ISSUE 3 2024 franklyn.co.uk

### FRANKLYN MAGAZINE



CELEBRATING THE BEST THINGS IN LIFE

### IT'S PARTY SEASON

Let Franklyn be your guide.

### **OUR AMAZING CLIENTS**

What do an Olympic BMX Racer, Plastic Surgeon and Chartered Surveyor have in common?

#### **CELEBRATING OUR FOUNDER**

Spears 500 honours Andrew Chatterton with the Top Recommended HNW Adviser award.

### MEET THE INCREDIBLE RUBY'S FUND

We're so proud to support this award winning children's Charity - get to know them more inside.

### LOOKING FOR WINTER SUN?

Discover Barbados with our insightful island guide.





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 3: 2024

### Hello

elcome to a very special edition of Franklyn Magazine.

As we celebrate 25 years in business, I want to take a moment to express my heartfelt thanks to each of you—our cherished clients, friends, and partners—who have supported us throughout this incredible journey. Reflecting on these past 25 years, I am filled with pride. Together, we've helped build better financial futures for clients across the UK, guided by the same principles of trust, integrity, and a genuine commitment to your well-being.

In this milestone edition, we also bring you exciting updates from Franklyn Elite Sports, including an inspiring interview with Olympic BMX Racer, Ross Cullen. As the seasons change, we've curated some fantastic ideas for making the most of Autumn and Winter with your loved ones—after all, there's nothing quite like spending quality time with family and friends.

For those planning ahead, our feature on private school fees offers valuable insights, something we know is on the minds of many of our clients. We also shine a spotlight on Ruby's Fund, a charity that's very close to our hearts here at Franklyn.

I'm especially proud to introduce you to Jock in our regular "Meet the Adviser" feature. Jock is a great adviser who I've had the pleasure of mentoring and knowing for many years. In this edition, you'll also meet two of Jock's clients and hear their unique stories.

And I can't forget to mention how excited I am to see everyone at this year's Winter Waltz charity ball! With the enchanting theme of "Let It Snow", we'll be hosting a special Rat Pack era-themed evening, but don't worry I won't be doing my Sinatra impression! It's always a standout event and a moment to get together and celebrate the year and reflect on our achievements, but most importantly to take the time to give back as much as we can in support of some amazing charities.

There's much more packed into these pages, and I hope you enjoy reading this edition as much as we enjoyed putting it together for you. I hope you had a wonderful summer and are looking forward to the coming months.

Here's to the next 25 years of building brighter financial futures together.



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



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### **Franklyn Fox**

One for the kids, no adults allowed!



We recently sat down with **Jock Elliot, a dynamic Wealth** Manager at Franklyn, whose path to the financial services sector has been far from traditional.

Originally from Essex, Jock's career journey has involved digging deep into the past with a degree in archaeology and building strong foundations in property development before unearthing his true passion for wealth management. In this interview, Jock shares how he balances a successful career with family life in the countryside, the importance of building trust with clients, and his commitment to making financial advice both accessible and engaging.



### Tell us about yourself and your journey to working in Financial Services sector?

I grew up in Essex, and my wife is from London, so we're really Southerners at heart, but we love living in the North with our young family. My academic journey took me to Edinburgh, where I studied archaeology, and then to University College London (UCL) for a property development and planning degree. After graduating, I worked for a global property consultancy firm, handling major projects across London, including the Shard, which remains the tallest building in the capital. Like many in the industry, I didn't start my career as a Wealth Manager, and I'm glad I had the chance to gain other experiences beforehand. About twelve years ago, I met Andy, Franklyn's Managing Director and owner. We became close friends, and he generously offered to mentor me if I joined him in Cheshire. In 2018, my family and I moved up North, where I retrained as a Wealth Manager. Since then, I haven't looked back, and it's been an incredibly fulfilling journey.

### Tell us about your family.

My wife, Mary, and I have three children—two daughters and a son—who are six, four, and two years old. We also have a dog named Bertie and a cat named Monty, which keeps our home lively and bustling. With the ages of our kids, life is certainly hectic, and we're very much in the thick of things right now, but I absolutely love the chaos! I wouldn't enjoy life nearly as much without every single one of them.

### How do you like the North of **England?**

It's definitely colder up here, but we absolutely love it. With family ties to the Highlands, we're used to the weather, so it doesn't bother us. The people are incredibly friendly, and living in the countryside has been a wonderful change from the hustle and bustle of London.

### How long have you been at Franklyn, and what do you enjoy about the company?

I've been with Franklyn since 2018, after my time at the St. James's Place Academy in London, when we decided to make the move to Cheshire. The core adviser team at Franklyn has largely remained the same since then, but we've also had the pleasure of welcoming some fantastic new people. As a team, we're always eager to roll up our sleeves and get involved. Our clients know that we all appreciate the social side of things, and being active in community and charity work is fundamental to both our personal and company values.



### How do you approach building relationships and trust with your clients?

For me, honesty and integrity are essential. I believe in being upfront with clients, whether they're on track or need to make changes. While sometimes it is easy to say everything is fine when it's not, that doesn't help in the long run and doesn't provide a clear path forward. I believe in the power of honest and upfront conversations, even when they're tough. Trust is built by empowering clients to make sensible and informed decisions that enhance their financial position.

I also believe in keeping things light-hearted. While we recognise the seriousness and challenges of certain situations, it's important to share a laugh along the way. This approach helps us enjoy our time together. Once we tackle the tough topics, we can shift our focus to the exciting aspects and plan for a brighter future.

Financial advice involves understanding the big picture but also understanding that sometimes making small adjustments can have a significant impact. It's both a very personal process and a technical one. I enjoy combining these aspects being personable and having meaningful conversations while also applying the necessary technical knowledge.

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

"Work hard, play hard" is something my dad always used to say. If you put 100% effort into everything you do, you'll achieve better outcomes, no matter what it is.

### How do you manage the juggle of having a family and a career?

I love what I do, and providing for my children is a major source of motivation for me. I find my work incredibly rewarding, and I'm lucky to have a wonderful wife who supports me in everything. She has always been by my side, even when I suggested moving to the other end of the country for a new job. Balancing work and family life is always a tightrope, but it's one we navigate together.

### Living in Cheshire, what do you find most endearing about the local community?

I live in the countryside, and coming from a family of farmers, I am always amazed at how hard our local farming community works. We have some wonderful neighbours who are incredibly friendly and caring and have made us feel very welcome. My wife still gets a kick out of being called "kid" or "duck," which always makes me smile. As for my 6-year-old, we're still debating the correct pronunciation of "grass," but I think I may have already lost that battle.

#### **Quick fire round:**

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

A The future. I have already done the past.

#### Q Do you play golf?

A Badly! But I have a knack for picking great golfing teams, so I've won a few competitions in previous years to the great surprise of my friends and colleagues.

#### Q Favourite golf course?

A Durness Golf Course. It's a links course in the Northwest of Scotland with the most beautiful views.

### Q If you could have dinner with anyone, who would it be?

A Rowan Atkinson and Billy Connolly.

### Q What is your favourite restaurant spot in Cheshire and London?

A I'm a big foodie, so this is a great question!

In Cheshire, I love St. Martha's, a charming Greek restaurant in Nantwich. I've also recently dined at Tattu and Sexy Fish in Manchester, and I can't recommend them enough.

In London. when I lived in Shoreditch. Clove Club was a favourite of mine. I'm also a big fan of Flat Iron, Dishoom, and St. John, another classic spot.

### **FRANKLYN**

## CLIENT STORIES

We are pleased to introduce three of our amazing clients and share some of their diverse backgrounds and stories.

#### IN THIS EDITION

We meet Ross Cullen - an Olympic Team GB Professional BMX racer, Simon Weightman a seasoned Chartered Surveyor and Adam Sierakowski leading expert in cosmetic surgery.



### **GETTING TO KNOW ROSS**

Will Cliff, Head of Franklyn Elite Sports, hosts a Q&A with Ross.



### Reflecting on your career, what stands out the most among your achievements?

Reflecting on my career, several moments stand out, but being the flag bearer at the Youth Olympics in 2018 is particularly memorable. It was my first major games experience, and walking in front of a crowd of over a hundred thousand people in Argentina was surreal. It was a powerful reminder of how special this journey is and ignited my passion for pursuing more milestones.

### Was there a particular moment in your career that significantly boosted your motivation?

The Youth Olympics was a significant boost. It was a major milestone early in my career. Additionally, winning the 2012 World Championships as an 11-year-old was a defining moment. Coming back to school and being able to say I was a world champion was exhilarating. However, achieving so much so early also set high expectations, making setbacks feel even more challenging.



You were at the Franklyn Summer Swing golf day when you were named to the Olympic squad, you seemed very relaxed about it! How did you manage to stay so composed?

The Olympic squad announcement was a pleasant surprise, especially after a tough round of golf! I focus on what I can control and avoid stressing about things outside my influence. I knew the announcement would be made at a specific time, so I didn't obsessively check my phone. Adopting a go-with-the-flow attitude helps me stay calm and focused, regardless of the circumstances.

### Can you explain the Olympic selection process? It sounds quite complex?

The selection process is intricate. It combines individual performances with a team-based point system. At the start of the year, our results secured two Olympic spots. However, as the season progressed, other nations like the U.S. and the Netherlands performed better, reducing our quota to one spot. This adjustment meant having only one rider and one reserve, rather than a full team of three. It was a tough adjustment, but we focused on making the most of the situation.

### How do you stay motivated and resilient in the face of setbacks?

Resilience is crucial. I concentrate on what I can control and maintain a positive mindset. Setbacks are part of the journey and can be opportunities for growth. Setting clear goals, embracing the process, and not letting disappointments derail progress are key to staying motivated. Keeping the bigger picture in mind helps me push through challenges.

### What was the lowest point of adversity you faced in your career, particularly in the elite environment?

Last year was particularly tough. I was recovering from an AC joint injury and had a rough period leading up to the World Championships. My parents attended a World Cup in Holland, their first time seeing me race at such an event, and I had my worst result ever. It was a blow, and I felt like giving up. However, with support from my network and a mental break in the south of France, I came back strong and had one of my best performances at the World Championships.

### What keeps you motivated in your sport?

Motivation for me stems from enjoyment. I've always wanted to do everything to the best of my ability, whether it's a small task or a major competition. When you love what you do, motivation almost takes care of itself. Waking up excited about what you're going to do plays a significant role in staying driven.

### How do you approach the small details, or "one percenters," in BMX?

The "one percenters" can be crucial. In BMX, while having the best equipment can help, mindset is often more significant. You can have top-notch gear, but if your mental state isn't right, even small delays can impact performance. It's about mastering the basics first. Once those are solid, focusing on the finer details can provide an edge.

### What role does mental preparation play in your performance?

Mental preparation is vital. I've explored various techniques, including breathing exercises suggested by my dad, which have proven helpful. Having a routine or "comfort blanket" before races helps me stay calm. It's about finding what works for you, which often involves trial and error.

### Can you walk us through a typical day in your winter training routine?

During winter, my routine is quite structured. I start my day early with an ice bath, where I stay in for a minute per degree of temperature. After that. I have a substantial breakfast and head to training, which includes gym work, physiotherapy, and a long bike ride. The day wraps up with recovery work like compression boots before heading to bed. It's intense, but balancing training with rest is crucial.



Thank you, Ross, for sharing your experiences and insights. To catch the full interview, be sure to visit sport.franklyn.co.uk. For more updates on what Franklyn Elite Sports is doing, subscribe to my newsletter, Life In Sport. Thanks for joining us!

