financial advice centre

independent face to face advice

CELEBRATING 20 YEARS IN 2019

Your Winter Newsletter 2020

Independent Financial Advisers and Wealth Managers since 1999

Welcome to 2020 and your first Newsletter of the new decade! Financial Advice Centre Ltd has kicked off the new year with a spring in our step and many new plans in the pipeline.

We are keeping the format of the newsletter the same as the last few issues as this has proven popular and the right balance of information for the quarter.

In this issue we kick off the year with lots of interesting content:

- **The outlook for 2020**: We review 2020 and give our outlook for what lies ahead for investors.
- **An end of financial year action list**: A quick reference check list to make sure you are in order for the end of tax year and an insight into mortgage borrowing for the busy first quarter of the calendar year.
- **20k for 2020**: Involvement with our four chosen charities continues and some of our fundraising activity news is also included.
- **LinkedIn**: We are posting interesting information including videos and press clippings here you might find interesting. If you use linkedIn – make sure you **follow us**.

Jonny Arr, the latest member to join our team from a professional rugby career with Worcester Warriors has launched his new blog. His honest and insightful look into life 'After the Final Whistle' has proven very popular with rugby and other sports fans as well as those interested to follow his journey into financial services. In the next blog, due out soon, he talks about his experience of trust in his career so far. If you haven't already, **subscribe** to get these monthly insights from Jonny.

We look forward to working alongside you this year as well as keeping you up to date with monthly news and relevant market updates. Previous issues of all our publications are also available on our **website**.

Please don't hesitate to contact us with any questions or feedback on office@face-uk.com or 01905 731 864.

Piers Mepsted,
Managing Director

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Keep up to date with the latest news and stories from Jonny, direct to your inbox - **subscribe here.**

For questions and advice get in contact today...

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Market Overview | part 1

An outlook for 2020: what does it mean for investors?

As people return to work following the Christmas break, we look ahead to what 2020 may bring for investors.

Just over a year ago, in the final quarter of 2018, we were witnessing a synchronised slowdown in global growth and a concurrent downturn in equity markets, which meant investors were entering 2019 in a downbeat mood.

Nevertheless, our investment partners still expected equities to outperform cash and bonds over the year, due to attractive equity valuations and a US president determined to boost the US economy.

As it happens, this was the case. It has been a bumpy ride in some markets but the UK's FTSE100 ended the year up by 12%, while the FTSE250 had a particularly good year, up by 25%. The US market continued to hit record highs – its S&P500 index rose by 29% – while China's Shanghai Composite Index rose by 22%, even as its economy slowed and the trade war hit its exports.

Despite strong returns from equity markets, 2019 was a mixed bag in terms of economic growth with a manufacturing slowdown weighing on growth in the US and more severely in Germany and China. The year ended, however, with signs of life returning to that part of the market, which may gather pace as 2020 progresses.

Market Overview | part 2

Geopolitical tensions

Perhaps the most important factor for the year ahead is the possible resolution of the trade dispute between the US and China. Markets reacted enthusiastically to news in December that a partial trade deal had been struck, although it has yet to be signed. If completed, it will be good news for the global economy as it reduces uncertainty and should boost investment and hiring.

But we should not get carried away with hopes that a “phase two” deal will be struck this year, as there are still significant hurdles to overcome. One tough issue is Chinese subsidies. As part of its Made in China 2025 plan, Beijing aims to use government subsidies to help Chinese companies buy intellectual property that will give them an edge against Western competitors, particularly in fields such as 5G. The US wants these eliminated.

Even the schedule for the “phase two” talks is uncertain. America says negotiations will begin immediately, but China may want to wait until after the US elections in November, when there may be a more amenable incumbent in the White House.

However, this does not mean progress cannot be made. Our investment managers’ view remains that the trade war between the US and China will not escalate to the extent that it results in a serious growth downturn, and President Trump will want the US economy to be in good shape to boost his chances of re-election in November.

But just as it seemed that progress was being made on the trade war, President Trump has created another geo-political flashpoint by ordering the air strike that killed one of Iran’s most senior military leaders. The obvious concern is that it may escalate into a conflict that could drag in other countries and involve some of the world’s biggest oil producers. It is a situation that will need close monitoring as it develops during 2020.

Market Overview | part 3

China

Some tentative signs have emerged that growth momentum in China is stabilising on the back of stimulus efforts late last year. A raft of economic data released in December beat expectations, although it is still not clear whether China's slowing economy has bottomed out.

Encouragingly, China has started the year in an assertive manner, with more measures to stimulate economic activity. It has cut the capital reserve requirement for its banks, which Chinese authorities said would have the effect of injecting 800bn yuan (£88bn) of liquidity into its financial system, freeing up cash to lend to businesses and consumers. It also changed a key benchmark interest rate to lower borrowing costs for businesses, which should boost investment and hiring.

