ISSUE 4 2025 franklyn.co.uk

FRANKLYN MAGAZINE



CELEBRATING THE BEST THINGS IN LIFE CHESHIRE UNCOVERED The ultimate guide to what's on. CHARITY SPOTLIGHT Transforming lives at The Anderton Centre. FIRE UP THE FLAVOUR Outdoor cooking guide to own the summer. SUMMER OF SPORT Key dates for your diary. **MEDITERRANEAN** Discover the elegance of Ikos Resorts.







Wednesday 3rd September

Mottram Hall, Cheshire



FRANKLYN.CO.UK/EVENTS

For What Matters

Issue 4: 2025

Hello

s we progress further into another exciting year here at Franklyn, I want to take a moment to extend a very warm welcome to you all - our valued clients, new readers, and long-standing friends of the business.

It's a particularly special time for us as we continue to celebrate 25 years of growing, protecting, and managing our clients' wealth, providing financial clarity and security through both the good times and the more challenging ones. Your trust and continued support have been the cornerstone of our journey - and for that, I offer my sincere thanks.

This year marks an exciting new chapter in the Franklyn story. I'm absolutely delighted to officially welcome Nick Teige and the team at Ivanhoe Financial Planning, along with their incredible 250 clients, who have now joined the Franklyn family as part of a very special acquisition. This expansion not only strengthens our offering, but reinforces our shared values of client care, trust, and expert advice. Nick and his team bring a fantastic energy and a wealth of experience, and we're thrilled to have them with us.

I'd also like to take this opportunity to introduce and warmly welcome Julie Woolmer, our new Chief Operating Officer. Julie joins us with a tremendous background in the financial services industry and is already making a significant impact. Her focus will be helping us deliver on our bold expansion plans, while ensuring we provide an even slicker, more responsive service to our amazing clients. We're so excited to have her on board.

Another proud moment I'm thrilled to share is our recent partnership with Badminton England, where we have been appointed Official Financial Advice Partners, complementing our current

partnership of Sale Sharks and Stoke City FC, along with numerous local sports teams and community groups. For me, this is a very special honour as it's a sport that's been a lifelong passion of mine. It's a privilege to support the game I love, not only at the elite level, but also in Badminton England's mission to nurture and develop youth talent across the UK. Badminton is one of the country's most popular sports, and we're proud to stand alongside Badminton England to help further its growth and reach.

And as summer approaches, I'd like to extend a personal invitation to join us at the muchanticipated Franklyn Summer Swing Golf Day, set against the stunning backdrop of Mottram Hall. It promises to be a fantastic day of sport, connection, and celebration - and we'd love to see as many of you there as possible.

On behalf of all of us at Franklyn, I want to wish you the very best this summer. Thank you once again for being part of our journey. We remain committed to serving you with excellence and integrity as we continue to evolve, grow, and build for the future.

Enjoy this issue of Franklyn Magazine, and please do feel free to share it with friends and family - we're proud of what we do, and even prouder of the wonderful people we do it for.



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



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CONTENTS

06

An interview with Neil

From marine biology to financial advice.

10

Client Stories

In this edition Phil Cote and Andrew Clark

16

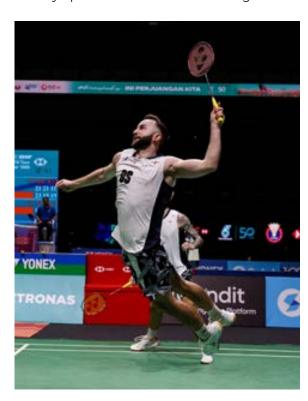
Franklyn's new Chief Operating Officer

An interview with Julie Woolmer

18

Community Updates

Franklyn partners with Badminton England





The Anderton Centre

An interview with David Germain CEO



28

Summer in Sport

Our guide to an Action Packed Summer

32

Interview with Harry Cain

Behind the scenes with a football influencer



34

Refreshing Summer Recipes

for a perfect British summer.

42

Ikos Resorts

A new standard in luxury all-inclusive escapes

48

Flavours of Summer

Embracing outdoor cooking



58

A fresh look at tax

What's changed in April 2025

60

What's On

Exciting events in Cheshire for spring and summer 2025



66

Spring - Summer 2025 Style Guide

Fresh trends and timeless essentials

70

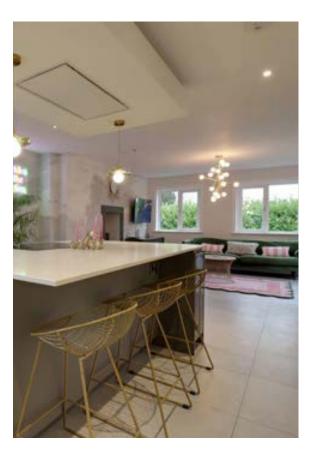
Elevate your gifting game

Magical toy gift ideas for children A guide to gifting joy and creativity

76

Cheshire Property

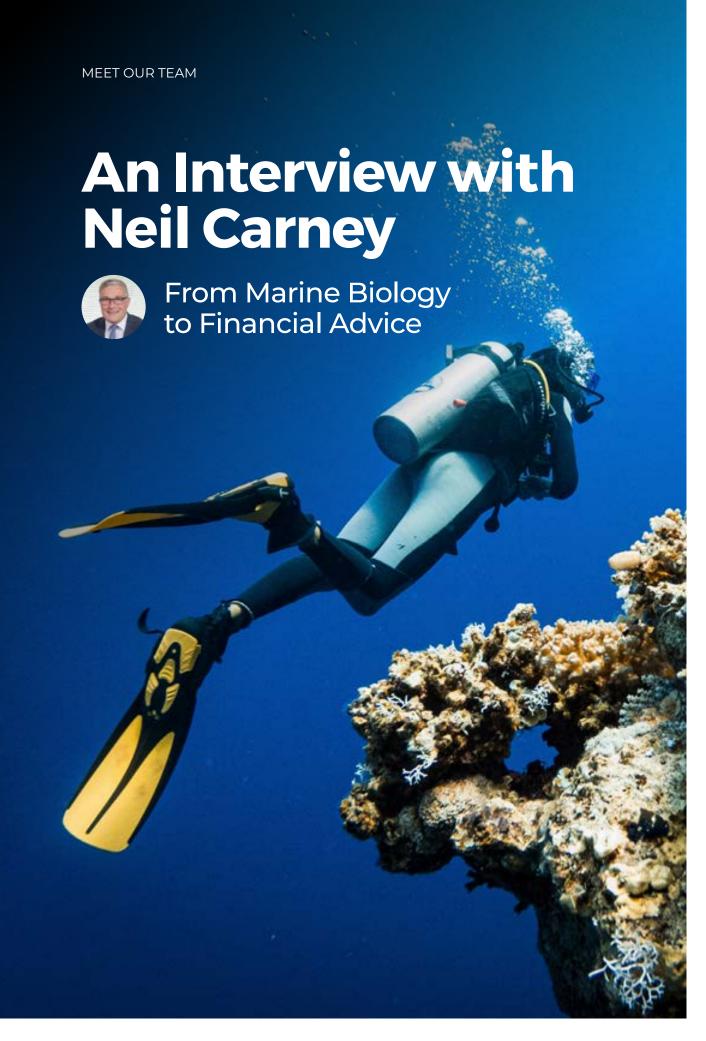
Stephenson Browne's top property.



78

Franklyn Fox

One for the kids, no adults allowed!



Your career has taken quite a journey. What first led you to study marine biology?

I've always been fascinated by the natural world, particularly the ocean, so studying marine biology at university felt like a natural choice. It was an amazing experience, giving me the opportunity to explore different environments and understand the science behind marine ecosystems. After graduating, I travelled extensively, doing a lot of diving and experiencing different cultures and ways of life before settling into my first career teaching science.

What drew you to teaching, and how did you find it as a career?

Teaching was a great experience. Sharing knowledge and the wonders of science was really rewarding. I enjoyed the interaction, the challenge, and, of course, the banter with pupils! However, after years in the classroom and progressing through the Education career ladder, I felt I needed a fresh challenge. That's when I started thinking seriously about a career change.

So what led you to financial advice?

I'd always had an interest in finance, with some of my family being in the industry, it felt like a natural transition. I wanted to apply the skills I'd developed as a teacher - explaining complex ideas clearly and engaging people in a subject that can sometimes feel overwhelming. Financial advice, much like teaching, is about helping people understand something important in a way that makes sense to them.



I joined Franklyn about eight years ago, and it's been a fantastic move. While I do miss aspects of teaching, particularly the day-today interaction with pupils, I get the same sense of fulfilment from helping clients gain confidence and clarity in their financial decisions.

How do you approach working with clients?

I completely subscribe to the Franklyn mission, where we believe that 'great advice is for everyone.' That means working with clients from all walks of life and tailoring advice to their individual needs. My background in science has made me particularly effective with clients who have analytical minds, people who want to understand every detail before making a decision. But financial planning isn't just about numbers; it's emotional too. Good financial advice helps people feel secure and make confident decisions about their future. Seeing that 'penny drop' moment, when a client fully understands their financial plan and feels in control, is one of the most rewarding parts of my job.

The rumour at the Franklyn office is you're a bit of a globe trotting financial adviser, can you expand!?

I can neither confirm nor deny that! But yes, travel is a big passion of mine. My wife is a teacher, so we both work really hard and making the most of our free time is very important. I've always been drawn to places with rich history and culture, and some of my favourite destinations include Mexico, Peru, and Vietnam.

I was lucky enough to visit Machu Picchu before it became as busy as it is today, and it was an incredible experience. I've always had a strong interest in history and archaeology, so I love exploring places that have deep historical significance.

Can you tell us about your favourite travel or adventures?

With my background in marine biology a lot of my travel used to involve some diving. I took a break from it for a while, but it's something I'd love to get back into. I've done the Great Barrier Reef and Red Sea but my favourite dive location has to be the Orkney Islands - the history, the shipwrecks, and the challenge of diving in colder waters make it a fascinating place to explore. That said, I won't say no to warm water diving, where you don't need several layers of neoprene to stay alive!







So when you're not travelling, what other things keep you busy in your free time?

We try to stay active, walking and getting outdoors and really making the most of our time when not working, the odd glass of wine is nice of course! Sport and music are my other passions, though I tend to be more of a spectator than participant in both nowadays!

I've been a lifelong Bolton Wanderer. It hasn't always been easy being a Bolton fan, but I've stuck with them through thick and thin! One of my favourite players was Youri Djorkaeff, he brought a real touch of class to the team. It's just a great day out with family going to the football.

