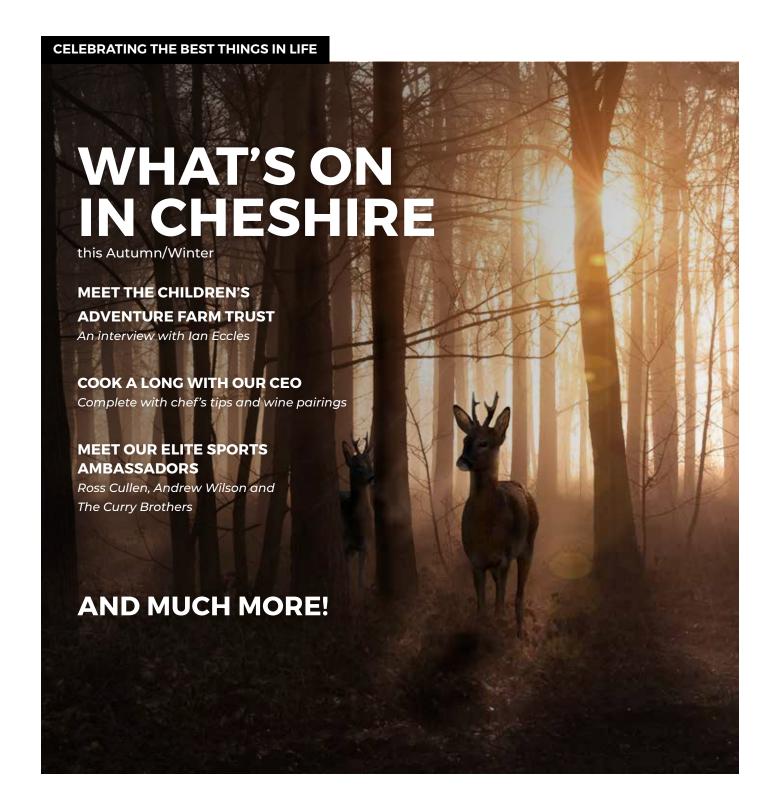
ISSUE 5 2025 franklyn.co.uk

FRANKLYN MACAZINE

FOR WHAT MATTERS



The Summer Swing is back and better than ever... Golf, Glamour & Giving, in the true Franklyn spirit. FRANKLYN PRESENTS THE **SUMMER SWING** Save the date... Friday 10th July 2026 EST 1960 THE BELFRY HOTEL & RESORT Register your interest today at franklyn.co.uk

For What Matters

Issue 5: 2025

Hello

As the year draws to a close and the winter season settles in, I'm delighted to welcome you to this latest edition of Franklyn Magazine.

In these pages we shine a light on the people and causes that make our Franklyn community so special. You'll meet our long-serving adviser Liam Danaher and hear directly from two of his long-standing clients, the type of experiences and stories we are always inspired by. We're also proud to celebrate the incredible work of the Children's Adventure Farm Trust, a charity I am personally honoured to support.

This edition also introduces the Franklyn Elite Sport Ambassadors programme, an exciting new chapter in our commitment to supporting sport at every level. And of course, we look back on a busy summer where both our golf day and football match not only raised vital charitable funds but brought us all together in true Franklyn spirit.

On a lighter note, I invite you into my kitchen for a festive cooking masterclass. I'll admit I'm far better at balancing budgets than balancing saucepans, but I promise it's all in good fun.

As always, thank you for your continued trust and support. Please remember, if you need advice or simply a reassuring conversation, our team is always here. Wishing you and your loved ones a warm and joyful winter.



Andrew Chatterton CEO, Franklyn

Andy

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Franklyn Fox

One for the kids, no adults allowed!





TATTON PARK YULETIDE: A GLITTERING WINTER ADVENTURE

15 Nov - 23 Dec 2025

Step into a dazzling world of folklore, festive customs, and whimsical winter tales at Tatton Park Gardens. Wander along an enchanting illuminated trail filled with performances, puppetry, and shimmering lights. Enjoy live folk music and traditional storytelling in a truly magical seasonal experience.

Location

Tatton Park, Knutsford, WA16 6QN

01625 374400 tatton@cheshireeast.gov.uk www.tattonpark.org.uk

JODRELL BANK ASTRO NIGHT: KIDS

22 Nov 2025 31 Jan 2026 7 Mar 2026 (18:00 - 20:00)

Ignite your child's curiosity with an evening under the stars. Explore the planets, constellations, and wonders of the night sky through hands-on experiences at Jodrell Bank.

Location

Jodrell Bank Centre for Engagement, Macclesfield, SK11 9DW

01477 571766 jodrellbank@manchester.ac.uk www.jodrellbank.net



CHRISTMAS AT DUNHAM MASSEY

14 Nov 2025 - 3 Jan 2026

Experience one of the UK's most magical illuminated trails, as Dunham Massey is transformed into a glowing wonderland. Expect stunning new light installations, festive food, and even a special visit from Father Christmas.

Location

Dunham Massey, Altrincham, WA14 4SJ

0161 941 1025 dunhammassey@nationaltrust.org.uk www.nationaltrust.org.uk/dunham-massey



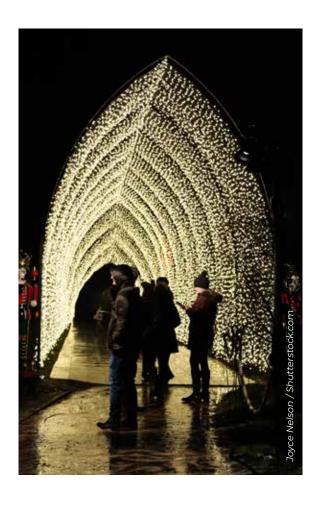
6-7 Dec 2025

Celebrate the season with a vibrant programme of tribal drumming, yoga, cold water immersion, sound healing, ecstatic dance, and more. A transformative community festival to close the year in style.

Location

The Farm Club, Knutsford, WA16 OLG

info@thefarmclub.co.uk www.thefarmclub.co.uk





KNUTSFORD CHRISTMAS MARKET

29 - 30 Nov 2025

Over 120 stalls fill the town centre with festive cheer, offering crafts, gifts, food, and mulled wine. With live entertainment and a Park & Ride shuttle, it's the perfect way to begin your Christmas season.

Location

Princess Street, Knutsford, WA16 6BW

www.knutsfordtowncouncil.gov.uk

CHESTER ZOO LANTERNS AND LIGHT

13 Nov 2025 - 3 Jan 2026 (16:30 - 20:00)

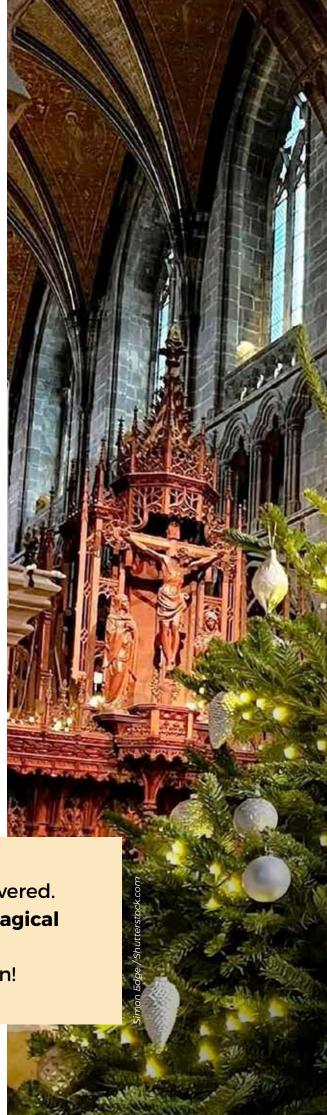
Chester Zoo transforms after dark into a spectacular wonderland of lights, colours, and sound. Expect immersive installations, glowing trails, animal puppets, festive food, and fairground rides, an unmissable family tradition.

Location

Chester Zoo, Upton-by-Chester, Chester, CH2 1LH

01244 380280 www.chesterzoo.org

> That's your festive calendar covered. Lights, music, markets, and magical adventures await across Cheshire this season!









Crisp Air, Cozy Views

When winter's chill settles over Cheshire, the county's landscapes transform into a frosted wonderland. Perfect for bracing walks, quiet reflection, and big lungfuls of crisp, fresh air. Whether you're a gentle stroller or a seasoned rambler, there's a trail to suit every pace.

Wrap up warm and discover some of Cheshire's finest winter walks.



THE SANDSTONE TRAIL

Stretching 34 miles from Frodsham to Whitchurch, this classic Cheshire route takes on a new drama in winter. Crisp skies and muted tones frame panoramic views over the Cheshire Plain and Mersey Estuary. For a shorter wander, try the section between Helsby and Beeston, where rolling hills and woodland paths reward walkers with breathtaking vistas.