The US

Not long ago, investors in the US were obsessed with the prospect of a recession. While this possibility has not disappeared, evidence suggests that the current expansion could continue for some time yet. The US Federal Reserve cut interest rates for the third successive month in October as a "preventative strike" against a downturn in the manufacturing sector spreading to the broader economy.

When assessing the outlook for the US economy, accurately predicting how the housing market will perform is extremely helpful. This is because when the housing market does well, it not only boosts employment through an increase in housebuilding and construction, it also leads to an increase in consumer spending on home improvements and other purchases associated with housing activity such as spending on furniture, household appliances and home improvements.

In addition, an improving housing market creates what is known as a "wealth effect", which means consumers feel richer, so they spend more. For an economy like the US, where consumer spending accounts for around 70% of GDP, anything likely to boost the wealth effect is a key leading indicator.

The three cuts in US interest rates last year will help boost the housing market in numerous ways. They have already led to lower mortgage rates, which boosts both demand and housebuilding activity. Affordability is also historically attractive thanks to recent weak house-price growth, low mortgage rates and rising household incomes. All in all, the backdrop for the housing market is healthy. This should help the US economy to continue its record-setting expansion.

Market Overview | part 4

Eurozone

Germany, Europe's largest economy drives the region's growth. While heavily reliant on manufacturing and exports, it narrowly avoided recession by posting positive economic growth in the third quarter of 2019. The latest business surveys suggest a recovery in new orders for German businesses and give grounds for cautious optimism about the outlook.

Key to this improvement is a pickup in the global automobile sector. The ratio of global new orders for cars relative to inventories has rebounded, which is good news for Germany given its large exposure to this sector.

Germany also has some insurance in place; following years of prudence, the German government runs a large structural budget surplus, which gives it ample ammunition for stimulus (such as tax cuts) to counter any downturn.

That would follow the example set by the Eurozone's second largest economy France, which has adopted an expansionary fiscal policy (meaning lower taxes), with more tax cuts promised in its 2020 budget. The stimulus has bolstered household confidence and suggests consumer spending growth has room to accelerate further.

UK

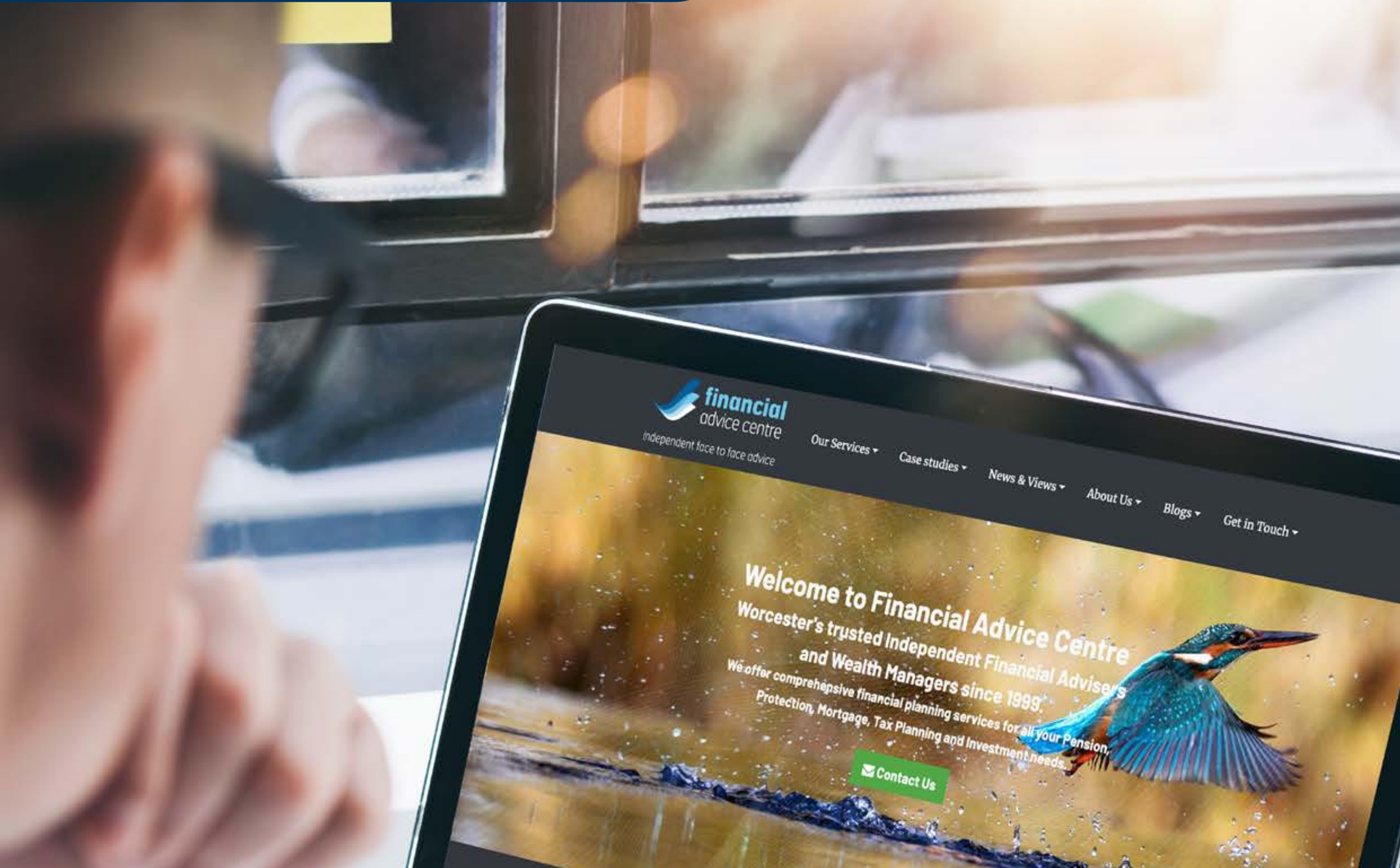
In the UK, the end of the era of austerity, as promised in the Conservative manifesto, will provide some support to the economy, but there is still uncertainty around Brexit despite the threat of a second referendum being removed. Boris Johnson's refusal to allow an extension to the negotiating period increases the risk of a no-deal withdrawal before the transition period expires at the end of 2020.