Franklyn is involved in a big way in sports with sponsoring Stoke City, Sale Sharks, and now Badminton England. Do you work with any of these partnerships?

Yes I get involved in all these areas, we enjoy hosting clients and contacts at Stoke City FC games, I'm fairly local living in Staffordshire so it's a good way to be active in the community and spend time out of the office with colleagues and clients alike. I'm really looking forward to getting more involved with the new Badminton England partnership. Our CEO, Andy, is a big badminton fan and player, so I wouldn't be surprised if we all end up on the court at some point! It's great to be part of a company that actively supports sports and local communities.

You mentioned music, what's on your play-lists?

Music has always been a big part of my life, my cousin is a guitarist in Cutting Crew you'll know them from the track "I just died in your arms" (I bet you're singing that now!) and I love getting out to gigs. I tend to lean towards Manchester bands like New Order & Joy Division but lesser known bands are what I really enjoy like The Chameleons and The Wedding Present. Check them out if you haven't listened to them!

With so many interests and a busy career, how do you balance everything?

It's all about making time for the things that matter. My wife and I both have demanding jobs, so we always plan our time carefully to make sure we get the most out of it. Whether that's traveling, music, or spending time with family, it's important to make space for the things you enjoy outside of work.

Finally, how did you find this conversation?

I really enjoyed it, though it's a bit strange analysing your own life! But it's always interesting to reflect on what drives you, both in your career and in life.



FRANKLYN

CLIENT STORIES

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

IN THIS EDITION

Phil Cote and Andrew Clark

A CONVERSATION WITH

Phil Cote



Tell us a little about yourself.

I worked in the Power Industry as a Project Manager for the majority of my career. I did a lot of travelling in my career and now I'm pleased to say, I retired a couple of years ago, so now I am a gentleman of leisure - outside of work I enjoy the motor racing and I've been lucky enough to attend a lot of races. I also visit Wales every year with family, it's so peaceful a favourite place of mine.

How did you first connect with Franklyn?

I first came across Franklyn via a local estate agent, as I was enquiring about a new mortgage and they put me in touch with them. I have been working with Franklyn for 3-4 years now - and the rest is history.

!! One of the stand out qualities of Franklyn is their commitment to honesty and integrity.

How has your experience with Franklyn been so far?

Working with Franklyn has been a great experience. They bring a level of professionalism and expertise that makes a real difference. From our first meeting, they took the time to understand my needs and objectives. They explained all the different products and solutions clearly and I was impressed with their approach to tailoring their advice to me and my personal situation, rather than an off the shelf solution. I never felt as though they were pushing me into anything – they truly gave me a personal experience.

What aspects of Franklyn's services do you find most valuable?

One of the stand out qualities of Franklyn is their commitment to honesty and integrity. They are upfront about every detail, ensuring that I make informed decisions. This approach has helped me map out my retirement and ensure I can enjoy and be comfortable in the retirement I wanted – along with being able to leave something for my kids too – so I know that is taken care of.

Would you recommend Franklyn to others?

Absolutely! I am really pleased with Franklyn and Neil – he is always available to me via text or phone call. He visits often and gives me constant updates. If I have any queries or questions, I know I can call and he will help me out and if he doesn't know the answer, there is always someone else at Franklyn who does and can help.

If you could summarise Franklyn in three words – what would you say?

 ${\bf Helpful, Friendly, Supportive.}$

QUICK FIRE ROUND

- Q Where is your favourite place in the world?
- A I'd quite like a place near Harlech in Wales. I have travelled all over the world with work and seen a lot of nice places, but I have always liked Wales I find it very peaceful.
- Q What is your favourite cuisine?
- A Ooh! My favourite cuisine is probably an Italian. You can't really go wrong!
- Q If you had to invite anyone to a dinner party who would you invite and why?
- A Oh, that's an interesting one –
 I'm on the spot here! I think I'd invite
 Lewis Hamilton. I would be interested to
 hear his experience in Motor Racing.
- Q If you had to go back in time, what would be one thing you'd tell your younger self starting out in their career?
- A Try and follow your dreams now and listen to what your head is telling you to do. You know, try and be a bit more adventurous rather than take the steady option.

A CONVERSATION WITH

Andrew Clark

Tell us a little about yourself.

I started in the ceramics industry, working with my father in our family business. While I was at university, I realised there was a more technical side to ceramics that fascinated me, things like space shuttle tiles and advanced materials. That led me into a career focused on technical ceramics, and it's been an incredibly interesting journey ever since.

How did you first connect with Franklyn?

It was quite some time ago now when I first met Neil – 18 or 19 years ago. Our boys were born a couple of days apart and we met at an NCT class and that's where we became friends, along with our wives too - we've all been friends ever since! So, when I needed financial



guidance, I hundred percent knew Neil would be my go to person because we have that trust. So, I was introduced to Franklyn through Neil.

When you are trusting someone with all your money or your wealth, you have to trust that person.

How has your experience with Franklyn been so far?

My first impression of Franklyn is through Neil - so Neil is the face of the business for me. For me - I trust him. He is obviously well educated and he knows his craft and his products. When you are trusting someone with all your money or your wealth, you have to trust that person and that's why I chose Neil and why we use Franklyn. He just gets it - Neil is a very genuine guy and in business you come across lots of different people and you can spot someone that's genuine and I only deal with people that are so that's why I deal with Neil.

Would you recommend Franklyn to others?

Yes of course. There's been people that I have recommended, as well as through my friendship groups that have also come in. Neil provides genuine expertise - I'd absolutely recommend him.

If you could summarise Neil at Franklyn in three words, what would you say?

Professional, Dependable, Good performance.

I'd like to add the products are great and they perform really well for me.

QUICK FIRE ROUND

- Q Where is your favourite place in the world?
- A China. I have visited many times, but I have to say it feels like home. It just feels like anything can happen there and they will just make it happen.
- Q What is your favourite cuisine?
- A That's a hard one. My wife's home cooked food I would say.
- Q If you had to invite anyone to a dinner party - who would you invite and why?
- A My best man. Still my best mate to date. And his wife of course!
- Q If you had to go back in time, what would be one thing you'd tell your younger self starting out in their career?
- A Study harder. Even though I have two degrees, I think if I'd have studied harder earlier, rather than thinking it was going to come easy, as that meant I had to work a lot harder later.

Interview with Julie Woolmer

FRANKLYN'S NEW **Chief Operating Officer**

Thank you for joining us today. To start, can you share a bit about your career journey and how you arrived at your current role?

Absolutely. My career path has been quite dynamic. I started my working life with the Britannia Building Society, who merged with the Coop Bank in around 2008. I spent 17 years, the largest chunk of my career, in the banking and building Society sector, gaining valuable experience and a really good grounding in operations, risk and transformation management. This pushed me to explore new opportunities, and I moved into the wealth management space working for the Quilter network (formally Intrinsic) where my career began to transition in to first line compliance and operations space. I headed up the Supervision & Oversight teams for Quilter and in 2021, moved to Tenet as their Compliance Operations Director.

Whilst I loved working in the large institutions, I wanted to be part of a growing business with strong local ties, and that led me to Franklyn in December. Once I met Andy and the team, I knew I'd found a great business and opportunity to contribute massively to growth. Since then, I've focused on addressing operational processes and improving planning and capacity management as well as getting our first acquisition over the line.



What were your first impressions upon joining Franklyn?

It's an exciting and ambitious business which is growing rapidly. I've quickly got involved in streamlining processes and implementing more sophisticated operational rigor. The energy of the team and the culture of collaboration have been refreshing, and I feel truly engaged in my role and we are seeing an impact already.

What do you see as the biggest opportunities and challenges in the wealth management industry today?

Consolidation is a major trend right now. Many smaller firms, often one or two-person operations, struggle with increasing regulatory requirements. Being part of the St. James's Place network offers a strong support system and infrastructure that helps navigate these challenges. I see a significant opportunity in leveraging AI and automation to reduce administrative burdens while ensuring compliance remains a priority.

How do you envision technology shaping the future of wealth management?

Technology plays a crucial role in making processes more efficient. Compliance and paperwork can be overwhelming, so automation can alleviate these pressures. However, it's essential to strike a balance - automation must enhance regulatory adherence rather than complicate it. I'm actively exploring tools to streamline operations and minimise bureaucracy. It's all about having the best systems in place to allow our Advisers to do their best work for clients. At Franklyn the mantra is 'put the client at the centre of everything we do' so I'm very passionate about that being the core ethos behind any operational changes I make.

What leadership values do you bring to your role?

Integrity is at the core of my leadership style. I believe in being firm but fair, build a strong team, look after them and set clear goals supported by effective plans. One of the best pieces of advice I've received is the Pareto Principle, or 80/20 rule - focusing on the most impactful tasks to drive results. That principle guides me in making strategic decisions.

Looking ahead, what are your primary goals for Franklyn?

My focus is on continuing to improve our robust infrastructure and developing the operational model. We aim to integrate Al and automation to modernise our processes while balancing organic growth with strategic acquisitions. Another priority is maintaining strong partnerships, including our collaborations with local sports clubs, which play a key role in community engagement. We are building out the foundations for more growth and success and ensuring that Franklyn is even more of a force in the North West and further afield.

> At Franklyn the mantra is 'put the client at the centre of everything we do'. , ,

On a personal note, what's something people might be surprised to learn about you?

Not many people know that I have a background in theatre. I attended theatre school in Manchester and once pursued a career in musical theatre. So whilst people may see me as quite a professional corporate person, there's a bit of an extrovert hiding somewhere!

Thank you for sharing your story with us.

My pleasure - thank you for having me!

FRANKLYN COMMUNITY UPDATES

FRANKLYN PARTNERS WITH **BADMINTON ENGLAND**

Franklyn are delighted to announce a new partnership with Badminton England, becoming the Official Financial Advice Partner.

Over the next two years, this collaboration will provide athletes, coaches, members, volunteers and the wider badminton community with greater access to financial advice. As part of this partnership, Franklyn will also play a key role in supporting one of Badminton England's major strategic goals: the relaunch of the National Badminton League.

Andrew Chatterton, CEO of Franklyn, said "Badminton has been a huge part of my life ever since my parents gave me my first racket at the age of three. It is a true community sport that can be enjoyed by everyone and I have always been passionate about its growth and accessibility. At Franklyn, we share that same commitment to supporting people and their futures. To bring together my passion for badminton with our expertise in financial wellbeing, while adding value to the badminton community and helping to grow the sport, is a truly exciting opportunity."