DELAMERE FOREST

Cheshire's largest woodland is a firm winter favourite. Beneath a dusting of frost or snow, towering pines and ancient oaks create a magical canopy. Well-marked trails range from leisurely loops to more challenging hikes, and the forest cafés are perfect for warming up with a hot chocolate. Keep an eye out for animal tracks in the snow and the shimmering beauty of frost-tipped leaves.

NESS BOTANIC GARDENS

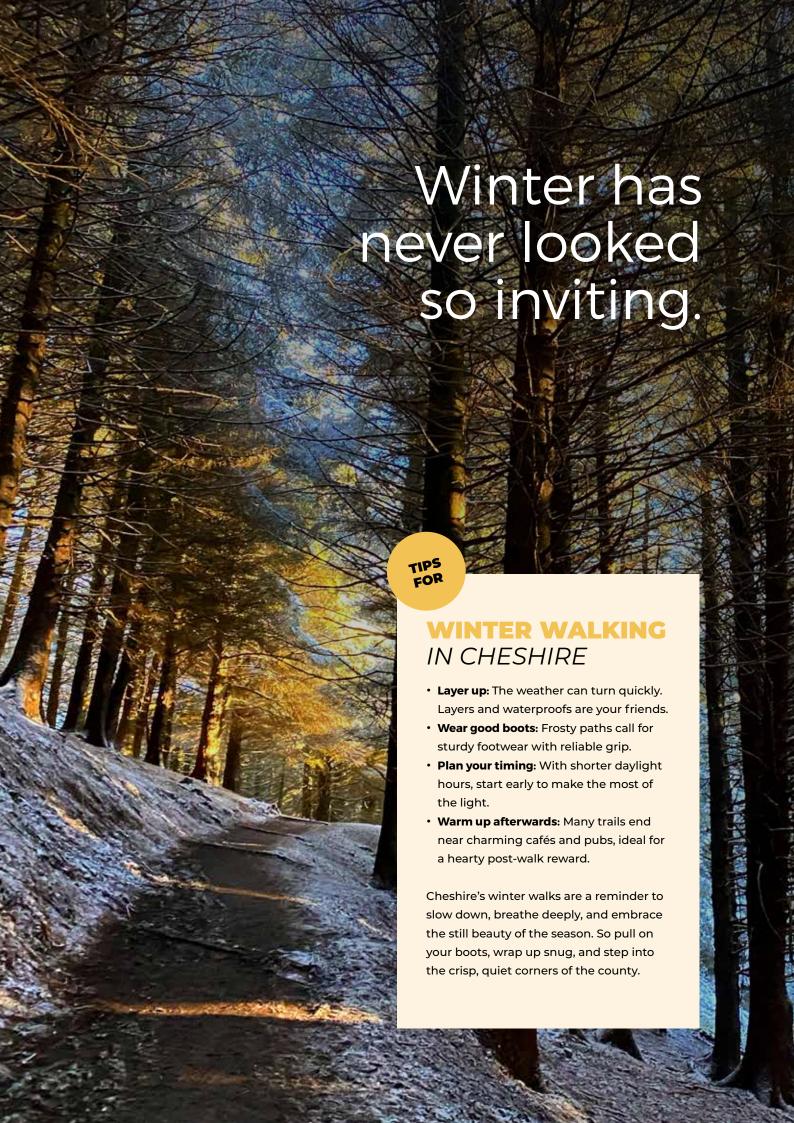
Winter reveals a different kind of beauty at Ness, just south of Chester. Evergreen collections, frost-dusted glasshouses, and fragrant winter-flowering shrubs offer surprising colour and atmosphere. Wander winding paths with sweeping views of the Dee Estuary, before retreating to the cosy café for a seasonal treat.

TATTON PARK

A walk steeped in history and natural beauty. Tatton Park's sweeping deer park, frosty lawns, and stately mansion make a stunning winter backdrop. The walled gardens provide sheltered corners for a peaceful pause, while early mornings often reveal glittering frost across the landscape. Round off your visit with a stop at the farm shop or a steaming drink in the café.

MACCLESFIELD FOREST

For those craving something wilder, Macclesfield Forest, set on the edge of the Peak District, offers solitude and striking scenery. Snow-dusted pines, rushing streams, and the mirror-like Lamaload Reservoir make for dramatic photo opportunities. This is Cheshire at its most raw and invigorating.





FRESH, LOCAL AND FULL OF CHARM

Cheshire is blessed with some of the best farm shops in the country, each offering its own blend of fresh produce, artisan flavours, and countryside charm. From family-run favourites to hidden gems, these destinations are more than just places to shop, they're experiences to savour.



The Hollies Farm Shop, Little Budworth

A true Cheshire institution, The Hollies has been family-run since 1959 and has grown into one of the county's most loved destinations. Here you'll find a full butchery, artisan cheeses, and produce from more than 70 local suppliers. Beyond the farm shop, there's The Barn for homewares and gifts, cafés for hearty bites, and even luxury forest lodges with private hot tubs for those who want to make a getaway of it.

The Lambing Shed, Knutsford

On the outskirts of Knutsford, The Lambing Shed combines farm-to-fork produce with awardwinning flair. Known for its home-reared beef and lamb, alongside goods from over 40 regional suppliers, the shop and café are a celebration of Cheshire farming at its best. Whether you're picking up supplies or enjoying a relaxed brunch, it's a warm and welcoming stop.

Ginger & Pickles,

Nantwich, Tarporley & Byley

This family-run tearoom and café chain has been delighting locals since 2004. Famous for its indulgent afternoon teas, generously filled sandwiches, and cakes baked fresh every day, Ginger & Pickles offers something sweet in every setting. Each location has its own character, from Georgian elegance in Tarporley to a rustic farm shop vibe in Byley.



Longmans Farm Shop & Café, Nantwich

Just outside Nantwich in Aston, Longmans is a friendly, community-driven farm shop run by Andrew and Annie. Packed with seasonal fruit and veg, locally reared meats, and artisan cheeses, it's also home to a café that serves hearty meals and homemade treats. A true hidden gem for those who value quality and personal service.

Brook House Farm Shop.

Mottram St Andrew

Nestled in the Cheshire countryside near Macclesfield, Brook House Farm Shop is run by the fourth generation of the Sidebottom family. With grass-fed beef, lamb and pork raised on-site, their butchery and deli counters are brimming with homemade pies, sausage rolls and guiches. The café celebrates the seasons with dishes made from their own produce, alongside locally baked cakes and ice creams.



Goostrey Home & Leisure, Cranage

More than just a farm shop, Goostrey Home & Leisure is a destination in itself. Set just off the A50 between Knutsford and Holmes Chapel, it combines a large food hall stocked with fresh local produce and artisan treats with a wide range of homewares, gifts, plants and accessories. The welcoming tea room serves homemade cakes and lunches, with outdoor seating for sunny days and a play area for families. It's a place to shop, relax, and enjoy a slice of Cheshire countryside life.

Why We Love Cheshire's Farm Shops

Each of these farm shops celebrates the best of local produce and warm hospitality. Whether you're picking up everyday essentials, browsing gifts, or settling in for a cosy café lunch, they offer more than convenience. They're a chance to connect with the land, the seasons, and the people behind the food.



SUPPORTING GREAT CAUSES

introducing



The Children's **Adventure Farm Trust**



An interview with Ian Eccles, CEO

Children's Adventure Farm Trust: how it began and how it's evolved over the years?

The idea for CAFT dates back to the mid 1980s. The charity bought its site in 1989 and welcomed the first children in 1992. Early on it ran like a summer camp for six weeks. Today it is open all year. We still offer residential breaks, but most visits are now family days and special events at times that work for people. Easter and Christmas are big for us.

We also run a small summer festival. The aim has not changed. Children who face difficult circumstances can come and have ordinary, enjoyable experiences in a place that feels safe and easy.

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

We create a space where childhood feels possible. Families who visit are all different. Some needs are visible. Others are not. There are young carers. There are children with medical needs and children who find busy public places hard. Anxiety is more common. We set the site up so it is welcoming and non-judgemental. Staff and volunteers focus on making the day simple, calm and accessible.

How do you support young people and families specifically? Any programmes or partnerships you are proud of?

If one child is eligible under our criteria, the whole family can come. That matters. Siblings often miss out elsewhere. Here they can join in.

We also run Forest School programmes with schools over six weeks. We plan those with teachers so the activities build the skills they want to see back in class. We host local support groups too, so families can meet in a setting that works for their children.

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

Families choose their own day. Some spend most of their time with the animals. Others prefer the woodland and free play. Our activities are set up so they work at different levels. If a child wants to repeat one thing for a long time, that is fine. Officially we support children up to and including 17. We know some needs are supported to 25. We handle that carefully and within safeguarding rules. Our constitution covers the North West and its bordering areas. Being near the M56 means a large catchment is within about 30 minutes.



Can you share a moment that reflects CAFT's spirit?

A family told us their son had never spoken outside the home. By the end of the day he was laughing and calling the animals by name. It was a small change, but it meant a lot to them.