This has already led to a sharp drop in the pound, although this in itself is a mixed blessing; with a large share of the revenues of UK companies coming from overseas, many stocks benefit when the pound falls, providing some offset to the rise in living costs that the weak pound causes. However, the spectre of a disorderly Brexit may still deter investment in the UK, both by UK companies and by foreign investors.

Looking ahead, the outlook for the traditional elements of economic growth are mixed. The household sector is by far the biggest part of the UK economy and house prices have historically been an important driver of retail spending. National average house prices are still rising, but only just. If the past is a good guide, retail sales growth will fall.

So, while their appears to be a positive outlook for UK equities, our investment partners don't believe that the Boris Bounce makes them more attractive than other markets.

Market Overview | part 5



In summary

There are enough positives as we enter 2020 for equities to outperform bonds and cash once more. While some notable risks remain, we are alert to the opportunities and challenges that these present. That is why we manage diversified portfolios of asset classes and geographical regions which can capture the opportunities that are thrown up by any market corrections or price shifts in particular assets, creating selective buying opportunities for our clients.

Following such a strong year in 2019 it is important to be realistic about the prospects for 2020 but that doesn't mean being pessimistic. As legendary investor Peter Lynch pointed out:

"Far more money has been lost by investors preparing for corrections, or trying to anticipate corrections, than has been lost in corrections themselves."