Ben Nicholson, Director of Commercial and Engagement at Badminton England, said "Franklyn have a lot of experience working



within the sports industry and they understand sports athletes, fans and those working in the background. Financial management is an incredibly personal choice, but everyone should have access to advice and support should they wish to seek it. Our sport prides itself on welcoming everyone on court, regardless of background, ability, race or gender and we can't continue to grow this sport without the support of partners such as Franklyn. I am delighted that we have been able to bring on board a partner with such a human interest in the financial management of those who play and love our sport...and in the growth of the sport itself."

CEO at Badminton England, Sue Storey, added "Amongst our badminton community we have parents and grandparents, homeowners and renters, entrepreneurs and investors, business owners and retirees...and financial advice can potentially help so many who play or follow our sport. I am looking forward to working alongside Franklyn to bring badminton to a wider audience and to bring a broad range of financial guidance to the badminton family."

On behalf of everyone at Franklyn, we look forward to working with Badminton England to bring this vision to life and to create lasting benefits for the badminton community.

Find out more about **Badminton England** www.badmintonengland.co.uk









CHAMPIONING COMMUNITY THROUGH SPORT **FRANKLYN'S LATEST ENDEAVOURS**

Franklyn has been actively enhancing its presence in the sporting community through strategic partnerships and innovative initiatives:

Sale Sharks Partnership: Franklyn has extended its collaboration with Sale Sharks for an additional two seasons, becoming the official player sponsor of Rob du Preez. This partnership includes hosting an exclusive match day takeover, further solidifying Franklyn's commitment to the club and its supporters. We recently enjoyed a match day takeover with competitions and a Franklyn DJ playing some great music in the fan zone.

An Evening with Tony Bellew: Demonstrating support for diverse sporting events, Franklyn Elite Sports sponsored the sold-out 'An Evening with Tony Bellew' at Stoke City's bet365 Stadium. This event provided fans with an unique experience with the boxing champion, underscoring Franklyn's dedication to offering unique sporting engagements.

Launch of Ambassadors Programme: In a move to promote financial well-being within the sports sector, Franklyn Elite Sports is introducing an Ambassadors Programme. This initiative will feature four elite sports professionals who will collaborate to raise awareness about the importance of financial health in sports. Additionally, the programme aims to bolster local sporting communities through a series of events and collaborations, reflecting Franklyn's commitment to holistic community support.

Through these endeavours, Franklyn continues to bridge the gap between financial expertise and the sporting world, fostering relationships that benefit athletes and communities alike.

SUPPORTING GREAT CAUSES



Introducing

The Anderton Centre

An interview with David Germain CEO

Anderton Centre – how it began and how it's evolved over the years?

The Anderton Centre sits on land that was once home to the Anderton family and their hall, dating back to the 1800s. After the hall was demolished, the area became part of a major water supply network for Liverpool, with reservoirs still in use today.

In the 70s, it shifted gears, Northwest Water and youth organisations turned it into an outdoor activity centre. It closed briefly in the 80s, but came back to life in 1999 with a new focus on water-based activities, thanks to a partnership with the charity Lancashire Outdoor Activities Initiative.

Today, we're still rooted in that mission, offering transformative experiences through outdoor learning, especially for people who might not otherwise get the chance. Over the years, we've become more inclusive, more community-focused, and more committed than ever to making a real difference.

What is the core mission of the charity, and what drives the work you do?

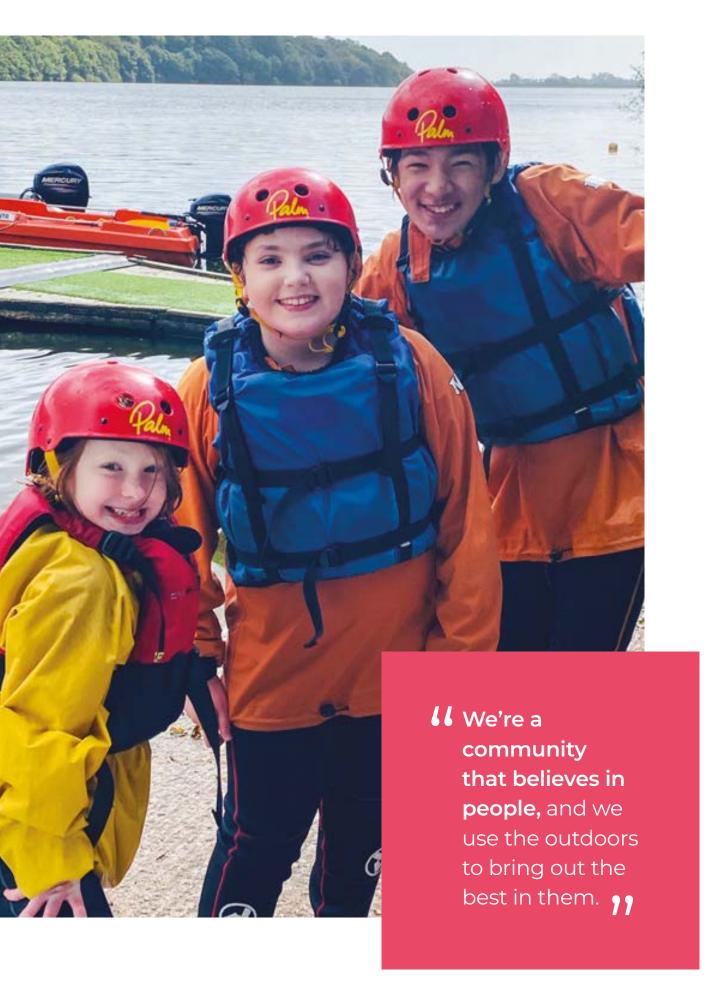
We believe the outdoors changes lives. That's really at the heart of everything we do, using nature to build confidence, connection, and resilience.

What sets us apart is who we do it for. We work with people who often face barriers, young people from tough backgrounds, those with additional needs, refugees, or anyone who might not feel they have access to these kinds of opportunities.









How does the Centre support young people specifically? Are there any stand out programmes or partnerships you're particularly proud of?

Supporting young people is really our heartbeat. We create safe, positive spaces where they can just be themselves, try new things, and build confidence, especially those who've had a rough ride.

One thing I'm proud of is how we've worked with children on free school meals during the holidays, giving them access to outdoor adventures and a good meal. For some, it's their first time doing anything like that.

We've also welcomed young refugees and asylum seekers, it's about giving them a moment of peace and joy in the middle of massive upheaval. And we've supported young carers, kids in alternative education, and even those coming out of homelessness. We meet them where they are and help them move forward.

What types of activities and services do you offer, and who can access them?

We run all sorts of outdoor experiences, things like paddle boarding, climbing, team challenges. But it's not really about the activity; it's about what happens when people connect with nature and with each other.

We host school trips, residentials, leadership training, team-building for organisations, it's a big mix. And because we're a charity, we work hard to make sure that cost or background doesn't get in the way. Whether you're a school, a charity, or a company, we try to create something that fits.





Can you share a memorable success story or moment that truly reflects the spirit of the **Anderton Centre?**

During the pandemic, we had to close like everyone else. But we didn't just sit still, we turned the site into a space for NHS workers and vulnerable groups who needed a break and a breath of fresh air.

One day, we hosted a group of young carers. They'd been carrying so much responsibility during lockdown. After a day outdoors, paddleboarding, camp-fires, one of them said, "This is the first time I've felt like a normal teenager again." That moment said it all. It's why we do what we do.

How do you see the Centre growing or evolving in the next few years?

We're not just thinking about growing, we're thinking about deepening our impact. We want to reach more people who really need what we offer, young people facing tough challenges, refugees, those struggling with mental health.

We're also planning to invest in the site itself, make it more accessible, more sustainable, and more flexible for the kind of learning and wellbeing work we're doing. And we're looking at new training programmes and partnerships that help us do even more.

What's the one thing you'd want people to know or feel when they think about the Anderton Centre?

That they're welcome. That this is a place where you can be yourself, take a breath, and grow, no matter who you are or where you've come from.

We're not just an activity centre. We're a community that believes in people, and we use the outdoors to bring out the best in them.







We're proud to have won the Not for Profit Award at the Red Rose Awards and the Business Events the Lancashire Tourism Awards for our corporate away days and business venue services. Both awards are testament to the great work our teams are doing for the local and wider community!





SUMMER IN SPORT

Our guide to an **Action Packed Summer**

From world-class tournaments to local favourites, the UK's sporting calendar is packed this summer. Whether you're court side, track side, or watching from home, here are some of the key events you won't want to miss.





FA Cup Final

May 17

The iconic final returns to Wembley Stadium as two clubs battle for the oldest trophy in football.

Royal Ascot

June 17-21

A staple of the British summer season, expect world-class racing, high fashion, and a touch of glamour.

Wimbledon Championships

June 30-July 13

Strawberries, sunshine, and Centre Court drama—Wimbledon returns for another unmissable fortnight.

British Grand Prix

July 3-6

Formula 1 heads to Silverstone for one of the sport's fastest and most historic races.

The 153rd Open Championship

July 13-20

Golf's oldest major takes place at Royal Portrush, drawing the biggest names in the game.

UK Athletics Championships

August 2-3

Birmingham hosts the nation's top athletes as they compete for glory on the track and field.

Women's Rugby World Cup

Kicks off August 22

The world's best teams descend on the UK for a celebration of elite women's rugby.

One-Day Cup Cricket Final

September 20

The summer of cricket wraps up with this thrilling final at a yet-to-be-confirmed venue.

With so much to look forward to, this summer is set to be one to remember both on and off the pitch.

At Franklyn we have two flagship sporting events of our own that you can get involved in.

FRANKLYN Summer Swing Golf Day

A day of golf, good company, and great causes at our flagship summer event at Mottram Hall.

> Join us on **3rd September**



Scan the QR code





FRANKLYN Return of the legends

Get ready for our third annual football showdown at the iconic Bet365 Stadium, home of Stoke City FC.

Join us on 26th May



Scan the QR code

INTERVIEW WITH

Harry Call

Behind the scenes with a football influencer

What first got you into football content creation?

In Covid I started producing videos for my clients that were stuck at home with no access to training. TikTok was just getting going and was an easy tool to create short fitness videos for clients to watch and follow at home. It has grown organically across all platforms since then.

How did your TikTok journey take off?

Following a couple viral fitness videos, I began to post training highlights from my back garden, clipping some of my best strikes into the top corner, one of which attracted the attention of Brazilian legend Roberto Carlos. With these videos reaching over 4Million views, I quickly accumulated over 100,000 Followers attracting brands such as Puma and Sports Direct who wanted to start using my content for their own channels. This was the start of my journey to now having over 1.7 Millions followers across all platforms.