How do you see CAFT growing or evolving over the next few years?

We have a five year plan. We want to reach more children while keeping the site calm and manageable. That includes refreshing the play

area so it matches the needs we see, continuing to improve the woodland for free play, and using our space better across the week and seasons. We will keep offering the site to partner charities and support groups. We are also launching a free membership scheme so families, volunteers and supporters can have a say in how we run.

How do families find you, and how can people help?

People hear about us through schools, hospitals, other charities, social media and word of mouth. Booking is kept simple. We do not receive statutory funding. Everything is funded by donations and supported by volunteers. We have around 30 paid staff across full time, part time and casual roles so we can open seven days a week. We also have hundreds of volunteers and we treat them as part of the team.

Support can be practical. A family day visit costs us £12 for the whole family. That makes it easy to see the impact of a gift. Businesses can fundraise, volunteer on site, and host family days with us. We try to build ongoing relationships so supporters can see where their time and money are being used and feel part of what we are doing.

What is the one thing you want people to feel when they think about CAFT?

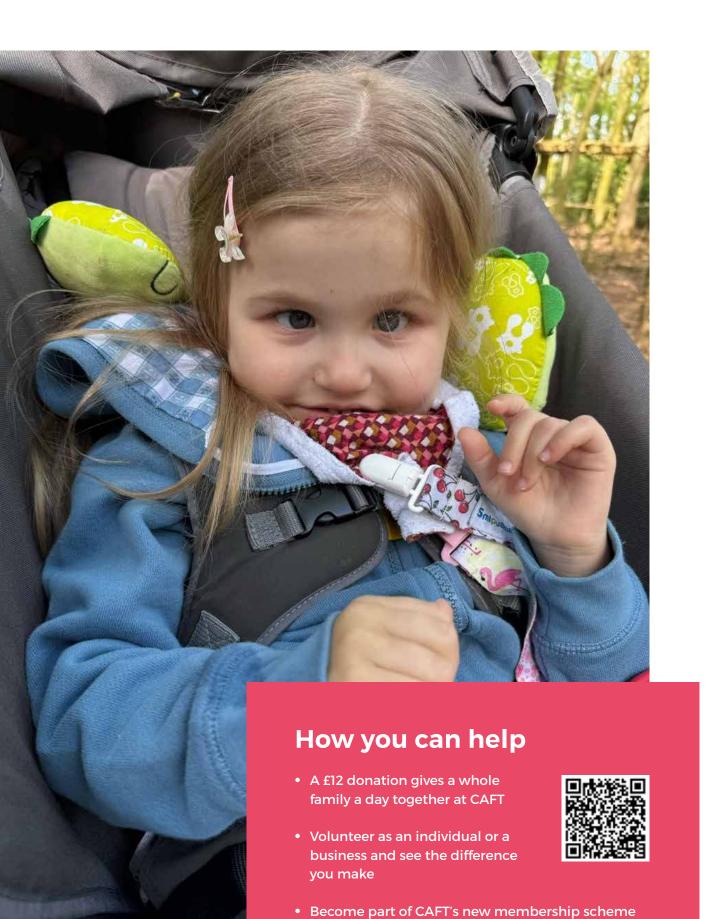
That it belongs to them. We can only do what we do because of the staff, the volunteers, the families, the people who donate and the businesses who support us. Everyone has a part to play. We do not just need money, we need involvement. That is why the membership scheme matters. It gives people the chance to feel connected and to help shape what comes next.



By the numbers

- In 2025 CAFT will welcome over 21,700 children
- 1,360 children will enjoy a residential break, often their first ever holiday
- 15,462 children will join for day visits filled with freedom and fun
- 1,200 will take part in All Out Adventure, building resilience and confidence
- 3,700 children will celebrate Christmas at CAFT in a place where everyone belongs
- The five year strategy aims to reach 150,000 children by 2030





and have a voice in shaping the future confidence

Key Events & Programmes

Family Fun Days

Held throughout the year, giving families the chance to enjoy the site together.



Summer Festival

A mini summer festival with music, play, and inclusive activities.



Christmas Family Fun Days

Festive activities with decorations, food, and play for all ages.



Easter Family Fun Days

Special spring events with seasonal activities and play.





Forest School Programme

Structured 6-week blocks for schools and groups, focused on outdoor learning and confidence building.



school learning.

Residential Visits

Overnight or multiday experiences for groups of children, especially schools, young carers, and support groups.



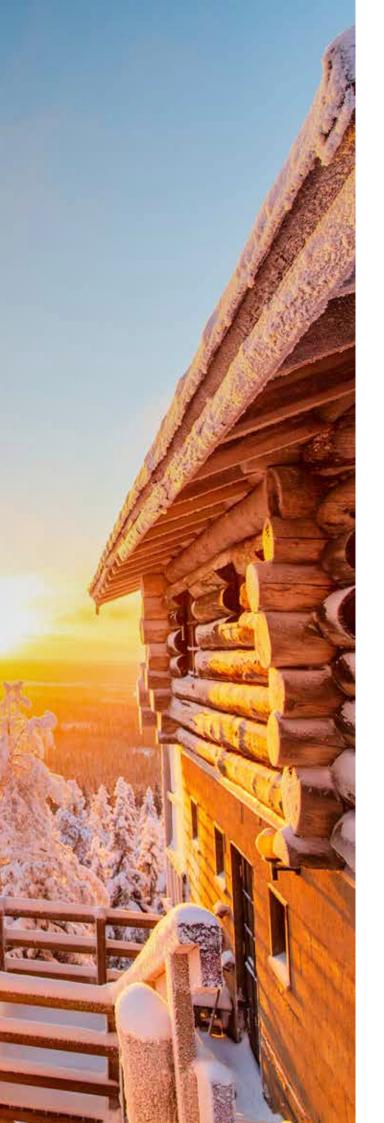
Partnership Events

Hosting other charities and support groups for meet-ups.

The site also welcomes corporate volunteering days and fundraising events which, while not child-facing, support the sustainability of the charity.

Where Christmas Dreams Come True







My name is Melissa, and I'm 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.

There are few places in the world where Christmas feels quite as magical as it does in Lapland. For families, a trip to Finland's Arctic North to see Father Christmas isn't just a holiday, it's a memory that lasts forever.

Cosy Evenings in the Arctic

After days of adventure in the snow, evenings in Lapland carried their own quiet magic. Our log cabin welcomed us with a crackling fireplace and a private sauna, the perfect way to warm up after a day outdoors. The children built snowmen just outside, their laughter echoing under the starlit Arctic sky, while we sipped hot chocolate and watched the northern lights dance above.

Accommodation in Lapland is as enchanting as the activities. From traditional log cabins with roaring fires to glass-roofed igloos designed for stargazing, there is something for every taste. Hotels are also available if you prefer all the comforts of modern hospitality.

Arrival in a Winter Wonderland

From the moment our family set off last December, the festive magic began. We travelled with Canterbury Travel, and even at Manchester Airport the excitement was palpable. Elves greeted us with chocolates and carols, while the cabin crew kept spirits high with games throughout the flight. As we approached Lapland, the pilot announced that reindeer had attached themselves to the front of the plane to pull us in to land. It was a moment of pure Christmas wonder that set the tone for the whole trip.

Over the course of three days, we experienced everything you could wish for in a snowy storybook setting: reindeer rides, snowmobiling, husky safaris, snowball fights, and of course, the highlight of it all, meeting Father Christmas himself.



WKeerati / Shutterstock.com



A Once-in-a-Lifetime Experience

The combination of Arctic landscapes, festive traditions, and the sheer excitement of meeting Santa in his homeland creates an atmosphere unlike anywhere else. For children, it is the ultimate Christmas dream. For parents, it is a chance to relive childhood wonder right alongside them. It is hard to imagine a holiday more joyful, more memorable, or more magical.

Who to Book With

I am fortunate to have direct contracts with trusted Lapland specialists such as Canterbury Travel, TUI, Not in the Guidebook, Inghams, and more. After talking through what matters most to you, whether that is the number of nights, the type of accommodation, or the balance of activities, I will recommend the perfect trip and take care of every detail so you can simply relax and look forward to the magic.

If Lapland is on your Christmas wish list, let's make it happen. It truly is the experience of a lifetime.



DiegoMariottini / Shutterstock.com



memories that still make us smile.



a Magical Lapland Trip

Pack for the cold

Temperatures can drop well below zero. Layering is key: thermal base layers, insulated gloves, woolly hats, and waterproof outerwear. Most tour operators provide snow suits and boots, but warm socks and base layers are essential.



December dates sell out quickly, especially for family packages that include Father Christmas experiences. Booking a year ahead gives you the best choice of flights and accommodation.

Balance the activities

Reindeer rides, husky safaris, snowmobiling, and tobogganing are all must-dos, but leave downtime for snow play and cosy cabin evenings. Children love the simple moments just as much as the headline adventures.

