here's a few activities for the children to enjoy...



## Have you got the book?

Franklyn, No Ordinary Fox is a book designed to introduce children to the principles of financial management from an early age. It highlights the importance of saving for the future, sustainability and being kind to others.

If you've not already got a copy of our wonderful Franklyn Fox book, you can get one by scanning the QR code here:



## Colour in with Franklyn

At the end of the story, Florence tells Franklin, 'I want to help you grow more things - starting right now! Where shall we plant this beautiful flower?' Lets bring the flower to life by adding some colour!



## **[** The Franklyn Fox Word Search

In the adventure with Franklyn, he loves searching for hidden things.

Now it's your turn to have some fun! Can you find the hidden words in the word search below?

Remember to cross them off at the bottom when you find them!

**B E R R Y R N T F**  
**S G M E K I A L R**  
**M I T C H E L L A**  
**B R N F U J H N N**  
**K I N D N E S S K**  
**A F E M U L A G L**  
**R F F C H Y R D Y**  
**F L O R E N C E N**  
**P I X T I R E I X**

**Franklyn**

**Berry**

**Michell**

**Fox**

**Florence**

**Kindness**

## **[** Bedtime stories with Sale Sharks

Scan the QR code to listen to Sale Sharks stars Lood De Jager, Tommy Taylor, and Will Cliff, read Franklyn - No Ordinary Fox!





FRANKLYN.CO.UK

# FOR WHAT MATTERS

Franklyn and Franklyn Elite Sports are trading names of Franklyn Financial Management Ltd. Franklyn Financial Management Ltd is an Appointed Representative of and represents only St. James's Place Wealth Management plc (which is authorised and regulated by the Financial Conduct Authority) for the purpose of advising solely on the Group's wealth management products and services, more details of which are set out on the Group's website [www.sjp.co.uk/products](http://www.sjp.co.uk/products). The 'St. James's Place Partnership' and the titles 'Partner' and 'Partner Practice' are marketing terms used to describe St. James's Place representatives.

Franklyn Financial Management Limited is registered in England and Wales, Number 06280392. Registered Office: St. James's House, 4-5 John Bradshaw Court, Alexandria Way, Congleton, Cheshire, CW12 1LB, England

SJP Approved 11/3/2024

**FRANKLYN**