What's been the biggest moment in your influencer career so far?

Hitting 76m views with a throwing tutorial video with a couple of mates and then watching Slovakia using it at the Euros in Germany the following week (I am sure that was not a coincidence). Also scoring a panenka, rabona and half way line goal in the same celebrity charity game, something I've never seen done before.

How do you balance coaching and content?

It is hard work but thankfully I have a passion for both and a lot of the time I can do them both at the same time.

Do you think social media is changing how young players learn the game?

It gives young and old greater access to 'free' training tips that they can use to practise. This helps them to improve their technical skills, but you can't beat the interaction you get from a 1:1 coaching session that covers how to apply your skills and the motivational boost of instant coaching feedback.

You've recently been involved in the Ballers League—what's that experience been like?

It has exceeded my expectations and given me the opportunity to showcase my ability that was often robbed from me in my younger years trying to break through at higher levels of 11-a-side. The new game plays to my strengths of being two footed and sharp. It is also a leveller when playing against players with higher league experience.

What's your coaching style like off-camera?

My Coaching slots and camps are always over subscribed so I guess the parents are telling me that they like they way I interact with their kids. My dad always said that he used to take me back to the coaches and teachers that made me happy, so I try to keep a smile on my clients faces and ensure they feel comfortable in the environment as this will always produce the best results.

Any tips for aspiring football creators or coaches trying to stand out online?

It is getting more and more difficult to break through as like most trends everybody can pick up a phone and make a post. The key is to make your content more engaging than others by adding your own personality to the content you create and ensuring you understand why you make your content in the first place, for me its to educate and inspire as many young footballers as I can.



REFRESHING **SUMMER RECIPES**for a perfect British Summer

When the sun finally breaks through the clouds and the days grow longer, it's time to make the most of those precious few weeks of British summer.

What better way to celebrate than with vibrant, refreshing recipes that take advantage of the freshest seasonal produce?

These three easy-to-make dishes are perfect for lazy garden gatherings, picnics in the park, or simply enjoying a relaxed afternoon with family and friends.

Let's dive into these light, delicious recipes that will make your British summer even sweeter!

NO-BAKE BERRY CHEESECAKE POTS

British summers wouldn't be complete without the juicy, sweet taste of local berries, and what better way to enjoy them than in a no-bake cheesecake pot? These little delights are light yet indulgent, with a creamy filling and a sweet graham cracker base – the ultimate treat for those warm, lazy afternoons.

Ingredients:

For the Base:

- 1½ cups digestive biscuit crumbs (or graham crackers)
- 1/4 cup melted butter

For the Filling:

- 2 cups cream cheese, softened
- ½ cup Greek yogurt or double cream
- ½ cup powdered sugar
- 1 teaspoon vanilla extract

For the Garnish:

- 1½ cups mixed berries (strawberries, raspberries, blueberries)
- 2 tablespoons honey (optional)

Method:

Prepare the Base:

Start by combining the digestive biscuit crumbs and melted butter.

Spoon the mixture into individual pots or glasses, pressing down to form a firm base.

Mix the Filling:

In a separate bowl, whip the cream cheese, Greek yogurt (or double cream), powdered sugar, and vanilla extract until smooth and creamy.

Spoon the cream cheese mixture into the pots, over the biscuit base, and smooth it out with the back of a spoon.

Garnish and Serve:

Top with a generous helping of fresh mixed berries – strawberries, raspberries, and blueberries all work wonderfully together.

Drizzle with a touch of honey for extra sweetness, if you like.

Chill in the fridge for at least 1-2 hours to set before serving.

Serve these cool, creamy pots for the perfect summer dessert!



REFRESHING **CUCUMBER AND** DILL SALAD WITH **GREEK YOGURT** DRESSING

For a cool and crisp side dish, this cucumber and dill salad is a perfect choice for a British summer. The combination of fresh cucumber, tangy Greek yogurt, and fragrant dill creates a refreshing, light dish that pairs beautifully with grilled meats or as a standalone snack on warm days.

Ingredients:

For the Salad:

- · 2 large cucumbers, thinly sliced
- ½ red onion, thinly sliced

For the Dressing:

- · 1 cup Greek yogurt
- 1 tablespoon fresh lemon juice
- 1 tablespoon olive oil
- 1 tablespoon fresh dill, chopped
- Salt and pepper to taste
- A few sprigs of fresh mint (optional, for garnish)

Method:

Prepare the Salad:

In a large bowl, combine the thinly sliced cucumbers and red onion.

Mix the Dressing:

In a separate small bowl, mix together the Greek yogurt, lemon juice, olive oil, chopped dill, salt, and pepper until smooth and creamy.

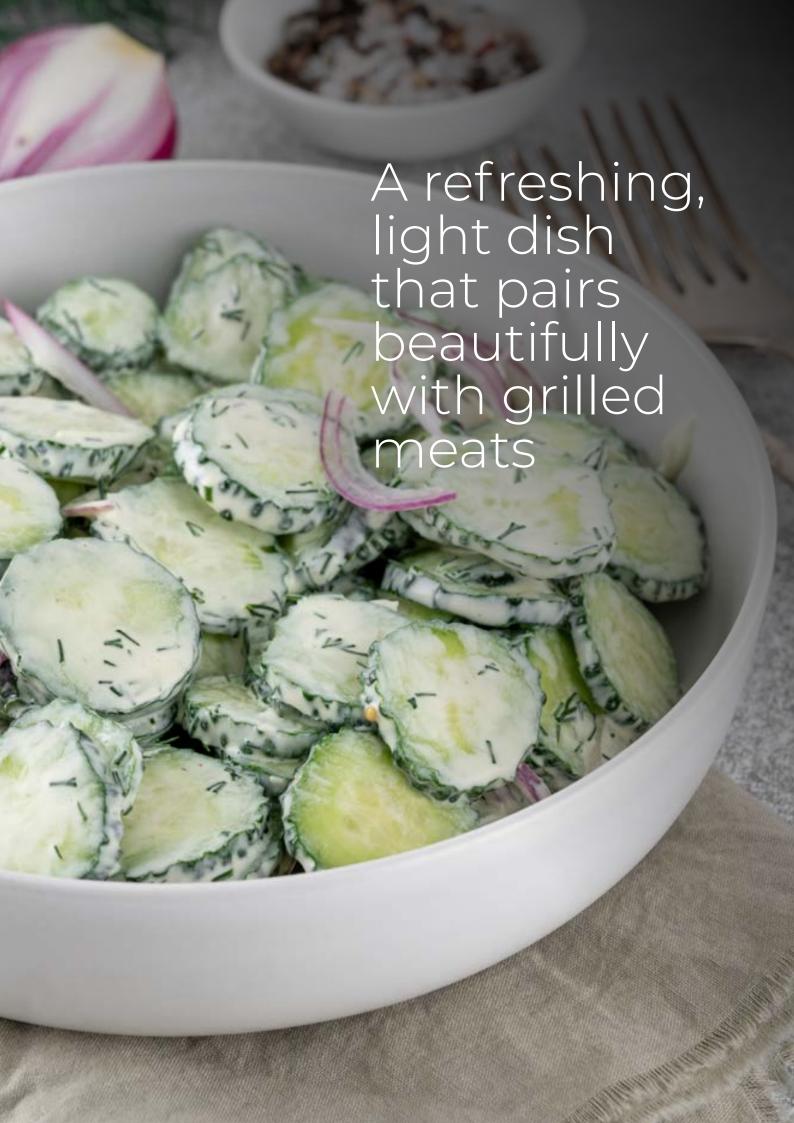
Pour the dressing over the cucumber and onion mixture and toss gently to coat.

Garnish and Serve:

For added freshness, garnish with sprigs of mint (optional).

Serve immediately or chill in the fridge for 15-20 minutes for a cool, refreshing bite.

This cucumber and dill salad with Greek yogurt dressing is a true British summer treat, offering a perfect balance of creaminess and crunch. It's ideal for picnics, barbecues, or a light afternoon bite on a sunny day!



GRILLED LEMON AND HERB CHICKEN SKEWERS

Perfect addition to any British summer BBQ

For a British summer BBQ or a light dinner on a warm evening, these Grilled Lemon and Herb Chicken Skewers are a fantastic choice. Marinated in a zesty lemon and herb mixture, the chicken becomes tender and full of flavour, making them a crowd-pleasing dish for any summer gathering.

Ingredients:

- · 4 boneless, skinless chicken breasts (cut into bite-sized cubes)
- 1/4 cup olive oil
- · Zest and juice of 2 lemons
- · 3 garlic cloves, minced
- · 2 tablespoons fresh parsley, chopped
- 1 tablespoon fresh thyme leaves
- · 1 teaspoon dried oregano
- · Salt and pepper to taste
- · Wooden skewers (soaked in water for 30 minutes, if using)

Method:

Marinate:

In a large bowl, combine the olive oil, lemon zest, lemon juice, minced garlic, fresh parsley, thyme, oregano, salt, and pepper.

Add the chicken cubes to the bowl and toss them in the marinade until well-coated.

Let the chicken marinate for at least 30 minutes (or up to 2 hours) in the fridge for maximum flavour.

Grill:

Preheat your grill or griddle pan to medium-high heat.

Thread the marinated chicken cubes onto the skewers, packing them closely together.

Grill the skewers for 6-8 minutes on each side, or until the chicken is cooked through and has nice grill marks.