Be prepared for early nights

In December daylight hours are short, with only a few hours of sun each day. It adds to the magic, but it's good to know in advance.

Don't miss the Northern Lights

January and February bring the highest chance of seeing the aurora. Keep your eyes on the skies and be ready to head outside when the forecast is promising.







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

4 01270 917 980 **** 07928 436 727

melissa.colling@travelcounsellors.com







Liam Danaher has been a key part of the Franklyn team for nearly a decade, helping clients navigate the often complex world of financial advice. We sat down with Liam to talk about his unexpected path into the industry, the evolution of his role, family life, and what success means to him now.

Let's start with your background. How did you first get into financial advice?

I originally trained to be a solicitor. I went through law college and completed the LPC, but when I came out the other side, I wasn't completely sold on pursuing a legal career. My dad, who had been a financial adviser, suggested I look into that route instead. There was some crossover from my law training, particularly in areas like inheritance tax planning, wills and probate, and he felt the work might suit me.

I started working at Nationwide Building Society, opening accounts and helping customers with credit cards, while studying for my financial qualifications in the evenings. Eventually, I moved into a financial adviser role and spent a few years there before deciding I wanted something more open and less restricted in terms of advice.



Is that when you joined Franklyn?

Yes. I spoke to a few firms at the time and one of them was Franklyn. I had an interview with Andy, which was memorable! It was more of a long and informal conversation where he threw out some unexpected questions and ideas. But what really stuck with me was the way he described how he delivers advice visually, using a whiteboard to explain complex concepts clearly. That approach really resonated with me. I knew straight away that it was the kind of place I wanted to build my career. I joined in 2016 and I've been here ever since.

How much has changed since you joined?

Quite a lot. The business has grown significantly. When I started, it was a much smaller team. Over time, we've brought in new people, adapted to regulation changes and refined the way we work. That said, our core principles have remained consistent. We've always been focused on delivering high-quality advice and looking after clients properly, and that hasn't changed.



What does a typical week look like for you?

We try to keep Tuesdays to Thursdays as our client-facing days, whether that's in person or via Zoom or Teams. Before Covid, everything was face-to-face, but now we're able to have more frequent check-ins and keep things flexible, which our clients appreciate.

I also spend time supporting the sports side of our business. I'm one of the main contacts for our work with Sale Sharks, so I'm regularly up at Carrington and involved in their business club and networking events. That gives us a great opportunity to connect with new people, both from the sports world and local business community.

What does home life look like for you?

It's quite full-on! At home, it's myself, my partner Emma, our two daughters Rosie and Poppy, and our dog Neville. Rosie is four and starting school soon, and Poppy turns two in October. Life is busy, but it's great.

We hear it's a big year for you personally too?

Yes, a big year for me and my partner Emma as we are finally getting married in October! We got engaged in 2019 just before Covid, then life took over. The pandemic delayed things, then we had our first daughter, then the second, so the wedding kept getting pushed back. This year we just said, let's go for it and get it done.

How do you spend your time outside of work?

Weekends are mostly spent with the girls. It's a lot of swimming lessons, ballet classes and soon gymnastics. I used to play football and cricket, but those days are long gone. My weekends now are basically being a taxi driver. That said, I still manage to play golf through work. We're involved in a lot of golf days and networking events, so I get to enjoy it midweek when time allows.

Back to your profession - what advice would you give a younger financial adviser just starting out?

Make the most of those early years before life gets more complicated. When you don't have as many responsibilities, say yes to everything. Go to events, meet people, put in the hours. That's the time to build your network and learn as much as you can.

One of the best bits of advice I got early on was to focus on the inputs, not the outputs. You can't control the outcomes, but you can control your behaviour and effort. If you consistently do the right things, the results will come.

How has your definition of success changed over time?

At first, I probably saw success as building financial security and a comfortable lifestyle. Now, it's more about having the freedom to make choices. Whether that's spending time with my family, doing a job I enjoy or just having flexibility in how I live, choice is everything. That's what success looks like to me now.

You work with a wide range of clients. Do you find yourself adapting your approach depending on who you're dealing with?

Definitely. Most people want similar outcomes - financial security, a good retirement, planning for their future - but how we get there and how we communicate really depends on the individual. Everyone has different experiences and perspectives.

You do have to adapt your communication style depending on the client. Some prefer detailed technical breakdowns, others just want to talk about their goals in a more informal way. That's what keeps the job interesting, getting to know people and understanding what matters to them.

What do you enjoy most about your job?

Spending time with clients, without a doubt. If I could hand off all the admin, I'd be happy. What I enjoy is sitting down with people, listening to their stories and working out what they need. You learn so much from clients — their experiences, their worries, their hopes for the future.

A client said to me recently, "I think differently about retirement because both my parents passed away young." That shapes how we build their plan. Those conversations are what make this job feel meaningful.



Let's talk about life in the local area. Where do you like to go when you're not working?

We're based in Congleton and tend to stay quite local. We love Tatton Park in Knutsford for walks and getting out with the girls and our dog. I'm good friends with Joe from Beartown Brewery, so if I can fit in a trip there as well, that's a bonus. Our go-to place for food is The Market Quarter. It's relaxed, has great variety and works really well for families.

What industry changes are you keeping an eye on right now?

Consumer Duty has been a big change and we're still waiting to see what the long-term impact will be. Hopefully it helps make advice more accessible, but there's a chance it could do the opposite too.

More broadly, I think financial advice is becoming more necessary than ever. Tax rules and regulations are changing constantly and people are finding it harder to navigate everything on their own.

Al has also been a big positive. We're already using it to reduce admin tasks like note-taking and meeting summaries. That gives us more time to focus on what matters; talking to clients and delivering real value.

Over the next five to ten years, I think AI will continue to reshape how we work, but the demand for advice is only going to grow.

QUICK FIRE ROUND

- Q Favourite films?
- A That's tough, I'd say The Godfather, The Blues Brothers, any of the Harry Potter films, oh and Ferris Bueller's Day Off!
- Q Time machine past or future?
- A Future.
- Q Favourite golf course?
- A Wallasey.
- Q Historical figure you'd like to have dinner with?
- A Steve McQueen. I reckon he had an interesting life.
- Q Favourite local food spot?
- A The Market Quarter. It works for everyone and has great variety.



By understanding what's important to you, we create a financial plan as unique as your ambitions. Whether you are a parent, new homeowner, business owner, athlete, or planning for retirement, we are here to help you build the future you want.

FRANKLYN

franklyn.co.uk 01260 291825





From early career pivots to family life and financial leadership, Liam Danaher brings energy, insight and empathy to everything he does. Whether he's helping a client plan their retirement or chatting over coffee at a local business event, he's clearly passionate about

building meaningful connections and keeping advice personal.

If you would like to reach out for any financial advice you can email Liam at Liam.Danaher@sjpp.co.uk.

FRANKLYN

CLIENT STORIES

IN THIS EDITION

George Rogers

A CONVERSATION WITH

George Rogers

Can you tell us a bit about your background and what you do day to day?

I work for a cybersecurity business as part of our Go-To-Market team, which essentially focuses on revenue generating activities and maintaining and developing client relationships.

I first joined the company when it was a small start-up in Manchester, and over the years, it's grown through into a business of over 2,000 employees.

What first inspired you to get into your line of work or industry?

Honestly, it was completely accidental. I graduated from university in Sheffield in 2010 and I stumbled across the business by chance. A recruitment company placed me in the start-up back in 2011, and I've been in this world ever since. It turned out to be a great fit – my colleagues are great, and I'm naturally a people person, so this line of work allows me to build relationships, collaborate with others, and engage with my clients every day. It's fast paced and I can't see myself doing anything else.



Franklyn are approachable, reliable, and genuinely interested in helping their clients succeed

What does life outside of work look like for you any hobbies or passions?

Outside of work, I love spending time with my family and friends. I live in Chester with my wife and our two-year-old son. We love to travel, especially family sailing holidays. We're renovating a house and so balancing family life, home projects, and work definitely takes up the vast majority of my time, but I wouldn't have it any other way. When I do find some downtime, I enjoy training at our local gym and playing golf.

If you could describe yourself in three words, what would they be?

If I had to sum myself up in three words, and I think my wife would agree, I'd say "can't sit still." I'm always on the go.

How did you first come across Franklyn?

I was introduced to Franklyn through my a colleague of mine and mutual friend of Liam. Liam and I got on really well from the outset and we've developed a really solid relationship over the last few years.

How would you describe your experience with Franklyn so far?

It's been excellent. When Liam and I met. I had no experience in this area, so guidance and education was a big plus point for me. Liam guides me through strategies and tactics based on my desired outcomes and given I'm quite short on spare time, he does a great job of managing the day to day with me and is always available if I need advice of support with things that come up.

What aspects of their service do you find most valuable?