Markets and Investments

Outlook	Asset Class	Reasoning
↑	UK Equities	The strong majority handed to the Conservatives at the general election has helped to ease some Brexit uncertainty. It has potentially paved the way for a deal and the clarity the market has been desperate for. However, the passing of a legal provision banning the extension of negotiations past the end of 2020 ensures we do not take our eyes off the situation.
↔	US Equities	The on-again, off-again trade negotiations with China continued to bring further volatility. China's reaction to the US signing two acts into law, seemingly in favour of the protestors in Hong Kong, soured relations. However, in mid-December tensions eased and news of an imminent Phase 1 trade deal buoyed markets, suggesting there may be a pathway to a wider deal on the horizon. The Federal Reserve implemented its third interest rate cut of the year, providing extra support for stock markets, but signalled no plans to change rates in 2020.
↓	European Equities	Mario Draghi left his role as governor of the European Central Bank on a high note, with economic data and unemployment figures across the region providing some positive sentiment. Yet despite being one of the strongest performing sectors in the quarter, we remain aware of potential headwinds, particularly in manufacturing.
↔	Asian Equities	Throughout the quarter, performance was driven by the ongoing US-China trade war. As has become the trend, the Chinese market reacts to the fluctuating trade news with a higher degree of volatility than the US market. The announcement of an imminent Phase 1 deal in mid-December caused markets to rally and end the quarter strongly positive, leaving investors hopeful for 2020. After a strong rally in Q3, performance in Japan was more subdued from an international perspective. Positive market performance was offset by currency weakness, leaving overseas investors with moderately positive returns.
↑	Emerging Market Equities	While the ongoing trade war still sits top of the agenda for the region, there have been many other country-specific factors playing their part in the quarter. Potential US sanctions against Turkey, the upcoming election in Taiwan, and social unrest across various regions all point to continued volatility.
↓	UK Gilts	In a reversal of fortunes from Q3 2019, it is UK government bonds (gilts) that have produced the most disappointing returns during the period across all fixed income holdings. This can, in part, be attributable to the unusually strong price rally we saw throughout the summer, meaning that some form of correction was almost inevitable. The increasing clarity surrounding Brexit and the UK political backdrop has also meant investors have been ditching the safe haven of gilts in search of superior returns. Fixed income returns are still up nicely for the calendar year, but the final quarter correction indicates how quickly investor sentiment can rotate from 'risk off' to 'risk on'.
↑	UK Corporate Bonds	As was the trend in 2019, corporate bonds displayed less volatility during the period than the equivalent gilts, with a relatively subdued quarter leading to moderate gains. The election result, and the resultant potential for forward movement with Brexit negotiations, provides a greater degree of confidence in British businesses, thus lessening the perceived risk of defaults across the sector.
↔	Cash	Returns on cash continue to be low. Whilst we appear to be reaching the end of the interest rate cutting cycle in the US, and potentially other developed markets, the Bank of England has hinted that it will consider a further cut if they deem it necessary to stimulate the economy. We see little call for interest rates to begin to increase and as such the lacklustre returns are unlikely to improve anytime soon. We do however recognise the value a cash element has to an investment portfolio both as a volatility hedge and its ability to be deployed quickly to purchase attractively priced assets.

The Mortgage Team Discusses


George Roberts

New year, new mortgage?

Welcome to 2020. A New Year brings with it excitement, optimism and a fresh confidence to achieve new goals. Financial wellbeing is often one of the top resolutions set at this time of year and for Homeowners throughout the country, the key to this success could be closer to home than they think…

Mortgage rates have plunged in the past few months and are currently at their lowest point in four years. For borrowers, this could be the time to strike to knock years off the mortgage term or save thousands in interest.

Remortgaging: unlocking the benefits

Remortgaging means switching your existing mortgage to a new deal and lender whilst living in the same home. The most common reason to think about remortgaging is to cut the cost of a mortgage and to reassess finances. This can be particularly advantageous whilst interest rates are low.

Saving on mortgage repayments could be the key to unlocking your financial goals for 2020 as freeing up cash could help the funding of other projects, purchases or life experiences. Similar advantages are achievable for those who "overpay" on a current mortgage. Taking a lower rate whilst maintaining the same monthly repayment could see years shaved off the term allowing financial freedom sooner.

Get 'remortgage ready':

As a remortgage is an application for a new mortgage loan, new lenders have an obligation to lend fairly and responsibly, they will therefore underwrite your application and value your home. A solicitor will also be needed to oversee any change of lender on the title deeds. Good news – the legal costs and valuation costs are covered by any new lender.

Get in financial shape:

Building up a picture of your own financial health prior to applying for a new mortgage will speed up the application process, and likelihood of approval. Here are some handy tips to get remortgage ready:

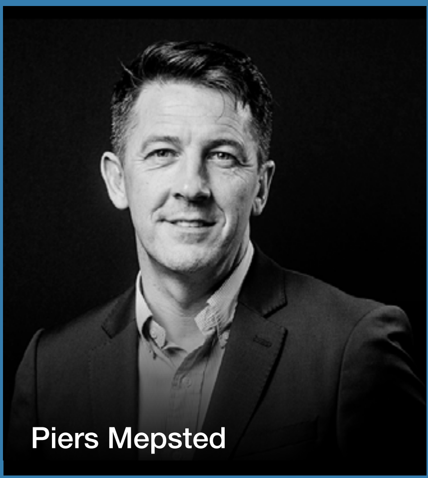
1. Organise your expenditure: A new lender will typically want to review three months previous payslips and three months previous bank statements. It is an opportune time, before a mortgage application, to review your own spending habits. An income and expenditure chart could be useful way to declutter and restructure your household outgoings.
2. Know the value of your home: An up to date valuation of the property is vital in determining what deals may be available when you come to remortgage. It is advisable to seek the opinion of local property experts to obtain a market value.
3. Check your credit rating: It is possible that your credit rating has changed since you last applied for a mortgage. A good credit score is vital towards a successful application. You can review your credit score online and most lenders use Experian or Equifax as point of reference when assessing a mortgage application.
4. Your existing mortgage deal: You could be tied into a deal with your existing lender and have to pay a penalty known as an early repayment charge (ERC) to switch. If this is the case, we would calculate if the overall saving made it worth paying the charge. It is vital you understand the position with your current lender prior to a new application.