Will Cliff - Head of Franklyn Elite Sports

### BEHIND

### THE

CURTAIN

PODCAST -

At Franklyn we are fortunate to work with some incredible elite sports stars who have reached the pinnacle of their fields, and their stories are truly inspiring. With that in mind, we've recently launched a series called "Behind the Curtain," where we dive deep into the journeys of professional athletes.

Our first episode features Team GB Olympic BMX rider Ross Cullen. It offers a unique insight into life on the track, Ross's journey, his motivations, and how he's built resilience over the years.

The episode is only 30 minutes long, so it's a quick listen, and I, along with Ross and the team here at Franklyn would love to hear any feedback you have as we hope to roll out more episodes in the coming year.

I hope you enjoy the podcast!

Will Cliff, Head of Franklyn Elite Sport.

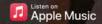






Search 'Behind The Curtain with Will Cliff' on your favourite podcast platform or watch the episode at sport.franklyn.co.uk









### **MEET** Simon Weightman

### A seasoned Chartered Surveyor

Hello, I'm Simon. As a seasoned Chartered Surveyor, I've spent years navigating the world of property and investment. Throughout my journey, I've built a varied investment portfolio and have had the pleasure of working closely with Franklyn.

Their team has been an invaluable ally in my financial ventures. I especially want to highlight Jock Elliot, who's not only a fellow Chartered Surveyor but also a trusted adviser on a range of matters beyond property. With Franklyn's support, I finalised my financial and health power of attorney documents and registered them with the relevant authorities.

Please note that advice relating to a Power of Attorney necessitates the referral to a service that is separate and distinct to those offered by St. James's Place. Powers of Attorney are not regulated by the Financial Conduct Authority.





### A LITTLE ABOUT ME...

### My passion for hockey

When I'm not focused on work I spend a lot of my time playing hockey. I've been at it for over 40 years now. I started out playing for the first team and now play for the fourth team at my local hockey club. I enjoy helping the younger players and speaking to them on game days now, as well as meeting up with players from other Yorkshire Clubs that I've known and battled against over the years. Unfortunately, many of those guys have stopped playing now, but I'm soldiering on. It's my respite!

### Cherished memories on the North Norfolk Coast

One of my favourite places in the world is the North Norfolk coast. I have such fond memories of annual holidays there as a child, and now I'm fortunate enough to own a second home in the area. I try to visit at least once a month. It's a place that brings me peace and joy, much like the simple pleasure I find in enjoying a spicy hot curry - a weekly indulgence of mine.

### My business

I started Clark Weightman in Hessle back in 1999 because I wanted to make a difference in the commercial property market here in East Yorkshire. Over the years, we've been hands-on with everything from valuing and managing to buying and selling retail, office, and industrial properties. We're also heavily involved in the investment and development sides of things. I also specialise on healthcare property, including advising GP Practices and various NHS Trusts. I take pride in our ability to negotiate effectively, whether it's for property disposals, acquisitions, rent reviews, lease renewals, or business rates appeals. Each of us at Clark Weightman have our own area of expertise, but working together as a team is how we get the best results for our clients. Our clients come from all walks of life - PLCs, private companies, pension funds, doctors' practices, individuals, public sector organisations, and charities. We've got a solid understanding of the property market across the Humber region, including Hull, Beverley, Grimsby, and Scunthorpe, and we're committed to using that knowledge to benefit our clients.

### Life advice and family reflections

If I could offer advice to my younger self, especially in this industry, it would be keep smiling and have confidence in decision-making. Markets can be unpredictable, and it's important to live for the present. This is something I've shared with my daughter as well. I've been married for 34 years, and my daughter, who is 27, runs a successful theatre school in Leeds after studying music and musical theatre. She recently got engaged, and I couldn't be prouder.

### Looking ahead

As I continue to work closely with Franklyn, I plan to maintain regular check-ins with Jock regarding my investment portfolio and financial planning. I'm looking forward to what the future holds and will keep living for the present, savouring each moment with my family and in the places I love most.

I wholeheartedly recommend Franklyn for their exceptional assistance and expertise - they've been an incredible asset to my financial journey.

### Simon Weightman -Founder and Director at Clark Weightman Ltd

### **MEET** Adam Sierakowski

### Of Essex Plastic Surgery

In this interview, we have the pleasure of speaking to Mr. Adam Sierakowski, a leading expert in cosmetic surgery and the founder of Essex Plastic Surgery. With a career dedicated to enhancing and restoring his patients' confidence, Adam has built a reputation for excellence across a wide range of procedures. Today, he shares insights into his journey, his experience with Franklyn, and a few personal reflections.



### Can you tell us a bit about your journey?

I'm a Consultant Plastic Surgeon, and after many years working in the NHS, I made the decision 18 months ago to open my own private practice — Essex Plastic Surgery. I specialise in cosmetic surgery, skin cancer treatment, hand surgery, and body contouring. The transition has been incredibly rewarding, allowing me to focus more on patient care and innovation in my field.

### Tell us a bit about your personal life.

I'm married with two children—Jasper, who is 9, and Esme, who is 8. We live in Essex and enjoy spending time together as a family.

### How long have you been with Franklyn?

I've been with Franklyn for several years now. Jock Elliot has been my adviser since I was a junior consultant, possibly even before that. He's been guiding me ever since, which has been especially valuable as I'm now in the exciting stage of building my private practice.

### What was your first impression of the Franklyn team?

Jock immediately struck me as extremely knowledgeable. He has a comprehensive understanding of financial management, covering everything from setting up powers of attorney to ensuring I have all the necessary insurance for my work. His holistic approach is really reassuring—it's great to know that everything is taken care of, even things I wouldn't have thought of myself.

### What makes Franklyn different from everyone else?

I actually found Jock through his dad, who was my mentor. He suggested I get in touch with Jock, and I'm glad I did. The personal connection and trust built over the years really set Franklyn apart for me.

### Would you recommend Franklyn to others?

Absolutely, and I already have! I've recommended them to friends and colleagues because I trust them completely with my financial management.



### What's your favourite thing to do during the Autumn/Winter season?

I love skiing, and we always make sure we get away for a skiing holiday each Winter as a family. Autumn is also great for family walks in the park as the leaves are falling. I'm an avid gardener, so there's always plenty to do in the garden as well at this time of year.

### Where is your favourite place in the world?

Ibiza. It's our go-to family destination most years, although this year we went to Majorca because the kids wanted to visit the water parks.

### What's your guilty pleasure?

Chartering a boat for a day during our holidays is definitely a guilty pleasure—we spent more than we should, but we absolutely love it. I also have a tendency to splurge on plants for the garden.

### What was your most spontaneous purchase?

A yacht charter on holiday. It was a spur-ofthe-moment decision, but totally worth it!

### What quote resonates with you the most?

"Live your life to the full." Working in the NHS was incredibly stressful, and it was challenging to find a good work-life balance. Leaving the NHS was a tough decision, but now I find my work much more rewarding and my life more fulfilling. I'm enjoying every day, and that's how life should be.

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

I'd tell myself to have the confidence to make decisions earlier. If your career isn't going in the direction you want, have the courage to have those tough conversations with senior colleagues and make a change. Things can improve—you just need to be brave enough to take action.









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### FRANKLYN IN THE COMMUNITY

### **Vale Juniors FC**

### Pioneering Football Excellence and Community Spirit

Vale Juniors Football Club is a beacon of grassroots football in Congleton, Cheshire. With a prestigious 3-star FA accreditation, Vale Juniors is committed to delivering football for all, guided by shared values of integrity, courage, resilience, togetherness, and excellence.

At the heart of Vale Juniors is a mission to provide opportunities for children who wouldn't normally get them. "Kickabout", an initiative by our co-chairman, Matthew Byrom, embodies this mission. Drawing inspiration from the days of street football, Kickabout offers inclusive sessions where kids of all ages and abilities can engage in football and build social connections that they might not experience at home. It's about more than football—it's about creating a sense of belonging, friendship, and confidence in every child.

Our girls' football division is another proud cornerstone of the club. Under the leadership of Nicci Massey, a passionate coach and the Head of Girls Football, we have built one of the region's most progressive set-ups. Nicci's vision aligns with Vale Juniors' ethos of inclusivity, ensuring that girls of all ages and abilities have a place to play

and grow. However, there is still work to do, and we are actively looking to expand our girls' teams. One of our most exciting developments is the Daven Primary School Project, a partnership that will bring a much-needed 9v9 state-of-the-art 3G pitch to a disadvantaged primary school and provide improved facilities for both the school and the club. The project will cost circa £290,000, and we are seeking sponsors to make this vision a reality.

We invite businesses and individuals to join us in supporting grassroots football and building a brighter future for our young players.

#### **#TogetherWeAreVale**







# 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 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.



# CELEBRATING OUR FOUNDER

### Andy Chatterton Named Top Recommended **High-Net-Worth Wealth Manager**

We're excited to share some fantastic news from the Franklyn family! Our Founder, Andy Chatterton, has been named a "Top Recommended" high-networth (HNW) wealth manager in the Spear's Index. This is a big moment for us and a well-deserved recognition of Andy's hard work and dedication.

For those who might not know, Spear's Magazine is a leading voice in wealth management, and being featured in their Index is a significant honour. It highlights Andy as one of the standout professionals in the field.

Andy's path to this accolade has been impressive. With years of experience and a genuine passion for wealth management, he has led Franklyn as Managing Director, guiding a talented team of over 50 professionals. What really sets Andy apart is his personal approach. He takes the time to understand each client's unique needs, crafting tailored strategies to meet their goals—whether it's managing assets, planning estates, or handling the complexities of selling a business.

Spear's specifically highlighted Andy's expertise in advising business owners and directors, which reflects his deep knowledge and the trust he's earned. His commitment to integrity and transparency shines through, focusing on building lasting relationships and always prioritising his clients' best interests.

Being named a "Top Recommended" high-networth wealth manager is a tremendous honour, but for Andy, the real reward is knowing he's made a meaningful impact on his clients' lives.

So, let's celebrate this great achievement! To see more about Andy's recognition and explore his profile, scan the QR code and visit the Spear's website. Here's to many more successes ahead!



### **RUBY'S FUND**

An award-winning charity committed to supporting children and young people aged 0-18 with Special Educational Needs and Disabilities (SEND).



Established in 2009 by Alison Parr, Ruby's emerged from a personal drive to fill the gaps in support for children with SEND and has since become a vital part of the community.

The charity provides exceptional support and high-quality facilities at their Congleton centre, along with outreach services through partner venues and a mobile sensory bus. The centre boasts a range of features, including a community café, a sensory room equipped with a hoist and soft play frame, a sensory garden, and a changing room with a hoist. Ruby's dedicated team of staff and volunteers brings extensive knowledge, expertise, and lived experience to offer person-centred support, ensuring that each individual receives tailored care and assistance.

We are very grateful for the funding that we have received from the St. James's Place Charitable Foundation. It has allowed us to offer 108 short respite breaks for children age 0-8 with emerging or diagnosed Special Educational Needs and Disabilities (SEND) over a 12 month period in Cheshire East. **44** Without Ruby's we would be in a very different place. Life hasn't been easy over the last few years, but we have felt seen, held and supported. Short breaks were there for us when I was having breast cancer treatment and without them, I don't know what I would have done as Leo can't access universal short break provision or mainstream provision.  $\P$ 

Quote from a parent carer Isobel, mum of Leo.