Liam takes time to understand my short term and long term goals. Its hard to balance sometimes with short term needs like house renovations and getting married with long term investment strategies. We have a plan and we stick to it. Liam is always available for ad hoc calls, which I often ask of him, and offers lots of thought leadership.

Would you recommend Franklyn to others - and if so, why?

Absolutely, yes. I'd recommend Franklyn to anyone looking for a financial partner they can trust. They're approachable, reliable, and genuinely interested in helping their clients succeed.

If you could sum up Franklyn (or your adviser) in three words, what would they be?

I find Liam to be a great guide. He's knowledgeable and always supportive.

What's the best piece of financial or life advice you've ever received?

The best advice I've ever been given was 'To play the long game, what's the rush value Incremental, compounded growth over prolonged period of time.'

QUICK FIRE ROUND

- Q Where is your favourite place in the world, and why?
- A My favourite place in the world is Greece, specifically the Ionian Islands. We love the people, the food, it's a wonderful place.
- Q What's your favourite cuisine or go-to comfort meal?
- A BBQ, or Greek!
- Q If you could go back in time, what advice would you give your younger self?
- A I'd tell myself to learn to play golf, it's very expensive to learn later in life!
- Q What's a dream goal or experience still on your bucket list?
- A An extended sailing trip I've always loved the idea of sailing to, and around the med.

Introducing the

FRANKLYN ELITE SPORTS AMBASSADORS

Intro by Will Cliff, Head of Franklyn Elite Sports

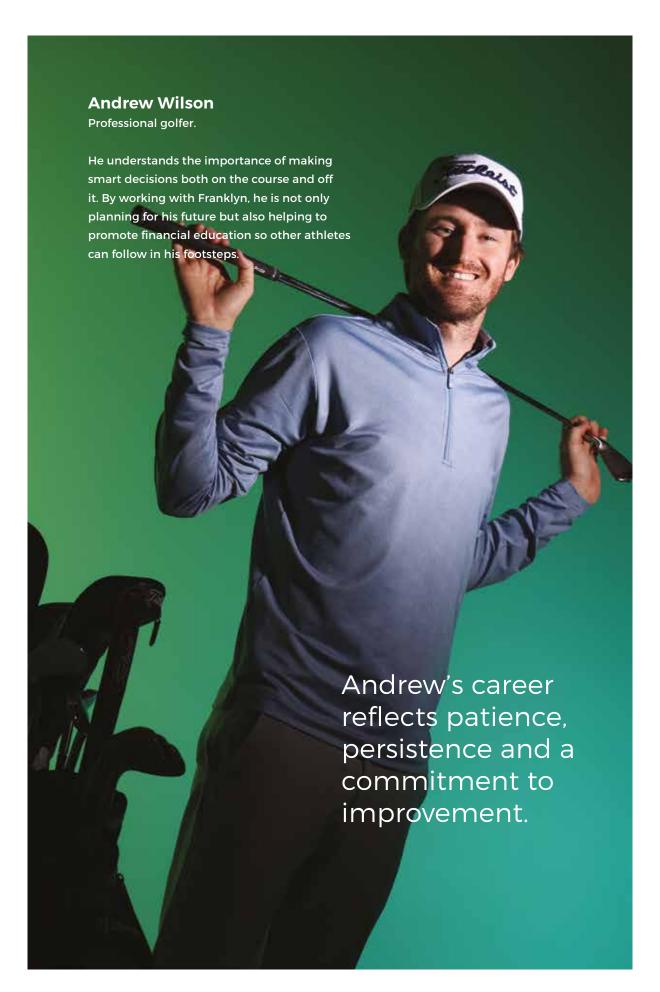
"At Franklyn, our mission is to stand alongside elite athletes, not only in their moments of success but in every stage of their journey. Sport is full of dedication, sacrifice and triumph, but it also comes with challenges around money, planning for the future and adapting to life after competition.

Through our ambassadors programme we will deliver financial education and guidance to help athletes make confident decisions with their money. Just as importantly, our ambassadors play a vital role in the community, sharing their experiences, inspiring the next generation and telling their stories of resilience and achievement.

Let me introduce them."













In the UK, IHT is usually charged at 40% on the part of an estate above the tax-free threshold of £325,000. For homeowners, there is an additional allowance (the residence nil-rate band) of up to £175,000 when leaving a main home to direct descendants. These are the headline rules, but the reality is that every family situation is unique. Property values, business ownership, family structures, or even lifetime gifts can all affect how much tax may eventually be due.

It's also important to stay up to date with changes. For example, recent updates to Business Property Relief (BPR) and Agricultural Property Relief (APR) mean that eligibility for farms and business assets has tightened. This highlights why reviews are so crucial. Assets that might once have been sheltered from Inheritance Tax may not be in future, and forward planning ensures families don't get caught out.

That's why planning ahead matters. At Franklyn, I work with families across generations to create strategies that make the most of allowances and exemptions while reflecting their values and wishes. Sometimes that means setting up trusts, sometimes it's restructuring ownership of a business or farm, and often it's simply making sure all the details are right.

For me, the most rewarding part is seeing the relief that clients feel when they realise their estate is planned, their loved ones are protected, and their legacy will be passed on as they want it to be. That's when financial planning becomes about more than just numbers, it's about peace of mind.

Myth Buster:

Inheritance Tax Edition

- "My estate isn't big enough to worry about IHT."

 Not necessarily. With property values rising, many families find themselves over the £325,000 threshold without realising. Adding in a family home can easily tip an estate into taxable territory.
- "I can just give money away and avoid IHT."

 There are strict rules. Gifts only fall outside your estate if you survive seven years from the date of the gift. Even then, taper relief applies rather than full exemption for gifts made between years three and seven.
- "If I leave everything to my spouse, IHT won't apply."

 True in the short term, but it may just push the problem to the next generation. Passing wealth outright to a spouse can mean a larger tax bill when the surviving partner passes away. Careful planning can ease this.
- "Inheritance Tax planning is only for the very wealthy."
 In fact, planning is relevant for many families. From using annual gift allowances, to making the most of pensions, to reviewing BPR and APR eligibility, there are opportunities for households of all sizes.

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

Let's Talk About Your Legacy

If Inheritance Tax has been on your mind, I'd encourage you to book a no-obligation review session with me. Together, we can explore your circumstances, check how recent rule changes may affect you, and create a plan that gives you and your family confidence for the future.

Helping families protect their legacy is one of the most meaningful parts of what I do. Seeing the relief people feel when they know their estate is protected, and their legacy is being passed on their way, is what makes this work so rewarding.



Liam Danaher, Wealth Manager at Franklyn

01260 291825 franklyn@sjpp.co.uk



A Slice Of The North:

GREAT NORTH PIE CO

There are pies... and then there are Great North Pies. Founded by Neil and Sarah Broomfield, the Wilmslow-based business has grown from humble beginnings in their home kitchen to supplying pubs, restaurants, stadiums, supermarkets - and of course, feeding hungry locals in their much-loved cafés and market stalls. We sat down with Neil to talk pies, passion, and plans for the future.

Neil, tell us how Great North Pie Co. began.

I'd worked as a chef in some fantastic restaurants. but I always had a love for the classics. I felt pies could be better. Better quality, better ingredients, more regional character. Sarah and I started experimenting at home perfecting every detail and taking pies along to local farmers markets, and things just grew. For a while it was part-time, but after winning a competition that sparked demand from wholesalers, we took the plunge and went full-time.

For those who haven't tried one yet, what makes a Great North Pie stand out?

We keep things simple but uncompromising. Our pastry is all-butter, thin, and crisp so it doesn't overwhelm the filling. The fillings are generous, using the best local and seasonal ingredients we can find. Ultimately, it's about making the best possible version of the classic flavours people already love.



Do you have a personal favourite?

The Lancashire Cheese and Onion is always my go-to - it's simple, no potato or bechamel sauce, just really good cheese, onion and white pepper. It's been on the menu from the start. I also love our Meat and Potato, made with proper corned beef brisket, baked potatoes, cream, nutmeg, and pepper. Both are unbeatable with a splash of brown sauce.

What have been some of the stand-out moments for you?

Winning the British Pie Awards early on was a turning point. We didn't set out to be the biggest, just one of the best. That recognition told us we were on the right path. Since then, we've been proud to pick up awards like Food Producer of the Year at the Manchester Food and Drink Awards, the BBC Food and Farming Award, and North West Food Producer of the Year. Being asked to judge at Melton Mowbray after our own win has been really special too.





The business has grown massively. Where are you now?

Our bakery is based in Wilmslow, and we now have cafés in Manchester city centre (Kampus), Ambleside in the Lake District, and Altrincham Market. We're at local farmers markets every week and at the Manchester Christmas Markets too. We also supply wholesale across the UK to pubs, restaurants, Booths supermarket, Liverpool FC hospitality, and even Wembley Stadium. And of course, you can order online and get pies delivered to your door.

This is very much a family business. How important has that been?

It's everything. Sarah, my wife, runs the business with me, and her drive and passion are what make Great North Pie Co. what it is. It's been a journey we've taken together, and that makes all the difference.