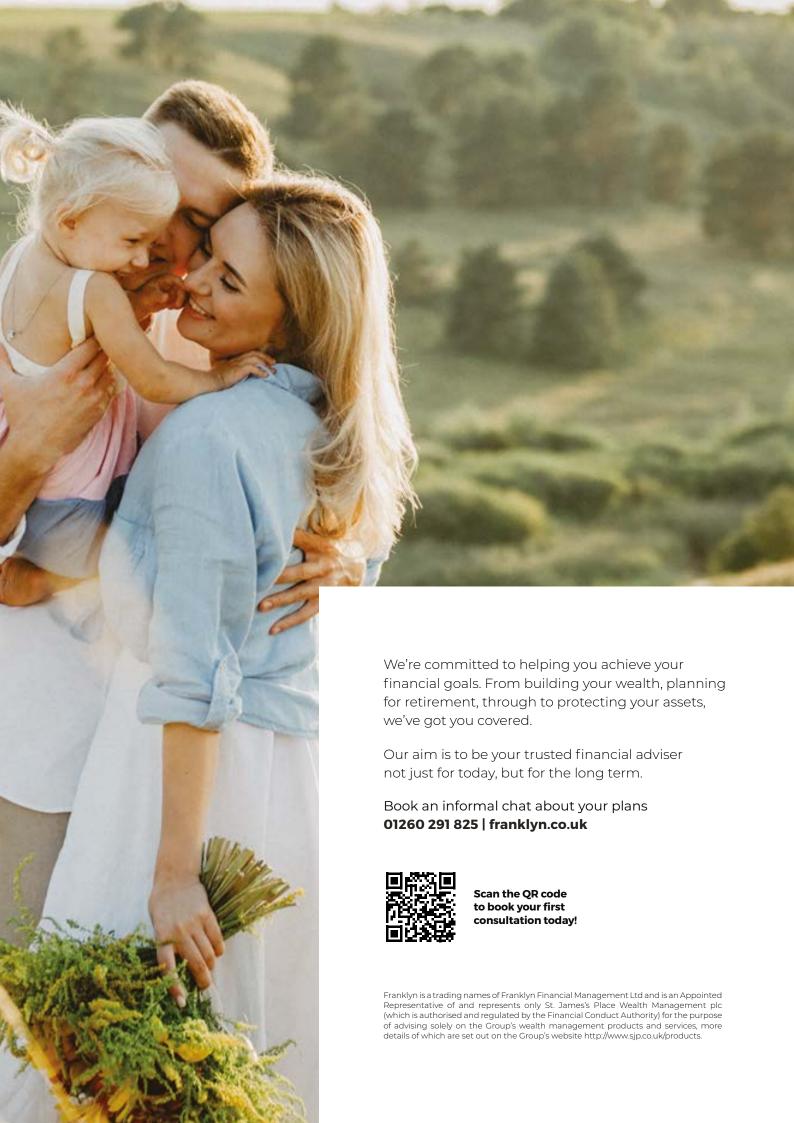
Garnish and Serve:

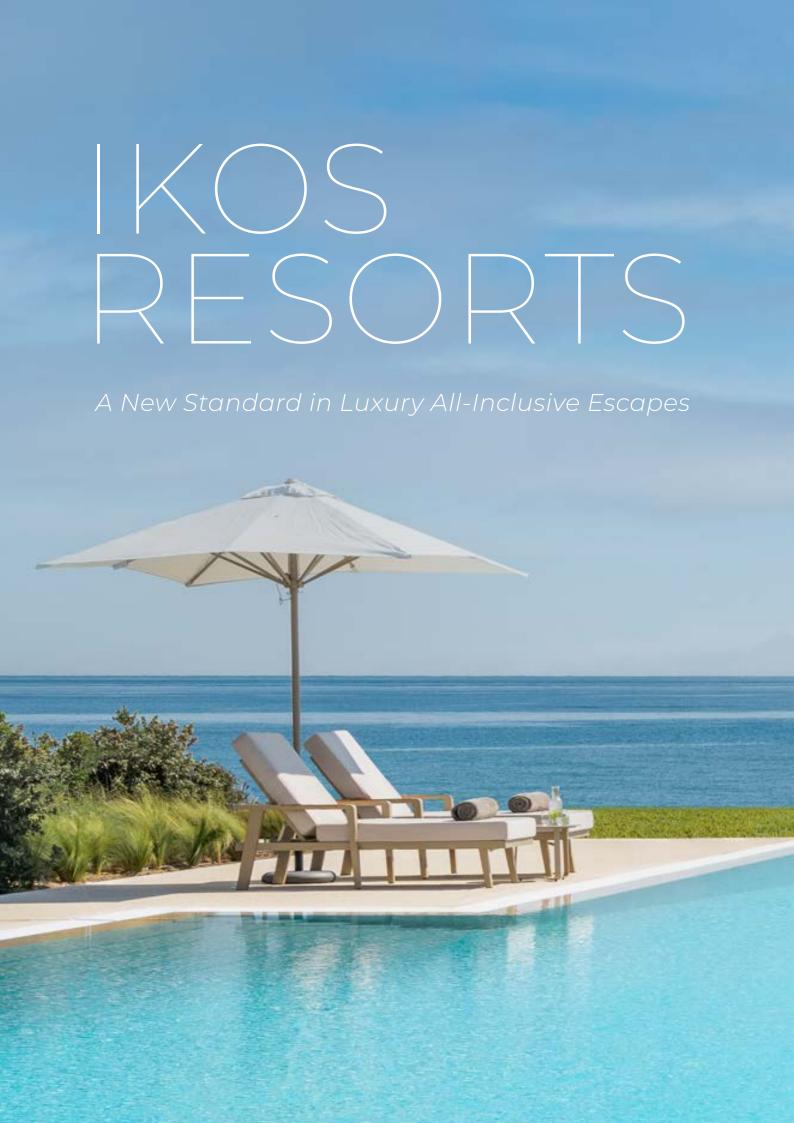
Serve the skewers hot with a side of salad, pita bread, or a refreshing yogurt dip.

These Grilled Lemon and Herb Chicken Skewers are a perfect addition to any British summer BBQ or picnic. They're fresh, juicy, and bursting with bright citrus and herb flavours - ideal for enjoying those long summer evenings with family and friends!













My name is Melissa Your dedicated travel consultant based in Cheshire.

My passion is finding you the perfect holiday. I can also offer recommendations on where to eat, suggest places to visit, and ultimately help you secure the very best deal. As part of Travel Counsellors, we provide 100% financial and ATOL protection, and with 24/7 support always available, you can travel with complete peace of mind.

One area I specialise in is booking Ikos Resorts. With a direct contract with these luxury resorts, I truly am the best person to help you book. With 7 locations across Europe and 4 more on the way. you'll want to visit them all. I can honestly say that I have never experienced service quite like theirs.

From the moment you arrive, you're treated like royalty - from welcome drinks to refreshing flannels, the staff make you feel incredibly welcome. The rooms are simply stunning, and with so many types to choose from, there's something for everyone, whether you prefer sea views, garden suites, or even your own private pool!

Now, let's talk about the food - wow, there's so much choice! Each resort has multiple beautiful à la carte restaurants, and there's also a main buffet that is absolutely incredible. We had the best fresh sea bass at Ikos Aria that we have ever tasted! Each resort also offers a "Dine Out" option. This means you can enjoy a meal outside of the resort at a local restaurant they've selected for the evening. Ikos takes care of everything - they'll drive you there, collect you at the end of the evening, and the meal itself is complementary.

Some resorts also offer a sunset cruise. You're taken from the resorts jetty where you'll board a boat and sip on drinks as you watch the sun go down — an unforgettable experience!

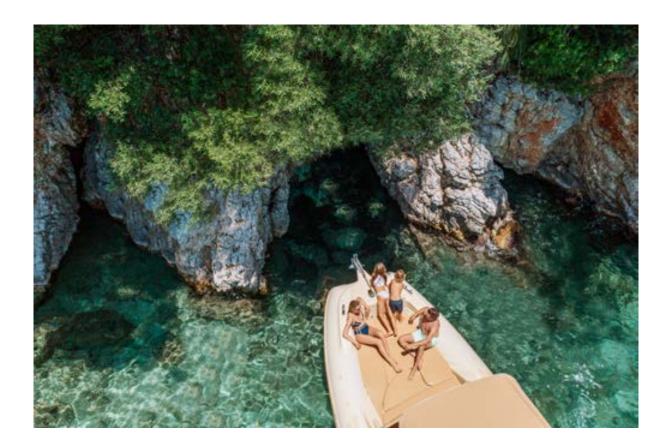












Now, how about a Tesla for the day? Yes, you heard that right! Each room is given a Tesla to explore the local area. If you ask the day before, they'll even pack a picnic for you to take along! It's important to note this is subject to availability so I advise to pre-book this and as your personal travel consultant I would happily arrange this for you.

The evening entertainment is just fantastic above and beyond expectations, with quality performances every night. It was truly a highlight of our holiday.

The service around the beautiful pools is a 10/10. From their amazing cocktails to the attentive staff who wipe clean your sunglasses, to trays of snacks being served around the pool, you'll have the most relaxing and luxurious days.

This is the first resort we've ever been to where, at the end of the holiday, what we owed was £0. The minibar is free and restocked daily, too. When Ikos says it's all-inclusive, they really mean it.

If you'd like more information or wish to make a booking, please get in touch. I'd love to talk all things holidays with you!

Melissa Colling TRAVEL COUNSELLOR

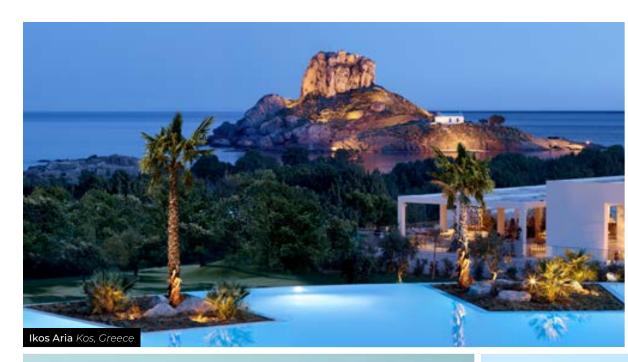
01270 917 980 07928 436 727

melissa.colling@travelcounsellors.com





Nore the 1kos Resorts























There's something undeniably joyful about cooking outdoors. The scent of wood smoke on a breeze, the sizzle of food on hot coals, the sound of laughter from friends gathered around — these are the markers of a great British summer.

And as more of us embrace the garden as an extension of the kitchen, outdoor cooking is no longer just about throwing burgers on the grill. It's about elevating the entire experience, from equipment to ingredients to atmosphere.

At Franklyn, we believe that outdoor cooking is one of life's simplest and greatest pleasures.

Whether you're upgrading your garden with a full kitchen setup or just want to get more from your weekend BBQs, we've got the inspiration and gear you need to cook up a storm this summer.

Celebrate the Season with Local Produce

What makes outdoor cooking feel truly special? Seasonal British ingredients. Summer is the time to make the most of vibrant, fresh produce and nothing tastes better than local fresh ingredients. We are blessed in Cheshire with so many amazing farm shops, markets and producers. So whatever is on the menu, you can be sure to find it right here on our doorstep!

And a good BBQ isn't just about meat! Think charred courgettes, blistered tomatoes, smoky sweetcorn and grilled peaches. Build your menu around what's in season and you'll enjoy food that's fresher, brighter and more flavourful.



Your garden kitchen is more than just a cooking zone. It's a hub for socialising. Invest a little time in creating a space that feels welcoming and relaxed. Think long rustic tables, soft textiles, warm lighting and perhaps a fire pit for those cooler British evenings. If you create the right space an outdoor kitchen can be used all year round!