**UPCOMING** 

Sunday 1st December 2024 1-3pm

our families at Christmas

#### Case study of a SEND child:

### The bubbles on the bus get Bertie on board!

A family reached out to Ruby's, sharing that their child, Bertie\*, had complex needs and had been diagnosed with autism. The family was feeling increasingly isolated, as Bertie struggled to leave the house without becoming distressed. They desperately needed a short break, but visiting our centre was not an option.

Kate, our SEND worker, suggested we make a home visit with our mobile sensory bus. However, even this was too overwhelming for Bertie. So Ruby's SEND team got creative! We began sending pictures and videos of the bus for Bertie to become familiar with Ruby's.

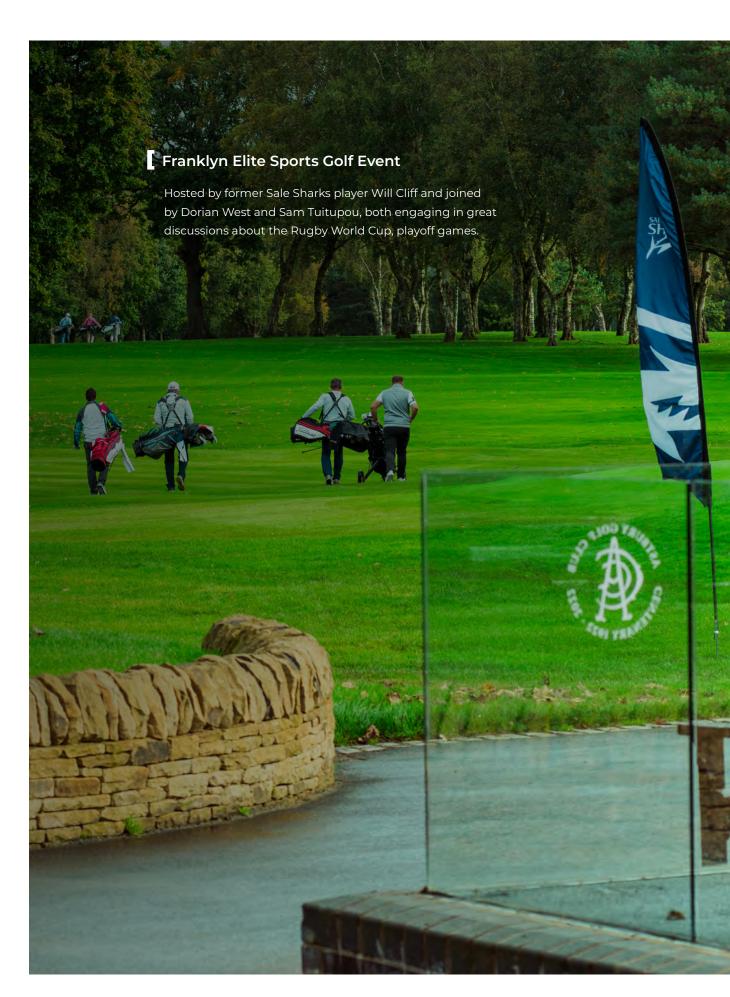
On his first visit, Bertie was hesitant to board the bus, but with the help of some bubbles, he eventually enjoyed a brief time on board. We made two more

home visits with the same staff members, and each time, Bertie became more comfortable and spent longer on the bus.

Thanks to this flexible, child-centred approach, Bertie has now progressed to visiting our sensory centre at Ruby's, which he loves. The family feels significantly less isolated and are now accessing SEND and sensory support from our staff, as well as the support of other SEND parents. They now have a safe place to visit and feel hopeful for the future.

Kate, our SEND Worker, said: "We want to continue finding creative ways to reach more families like Bertie's isolation due to transport difficulties, a child needs, or the needs of the parent carers is something we hear about often".







### FRANKLYN EVENTS

### Experience the magic of Franklyn's most cherished 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**

### Franklyn Annual Summer Swing: A Day of Celebration and Charity.

On Thursday, July 4th, the Franklyn community gathered at the picturesque Mottram Hall for our annual Summer Swing, a highlight of the year that brought together clients, friends, and sports stars for a day of celebration and philanthropy. We are delighted to announce that this year's event raised an impressive £85,000 for the St. James's Place Charitable Foundation.

The day was filled with excitement as Happy Radio presenter Darren Proctor welcomed our guests and kept the energy high from start to finish. Attendees enjoyed a delightful Summer BBQ amidst the beautiful surroundings of Mottram Hall and participated in a friendly yet competitive game of golf, all in the spirit of charity. Even Franklyn Fox made a special appearance, adding to the fun and festivities.



A special thank you goes to our Franklyn Elite Sports Stars who generously took time out of their busy schedules to join us. Their participation not only elevated the golf competition but also enriched the day with an engaging Q&A session. We are incredibly grateful to Ross Cullen (Team GB and Olympic BMX rider), Keaton Jennings (Lancashire Cricket Captain and England Cricket), and Mark Atkinson (Ex Gloucester and England Rugby) for being part of this special occasion.

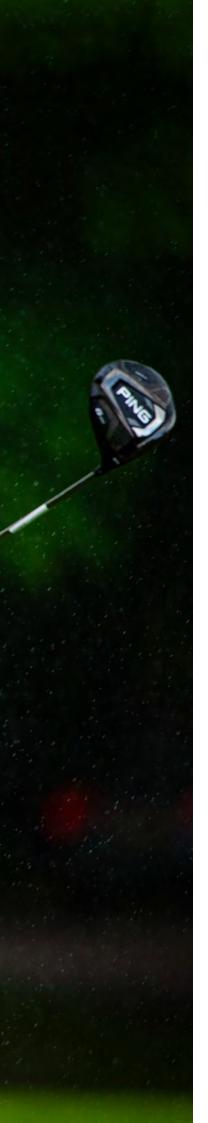
### £85,000 for the St. James's Place Charitable Foundation.

Andrew Chatterton, Managing Director at Franklyn, expressed his heartfelt gratitude, saying, "I am deeply grateful for your unwavering support, not just today, but over the past 16 years. The Franklyn community, encompassing clients, business partners, and friends, is remarkable, and I sincerely thank everyone for being part of it."

The Franklyn Summer Swing was more than just an event; it was a testament to the strength and generosity of our community, coming together to support a worthy cause. We look forward to many more successful gatherings in the future.











### **FRANKLYN ELITE SPORTS FOOTBALL MATCH**

### A Day of Football and Community Support.

The Franklyn Football Match at Stoke City's ground was a great success. The event brought together football legends and fans for a day of soccer in support of the Stoke City Community Trust. Our annual charity match featured several Stoke City Legends, who returned to the pitch to play for a good cause.

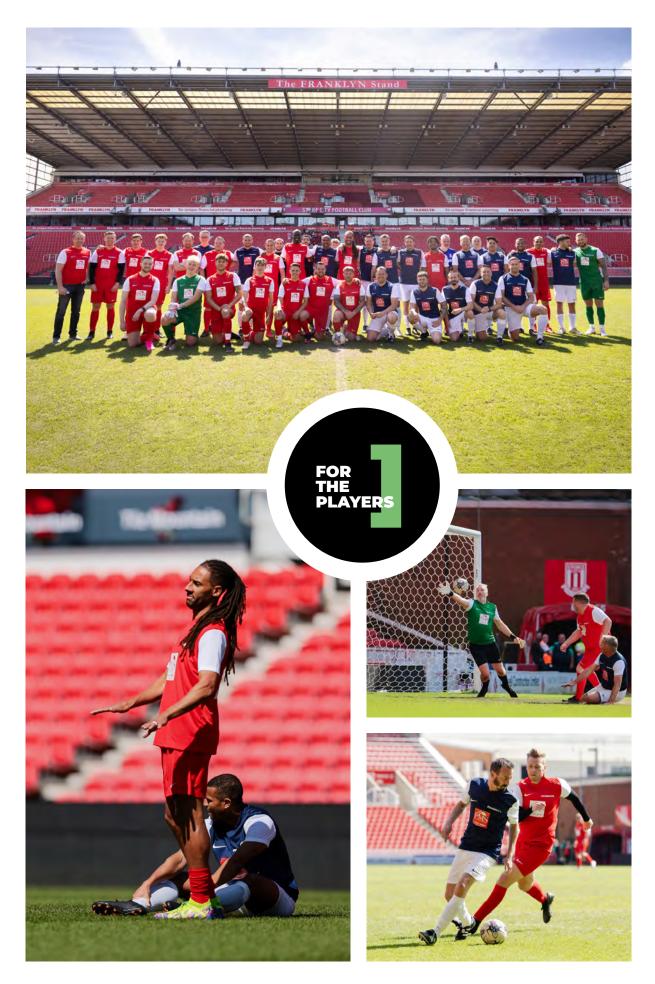
The match was filled with memorable moments as former stars demonstrated their enduring skills. The cheers from the stands and the shared camaraderie made it clear that this was more than just a game—it was a meaningful event for everyone involved.

A huge thank you to Stoke City Football Club legends Carl Dickenson, Mama Sidibe, Peter Odemwingie, Ricardo Fuller, Liam Lawrence, Johnny Walters, Ryan Shotton, Nathan 'Hitman' Heaney & Chris Iwelumo and Sale Sharks legends Byron McGuigan & Scott Needham for making it a very special match.









# "Meaningful event for everyone involved."

### Watch the video recap

A video recap of the day is available on our website. Simply scan the QR code to watch and relive the highlights. We look forward to many more events like this in the future!





# FOOD & DRINK

It's approaching that special time of year where food and drink becomes central to everything! Whether you are looking for party cocktails or warming recipes - we've selected a few of our favourites here for you. Bon appetite!



# SPICED BUTTERNUT SQUASH AND CHESTNUT SOUP WITH A HINT OF ORANGE

This unique winter recipe blends the earthy sweetness of butternut squash and chestnuts with warm spices and a surprising twist of fresh orange. It's a perfect blend of comforting and unusual, making it an ideal choice for those looking to try something different this season.

#### Ingredients:

#### For the Pear Syrup:

- 1 large butternut squash, peeled, seeded, and cubed
- 1 cup (150g) cooked chestnuts (vacuum-packed or fresh)
- · 1 large onion, diced
- · 2 cloves garlic, minced
- 1-inch piece fresh ginger, grated
- 1 tsp ground cinnamon
- ½ tsp ground nutmeg
- 1/4 tsp ground cloves
- Zest and juice of 1 large orange
- 4 cups (1 litre) vegetable stock
- ½ cup (120ml) coconut milk (or double cream for a richer texture)
- 2 tbsp olive oil
- Salt and pepper, to taste
- · Fresh thyme or sage, for garnish
- Crusty bread, to serve



#### Method:

#### Prepare the Butternut Squash:

Preheat your oven to 200°C (400°F).

Toss the cubed butternut squash in 1 tablespoon of olive oil, cinnamon, nutmeg, and cloves. Spread on a baking sheet and roast for 25-30 minutes, or until the squash is tender and slightly caramelised.

#### Sauté the Aromatics:

In a large pot, heat the remaining olive oil over medium heat.

Add the diced onion and sauté until softened, about 5 minutes.

Add the garlic and ginger, cooking for another 2 minutes until fragrant.

#### Combine and Simmer:

Add the roasted butternut squash, cooked chestnuts, vegetable stock, and orange zest to the pot. Stir well.

Bring the mixture to a boil, then reduce the heat and let it simmer for 15-20 minutes, allowing the flavours to meld.