How did you first come across Franklyn?

We'd spoken to a few advisers, but through a friend we were introduced to Andy at Franklyn. From the start, it just clicked. They've been brilliant - helping us get things in place for the future, which has made us feel a lot more settled. It's been a huge help, but also a really enjoyable partnership.

And finally, where can people get their hands on a Great North Pie?

We're at farmers markets every weekend across Cheshire, Manchester, and beyond - from Altrincham to Rode Hall, Chester, Knutsford, Bakewell, Treacle Market and more. You'll find us in our cafés in Kampus (Manchester City Centre), Ambleside, and Altrincham Market. And if you can't make it in person, you can order nationwide for home delivery at greatnorthpie.co/shop-pies.

YOUR DE-STRESS TOOLKIT

Winter 2025

Poor sleep, money worries, work pressures and poor physical health are all contributing factors to elevated levels of stress which can seriously impact our health and well-being.

So what can we do to ease stress?

Exercise and spending time in nature can certainly help to elevate your mood. You can also try supplements that contain 'adaptogens', natural ingredients like herbs and plant extracts that can help your body to adapt to 'stressors' – events or situations that can lead to a stress response.





Photography by Tom Pitfield

So what can we do to ease stress?

Exercise and spending time in nature can certainly help to elevate your mood. You can also try supplements that contain 'adaptogens', natural ingredients like herbs and plant extracts that can help your body to adapt to 'stressors', events or situations that can lead to a stress response.

Clearly, poor sleep seems to be a major contributor to stress, so I have a few tips to get you into a healthy sleep pattern.

First, don't take your mobile phone into your bedroom, as the blue light it emits is stimulating. If you already use it as a morning alarm, then buy a cheap digital clock instead.

Second, get a 'grounding sheet', which you put over the mattress. Some of them are woven from cotton and very fine metal threads, so won't affect your comfort. The sheet then plugs into the nearest electrical socket, but you don't switch it on. It's just so the sheet is connected to the earthing circuit in

your home. Negatively charged electrons can then flow from the ground into your body while you sleep, like they would if you walked barefoot on grass.

According to a study published in the Journal of Inflammation Research, grounding can have a positive impact on the body, as the negatively charged electrons neutralise free radicals that can cause inflammation.

Finally, introducing a daily breathwork routine can help reduce stress. Take a look at Breathe With Sandy on YouTube for easy exercises that range from five to 45 minutes. Laughter is also a wonderful tonic, so make time for people who make you smile.

Armand Beasley

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

Here are products to try

Green People - Scent Free Truffle Night Cream, 50ml, £34.50

www.greenpeople.co.uk

A soothing overnight treatment for tired, irritated or stressed skin that contains Northern Truffle Extract which has been clinically proven to reduce redness by up to 90%. Other ingredients include Ceremide, hemp seed oil and glycerin all work together to create a wonderful night-time treat for your skin.







TOTAL DE-STRESS

DOMESTICS.

Tisserand Aromatherapy- Total De-Stress Roller Ball, 10 ml, £9.50 www.tisserand.com

This handy roller ball product delivers a calming and comforting blend of pure essential oils, including geranium, nutmeg and sweet orange. Very discreet and travel friendly, simply use on your pulse points.

Together Health- Stress Aid , 30 capsules, £10.99

www.togetherhealth.co.uk

A one-a-day oral supplement that contains 11 whole food-based vitamins and minerals. There are also three adaptogenic herbs that can help your body adapt to stressors. Magnesium is also included in this little power supplement, as studies have shown that stress depletes it. This British brand really goes the extra mile in terms of raw ingredient sourcing.







THE BEST INNOVATIVE BODY CARE AWARD WINNER 2025

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

Janenanie's Winter & Christmas GIFTING GUIDF

Hello lovely readers

The festive season has arrived and with it comes that heart-warming mix of twinkling lights, crisp evenings, and the pure joy of giving. For me, gifting is about more than just things. It's about creating moments, memories, and little sparks of delight. The perfect present feels as though it was always meant for that person, as if it has been quietly waiting for them all along.

So, whether you're choosing something indulgent, unique, or beautifully simple, here are some inspired ideas to make your gifting feel truly magical this winter.





Gifts that Sparkle with Personality

There's nothing lovelier than giving something that feels as individual as the person receiving it.

- Handpicked treasures Think rare antique finds, one-of-a-kind ceramics from a local maker, or an exquisitely illustrated print.
 The kind of gift that makes someone say, "This is so me."
- Bespoke touches A monogrammed scarf, antique monogrammed table napkins, engraved jewellery, or a photo book filled with shared memories. Personalisation transforms a gift from beautiful to unforgettable.

For the Lovers of Luxury & Indulgence

Sometimes, the best gifts are those that invite a little decadence.

- Gourmet delights Small-batch chocolates, rare teas, delicious biscuits in musical tins, wellness tonics, or a hamper brimming with fine cheeses and carefully chosen wines.
 These are the flavours that turn a simple evening into a celebration.
- Perfume & pampering A bespoke fragrance, a hand-poured candle in a surprising seasonal scent, or a pamper set with rich oils and cashmere-soft textures to soothe winter skin.



Experiences that Last a Lifetime

While gifts are wonderful, experiences often become cherished stories.

- · A festive cooking class (yes, mince pies and mulled wine included).
- A wreath making class or flower arranging day.
- Theatre tickets, concerts, or tickets to those glittering Christmas market pop-ups.
- · A restorative retreat, a wellness day, or a creative workshop like pottery or botanical sketching. Memories are, after all, the gifts that never fade.

For Every Style & Aesthetic

Because the best presents always reflect who they're meant for.

- Minimalists Elegant leather wallets, timeless knitwear, or crisp linen bedding in calming shades.
- Maximalists Colour-bursting accessories, bold prints, and statement décor like vintage candlesticks or jewel-toned glassware.
- · Homebodies Cosy throws, stylish slippers, beautiful mug sets, or a scent diffuser filling the room with spiced seasonal notes.
- · The Traveller Noise reducing headphones, a wallet of travel leads, a new carry-on bag or washbag.





For the Tech Enthusiasts

& Modern Helpers

Practical can still be delightful.

- · Smart home touches to make winter nights more inviting.
- Remote hoover, portable speakers, or accessories with a stylish edge.
- Subscription boxes from streaming and books to curated wines or wellness kits. The kind of gift that keeps surprising them all year long.

Wrap it with Care

How you present a gift can be just as meaningful as what's inside.

- · Hand-wrapping with special ribbons, handwritten notes, or custom paper makes unwrapping a joy in itself.
- Thoughtful packaging, reusable boxes, ecofriendly wrapping, or something that can be re-purposed, such as an old silk headscarf, adds an extra layer of love.

At the heart of gifting is this: it's a way of saying "I see you." Whether it's something grand and glittering or small and personal, the best gifts are chosen with heart. So, go with what feels right, and you'll never go wrong.

Wishing you a season filled with sparkle, warmth, and plenty of magic.





COOKALONG with Andrew & Allan

At Franklyn, community has always been at the heart of what we do, and sometimes the best way to bring people together is around the table. So, in this edition, I'm stepping out of my usual world of numbers and financial planning and into the kitchen to team up with someone who really knows what he's doing.

It's my pleasure to welcome Allan Jones, Chef Director of À la Carte at Home, for a special cookalong. Together, we're creating a dish that is as comforting as it is elegant: Roast Chicken Breast with Butternut Squash, Sage and Mascarpone Risotto.

Now, I'll be the first to admit I'm far more confident balancing budgets than balancing saucepans, but Allan makes cooking approachable, fun and achievable for anyone. His recipe is the perfect example of that. Seasonal, full of flavour, and guaranteed to impress family or friends this winter.

What follows is Allan's step-by-step guide, complete with his chef's tips and wine pairings. So roll up your sleeves, pour yourself a glass, and join us in the kitchen for a dish that's as enjoyable to cook as it is to share.

A huge thank you to Allan Jones for guiding me (and hopefully you too) through the process with such skill and patience. I'd love to hear how you get on if you try this at home. Do let us know if your risotto is a triumph, and which of Allan's wine pairings you enjoyed most.



Happy cooking, **Andrew Chatterton**

PS: I'll be honest, I've never been the biggest risotto fan. But this recipe definitely won me over. Whether it was Allan's incredible mentoring or possibly a touch of Chatterton magic in the kitchen, the result was a dish I'll happily make again!