Add music, good drinks and a bit of shade or shelter, and you'll have the perfect alfresco setting from morning brunches to latenight feasts.





FRANKLYN USEFUL TIPS:

For the Ultimate Alfresco Experience

Top 5 Outdoor Cooking Hacks

- · Use fresh rosemary sprigs as skewers for grilled meats and vegetables.
- Pre-marinate proteins the night before for deeper flavour.
- Invest in a wireless thermometer for perfect temperature control.
- Grill lemons and limes to add smoky depth to dressings.
- Keep a cool box of drinks nearby to stay refreshed while you cook.

Garden Ambience Checklist

- Outdoor fairy lights or lanterns.
- · Weatherproof cushions or blankets.
- Portable speaker with a chilled summer play-list.
- Ice bucket with craft beers, sparkling water or homemade lemonade.
- Fire pit or patio heater for cosy evenings.





FRANKLYN'S TOP PICKS

TO ELEVATE YOUR OUTDOOR COOKING

We've selected three unique, beautifully made pieces of equipment that we genuinely love here at Franklyn.

Each one brings something different to the table. From bold flame grilling to Neapolitan pizza mastery and all-in-one versatility. Whether you're a weekend BBQ enthusiast or planning a full garden kitchen, these are the products we think are worth the hype.

Gozney Pizza Ovens

www.gozney.com

Why we love it

Gozney ovens make authentic wood-fired pizza ridiculously easy — and fun. Whether you're a total beginner or a weekend pizza perfectionist, these ovens bring that crisp, bubbly, Neapolitan-style crust right to your garden.



What makes it special

- · Roccbox: Compact and portable, with serious heat power
- Dome: Dual-fuel beauty for ambitious outdoor chefs
- Heats up to 950°F and cooks pizzas in 60 seconds
- · Stone floor for crisp bases and incredible texture
- · Also great for roasting veg, baking flatbreads or charring meats

It's not just a pizza oven. It's your ticket to the most popular dinner party of the summer.





Somerset Grill Co Asado Gunmetal Grill

www.somersetgrill.com

Why we love it

There's something deeply satisfying about cooking over an open flame, and the Somerset Grill Co delivers that primal, flame-fired experience in serious style. It's inspired by traditional Argentinian Asado cooking but designed with precision, control and British craftsmanship.

What makes it special

- Adjustable height grill grate for total fire control.
- Firebrick-lined base for excellent heat retention.
- Built-in prep board and tool hooks for a chef-level setup.
- Beautiful gunmetal finish and marine-grade stainless steel.
- A true centrepiece that's built to last.

This is a grill for those who love flavour, performance and a bit of drama in their cooking.





Charlie Oven

www.charlieoven.com

Why we love it

The Charlie Oven brings together everything we love about outdoor cooking in one bold, Britishmade design. It's good-looking, intuitive and so versatile, you'll find yourself using it far more than you expected.

What makes it special

- Cooks like a BBQ, smoker, pizza oven and charcoal oven in one.
- Vertical design means you get different temperature zones inside.
- Front-opening door gives easy access and retains heat beautifully.
- · Built from enamel-coated steel for allweather durability.
- · Looks as good as it performs.

From slow-cooked brisket to crisp sourdough, this oven does it all — and makes a stunning garden statement too.



Final Thoughts

Outdoor cooking isn't just about the food — it's about the experience. At Franklyn, we know that great meals and great memories go hand in hand. With the right setup, fresh seasonal ingredients and a few thoughtful touches, your garden can become the best seat in the house.

So pour your favourite drink, gather your favourite people and make this summer one to savour.



Inheritance Tax

A Tighter Squeeze

While the tax-free allowances for inheritance haven't changed (still £325,000, plus an extra £175,000 if you're passing on your main residence to direct descendants), the big news is around farming and family businesses. From 5 April 2025, the government will only give full inheritance tax relief (100%) on the first £1 million of business or agricultural assets. Anything above that now only gets 50% relief. So if you're planning to pass on a farm or business, it might be time to review your estate plan.

Pensions Still a Safe Haven (Mostly)

The lifetime allowance – the cap on how much you can save in a pension before facing extra tax – has now officially gone. But there's still a limit on how much of your pension you can take out tax-free: £268,275 unless you've got extra protections. Watch out: from April 2027, unused pension pots might start being taxed as part of your estate when you pass away. It's not happening just yet, but it's on the radar.

Business Asset Disposal Relief Less of a Discount

This one's for anyone selling their business. The special 10% tax rate you might've heard of (called Business Asset Disposal Relief) has gone up to 14%, and it's due to rise again next year. If you're thinking of selling, it could cost more in tax the longer you wait.

Capital Gains Tax Less Wiggle Room

The capital gains tax-free allowance (that's the bit of profit you can make on things like shares or property before paying tax) is now just £3,000 a year – down from £6,000 last year.

Tax rates on those gains are now 18% for basic-rate taxpayers and 24% for higher-rate payers – slightly lower than before, but you're more likely to be taxed thanks to the smaller allowance.

ISAs

No Changes, But No Increases Either

The good news: you can still put up to £20,000 a year into ISAs tax-efficiently, including £4,000 into a Lifetime ISA. The bad news? That limit's now frozen until 2030, so it's not keeping up with inflation.

Employers NICs Just Got Pricier

If you run a business and employ people, your National Insurance contributions have gone up. The rate is now 15%, and you'll start paying it sooner – on earnings over £5,000 instead of £9,100. It's an extra cost to factor in when planning ahead.

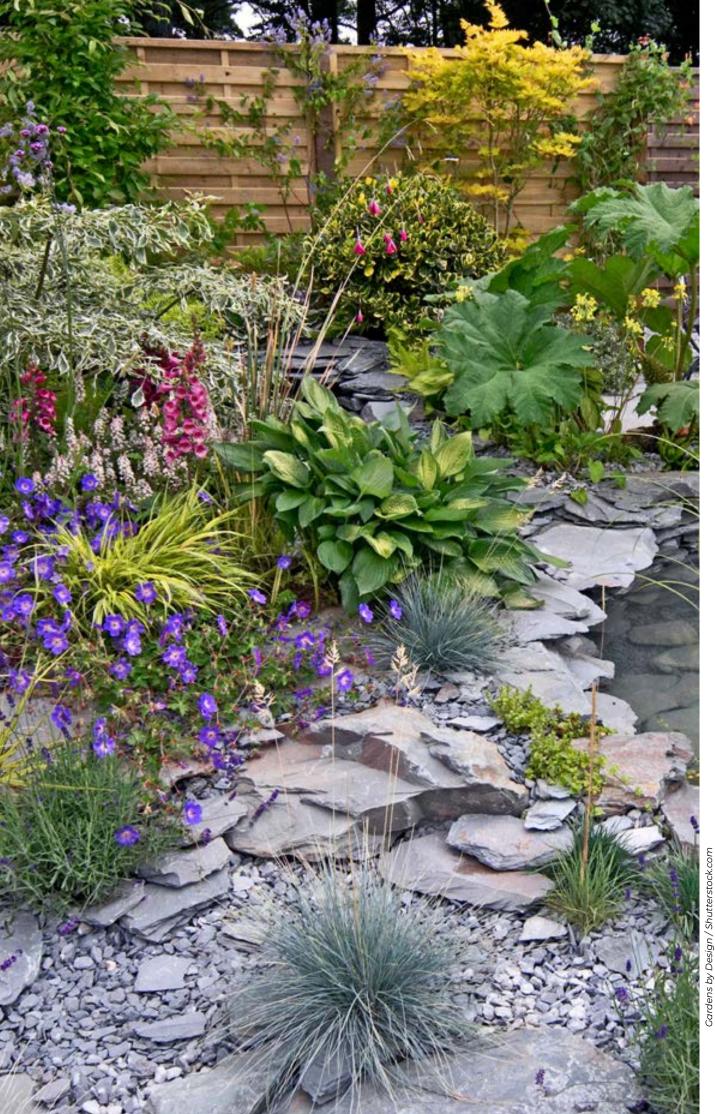
The value of an investment with St. James's Place will be directly linked to the performance of the funds you select and the value can therefore go down as well as up. You may get back less than you invested.

The levels and bases of taxation, and relief's from taxation, can change at any time. The value of any tax relief is generally dependent on individual circumstances.

Please note, Lifetime ISAs are not available through St. James's Place.

At Franklyn, we know tax can feel overwhelming, but small changes now can make a big difference later. If any of these updates might affect you or your family, give us a call or pop into the office – we're always happy to help.





EXCITING EVENTS IN CHESHIRE

for Spring and Summer 2025

As the sun starts to shine and the flowers bloom. Cheshire transforms into a vibrant hub of activity, with an array of exciting events for everyone to enjoy.

From open-air festivals and cultural celebrations to countryside markets and family-friendly outings, there's something for every taste. Whether you're a local or visiting for the season, here's a round-up of the must-attend events around Cheshire this spring and summer.

CHESTER SUMMER MUSIC FESTIVAL

June 5-13

Music lovers won't want to miss the Chester Summer Music Festival, an annual event that showcases a wide range of musical performances in the heart of Chester. From classical concerts in the beautiful Chester Cathedral to jazz, pop, and contemporary performances in various outdoor venues, this festival promises something for every musical taste. Expect a mix of free and ticketed events, allowing everyone to enjoy world-class talent in the historic city of Chester.

Location

Various venues, Chester

TATTON PARK **FLOWER SHOW**

July 22-26

One of Cheshire's most anticipated events, the Tatton Park Flower Show, celebrates its 30th anniversary in 2025. This world-renowned garden festival will feature stunning displays of flowers, plants, and landscaping designs. Whether you're a seasoned horticulturist or simply appreciate the beauty of nature, this event will showcase the best in garden design, with expert talks, gardening workshops, and an array of plants to purchase for your own home garden. You'll also find food stalls, live music, and a range of familyfriendly activities.