Blend the soup until smooth and creamy. Alternatively, carefully transfer the soup in batches to a blender and purée until smooth.

Stir in the orange juice and coconut milk (or cream). Taste and adjust seasoning with salt and pepper.

#### Serve and Garnish

This spiced butternut squash and chestnut soup is perfect as a starter for a winter dinner party or as a warming main course. The hint of orange adds a bright, unexpected flavour that contrasts beautifully with the rich, spiced sweetness of the soup. Pair it with a light white wine or a spiced apple cider for a truly festive experience.

Enjoy this comforting yet unusual soup on a chilly winter's day!

# ROASTED PUMPKIN AND SAGE RISOTTO WITH HAZELNUT GREMOLATA

This unusual autumn recipe brings together the earthy flavours of roasted pumpkin and sage in a creamy risotto, topped with a crunchy hazelnut gremolata. It's a unique take on a classic dish, perfect for showcasing seasonal ingredients.

#### Ingredients:

#### For the Risotto:

- 1 small pumpkin or butternut squash, peeled and cubed
- · 2 tbsp olive oil
- 1 small onion, finely chopped
- 2 cloves garlic, minced
- 1½ cups (300g) Arborio rice
- ½ cup (120ml) dry white wine
- 4-5 cups (1-1.25 litres) vegetable or chicken stock, kept warm
- ¼ cup (60ml) heavy cream or mascarpone (optional)
- ½ cup (50g) grated
   Parmesan cheese
- 2 tbsp unsalted butter
- 6-8 fresh sage leaves, chopped
- · Salt and pepper, to taste

#### For the Hazelnut Gremolata:

- ½ cup (50g) toasted hazelnuts, chopped
- Zest of 1 lemon
- 2 tbsp fresh parsley, chopped
- · 1 clove garlic, minced



#### Method:

#### Roast the Pumpkin:

Preheat your oven to 200°C (400°F).

Toss the pumpkin cubes in 1 tablespoon of olive oil, salt, and pepper. Spread them out on a baking sheet and roast for 20-25 minutes, or until tender and caramelised. Set aside.

#### Prepare the Hazelnut Gremolata:

In a small bowl, mix the chopped hazelnuts, lemon zest, parsley, and minced garlic. Set aside for later.

#### Make the Risotto:

Heat the remaining olive oil in a large, heavy-bottomed pan over medium heat. Add the chopped onion and sauté until soft and translucent, about 5 minutes.

Add the minced garlic and chopped sage leaves, cooking for another minute until fragrant.

Stir in the Arborio rice, coating it with the oil and cooking until the edges of the rice become translucent, about 2-3 minutes.

Pour in the white wine, stirring constantly until it's absorbed.

Begin adding the warm stock one ladleful at a time, stirring frequently. Allow each addition to be absorbed before adding the next. Continue until the rice is creamy and all dente, about 18-20 minutes.

Once the rice is cooked, stir in the roasted pumpkin cubes, butter, Parmesan, and cream or mascarpone (if using). Season with salt and pepper to taste.

#### Garnish and Serve:

Spoon the risotto into bowls and top each serving with a generous sprinkle of the hazelnut gremolata.

Garnish with a few extra sage leaves if desired.

This roasted pumpkin and sage risotto with hazelnut gremolata is perfect as a main course for an autumn dinner. The creamy, savoury risotto contrasts beautifully with the bright, crunchy gremolata, creating a dish that's both comforting and exciting.

Pair it with a crisp white wine, like a Pinot Grigio, and enjoy the rich, seasonal flavours of autumn.

# SPICED PEAR AND ROSEMARY FIZZ

This delicious autumn drink combines the mellow sweetness of pears with the herbal notes of rosemary and a hint of warming spices. It's a refreshing yet cosy beverage that's perfect for autumn gatherings or a relaxing evening by the fire.

#### Ingredients:

#### For the Pear Syrup:

- 2 ripe pears, peeled, cored, and chopped
- ½ cup (100g) sugar
- ½ cup (120ml) water
- ½ sprigs fresh rosemary
- 1 cinnamon stick
- 2-3 whole cloves
- 1 tsp vanilla extract

#### For the Drink:

- 2 tbsp pear syrup (from above)
- 1 shot (30ml) gin or vodka (optional for a cocktail version)
- 1 tbsp fresh lemon juice
- · Sparkling water or soda
- Ice cubes
- Fresh pear slices and rosemary sprigs for garnish

#### Method:

#### Make the Pear Syrup:

In a small saucepan, combine the chopped pears, sugar, water, rosemary sprigs, cinnamon stick, and cloves.

Bring the mixture to a gentle boil over medium heat, stirring until the sugar dissolves.

Reduce the heat to low and let it simmer for 15-20 minutes, until the pears are very soft and the syrup has thickened slightly.

Remove from heat and stir in the vanilla extract. Let it cool, then strain the syrup through a fine mesh sieve, pressing the pears to extract as much liquid as possible. Discard the solids and set the syrup aside.

#### Assemble the Drink:

Fill a glass with ice cubes. Add 2 tablespoons of the pear syrup, the lemon juice, and the shot of gin or vodka (if making a cocktail).

Top with sparkling water or soda, stirring gently to combine

#### **Garnish and Serve:**

Garnish with a fresh pear slice and a sprig of rosemary for an aromatic touch.

This Spiced Pear and Rosemary Fizz can be served as a nonalcoholic mocktail or as a light cocktail. The combination of sweet, spiced pear and the fresh herbal notes of rosemary makes it a sophisticated choice for autumn entertaining.

Pair it with light appetisers like cheese and crackers or enjoy it on its own as a seasonal treat.





Where Paradise Meets Ultimate Luxury

Oozing laidback Caribbean charm Barbados, the easternmost gem of the Caribbean, beckons discerning travellers with its blend of pristine beaches and twinkling turquoise waters.

Whether you're seeking tranquil relaxation or exhilarating adventures, Barbados promises an unforgettable escape.



# Luxurious stays in Barbados

#### Sandy Lane

Nestled on the west coast, Sandy Lane is the epitome of opulence. This renowned resort boasts world-class amenities, including three championship golf courses, a lavish spa, and gourmet dining that tantalizes the palate. Guests can unwind in elegantly appointed rooms or private villas, each offering stunning views of the Caribbean Sea. Sandy Lane is where luxury meets exclusivity.

#### Sea Breeze Beach House

Set on 2.5 acres of lush gardens along the south coast of Barbados, Sea Breeze Beach House is an intimate luxury boutique all-inclusive resort that offers an indulgent vacation experience for couples and families alike, with three pools, adults-only Jacuzzis, inroom spa services and a year-round complimentary kids club.

#### **Fairmont Royal Pavilion**

Located on the platinum west coast, the Fairmont Royal Pavilion offers an intimate beach front experience. With just 72 rooms, this boutique hotel ensures personalised service and privacy. Guests can enjoy private terraces, direct beach access, and a variety of water sports. The Fairmont Royal Pavilion is a sanctuary of sophistication and serenity.

#### **Cobblers Cove**

Cobblers Cove, a Relais & Châteaux property, exudes English country house charm with Caribbean flair. This boutique hotel features 40 individually decorated suites, a top-rated restaurant, and serene gardens. It's a haven for those seeking tranquillity and elegance. At Cobblers Cove, refined luxury meets unparalleled comfort.

#### Sandals Resorts

For an all-inclusive luxury experience, Sandals Resorts in Barbados offers two spectacular locations: Sandals Barbados and Sandals Royal Barbados. Both resorts cater to couples seeking romance and relaxation, with amenities such as private plunge pools, gourmet dining, and luxurious spa treatments. Sandals Resorts redefine Caribbean luxury with unparalleled service and opulent accommodations.

> **Romance and** relaxation, with amenities such as private plunge pools, gourmet dining, and luxurious spa treatments.





# Places to eat

#### The Cliff

Widely accepted as one of the top restaurants in the world, let alone the Caribbean, the multiaward-winning Cliff achieves a level of fine dining fit for any A-list celeb. Sat on the water's edge of a little cove overlooking the Caribbean Sea, off the west coast of Barbados, this incredible 180-seat restaurant delivers cuisine as idyllic as its views.

#### **Oistins Fish Fry**

Every Friday night, the coastal town of Oistins comes alive with its famous Fish Fry. This lively event offers freshly caught seafood, local music, and dancing, providing an authentic taste of Bajan culture and cuisine. It's a vibrant social experience not to be missed.

#### Daphne's

Another spectacular restaurant that combines fine dining with sensational views is Daphne's. This waterfront dining experience reflects the vibrance and style of its famous sister establishment, Daphne's of London. The menu fuses classic Italian favourites with Barbadian inspiration, masterfully incorporating the island's freshest seafood and local produce.

#### Scarlet

A stone's throw away from Daphne's is Scarlet, which is equally suited to a date night as much as a jovial evening out with pals. Scarlet's rosy name is reflected in its vibrant ruby interior, which does away with windows for a casual but stylish design that features a large bar to accommodate a simple meal of a few nibbles and Martinis, or an a-la-carte dinner at the tables.

# **Essential sights** & places to visit

There's so much to see and do in Barbados but what are the absolute must-see sights?

#### Harrison's Cave

A natural wonder, Harrison's Cave is a crystallised limestone cavern featuring underground streams, towering stalactites, and awe-inspiring formations. A tram tour through the cave offers a unique glimpse into Barbados' geological history and is a must-see for those seeking adventure wrapped in natural beauty.

#### Bathsheba Beach

On the rugged east coast, Bathsheba Beach is a surfer's paradise known for its dramatic rock formations and powerful waves. The beach's natural beauty and the quaint fishing village nearby make it a picturesque spot for photography and relaxation, perfect for those who appreciate the raw beauty of nature.

#### St. Nicholas Abbey

Dating back to 1658, St. Nicholas Abbey is one of the island's oldest plantations. Visitors can explore the beautifully preserved Jacobean mansion, rum distillery, and lush gardens, offering a fascinating glimpse into Barbados' colonial past. The estate provides an exclusive look into the island's rich history.

#### **Animal Flower Cave**

Located at the northern tip of the island, the Animal Flower Cave features stunning sea caves with natural rock pools and anemones. The cliff-top views of the Atlantic Ocean are breathtaking, and guided tours provide insight into the cave's formation. It's an exotic natural wonder that must be experienced.

#### Andromeda Botanic Gardens

These six-acre gardens, established by renowned horticulturist Iris Bannochie, showcase a diverse collection of tropical plants. The serene pathways and panoramic views make Andromeda Botanic Gardens a must-visit for nature enthusiasts and those seeking a tranquil retreat into lush landscapes.



#### Mount Gay Rum Distillery

A trip to Barbados wouldn't be complete without tasting the island's most famous export: rum. Head to Mount Gay Rum – the world's oldest rum distillery, established in 1703 – and learn all about how rum is made, from sugar cane to the coral-filtered water that's native to Barbados. Once you've discovered the heritage and craftsmanship that goes into making rum, step into the garden, enjoy a traditional Bajan lunch or try a cocktail mixing session.



**Harrison cave** 

A unique glimpse into Barbados' geological history!

#### **Carlisle Bay**

A haven for water sports and marine life, Carlisle Bay is home to several shipwrecks, making it a popular spot for snorkelling and scuba diving. The bay's calm, clear waters and white sandy beaches are perfect for a day of aquatic adventure and luxurious relaxation.