ROAST CHICKEN BREAST, **BUTTERNUT SQUASH, SAGE** AND MASCARPONE RISOTTO

Ingredients:

For the Chicken:

- 1 tbsp olive oil
- · 4 skin on chicken breasts

For the Risotto:

- 3 tbsp olive oil
- 8 10 fresh sage leaves
- 900 g 1 kg butternut squash, peeled, separate the base (seeded part) and head
- 1 litre warm chicken stock
- · 20 g butter
- 1 banana shallot, chopped
- 1 garlic clove, chopped
- 2 celery Sticks, diced
- ½ small leek diced
- 300 g / 10½ oz Arborio or Carnaroli risotto rice
- · 100ml white wine
- 40 g mascarpone
- 60 g / 2¼ oz Parmesan grated
- · freshly ground black pepper

Method:

Prepare the Chicken:

In a pre-heated frying pan add 1 tbsp olive oil, then the chicken breasts skin side down. Cook until the skin is golden in colour.

Transfer to a tray and bake in the oven on 180°c for 20-25 minutes

Cut the squash:

Slice the head of the squash 1cm thick then using a ring cutter press out 10 pence size pieces.

Pan fry in the same pan as the chicken and cook until tender. Season with salt and pepper.

Cook de risotto:

Meanwhile add the vegetables, sage and olive oil to a large thick bottomed saucepan, cook gently until softened but not coloured.

Add the rice, stir well, add the wine and allow it to bubble up and be absorbed.

Keep stirring for 18-20 minutes until the rice is creamy and the consistency is soupy. Fold in the grated parmesan and mascarpone. Feel the rice grains to ensure there is still a bite to the rice.

Garnish and Serve:

To serve, spoon the risotto in the centre of a bowl, slice the chicken and fan out on top of the risotto.

Garnish with the squash pucks, extra parmesan and sage leaf.











Chefs **TOP 3 WINE** picks

- White Burgundy (Chardonnay) If you want a classic, elegant match
- 2 Viognier If you want a bit more aromatic and plusher
- Cru Beaujolais If you're leaning towards a red but still want something soft and food-friendly



Tip One - When preparing a garlic, cut off the tip but leave the outer-layer on

Tip Two - When cutting vegetables, ensure to create a flat base to ease the cutting and make it safer

Tip Three - Always dry fry the rice in the pan, this will roast and split the rice and aid water absorption

Tip four - Always keep the risotto moving to develop the starches in the rice, giving you a creamier risotto.

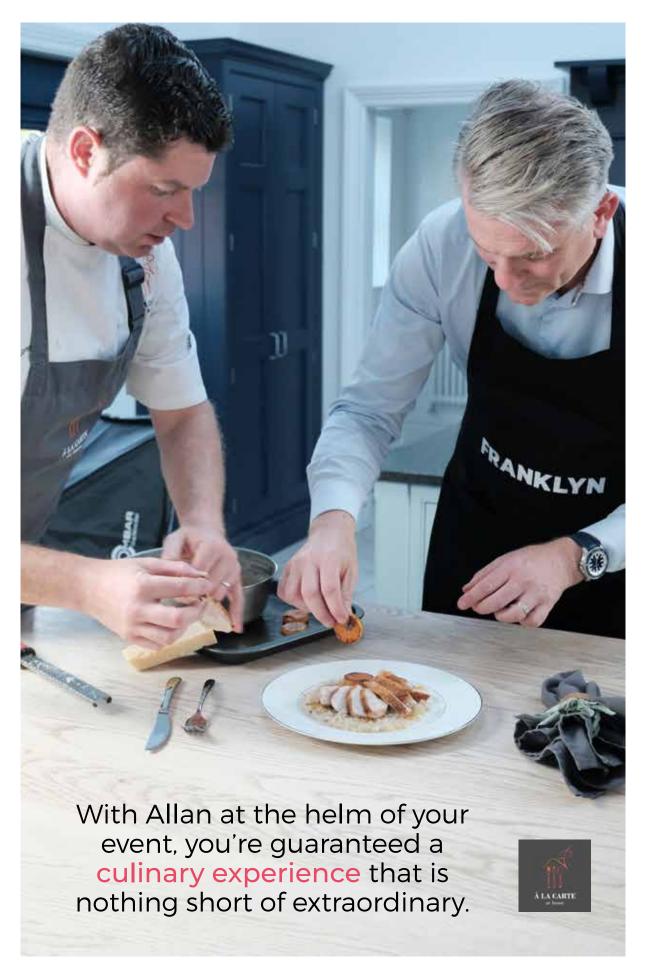




A la Carte At Home

Allan is a distinguished private chef renowned for his exceptional talent in crafting bespoke menus using first-class ingredients. With a strong emphasis on allowing flavours to shine in their natural state, Allan's cooking style is both refined and innovative. Having operated his own private catering company for five years, he has honed his skills in creating unforgettable dining experiences for his clients. Allan's expertise in sauces and his dedication to culinary artistry set him apart, delivering exquisite dishes that leave a lasting impression. His rich experience includes working with legendary chef Macro Pierre White and cooking for esteemed celebrities such as Gordon Ramsay, royalty and musicians.

www.alacarteathome.co.uk www.instagram.com/alacarteathome www.facebook.com/alacarteathome





By understanding what's important to you, we create a financial plan as unique as your ambitions. Whether you are a parent, new homeowner, business owner, athlete, or planning for retirement, we are here to help you build the future you want.

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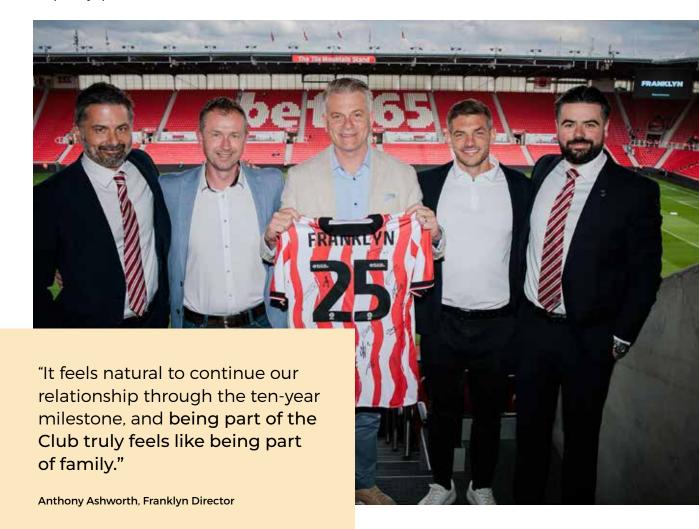


FRANKLYN COMMUNITY UPDATES

FRANKLYN EXTENDS PARTNERSHIP WITH STOKE CITY FC

Franklyn is proud to have renewed its Platinum Partnership with Stoke City FC, marking a decade of collaboration. The new three-year agreement sees Franklyn continue as headline sponsor of the West Stand, now known as the Franklyn Stand, as well as sponsoring the Tony Waddington Suite, the club's largest hospitality space.

Alongside sponsorship, the partnership includes initiatives such as financial workshops for Stoke City Women, Academy players and staff, plus the annual charity football match at the bet365 Stadium, raising funds for the Community Trust.



"Seeing so many people stop by, take part and enjoy themselves was truly special. The Cheshire Show is a fantastic celebration of our community."

Charlotte Chatterton, Franklyn Director



FRANKLYN AT THE **CHESHIRE SHOW**

A FANTASTIC TWO DAYS SUPPORTING **OUR LOCAL COMMUNITY**

This year's Cheshire Show was a brilliant two-day celebration of local life, and the Franklyn team was delighted to play a part. Visitors of all ages flocked to the stand to take on the popular Cornhole Challenge, with prizes including hospitality tickets to Sale Sharks and Stoke City FC.

A highlight was the appearance of Franklyn Fox, who handed out goodie bags and copies of the Franklyn Fox children's book, much to the delight of younger visitors.

FRANKLYN **REAFFIRMS ONGOING SUPPORT** FOR LOCAL CHARITY FRIENDS FOR LEISURE

Franklyn has once again shown its commitment to the local community by securing a £2,000 grant for Friends for Leisure, a charity that provides leisure opportunities for disabled young people across Cheshire.

The support forms part of Franklyn's longstanding relationship with the charity, ensuring more children and families benefit from confidence-building activities. To date, Franklyn has raised more than £2 million for good causes, with the annual Summer Swing Golf Day being a cornerstone of its fundraising.



"Supporting Friends for Leisure is something we truly believe in. The work they do changes lives."