Location

Tatton Park, Knutsford, WA16 6SG

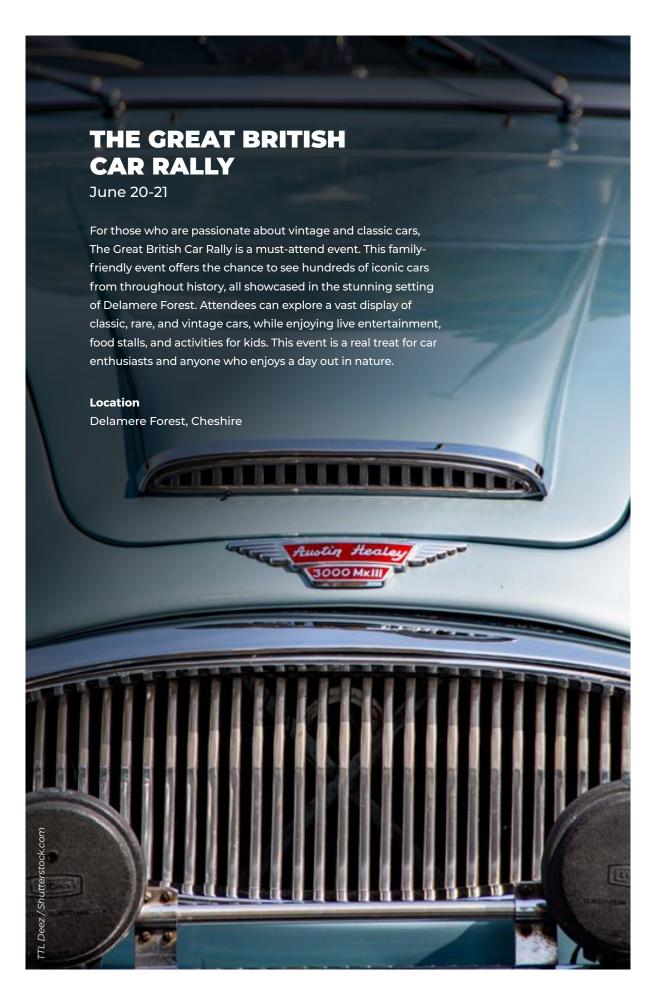
CHESHIRE FOOD AND DRINK FESTIVAL

May 30-31

A fantastic event for foodies and those who love locally-sourced, artisan produce, the Cheshire Food and Drink Festival brings together a range of regional producers showcasing their best products. Expect delicious street food, craft beers, artisan cheeses, chocolates, and so much more. The event will feature live cooking demonstrations from local chefs, wine tastings, and the opportunity to meet the makers behind the region's best food and drink. It's the perfect way to spend a sunny weekend, sampling the finest food Cheshire has to offer.

Location

Tabley House, Knutsford



NANTWICH JAZZ, BLUES & MUSIC FESTIVAL

April 30 - May 3

Kicking off the spring season in style, the Nantwich Jazz, Blues & Music Festival is one of the best events to enjoy live music in Cheshire. Held in various venues across the picturesque town of Nantwich, this multi-day festival features an eclectic mix of jazz, blues, and contemporary music. With performances by top-notch local and national artists, this festival provides a vibrant atmosphere for music lovers of all ages. Along with the live music, there are street performances, workshops, and plenty of food and drink to enjoy.

Location

Nantwich Town Centre



THE CHESHIRE **SHOW**

June 17-18

The Cheshire Show is one of the most iconic agricultural events in the region, celebrating the county's rich farming and rural heritage. This event brings together farming exhibitions, animal displays, and competitions, as well as a huge range of food, drink, and shopping stalls. There are also live performances, from music acts to traditional fairground rides, making it a great day out for the whole family. It's the perfect way to enjoy Cheshire's rural charm while learning more about its agricultural industry.

Location

Tabley House Estate, Knutsford







THE CHESTER **GROSVENOR** GARDEN **PARTY**

June 14

For a touch of elegance and sophistication, the Chester Grosvenor Garden Party is the event to attend. Set in the beautiful garden of the iconic Chester Grosvenor Hotel, this event brings together live music, champagne, and fine dining in a picturesque outdoor setting. The garden party features a selection of food stalls, artisan cocktails, and live entertainment, with a relaxed atmosphere perfect for enjoying a sunny afternoon. It's a glamorous yet laid-back experience, ideal for a special day out with friends or loved ones.

Location

Chester Grosvenor Hotel

THE **ALDERLEY EDGE FESTIVAL**

June 6-7

The Alderley Edge Festival celebrates the charm and beauty of this village with a mix of arts, culture, food, and community events. Enjoy live performances by local bands, theatre groups, and dance companies, along with a variety of artisan markets and food stalls. Whether you're perusing local crafts, sampling street food, or watching a live performance, there's something for everyone at this festival. It's a great familyfriendly event that highlights the best of local talent and Cheshire's community spirit.

Location

Alderley Edge

GAWSWORTH HALL SUMMER CONCERTS

July 10 - August 30

For classical music lovers, the Gawsworth Hall Summer Concerts are an unmissable part of Cheshire's cultural calendar. Held in the stunning grounds of the historic Gawsworth Hall, these open-air concerts feature a variety of classical performances, from opera to orchestral music, all performed by renowned artists. The venue's beautiful surroundings create a magical atmosphere, making it an unforgettable way to spend a summer evening in Cheshire.

Location

Gawsworth Hall, Macclesfield

CHESHIRE'S SPRING-SUMMER 2025 CALENDAR IS FULL OF LIFE!

Spring and summer in Cheshire in 2025 promise to be filled with a diverse range of events, offering something for everyone. From world-class music festivals to local food celebrations, classic car rallies to outdoor theatre performances, Cheshire is the place to be this season. Whether you're a resident or a visitor, these events allow you to enjoy the beauty, culture, and spirit of this stunning part of the UK. Mark your calendars, gather your friends and family, and get ready for an unforgettable spring and summer in Cheshire!



As we embrace the warmer months of 2025, fashion is looking forward to an exciting blend of nostalgic influences, bold innovations, and sustainable choices. From vibrant prints to breezy silhouettes, this season's style is all about expressing individuality, comfort, and eco-conscious choices. Whether you're lounging in the park, attending a garden party, or strolling down city streets, this Spring-Summer 2025 style guide will help you stay ahead of the curve, while ensuring your wardrobe stays effortlessly chic and functional.

Bold Colours and Vibrant Prints

Spring and summer are known for their lively hues, and 2025 is no different. This season, expect to see a resurgence of bold colours and daring prints, but with a modern twist.

- · Pantone's Colour of the Year: The colour of the year for 2025 is Vibrant Tangerine - a bold and energetic orange that brightens up any outfit. This vibrant tone is perfect for statement pieces like dresses, blazers, and accessories.
- Retro Prints: Psychedelic swirls, abstract florals, and geometric patterns are making a comeback. Think '70s-inspired motifs mixed with contemporary designs.
- Neon and Fluorescent: Neon greens, yellows, and pinks will make their way into the spotlight. Pair these colours with neutral tones for a balanced look, or go all out with head-to-toe brights.

Sustainable Fabrics and Eco-Friendly Fashion

The 2025 Spring-Summer season brings with it a continued emphasis on sustainability, with designers focusing on eco-conscious materials and ethical production practices.

- · Recycled Fabrics: Fabrics made from recycled polyester, nylon, and cotton will be more common in collections. These fabrics have a lower environmental impact and retain their stylish appeal.
- · Natural Fibres: Linen, hemp, and organic cotton are not only breathable and light for the summer months but also eco-friendly that help reduce your carbon footprint.
- · Biodegradable & Vegan Leathers: More brands are moving towards biodegradable and vegan leathers for bags, shoes, and accessories, offering cruelty-free, stylish alternatives.

Relaxed, Airy Silhouettes

This year's spring and summer fashion emphasizes comfort, and oversized, relaxed silhouettes are at the forefront. Think freeflowing dresses, wide-leg trousers, and slouchy shirts - perfect for keeping things breezy and cool.

- · Loose-Fit Trousers: Say goodbye to restrictive skinny jeans and hello to wide-leg trousers in lightweight fabrics like linen, cotton, and bamboo. Perfect for both casual and semi-formal occasions.
- Maxi Dresses: Long, flowy maxi dresses continue to be a staple. This year's versions will include asymmetrical hems, draped fabrics, and statement sleeves, making them even more fashion-forward.
- Boxy Tops and Shirt Dresses: Boxy cuts are all the rage, from loose blouses to structured shirt dresses. These pieces allow for free movement while remaining stylish and sharp.



Utility and Functional Fashion

2025 is all about combining style with practicality. From utilitarian-inspired designs to multi-functional accessories, fashion is embracing the need for versatility without sacrificing flair.

- · Utility Jackets and Vests: Think cargo-style jackets and vests with multiple pockets, belted waists, and durable fabrics. These pieces not only add a cool edge to any outfit but also serve a practical purpose.
- · Convertible Pieces: Clothing that can transform throughout the day is becoming increasingly popular. Expect to see skirts that turn into dresses, convertible jackets, and shoes with interchangeable straps.
- Tech-Inspired Fashion: Gadgets are getting stylish, with some brands introducing clothing and accessories with built-in technology, such as solar-powered charging pockets or temperature-regulating fabrics.

Sporty Luxe and Activewear

Athleisure continues to dominate, but this season brings a more polished and elevated approach to sporty looks.

- · Sporty Chic Dresses: Combining the comfort of activewear with the elegance of a dress, this hybrid style features streamlined silhouettes and performance fabrics in dresses and skirts that can easily transition from a workout to a dinner out.
- · Chunky Sneakers: Sporty footwear remains a key element, with chunky sneakers in bold colours becoming a must-have. These work with both casual and more formal outfits, offering a stylish yet comfortable look.
- · Athletic-Inspired Fabrics: Fabrics like neoprene, mesh, and moisture-wicking materials are making their way into everyday outfits, not just for the gym, but for casual outings and even office wear.



Accessories That Pop

No outfit is complete without the right accessories, and this spring-summer, statement pieces are here to stay.

- · Oversized Sunglasses: The bolder, the better. Large, dramatic frames in geometric shapes and unexpected colours are making their way to the forefront.
- Bucket Bags and Crossbody Bags: Mini bags are still on trend, but this season, expect oversized bucket bags and sleek crossbody designs, often with a mix of eco-friendly materials.
- · Jewellery: Layered and Bold: Chunky chains, layered necklaces, and bold cuffs will continue to be in demand. Look for mixed metals (gold, silver, and copper) for an eclectic, personalised look.



Footwear: Comfort Meets Style

Footwear for 2025 balances style with comfort, making sure you're both fashionable and ready to walk all day long.

- · Platform Sandals: With chunky soles, platform sandals offer height while still being comfortable to walk in. Look for styles that incorporate woven or braided straps for added texture.
- · Slip-On Mules: Mules are back with a twist - look for slip-on designs that combine leather and woven materials for both daytime and evening events.
- **Sporty Slides**: Perfect for lounging by the pool or on casual outings, sporty slides in metallic or vibrant colours are both functional and trendy.



Sustainable Swimwear

As the demand for sustainability grows, swimwear brands are rising to the challenge by offering eco-friendly options for beach goers.