FREE mortgage advice until 29 February

It's an expensive time of year, so we want to make things easier. Refer your friends to our mortgage team and they will pay £0 for purchases, buy to let and remortgages service until 29 February.

For more information on rates and advice for remortgaging please contact the mortgage department. Wishing you a healthy and prosperous new year.

Your Adviser Discusses | part 1


Piers Mepsted

Taking advantage of tax allowances before April 2020

Overall, 2019 showed some very positive investment returns as worldwide markets showed their strongest performance since the Financial Crisis. However, an absence of tax-planning can mean you pay more tax on those gains than is necessary. There is still time before the end of this tax year, 5th April 2020, to take advantage of these tax allowances.

We have outlined the allowances below, but to discuss your specific circumstances, please get in touch now. This will also ensure anything that needs to done is organised in time for the April deadline.

Personal Allowance

You can earn £12,500 in tax year 2019/20 before you pay any income tax. Most people know there is a tax-free band but are paid through their employment and don't need to think too much about it. However, if you have retired and draw income from a personal pension then you may want to ensure you have taken the full £12,500 in total income (including State pension).

Marriage Allowance

If one partner in a marriage or Civil Partnership earns below £12,500 per year and the other earns below £50,000 per year then it is possible to transfer up to 10% of the lower earner's Personal Allowance (of £12,500). This transfer can be done for the previous tax year so get it done before the tax year-end in order to take advantage.

Pension Annual Allowance

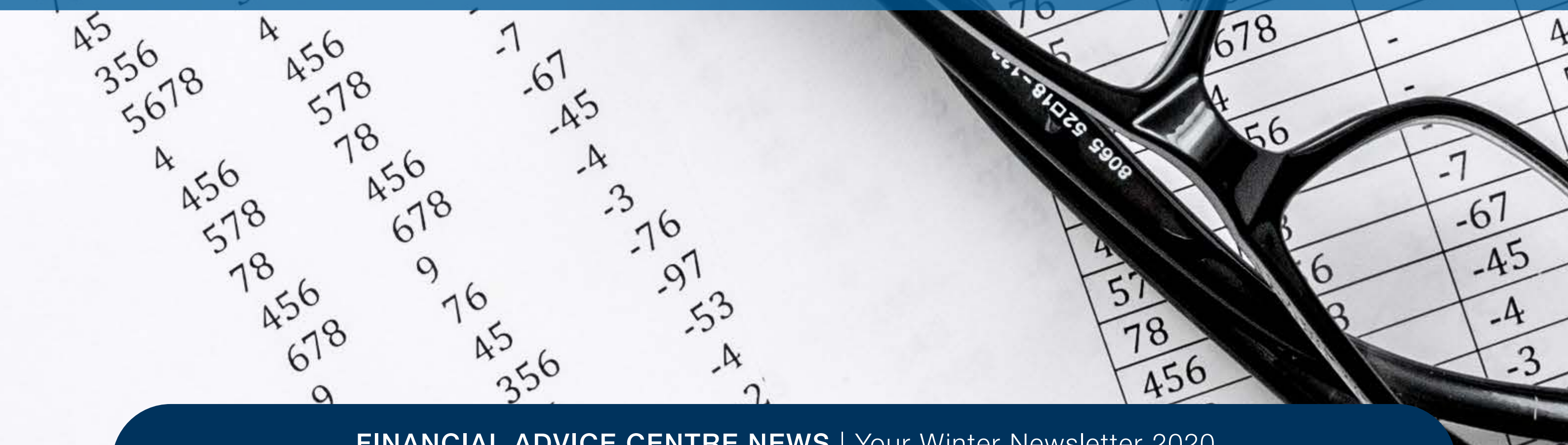
Each year every individual UK tax resident under the age of 75 can contribute to a pension and receive tax relief. There are various rules concerning the amount you can contribute however, you should always use the allowance if possible – please contact us to discuss.

ISA Allowance

We all have an annual allowance of £20,000 which can be put into an ISA. This allowance cannot be carried forward into the next tax year, so if you have not utilised it, please get in touch to ensure it is completed by 5th April.

Capital Gains Tax (CGT) Allowance

The capital gains tax allowance is £12,000 for 2019/20. This allowance is often overlooked but can give significant benefits if you have investments and assets outside of Pensions or ISAs. You may want to consider realising some of the gains on non-ISA and non-Pension investments, in order to make use of this allowance. As with ISAs, CGT cannot be carried forward and must be used in each tax year.