#### Bridgetown and Its Garrison

Barbados' capital, Bridgetown, and its Garrison are UNESCO World Heritage Sites. Explore historic landmarks, including the Parliament Buildings, George Washington House, and the Garrison Savannah, to gain insight into the island's rich history. This area is a blend of colonial heritage and modern vibrancy.

## **Must-See Beaches**

Barbados may be compact, but it manages to cram in an impressive number of beaches along its 97km of coastline. With more than 60 beaches to choose from, it can be tough to know which sandy stretches are worth your time.

#### Bath Beach

If you just want to soak in calm Atlantic waters, then the aptly named Bath Beach is the one for you. It is undoubtedly one of the best swimming beaches on the island and the undertow that renders many east coast beaches unsafe for swimming is almost absent here. Aside from facilities and parking, this beach even has a small waterfall.



#### Miami Beach

This south coast stretch is popular with locals and tourists alike, due to its typically calm waters and stunning sunset views. The western end of the beach is particularly suited to kids but it's easy to pass the bulk of the day here, in and out of the sea. Away from the sand and sea though, the beach sits just half a km from the famous fishing town of Oistins - home to the legendary Friday Fish Fry.



#### **Brownes Beach**

Ideal for anyone staying in the capital of Bridgetown, Brownes is one of the largest beaches in Barbados. Consequently, this pristine wide stretch of soft white sand rarely gets crowded, while its shallow turquoise waters are just perfect for a refreshing dip. Various shipwrecks in the bay have attracted a lot of fish, so Brownes is definitely one to visit for divers and snorkellers too.



#### **Interesting Facts:**

- · Barbados is the birthplace of Rihanna
- · Measuring just 21 miles long and 14 miles wide, it is possible to drive around the tiny island of Barbados in around three hours.
- · There are more rum shops than churches in Barbados (1,500 to 300).
- · Barbados has 70 square miles of beaches the entire country only covers 166.

Don't waste another second - reach out today and see how I can turn your next adventure into something truly unforgettable.

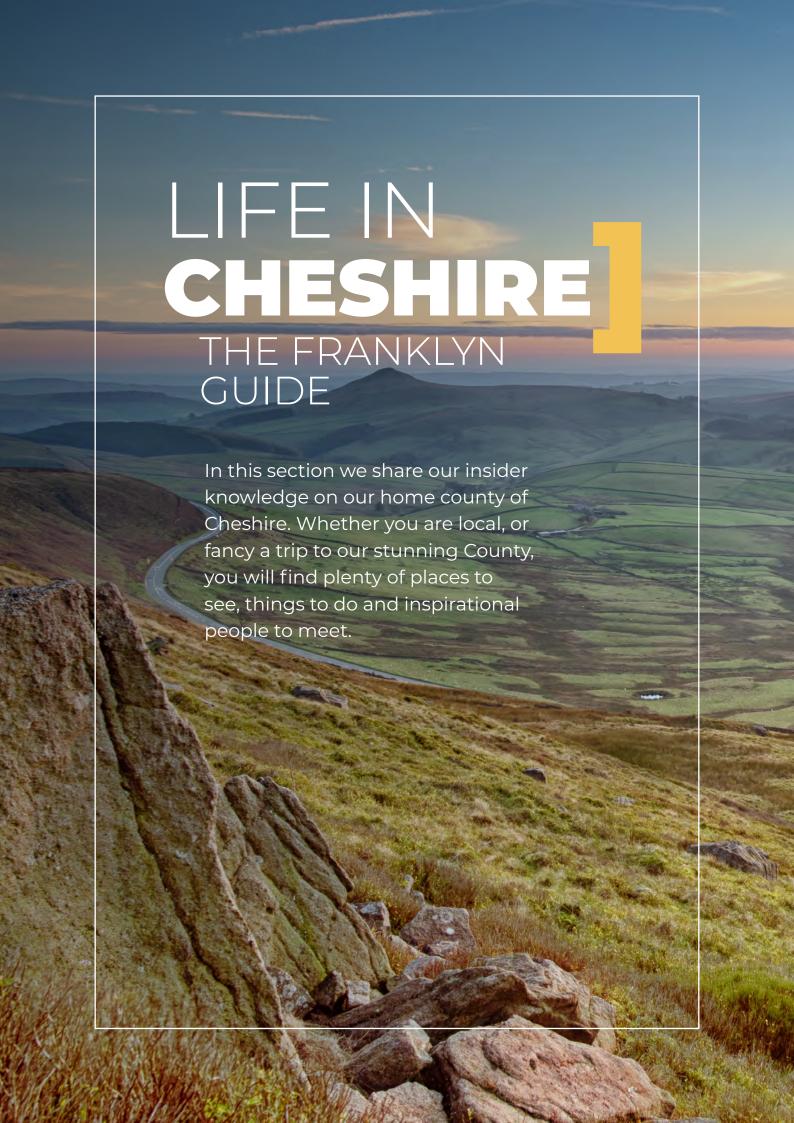
Stacey Aubrey TRAVEL COUNSELLOR





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# Cheshire's **Top Pubs** for Autumn and Winter: A Curated Guide

Welcome to our curated guide to Cheshire's finest pubs, a collection of local gems recommended by friends, family, colleagues, and clients who truly know the area.

As the autumn chill and winter frost set in, this guide showcases the best pubs where you can find a cosy corner for a quiet pint, a lively spot for gatherings, or a venue where exceptional food and drink meet warm hospitality.

Each recommended pub offers a unique charm and outstanding service, perfect for embracing the essence of Cheshire's pub culture during the colder months. Explore our handpicked selections and discover where to enjoy the perfect blend of comfort, warmth, and seasonal cheer.

#### The Broughton, Crewe

The Broughton delivers an unforgettable dining experience that is sure to impress. The menu features a carefully curated selection of exquisite dishes, each crafted with exceptional creativity by a talented team of chefs. The atmosphere strikes a perfect balance between luxury and comfort, with an eclectic style and just the right touch of extravagance. Every meal is prepared with remarkable skill, paired with top-notch service and a genuine dedication to delighting guests. It's the kind of dining experience that leaves you eager to return, again and again.

#### The Bear's Paw, Warmingham

A historic pub with a warm and inviting interior, The Bear's Paw in Warmingham is renowned for its excellent service and hearty pub fare. The menu features a mix of traditional and contemporary dishes, and the extensive drinks list includes local ales and fine wines. The pub's cosy atmosphere and rustic charm make it a popular choice for both locals and visitors. The Sunday roast dinner is an absolute must.

#### The Grosvenor Arms. Chester

Located in Chester, The Grosvenor Arms is a stylish pub offering a sophisticated yet relaxed dining experience. The pub boasts a menu that focuses on fresh, locally sourced ingredients and includes a variety of British classics with a modern twist. The elegant interior and extensive wine list add to the pub's appeal, making it a great place for a refined night out.



#### The Orange Tree, Congleton

The Orange Tree in Congleton is a vibrant and welcoming pub known for its lively atmosphere and excellent dining options. Located in the heart of the town, this pub offers a diverse menu featuring classic pub favourites and contemporary dishes made from locally sourced ingredients. The interior is stylish and modern, creating a relaxed yet upscale environment perfect for both casual gatherings and special occasions. With a well-curated selection of craft beers, fine wines, and cocktails, The Orange Tree is a popular choice for enjoying a quality meal and a great drink in a friendly setting.

#### The Bluebell, Smallwood

The Blue Bell in Smallwood epitomises the charm of a classic country pub, now rejuvenated with a recent six-month refurbishment and new ownership. This traditional pub, with its blend of rustic appeal and local warmth, offers a menu of hearty, home-cooked dishes crafted from fresh,

locally sourced ingredients, underscoring its commitment to quality and community. With its welcoming atmosphere and friendly service, The Blue Bell provides an ideal setting for a leisurely meal or a refreshing pint of well-kept ale, all set within a picturesque countryside backdrop.



#### The Davenport Arms, Marton

The Davenport Arms in Marton is a charming, traditional pub renowned for its welcoming atmosphere and excellent hospitality. Set in the tranquil village of Marton, this pub offers a blend of classic and contemporary features, with a cozy interior that includes a crackling fireplace and comfortable seating. The menu showcases a range of hearty, home-cooked dishes made from locally sourced ingredients, complemented by a well-curated selection of real ales and fine wines. The Davenport Arms is the perfect spot for a relaxed meal or a friendly gathering, capturing the essence of countryside comfort with its warm service and inviting setting.

# **CULTURAL HOTSPOTS**

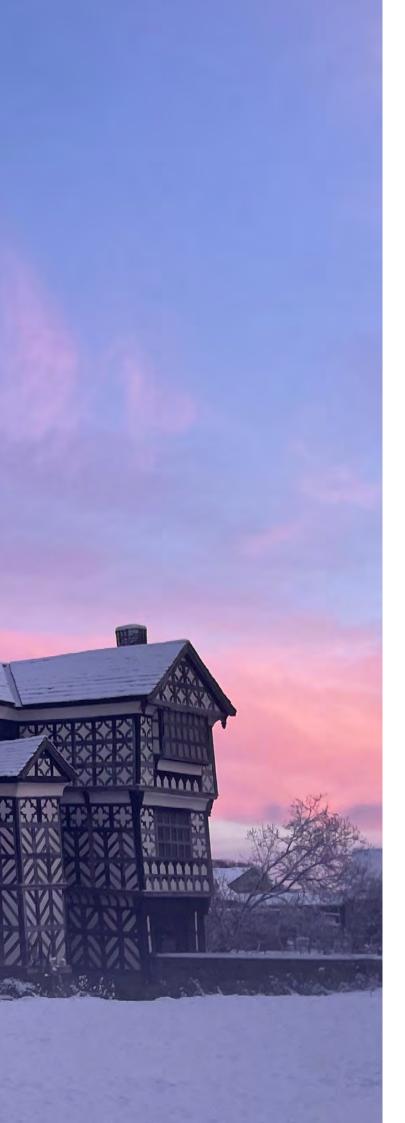
Wanting to escape to one of the historical or cultural hotspots of Cheshire – we have the definitive list of where to go.

# LITTLE MORETON HALL

It's not your eyes playing tricks on you. Seeing the tumbling architecture of Little Moreton Hall for the first time, engineers in 1990 could not believe their eyes either. This timber-framed building, curled around with a scenic moat, has defied logic for over 500 years. Step back in time inside this higgledy-piggledy house and discover what every day Tudor life tells us about the way we live today.

#### Location

Newcastle Road, Congleton,
Cheshire, CW12 4SD





#### **CHESTER CASTLE**

The 12th-century Agricola Tower was the first stone gateway to Chester Castle, which had been founded by William the Conqueror in 1070 in the south-west part of the city. On the first floor is the chapel of St Mary de Castro, which contains some exceptionally fine wall paintings from about 1240. By climbing the nearby stairs to the wall-walk, you can appreciate the castle's position within the city.

#### Location

Chester Castle, Grosvenor Street, Chester, Cheshire, CH1 2DN

#### **LION SALT WORKS**

The Lion Salt Works is the last remaining open pan salt works in Marston, near Northwich, Cheshire, England. It closed as a works in 1986 and is now preserved as a museum.

#### Location

Ollershaw Ln, Marston, Northwich CW9 6ES

#### THE SILK MUSEUM

Housed in a 19th-century art school, The Silk Museum takes visitors through Macclesfield's history as a silk town with a range of exhibits and events.

#### Location

The Silk Museum, Park Lane, Macclesfield, Cheshire, SK11 6TJ

## CONGLETON **MUSEUM**

A fascinating display of life, culture, and industry, dating from the prehistoric period to the present day. There is something for everyone at Congleton Museum.