Andrew Chatterton, Franklyn CEO



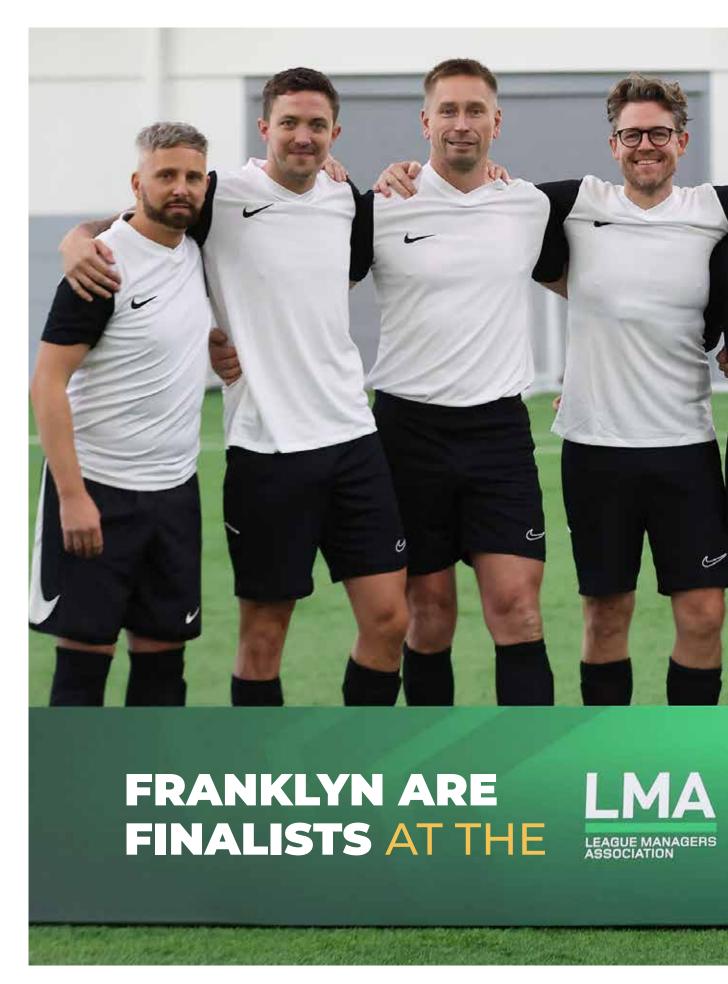
Stay confident in your mortgage with expert reviews and advice. Schedule your mortgage review today!

FRANKLYN

BOOK NOW franklyn.co.uk 01260 291825



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







We recently entered the LMA Partners Tournament, where Team Franklyn was managed by Brian McDermott. The team went on an unbeaten run to the final, only to be edged out 1-0 by Guinness - the sole goal we conceded all day.

It was a fantastic occasion, surrounded by some of the sport's long-serving managers and former players.











A DAY TO REMEMBER

The annual Franklyn charity football match was back with a bang in 2025, bringing together supporters, sponsors and Stoke City Legends for a day filled with football, fun and community spirit.

With the backing of main sponsors JCB and Cleric, the event raised an impressive amount for the Stoke City Community Trust, ensuring vital support for local projects and programmes.

The atmosphere at the bet365 Stadium was electric as fans cheered on familiar names including Peter Odemwingie, Liam Lawrence, Carl Dickinson and Ryan Shotton. Their energy on the pitch gave the crowd a real taste of nostalgia and plenty of memorable moments.

Special thanks go to the sponsors, players, volunteers and everyone who attended. From start to finish, the day was a shining example of what can be achieved when football and community come together.

"Because of the generosity of all involved, a significant amount was raised for the Stoke City Community Trust."

Georgie Chatterton, Marketing & Events Co-ordinator at Franklyn



FRANKLYN ELITE SPORTS **SUMMER SWING** 2025





We extend our heartfelt thanks to all our incredible sponsors for making this year's Summer Swing Charity Golf day such a success. Your generous support helped us bring together a wonderful day of golf, community spirit, and friendly competition. Thanks to your contributions, we were able to create an event that not only celebrated the game we love but also strengthened the connections that make our Franklyn community so special.





Knights

















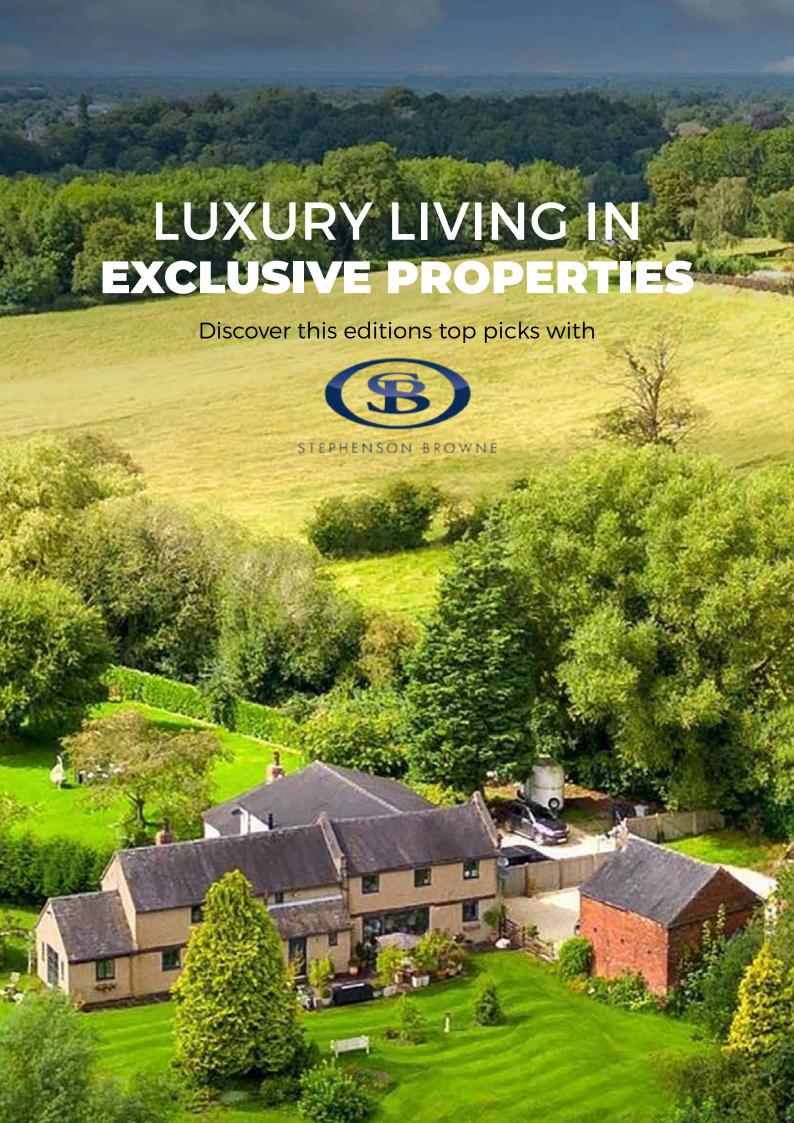














CW12 4DA

£695,000

This exceptional, and unique semi detached cottage dates all the way back to the late 1800's where it was originally built as a working Coach house and has now been completely transformed into a spectacular home!

Farm, Stony Lane, Congleton

Set on a large plot with scenic field views, this home offers a peaceful location within walking distance of Congleton Town Centre. It perfectly blends original cottage character with modern updates.

Inside, find a lounge with a wood burning stove, a separate dining room, and a fitted kitchen leading to the patio. The first floor has a master bedroom with an en-suite and walk-in wardrobe, three further bedrooms, and a four-piece bathroom.

Outside are private, low-maintenance gardens and a driveway for several cars. An additional acre of land is available to rent directly alongside the property, with direct access available.



















ST7 2XN

£880,000

A stunning, five-double-bedroom executive home in a gated development of just five properties. Built in 2022, this 2562 sqft, 'B' rated residence features an air source heat pump and underfloor heating.

This particular home has been beautifully decorated with modern sleek style throughout. The property comprises of a cosy lounge/snug having bi-fold doors, a stunning large open plan kitchen/ dining/living area complete with contemporary 'shaker' style kitchen, a range of appliances and twin bi-folding doors to the rear. There is also a separate handy utility room and principal bedroom with dressing room and en-suite shower room to the ground floor, giving access to the garden. Upstairs, all bedrooms are double rooms with builtin wardrobes to the second bedroom also having en-suite, the remaining three bedrooms share use of the family bathroom.

Externally, the property has a driveway to the front, providing invaluable off road parking leading to a detached garage.



STEPHENSON BROWNE

IN PARTNERSHIP WITH EDGEFOLD



13 New build homes coming to Wrights Lane in Sandbach

Prices starting from £250,000

Register your interest at StephensonBrowne.co.uk





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...

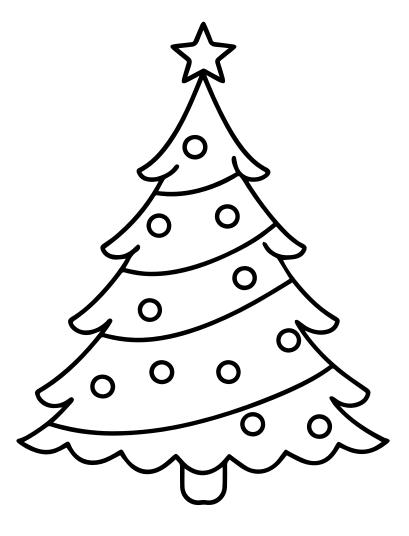


Have you got the book?

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

Let's bring this Christmas Tree 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!



Tinsel Santa Snow Feast

Reindeer Star

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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