Your Adviser Discusses | part 2

There are a few other schemes promoted by HMRC, designed to encourage individuals to invest in the UK economy, with the incentive being a reduced tax bill.

Venture Capital Trust (VCT)

A VCT is a listed company in which you invest. Upon investment, you will receive a tax rebate of up to 30% of your investment from HMRC up to the level of income tax you paid in that tax year. The maximum you can invest in any one year is £200,000 and you must hold that investment for at least five years in order to benefit from the Income Tax relief. Dividends paid from a VCT are tax-free. Although the risks of a VCT investment need to be considered carefully, this is an effective way to reduce your tax bill.

Enterprise Investment Scheme (EIS)

The EIS is designed to help smaller, higher-risk companies raise finance by offering tax relief on new shares in those companies that qualify. For the investor, it's a tax-efficient way to invest in small companies – up to £1,000,000 per year with Income Tax relief of 30% (again, restricted to a maximum of the value of income tax you pay). The minimum holding period is three years. EIS's have other tax advantages - they are exempt from CGT, you can obtain loss relief against other investments if your EIS makes a loss, and you can defer CGT on other investments if you invest the gain in an EIS.

What makes it even more attractive is the 'carry back' facility where investments can be applied to the preceding tax year i.e. the investment is treated as if it is made in the previous tax-year and you get relief on the previous years' Income Tax.

This is a very brief overview of some of the tax planning options available. To find out more please get in touch to discuss your alternatives and help you plan for a tax-efficient future.

2020 Tax Allowances Summary

Allowance	Value / Amount	Notes
Earnings Personal Allowance	£12,500	Value you can earn before paying tax
Marriage Allowance	Up to 10% of Personal Allowance	Value you can transfer to your spouse / civil partner
Pension Annual Allowance	Lower of £40,000 or annual earnings	Amount which can be paid into your pension per annum
ISA Allowance	£20,000	Amount which can be paid into your ISA per year
Capital Gains Tax (CGT) Allowance	£12,000	Amount of capital gains charged at 0%
Venture Capital Trust Allowance	£200,000	Maximum annual investment into a VCT
Enterprise Investment Scheme Allowance	£1,000,000	Maximum annual investmnet into an EIS

Case Study | Income Protection

Many people believe they may be entitled to receive some financial help from their employer or through the state benefit system should something happen to them. However, in reality, 43% of UK employers would reduce pay to statutory sick pay after two weeks.

Making sure you understand what your employer offers in terms of sick pay is very important as is knowing what happens if you are self-employed.

With a dedicated Mortgage Team now available on site, clients can not only benefit from independent mortgage advice but also discuss and protect income should the need arise.

Our client:

We arranged a new mortgage for an existing client of Financial Advice Centre. Our client was the daughter of a longstanding client, a First Time Buyer, aged 32 and a self-employed dentist. The mortgage application process was straightforward however, our client was aware she would be solely responsible for covering all the monthly outgoings and mortgage repayments from her own income - regardless of the circumstances.

Our client is a highly qualified professional with years of training and experience requiring full use of her hands and fingers to do her job!

The problem:

Our client was self-employed so if she was off work due to an accident or illness she would not get paid. The client had some accessible savings that could cover her for a few months in an emergency, but if it was a long term illness then paying her mortgage each month would be difficult.

As she has a very specific job, it was very important to obtain a cover that offered her ‘own occupation’. This means that in the event of an accident or illness the cover will continue to pay whilst you cannot do your job. A number of Income Protection plans cover you for ‘any occupation’ which means if you are able to retrain or do another job the benefit would be reduced or not paid at all.

In addition, our client wanted any benefits received to be payable up to her retirement age of 68 (she is now age 32) and opted for an 8 week waiting period, which means that the client would not receive benefits until 8 weeks after claim (other waiting periods are available such as 4, 13, 26 & 52 weeks).

The solution:

With our Mortgage Team we researched the market and recommended a provider that would provide benefits of up to 60% of her income tax free on a monthly basis. This meant she would receive £3,200 per month up to the age 68 in the event of a claim.

The premium was £63.30 per month with an option to index her benefits against inflation if required. If she had wanted to make sure the benefit increased with inflation this could have been added to the plan. This would have meant the premium would increase each year.

All that was required by the insurer to activate her policy was a fully completed application form including medical details. We worked with the client to complete these correctly.