#### Location

Congleton Museum, Market Square, Congleton, Cheshire, CW12 1ET

## **CHESHIRE ART GALLERY**

At Cheshire Art Gallery we are constantly striving to bring you quality artworks from some of the UK's most exciting artists.

#### Location

13 Ack Lane East, Bramhall, Stockport, Cheshire, SK7 2BE

## **CREWE LYCEUM THEATRE**

Crewe Lyceum Theatre showcases a rolling programme of planned events, including classic musicals, live concerts and cutting-edge comedy.

#### Location

Crewe Lyceum Theatre, Heath Street, Crewe, Cheshire, CW1 2DA

## CHESTER **CATHEDRAL**

Chester Cathedral has moved with the times and is a spiritual and cultural hub hosting a packed programme of events throughout the year.

#### Location

Chester Cathedral, St Werburgh St, Chester, Cheshire, CH1 2DY

### ST. MARY'S CHURCH

St. Mary's Church is nestled in the heart of Nantwich, visually dominating for its Gothic architecture and renowned for its unique details.

#### Location

St. Mary's Church, St. Mary's Parish Office, Church Walk, Nantwich, Cheshire, CW5 5RG





# **PLANNING FOR PRIVATE SCHOOL FEES**

#### A guide to managing costs and securing your child's education

Labour's announcement of VAT on school fees from January 2025 following their manifesto pledge will put a huge strain on family finances, private schools and of course the state education system as many parents simply cannot afford the increases. Whilst there is still uncertainty due to appeals and challenge, the Government is adamant the tax rises will happen.

Planning for private school fees is a significant financial commitment, but with strategic preparation, it's manageable. Whether you're considering sending your child to a private school or they're already enrolled, it's crucial to understand the costs involved and how to prepare financially.

First, research the fees of your preferred schools. Private school fees vary widely depending on the institution's prestige, location, and level of education (primary, secondary, or preparatory). Beyond tuition, you must also account for uniforms, extracurricular activities, trips, and equipment.

Once you have a clear understanding of the costs, assess your current financial situation. Consider opening a dedicated savings account or investment fund specifically for school fees. Taxefficient savings options, such as ISAs or regular savings accounts, can be an excellent way to build up funds over time. Starting early is key; the earlier you begin saving, the more you can accumulate through compound interest.

Another option is to explore scholarships and bursaries. Many private schools offer financial assistance based on academic merit or family income. Applying for these can significantly reduce the financial burden. However, competition for scholarships can be fierce, so it's important to ensure your child is well-prepared for any entrance exams or interviews.

Consider spreading the cost by paying fees in monthly or termly instalments. Some schools offer payment plans that allow you to spread the cost over the year.

Finally, it's important to regularly review your financial plan. Life circumstances change, and so might your financial situation. Regularly revisiting your savings and investment strategies will ensure you remain on track to meet the financial demands of private school education.

In summary, while private school fees are a substantial expense, careful planning and early action can make them more manageable. By understanding the costs, exploring financial assistance, and adopting a strategic approach to savings and investments, you can ensure your child's education is secure.

The value of an investment with St. James's Place will be directly linked to the performance of the funds selected and may fall as well as rise. A Stocks and Shares ISA will not provide the security of capital associated with a Cash ISA.

The favourable tax treatment given to ISAs may not be maintained in the future, as they are subject to changes in legislation.



"The planned implementation of VAT on private school fee's from 1st January 2025 is a hot topic, and as always we are here to help if you have concerns or would like to assess your situation"

Anthony Ashworth,

Wealth Manager and Director at Franklyn





# Prestigious School **CELEBRATES EDUCATIONAL EXCELLENCE**



### Terra Nova School pupils continue to excel in all fields

Set in exquisite grounds on the Cheshire Plains, Terra Nova is a leading Prep school, preparing children for a future in which they can excel. The school focuses on inspiring children and enhancing their confidence whilst they discover their personal strengths and build on success within their chosen fields of interest.

The school's culture is one where all pupils are proud to give their very best and try the myriad opportunities available to them. The curriculum is truly broad and balanced, and teachers have ambition for every child.

A highlight of the offering at Terra Nova is the opportunities available in sports and the arts.

School sports at Terra Nova are diverse and accessible to all pupils. The school hosts and attends many key tournaments throughout the year for a variety of sports; pupil involvement embodies the school's values: resilience, confidence, openmindedness, discipline and kindness. We are successful!

Across the Performing Arts department there are over 15 clubs all run by subject specialists. Performing Arts across the curriculum and cocurricular offering focus on raising the confidence and self-esteem of pupils whilst developing transferable skills for pupils to carry with them to their future endeavours. The vast performing arts offering is one of the many facets of the school that staff and pupils are extremely proud of.

An impressive array of Creative Arts opportunities awaits pupils when they join Terra Nova. The children's exploration through art and different mediums inspires and enables them to develop their creative and critical thinking skills, as well as developing their technical skills. Terra Nova encourages pupils to be innovative, to explore and to take risks.

Pupils at Terra Nova regularly celebrate achieving aspirational accolades. A number of pupils have been recognised by a variety of prestigious organisations and

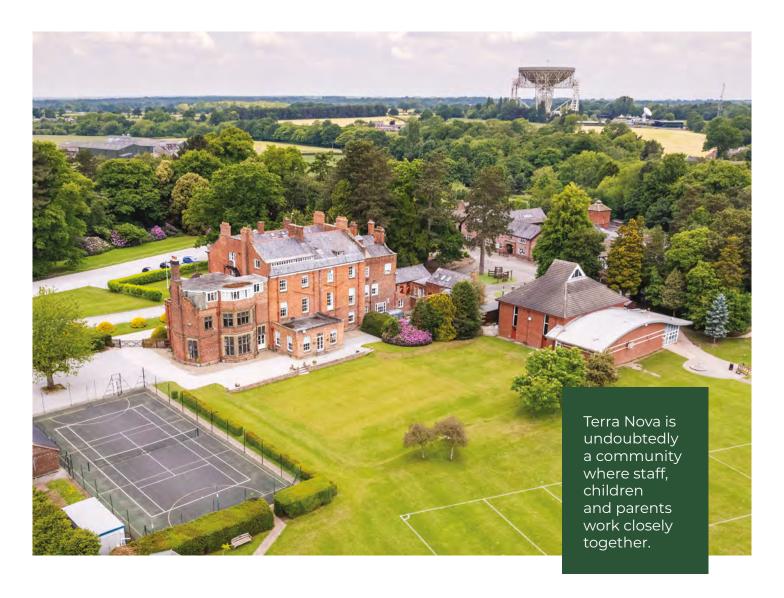
institutions because of their ongoing focus on reaching their goals. Recent accomplishments include a King's Scholarship to Eton College, award of First prize at The IAPS Art Competition and a place at a prestigious dance institute.

Terra Nova Headmistress, Christabel Westall, has reflected on the role that the school has in bolstering confidence of individuals for them to achieve and succeed.

As a school, all aspects of a pupil's education are highly valued, and it is confident that the holistic approach to supporting and developing individual personalities naturally enables each child to excel.

Terra Nova School believes that delivering education should be far from a 'cookie cutter' approach. Terra Nova is undoubtedly a community where staff, children and parents work closely together to ensure that pupils fulfil their potential in every aspect of their education.

Christabel has been leading the school since 2022, adopting this holistic approach to education and applying this tailored ethos to academic, creative and sporting endeavours of pupils.



**16** Terra Nova is dedicated to nurturing the academic and personal development of all pupils. Our continued focus on developing partnership with our parents and knowing each pupil, means that we are very closely aligned with the individual aspirations of each pupil. These recent examples of recognition on a national stage tell a story of the journey that we embark on together – as our children embrace hard work and our team continues their unwavering dedication to bringing out the best in every child. ??

> Headmistress Christabel Westall

Educating girls and boys from age 2.5-13 and set in 32 acres of beautiful grounds, they provide an extensive curriculum offering, with subject specialist teachers dedicated to increasing the confidence of pupils as they enjoy their time at the school.

Terra Nova's vibrant and welcoming parent body plays an active role in enriching school life through the Parents of Terra Nova (PTN). With their generous contributions of time and expertise, they recently raised £30,000 for school projects at a glamorous ball held at Capesthorne Hall. The PTN fosters a strong sense of community and offers many exciting opportunities for involvement throughout the year, including wreath making, clay pigeon shooting, parent tennis and the highly anticipated summer ball 2025. It's a fantastic way for new families to connect and make a positive impact on their school experience.

Terra Nova School is opening its calendar for parents and guardians to arrange a private tour with renowned Headmistress, Christabel Westall. The school is a prestigious independent Prep school, set in 32 acres of beautiful grounds offering day schooling from age 2.5-13 and boarding from aged eight.

Headmistress Christabel Westall is happy to answer any questions parents may have about their child's education at Terra Nova School.

Contact details:

www.tnschool.co.uk admissions@tnschool.co.uk 01477 571251





# THE GRUFFALO'S 25TH BIRTHDAY TRAIL AT DELAMERE FOREST

Running until 31st December 2024

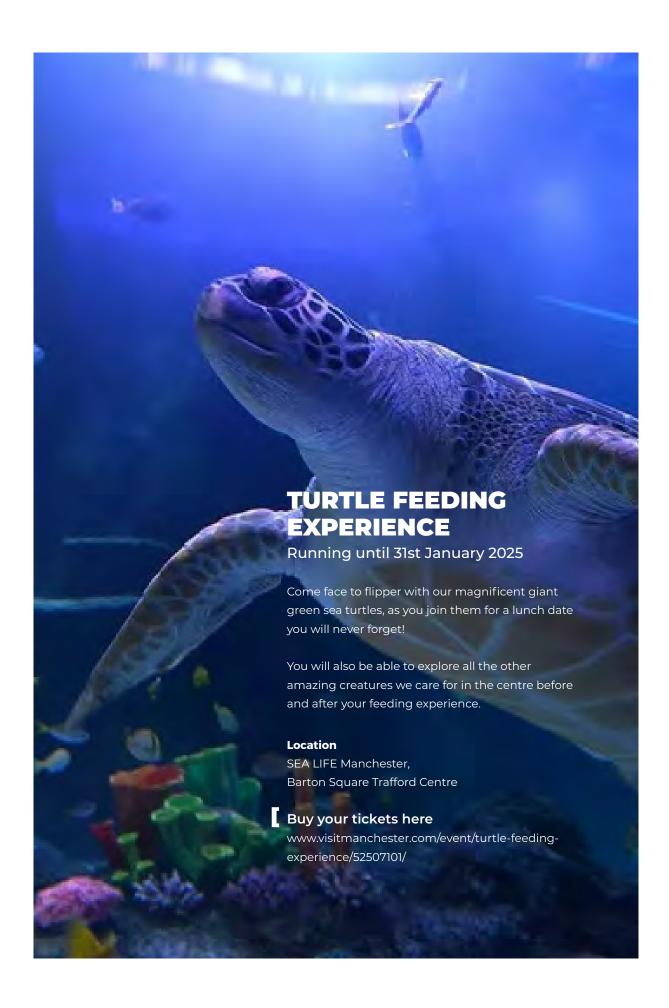
The Gruffalo's 25th birthday trail is going to be a big party in the forest! As part of the adventure, families will be encouraged to work together to search for missing party items whilst enjoying fun and games along the trail. Participants will also learn about the intricate ways plants and animals look after each other.