- · Recycled Materials: Many swimwear brands are now making their pieces from recycled ocean plastics, re-purposed nylon, or organic cotton.
- Modest Swimwear: There's an increased focus on designs that cater to all body types and comfort levels, with chic one-pieces and cover-ups offering more options for modest swimwear.
- · Bright Colours and Patterns: Expect to see bold prints - think neon, animal prints, and tropical florals - as well as solid colours like deep greens, oranges, and blues that pop against the backdrop of the ocean.

Hair and Beauty: Effortless and Fresh

The Spring-Summer 2025 beauty look is natural and glowing, celebrating individuality while embracing relaxed, breezy styles.

- · Natural Beach Waves: Wavy, textured hair continues to be on trend, with an emphasis on beachy, lived-in styles that require minimal effort. Hair accessories like shell clips and oversized scrunchies are also making waves.
- Minimal Makeup: The no-makeup makeup look is here to stay, with lightweight foundations, tinted balms, and glowing highlighters leading the charge. Bold, graphic eyeliner in vibrant colours will be a fun statement for those who want to make a bolder beauty statement.
- Sustainable Beauty Products: As with fashion, beauty brands are focusing on eco-friendly packaging and clean ingredients. Choose products that use recyclable materials and cruelty-free formulations.

Curate Your Spring-Summer 2025 Wardrobe

Spring-Summer 2025 is all about blending style with functionality, embracing bold colours and prints, and choosing materials that are kind to the planet. With versatile silhouettes, eco-conscious choices, and the fusion of sporty and chic elements, this season offers endless opportunities to express your personal style while staying comfortable and sustainable. Whether you're dressing for a casual day out or a special event, the key is to keep things fresh, fun, and effortlessly cool.

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

MAGICAL TOY GIFT IDEAS FOR CHILDREN

A Guide To Gifting Joy And Creativity

The hunt for the perfect gift can feel like an exciting adventure in itself, but if it fills you with dread, don't worry, I'm here to help! Gift-giving isn't just about the material; it's about the joy that comes from the experience. Whether your child is at the early stages of discovery or is beginning to build their own interests, the right toys can spark lifelong passions.

The Power Of Play

When selecting a gift, consider how it nurtures creativity, learning, and growth.

Remember, the best gifts are those that make children smile, learn, and dream, while leaving them with memories that last long after the wrapping paper is gone.

From babies to 12-year-olds, there's a world of toys designed to match every developmental stage, personality, and interest. Whether you're shopping for your own children, nieces and nephews, grandchildren, godchildren, or trying to keep up with the endless invitations to school class parties, this guide is here to inspire and make your gift-giving journey a little easier.

So, whether you're looking for something classic, quirky, or just a little bit unusual, at Urban Angels, we've rounded up some imaginative gift ideas that will leave a lasting impression. And remember, you can also personalise gifts, such as adding their names to books, blankets, or even puzzles, to make them extra special!



For Babies (0-1 Year) **Sensory Delights & Soft Comforts**

When it comes to babies, toys that engage their senses are a must. But the key is to choose gifts that are safe, soft, and interactive, while also nurturing their early development.

- Musical Night Light Projector: Imagine a plush bear or bunny that projects calming lights and plays lullabies. It's the perfect sleep companion, soothing babies to dreamland.
- Baby Footprint Kit: Capture the magic of those tiny little feet with a footprint kit that allows parents to create a lasting keepsake.
- · Baby Play Mats: Cushioned mats with vibrant patterns, textures, and toys attached to encourage tummy time and early motor development.

For Toddlers (2-3 Years) **Building, Exploring, and Playing Pretend**

At this stage, toddlers are learning to explore the world around them, and gifts that encourage their curiosity, coordination, and imaginative play are essential.

- Balance Bike: A bike without pedals that helps toddlers learn balance before they transition to a regular bike.
- · Grow Your Own Dino Kit: A kit where children can "grow" their own dinosaur model by placing it in water and watching it expand.
- Shape Sorters: Toys that challenge children to match shapes to the correct holes, push buttons, and use keys to unlock small doors, all aiding early cognitive development.
- Interactive Plush Toys: Soft toys that make sounds or talk/walk when pressed.

For Preschoolers (3-4 Years) **Creativity and Imagination Unleashed**

Preschoolers are at the age where their imaginations are boundless, and toys that tap into their creativity, whether through art, building, or storytelling, are the perfect choice.

- · Mini Sensory Garden: A little garden kit with plants or flowers that children can care for themselves, promoting responsibility and nature exploration.
- Wooden Puzzle with Hidden Compartments: A puzzle that has secret compartments inside, making it a game and a surprise when they solve it.
- · Pretend Play Sets: Kitchen sets, doctor kits, or tool sets to encourage imaginative role-play.
- · Rocket Ship Bed Tent/Pop-Up Tent or Tippee: A tent that attaches to the child's bed, turning it into a rocket ship/space capsule/princess castle for imaginative play.



At this age, children are becoming more independent but they still love toys that stimulate their minds and bodies. Board games, puzzles, and STEM kits are great options for fostering both fun and learning.

- Playdough Sets: Playdough with cutters, moulds and tools to create shapes and figures.
- · STEM Kits: Simple science or engineering kits, like building a rocket or growing crystals.
- · Shadow Puppet Theatre Kit: A DIY kit that lets children create their own shadow puppet shows using a cardboard theatre and cut-out figures.
- Build-Your-Own Kite Kit: A DIY kite-building kit that includes materials for children to construct and personalise their own kite before taking it outside.



For Those Transitioning from Reception Class at School (5-6 Years)

Learning New Experiences

At this age, children are eager to explore the world around them, ask questions, and dive into new learning experiences. They're honing their fine and gross motor skills, improving their language abilities, and becoming more independent in their thinking.

- Toy Laptop: Who doesn't like to feel important? Many now come with maths games, language labs, spellings, and creative studio apps.
- · Robot Building Kit: A simple robot kit that allows them to build their own moving robot. It can be fun and teach them basic STEM concepts in an engaging way.
- · A 'Time Capsule' Kit: A fun way to create memories. A kit that lets them write down their favourite things, wishes, and memories to put in a time capsule they can open in the future.
- Interactive Globe with Augmented Reality: A globe that comes to life when paired with a smartphone app, providing interactive facts, games, and 3D views of different countries.



For School-Aged Children (6-8 Years) **Building, Crafting, and Exploring**

As children grow, they crave more complex challenges. They begin to develop hobbies and interests, and gifts that cater to these emerging passions can nurture their growth in exciting ways.

- Outdoor Sports Equipment: A soccer ball and goal or bounce back net for solo play, basketball and hoop, or a 'counting' jump rope to get active.
- · Craft Kits: Bead-making kits, friendship bracelet kits, felting kits, doll sewing kits, or knitting sets to engage in hands-on creativity.
- · Outdoor Adventure Kit: A kit with items like a magnifying glass, compass, binoculars, and a bug-catching kit, encouraging kids to explore nature.
- · Build Your Own Soap Kit / Science Kit: A kit that lets kids create and design their own soap shapes, colours, and scents for a hands-on bathtime experience. Or a more advanced science kit, allowing for fun and safe indoor experiments.

For Tweens (8-10 Years) **Challenges and New Experiences**

As children enter their 'tween' years, they begin to look for gifts that challenge them. Whether they are diving into tech or taking their first steps in crafting, this age group thrives on novelty and complexity.

- DIY Terrarium Kit: A kit where kids can build their own miniature garden in a glass container, complete with small plants, rocks, and figurines.
- · Solar-Powered Car Kit: A kit that lets kids build and power a car using only solar energy, teaching them about renewable energy.
- · Invisible Ink Pen & Secret Notebook: A set of pens that write in invisible ink, only revealing the writing under a UV light. Perfect for secret messages or keeping a private diary.
- · Coding Robot: A programmable robot that allows kids to learn the basics of coding in a hands-on, interactive way. It's a great introduction to tech and STEM concepts.



And Finally, For 10-12 Year Olds **Developing Interests & Independence**

When shopping for 10-12-year-olds, it's all about finding gifts that align with their developing interests, curiosity, and growing independence. At this age, children are often more engaged with specific hobbies and are ready for more challenging activities that allow them to explore their creativity and skills. Here are some unique and thoughtful gift ideas that will spark their imagination and keep them engaged:

- · Metal Detector: Uncover hidden treasures. Perfect for outdoor exploration, allowing young treasure hunters to search for coins, jewellery, or other metallic objects in the garden, at the beach, or in the park. A metal detector sparks curiosity and encourages exploration, all while teaching children the basics of science and technology.
- · Personalised Jewellery-Making Kit: A kit that lets them design and create their own jewellery. They can experiment with different beads, threads, and charms, making this a creative and personal gift.
- · Instant Camera: An instant camera like a Polaroid, perfect for capturing moments and memories. They can start their own photography project, and it encourages creativity while making memories tangible.
- · Karaoke Machine: A fun karaoke machine with built-in songs and microphones. It's a great way to encourage self-expression and can be a hit at parties and family gatherings.





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

A mortgage market overview

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

The bigger picture

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

A proven track record

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

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



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CHESHIRE PROPERTY

with Stephenson Browne



This edition we are pleased to feature a very unique property on the market now.





Warrington Road, Mere, Knutsford **WA16 OPZ**

Offers over £650,000

Impressive 1,456sqft home which is part of an exclusive, gated development of just four homes built in 2021.

The ground floor boasts a versatile, open-plan layout with underfloor heating throughout. The stand out feature is the impressive kitchen/ dining/family room offering a large kitchen island with breakfast bar, a range of integral appliances, log-burner effect fire and bi-fold doors opening to the garden for seamless indoor-outdoor living.

Upstairs, there are three spacious double bedrooms, with the principal bedroom featuring a bespoke media unit along with its own en-suite shower room. The luxurious family bathroom is fitted with a three-piece suite. The landing space offers built-in storage for added convenience.

The property is accessed through a private gate, leading to the courtyard with secure parking for two cars right in front of the home. The south facing rear garden enjoys sunlight throughout the day, featuring a charming patio, lawn, and excellent privacy.







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...

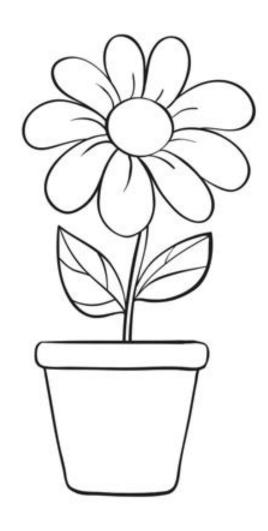


Have you got the book?

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!



Flowers Beach **Sunshine** Нарру

Summer Holiday

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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SJP Approved 30/4/2025