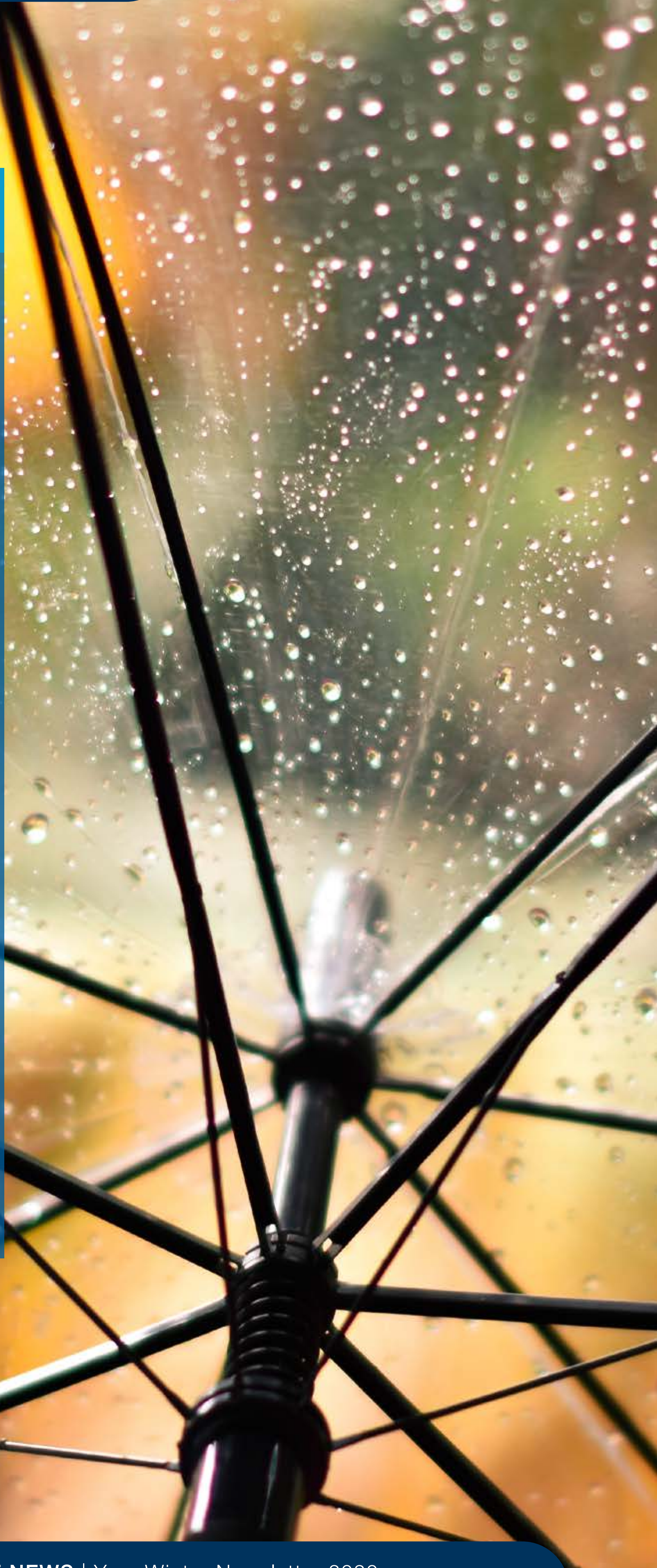
Conclusion:

Our client now has peace of mind that in the event of something happening to her hands her income will be protected providing her with funds to cover all her bills, living expenses and mortgage payments.

To find out more about how income protection plans can help you then please contact our Mortgage Team on 01905 723 058.

Please note this is an example, and that everyone’s situation and circumstances are different and you should seek advice linked to your personal situation and have recommendations based on this by contacting your Financial Adviser.

Case Study | Income Protection



Quick guide to income protection:

What is income protection?

If you can't work because of illness, injury or disability, Income Protection will cover your salary, help you recover and settle back into work by providing a monthly tax-free income to help pay your bills, your mortgage or even medical costs as you recover.

There are often a variety of choices when it comes to taking out Income Protection but as a rule you can protect up to 60% of your earnings. This payment is fully tax free.

For example, if you earn £5,000 per month gross, you would receive 60% on of the this income therefore giving you a monthly income of £3,000 per month tax free. An income of £5,000 per month gross would normally give you a net income of £3,611 so even though you can only get up to 60% after tax this is more like 80% of your net income.

Do you really need it?

Your income should be one of the first things you protect, helping to ensure your monthly outgoings are covered.

Some quick facts to consider:

- **£528.00** - What the average family spends every week on things like housing, transport and food.
- **Up to £109.00** - The State Employment and Support Allowance that may be paid per week.
- **4 years** - The average length of an Income Protection claim.

The Last Word | part 1

WORCESTER SNOEZELEN NEWS – JANUARY 2020

The Snoezelen Centre continues to be well-used by the many people with learning disabilities and additional needs who visit for multi-sensory leisure therapy each week – and our art, music and Activity Wednesday and Friday Club sessions are doing well too.