#### Location

Delamere Forest, Linmere, Northwich, Cheshire, CW8 2HZ

#### Buy your tickets here

www.visitcheshire.com/whats-on/the-gruffalos-25th-birthday-trail-at-delamere-forest-p316211





# **SMALL STREET MARKET**

On the first Sunday of every month through to December

Small Street Markets returns to Blakemere Village. Over 30 fabulous stalls full of treats & gift ideas.

Free parking. Dog Friendly.

#### Location

Blakemere Village, Sandiway, Northwich, Cheshire, CW8 2EB

## Buy your tickets here

www.visitcheshire.com/whats-on/small-streetmarket-p318991

# **NORTHERN WINE SCHOOL**

Various Wine Tasting Sessions

Learn to taste like a pro. Hosted by one of our friendly, qualified experts and designed to give you lots of insight, and be lots of fun.

#### Location

Suite 4b. 113-115 Portland Street Manchester M16DW

### Buy your tickets here

www.northernwineschool.co.uk/c/tastingevents/





# **CHESTER CHRISTMAS MARKET**

17th November -19th December

Discover unique, locally made produce and with handmade crafts, jewellery, accessories and stocking fillers, you're sure to find the perfect presents in Chester, we have your Christmas all wrapped up!

#### Location

Town Hall Square, Northgate Street, Chester, Cheshire, CH1 2HJ

Buy your tickets here www.visitcheshire.com/ whats-on/chester-christmasmarket-p223731

# THE MAGICAL WOODLAND -**CHRISTMAS**

29th November -24th December

Make Christmas even more Magical this year with us! The lights & sounds bring the woods to life, allowing imaginations run wild & ensuring everyone is in the Christmas spirit. Create happy memories that last a lifetime!

#### Location

Cheshire Outdoors, Blakemere Village, Sandiway, Cheshire, CW8 2EB

Buy your tickets here www.magicalwoodland.com/

# **CHRISTMAS WREATH MAKING**

30th November & 1st December

Join us for a delightful wreath making workshop, perfect for anyone who loves to add a personal touch to their Christmas decorations. Discover our special workshops to nurture your green thumb and take home your creations.

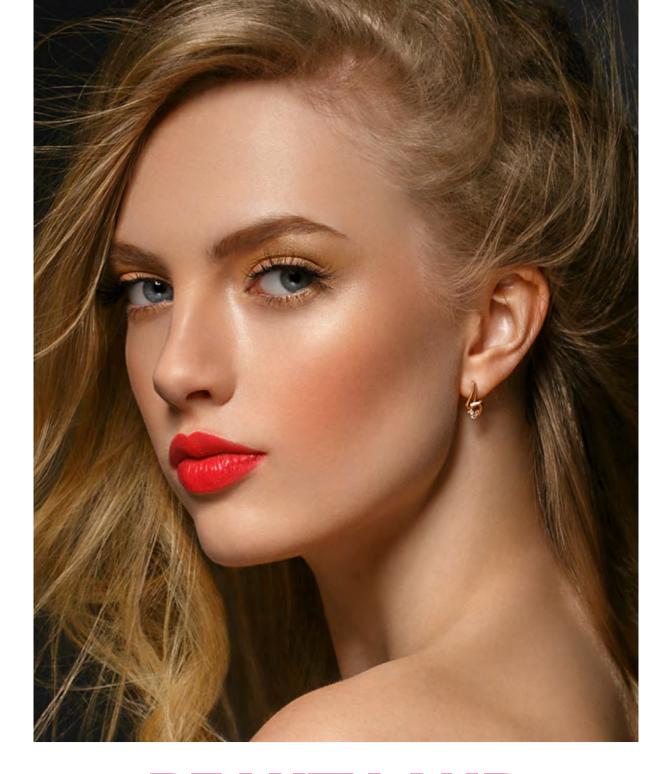
#### Location

Tatton Park, Knutsford, Cheshire, WA16 6QN

Buy your tickets here www.visitcheshire.com/ whats-on/christmas-wreathmaking-p317191







# **BEAUTY AND FASHION STYLING**

for Winter 2024

As the chill of winter 2024 approaches, UK fashion is taking a sophisticated yet cosy turn. The season's trends are all about layering, rich textures, and versatile pieces that blend style with comfort.

## Here's how to style yourself this winter, ensuring you're both warm and on-trend.

#### **Layering with Luxe Fabrics:**

Layering is essential for winter, and 2024 is all about luxe fabrics. Think cashmere turtlenecks under wool coats, silk blouses paired with chunky knitwear, and leather trousers layered with oversized scarves. Mixing textures not only adds depth to your outfit but also ensures warmth. Opt for neutral tones like beige, camel, and grey, which can be easily mixed and matched. For a pop of colour, consider jewel tones like emerald, burgundy, or sapphire, which are trending this season.

#### **Statement Outerwear:**

Your coat is the centrepiece of your winter wardrobe, so make it count. This season, oversized coats are making a statement. Whether you choose a puffer jacket, a tailored wool coat, or a shearling-lined aviator, go for something that stands out. Houndstooth and plaid patterns are particularly popular, adding a classic yet contemporary touch to your look. Pair your statement coat with a simple outfit underneath, allowing the outerwear to be the focal point.

#### The Return of the Knee-High Boot:

Footwear is another key element of winter fashion, and knee-high boots are back in a big way for 2024. Whether flat or heeled,

leather or suede, these boots add a chic edge to any outfit. Pair them with midi skirts, dresses, or skinny jeans tucked in for a streamlined look. Black is always a safe choice, but don't shy away from experimenting with tan, burgundy, or even deep green hues.

#### **Winter Accessories:**

No winter outfit is complete without the right accessories. Oversized scarves, woollen beanies, and leather gloves are not just practical but also stylish additions. This year, the trend leans towards chunky knits and bold patterns, so don't be afraid to go big with your scarf. For a more polished look, opt for a cashmere wrap or a faux fur stole.

#### **Beauty Trends:**

Winter beauty in 2024 is all about a natural, glowing complexion with bold accents. Think dewy skin achieved with hydrating primers and luminous foundations. Lips are making a statement with deep reds, berries, and even dark purples, while eyes are kept minimal with a touch of mascara and a sweep of neutral shadow. To protect your skin from the harsh winter weather, invest in a good moisturiser and a hydrating serum.

# MAKE UP TRENDS WITH

Armand Beasley

Celebrity makeup artist, actor, presenter, beauty expert and columnist.

I thought that it would be fun to look at some of the makeup trends that have been floating around and share three that I think are not only wearable at any age but also can be extremely flattering.

You can expect to see minimalist brows with grungy metallic eyes paired with nude lips and contoured cheekbones, or bare eyes with a matte red lipstick which were both big news from the autumn/ winter 2024 shows. There's also the TikTok craze of red blusher as well as contouring and bronzing the complexion first THEN putting your foundation on top, which, somehow I don't think will catch on.

I've never been a fan of trends but sometimes something can resonate with you and it becomes part of your routine and you wondered how you ever coped before.

We can all fall for the limited edition items each season, but seriously, how many products does one need. I would always advise someone to be savvy with their purchases and if there's a way for you to use one of your existing products but in a different way, then go for it. Take a look at the trends of the season and see which inspires you or perhaps combine some to create your own look which makes you look and feel the very best version of you. For example with the three that I've

highlighted below, you could do a wonderful combination by adding a touch of the blush on the apples of the cheeks, whilst a subtle line of the metallic shadow across the lid, frames your 'mascara laden' lashes but compliments the sophistication of the matte red lipstick. The product ideas below will hopefully inspire your chic side and are not limited to the ever changing trends. Ooh La La.



Be bold or subtle with this versatile liquid shadow. If you want to embrace the dramatic grunge look of the season then use this generously all over the eye and smoke it up with a black kohl liner. Or just use a touch on the inner corners of the eyes to bring light for a soft shimmering look. The weightless metallic long wearing formula is available in 5 shades and can even be worn on the cheeks and the lips for the more experimental.

#### Urban Decay - Hydromaniac Blusher, 35ml, £25, www.lookfantastic.com

This hydrating liquid blush is available in six colours with deep coral shade, Obsessed being my favourite as it's pretty universal. Pop a dot of blush on each cheek then use either your fingers or a blender to pat and smooth out to your desired look. Repeat to build if need be. I also like the formula as it's got the added kombucha filtrate and marula oil to help nourish and moisturise the skin.





I would always advise someone to be savvy with their purchases and if there's a way for you to use one of your existing products but in a different way, then go for it.

# Kure Bazaar - Refillable Lipstick in Couture Matte Red, £32,

#### www.beautyeditmayfair.com

I just adore this shade of red as it really suits everyone and it's a staple in my makeup kit. Red lipstick always comes into its own in the autumn and winter months, but the Parisian style trend that we are seeing off the back of Emily In Paris and the Olympics are giving a different feel. This matte formula is hydrating and comfortable on the lips whilst also being longwearing. The lips are very much the focus and whilst this particular trend is to keep everything else pretty stripped back, I do feel that 2-3 coats of mascara on the top lashes only would give a certain je ne sais quoi.





# THE BEAUTY SHORTLIST AWARD WINNER 2024

BEST BEAUTY + WELLNESS BALM I BEST MENS BALM

Pro Body Glow is the multi award winning 100% natural highshine nourishing multipurpose balm which was created by renowned makeup artist Armand Beasley and ethical beauty brand, Buzzbalm. The non greasy formula gives a beautiful gleam to the skin as well as nourishing the driest of skins. Great for men and women as a handy multitasker whether you choose to use it on your lips, cheekbones, legs, décolletage or all over.

Have you got it glowing on?

probodyglow.co.uk

# ELEVATE YOUR **GIFTING GAME**

Hello I'm Janemarie, your personal shopper





If you're looking for a bespoke and confidential service that can cater to all your needs, look no further than Urban Angels London. Established in 2004 by London-based entrepreneur, Janemarie Mazoudier, Urban Angels is a luxury concierge service that offers a wide range of services, including gift sourcing, gift wrapping, interior projects, and corporate and private events.

Founder, Janemarie, started her career in the music industry, where she had the privilege of working with some of the world's most talented artists. When she returned from maternity leave, she began helping some of these artists with their shopping needs, party plans, and event organisation. The rest, as they say, is history.

Today, Urban Angels is a well-established outfit that prides itself on it's ability to come up with creative ideas and source all kinds of gifts, can wrap them beautifully, and deliver them on your behalf anywhere in the world. Whether you're looking for a unique gift for a loved one, need help organising a fairytale event, or want to spruce up your home or office, and in need of a project manager, Urban Angels has got you covered.

For further information about Urban Angels please visit: urbanangelslondon.com or contact Janemarie at j@urbanangelslondon.com Tel. 07711 433034



# Discover Janemarie Mazoudier's top Christmas gift ideas:



# Personalised Gifts

Discover the magic of a gift crafted just for your loved ones. Personalised treasures—like exquisite engraved jewellery, bespoke photo books, or elegant monogrammed accessories—infuse a touch of luxury and thoughtfulness. Envision a custom family portrait that becomes a timeless heirloom or sophisticated personalised Christmas stockings that grace your home year after year. These gifts not only celebrate the season but also forge lasting connections.

# **2**Tech Gadgets

For the discerning tech enthusiast, elevate their experience with the latest innovations. This Christmas, consider premium smart home devices designed to enhance connectivity and convenience for the entire family. For those who crave entertainment, a state-of-the-art streaming device is a great choice. Looking for something more compact? High-end wireless earbuds or a sleek portable phone charger make perfect upscale stocking stuffers.