The Centre – with its sensory rooms and hydro-pool – can be booked for birthday parties on Saturday and Sunday afternoons, subject to availability.

We couldn't continue to offer all that we do without the generous gifts of donors – and we are very grateful indeed to the Financial Advice Centre for supporting us this year in their 20K for 20 years campaign.

We were delighted to be supported by their team at our Cyclathon in December – it was a fun day with 3 adapted exercise bikes suitable for everyone including wheelchair users at Activity Wednesday. There was a regular exercise bike at Sainsburys too.

Piers along with his daughter, Adam Smith, Kirsten Palmer-Jeffery, Kelly Soley and Angela Whillians kept the wheels turning for over an hour – and with all of us together we kept the bikes going and cycled 226 km/140miles.

Our Members were sponsored and we had donations into a collection at Sainsbury's, with £342 so far raised by the Cyclathon for Snoezelen.

Some big news is that the new Café Snoezelen will be open for our visitors in February. We have recruited our new Café manager, Flory, and she is busy getting everything organised and ready. We're looking forward to the smell of fresh coffee and cake!!

How you can help:

To make a donation to our 20k for 20 years campaign please contact:

Kirsten Palmer-Jeffery
kirsten@face-uk.com

The Last Word | part 2

MAGGS DAY CENTRE NEWS

A new extension of Maggs is sent to open in Malvern on 4/2/20. It will be open Tuesdays and Fridays 8-1 in the salvation army hall on Newtown road. It will adopt the same model as Maggs Day Centre Worcester and will be open to rough sleepers and those in need or vulnerably housed. Caring for Communities and People (CCP) will provide a drop in on Friday to provide homeless prevention advice. One of the Maggs outreach team will provide a drop in on a Tuesday.

The project has been in the planning for around 1 year and came about when Mel Kirk, Maggs Chief Executive met with a local resident to discuss what the local community could do in response to the two homeless deaths in Malvern. This resident (the man at the front of the picture) then created Malvern Cares and has assisted in the fundraising for the project.

The project will provide breakfast and lunch, advice and guidance, showers and washing facilities for rough sleepers.

Never one to rest on her laurels, Mel has also started training for a sponsored hike in North Pakistan near K2 in August / September 2020 to raise money for Maggs. She will be creating a blog page with the trials and tribulations of the training sessions prior to the big event and we will let you know the address when it's created. Some of the training sessions are booked already and she is open to any suggestions of other walks that can be done. The longer the better (but no more than 50 miles - that's the 24 hour walk!! And please can they be accessible via public transport. Also if anyone wants to join in on any of the walks please let Maggs know! Those coming up on the next few weeks are listed below:

1/2	Malvern to Ledbury
8/2	Perdiswell then Northwick circular walk then to city 7 miles
15/2	Walk to Bromsgrove from Worcester 17 miles
16/2	Walk to Malvern from Worcester 10 miles
22/2	Walk to Upton from Worcester and back again 14 miles

The Last Word | part 3

Onside are busy organising a full calendar of fundraising events. A list of upcoming events are below:

- **Pop Up Restaurant Evening (European Theme)** - 7th March

- **Barn Dance** - 27th March

Claines British Legion are hosting our Barn Dance, starting at 7:30pm. Tickets are £10 and include snacks and puddings. Licensed bar on site. Please contact Angela on 01905 27525 / 07814 844 590 to book.

- **Autofest** - 28th June

Autofest is an all make all model and age car show, will feature static displays, super car passenger rides, trade stands, family entertainment, food, drink, music and much more. Autofest is run at Stoke Prior Sports and Country Club and offers car show that has something for everyone, reflecting Onside values and beliefs that everyone has the right to be included. More information is available at mobile.twitter.com/autofesthw

About Financial Advice Centre Limited

Financial Advice Centre Ltd is a team of Worcestershire based Independent Financial Advisers (IFA's) and Wealth Managers. Founded in 1999, the team has grown to become a leading West Midlands based firm recognised for progressive thinking and a refreshing, transparent approach to managing and advising on client funds.

Our team of IFA's have deep technical expertise and offer an innovative approach to financial advice as seen through our proven pedigree of successful strategies in these areas:

- Bespoke Investment Strategies
- Retirement Planning Solutions
- Pension Drawdown and Freedoms
- Wealth Management
- Inheritance Tax Planning
- Mortgages
- Life Assurance and Protection

We are active Advisers with a unique charging structure focussed on building long term relationships and consistently adding value to clients' investment propositions. Our aim is to provide a service that is both forward-thinking and independent to help clients achieve their financial objectives.

Clients choose to work with us because we simplify a complicated financial environment and consistently deliver results in a way that's easy to understand.

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