# **3** Experience Gifts

Sometimes, the most extraordinary gifts come in the form of unforgettable experiences. Delight your loved ones with a luxurious family getaway, a rejuvenating spa retreat, or exclusive tickets to a concert or theatre performance. For a thoughtful, budget-friendly option, curate a voucher booklet brimming with enriching experiences, from intimate family movie nights to gourmet homemade dinners or adventures at local attractions. These gifts create cherished memories that transcend the holiday season.

# 4 Subscription Services

Unveil the joy of giving with subscription boxes that offer a continuous stream of surprises. Choose from a variety of options tailored to every interest, whether it's gourmet food and fine wines, exquisite beauty products, or curated book collections. For family enjoyment, consider a premium streaming service subscription, or an upscale meal kit delivery service that elevates dinnertime into a delightful culinary experience.



# 5 Cosy Comforts

Embrace the luxurious comforts of winter with gifts that invite warmth and relaxation. Indulge your loved ones with plush, oversized blankets, sumptuous loungewear, and aromatic candles that create an inviting ambiance. A high-quality pair of slippers or a decadent bathrobe transforms everyday moments into something extraordinary. For the ultimate indulgence, consider a heated blanket or a sophisticated essential oil diffuser, enhancing relaxation throughout the colder months.

Whether you choose bespoke items, cutting-edge technology, unforgettable experiences, premium subscriptions, or indulgent comforts, these top five Christmas gifts promise to bring joy and sophistication to every member of your family.







Guide price £750,000

# Detached residence with 9.5 Acres & huge potential.

New Springs Cottage is a wonderful, spacious four bedroom detached home located down a private driveway off Audley Road, surrounded by gardens to three sides & situated on a plot extending to approximately 9.5 acres. We are offering you the rare chance to purchase this small holding, boasting a range of stables and Menage - perfect for equestrian lovers, with extensive paddocks and ample off road parking for a vast array of vehicles, including a double detached garage with room above. Despite being surrounded by countryside, the property and grounds are conveniently located close to Alsager and it's many amenities, as well as the medical centre and Alsager's train station.

This really is a one-off proposition for someone who desires space, and there is plenty of it! There is potential to extend the home(subject to the necessary consents), which is not necessary but certainly has the grounds to afford to be something really special.



















CW11 3QD

### Guide price £890,000

Welcome to The Willows at Plant Lane, Moston, Sandbach - a truly stunning cottage with traditional features that exude charm and character.

Parts of the house date back to the 17th century and it is grade 2 listed, and yet the property is equally modern and welcoming. This detached house provides ample space for comfortable living, with the ground floor briefly comprising of; a beautiful cosy lounge with an inglenook and log burner, a grand dining room, the lovely dining kitchen with panoramic open aspect views, utility room, the fourth bedroom and a downstairs bathroom/en-suite. The second floor boasts three double bedrooms with traditional features, and the modernised bathroom. The property is fantastically unique, oozing an array of traditional features with a modern twist. Over the years the cottage has seen a number of updates and renovations to make it what it is today.

Situated on over 3 acres of land, this property offers a rare opportunity to own a piece of countryside paradise. The grounds include a large formal garden area, an enclosed duck pond, a second pond, an orchard, a wooded field and substantial grass fields that can be used for play or grazing. There is also a large greenhouse and a chicken enclosure.



ST5 OPH

### Guide Price £575,000

This magnificent and highly individual five bedroom dormer detached bungalow. Finished to an impeccable standard throughout, with high specification fixtures and fixtures and supremely well configured accommodation; perfect for the discerning buyer.

Accommodation comprises of lounge, stunning open-plan kitchen/dining/family room, perfect for entertaining guests or enjoying quality time with family.

With traditional Oak King Truss beam feature to ceiling, high specification, bespoke fitted kitchen, multi fuel log burner with feature log store and French doors leading out onto the garden seating/dining area, this room really is a real statement and the hub of this fabulous home!

Luxury four-piece bathroom, master bedroom, with walk in wardrobe/dressing room and ensuite.

Two further bedrooms to the ground floor, staircase with LED feature lighting leading to the first floor of which boasts two further bedrooms and a large landing/snug area perfect for relaxing, and reading a good book!

The first floor also provides fantastic storage cupboard space in all eaves.









NO ONWARD CHAIN! franklyn.co.uk 77













**Crewe Road, Haslington** 

CW15QZ

### Offers Over £500,000

Welcome to a luxurious retreat in the heart of Haslington, where elegance meets functionality in this stunning five-bedroom detached home.

As you approach the property, a manicured front garden and a private driveway welcome you home. The exterior showcases a timeless blend of brick and stonework, creating a classic yet modern facade. The grand entrance sets the tone for what lies beyond.

Step into the heart of the home, where the expansive living room invites you to unwind by the fireplace. The beautifully refitted kitchen boasts top-of-the-line appliances, Quartz countertops, and a centre island, providing both functionality and style.

The five well-appointed bedrooms offer versatility and ample space for family and guests. The master suite is a true sanctuary, featuring a spa-like ensuite bathroom. Each additional bedroom is designed with comfort in mind, offering ample closet space and large windows that frame picturesque views of the surrounding landscape.

The backyard is a private oasis. A spacious patio provides the ideal setting for al fresco dining, while the artificial lawn and manicured landscaping create a serene outdoor retreat. Additionally, a detached garage provides convenience and extra storage space.



"Small enough to care, Big enough to Wow!...



@studio\_john\_bridge\_architects



Mob: 07540240034



@studioJBarchitecture

Our Architectural Studio is based at: 44 Ormskirk Road, Preston, PR12QP

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01772 935959

l: admin@studiojohnbridge.co.uk www.studiojohnbridge.co.uk



We are a crafted team of Architects mixing innovation / imagination with environmental design. Led by award-winning chartered architect John Bridge. We specialist in high-end Residential Extensions, New Build Eco Homes and Building Regeneration. We also offer Bespoke furniture design and fabrication using CNC / plywood.

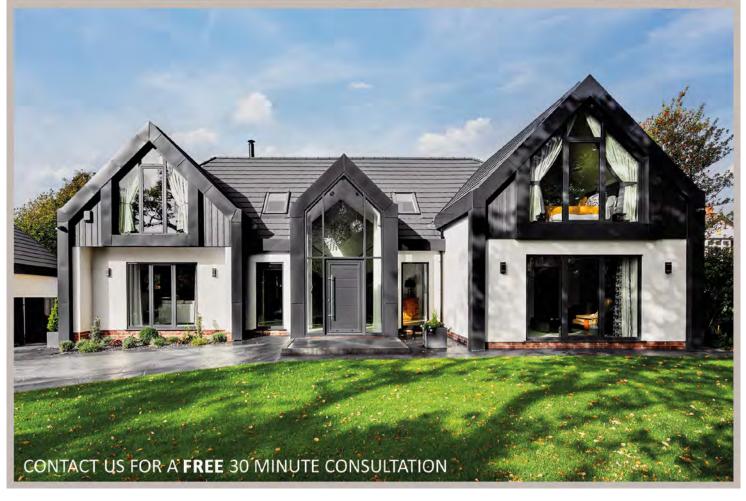
We have the skills and energy to bring your project to life. We provide full RIBA services from Planning to Building Regulation Approval. We are experts in:

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Conservation, Restoration Re-Purposing, Retrofitting Rural Buildings, and Barn Conversions.









# HOME DÉCOR AND **DESIGN GUIDE**

Styling Your Home Ready for Winter 2024

As the winter season approaches, it's time to transition your home décor to create a warm and inviting atmosphere. Here's a guide to styling your home for the colder months, ensuring it's both cosy and stylish.

### **Embrace Warm Textiles:**

Winter is the season for layering, and this applies to your home décor as well. Swap out lightweight fabrics for heavier, warmer textiles. Think chunky knit throws, velvet cushions, and woollen rugs. Layering these textures not only adds warmth but also creates a visually appealing, cosy environment. Opt for rich, earthy tones like deep browns, warm oranges, and muted greens to bring a sense of nature indoors.

### **Add Ambient Lighting:**

As daylight hours shorten, lighting becomes a key element in creating a cosy winter home. Introduce soft, ambient lighting through the use of floor lamps, table lamps, and string lights. Consider using bulbs with a warm glow rather than harsh white light. Candles are also a great addition, adding both warmth and a sense of tranquillity. Scented candles with winter fragrances like cinnamon, pine, or vanilla can enhance the cosy atmosphere.

### **Create a Cosy Seating Area:**

A cosy seating area is essential for those cold winter nights. Arrange your furniture to create intimate spaces where family and friends can gather. If you have a fireplace, make it the focal point of the room. Adding a large, comfortable rug and plenty of cushions will make the space even more inviting. Consider incorporating a reading nook with a comfy chair and a warm throw blanket, perfect for curling up with a good book on a chilly evening.

### **Winter Greenery and Natural Elements:**

Bring the outdoors in by incorporating winter greenery and natural elements into your décor. Pine cones, holly branches, and eucalyptus are all excellent choices for adding a festive touch to your home. A wreath made of evergreen branches on the door or a garland draped across the mantelpiece can instantly make your home feel more seasonal. For a modern twist, consider using dried flowers and grasses, which add texture and interest without overwhelming the space.

### **Focus on Comfort:**

Finally, winter is all about comfort. Ensure your home is a haven of warmth by adding plenty of soft, cosy elements. Consider layering your bed with flannel sheets, a thick duvet, and extra blankets for added warmth. In the living room, add extra cushions and throws to your sofa. A hot water bottle or a heated blanket can also be a great addition, offering extra warmth on particularly cold nights.

In conclusion, styling your home for winter is all about creating a warm, inviting space where you can relax and unwind. By embracing warm textiles, adding ambient lighting, creating cosy seating areas, incorporating winter greenery, and focusing on comfort, you can ensure your home is a cosy retreat throughout the colder months.





# 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...

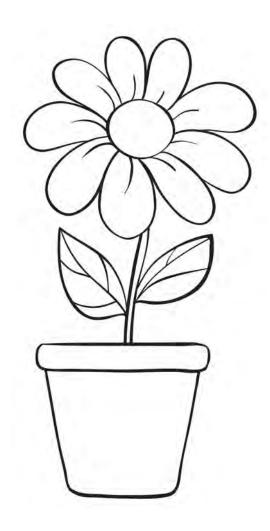


### Have you got the book?

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

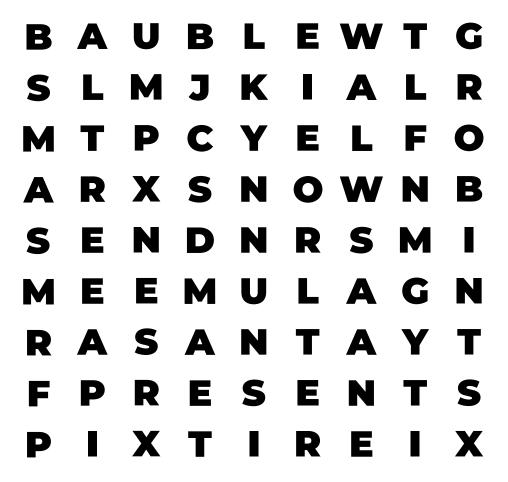
At the end of the story, Florence tells Franklyn, 'I want to help you grow more things - starting right now! Where shall we plant this beautiful flower?" Let's bring the flower to life by adding some colour!

### 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!



Snow Bauble Robin Tree

Santa Presents

### 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!





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