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Newsletter

Autumn 2026

Welcome to our first quarterly newsletter!

At Chapel Wealth Management, we believe good financial planning is about far more than markets and numbers. It's about helping you make confident, informed decisions at every stage of life.

We're excited to introduce this newsletter as a new, regular touchpoint each quarter. Every edition will bring you investment insights, updates from across the firm, and a look at what we've been up to, all in one place.

We appreciate the trust you place in us and look forward to continuing to support you in the months and years ahead. If there are any topics you would particularly like us to cover in future editions, we would be delighted to hear from you.

Andy Burns
Managing Director

In this issue:

- Investment Update**
A look at recent market activity, inflation, interest rates and global developments.
- Firm Updates**
News from the firm, including a new charitable initiative and a few new faces.
- Chapel in the Community**
A look back at the events and fundraising days our team took part in

Investment Update

Looking beyond the headlines



It would be easy to look at today's news and assume that it must be a difficult time for investors. Ongoing conflict in the Middle East, higher energy prices, political uncertainty, and concerns around global trade continue to dominate the headlines.

However, **investment markets often tell a more balanced story.**

Despite these challenges, many investment portfolios have continued to deliver positive returns. One reason is that **markets are forward-looking.** They react not simply to today's news, but to what investors believe the world economy and company profits may look like in the months and years ahead.

Inflation has also moved considerably lower from the levels experienced in recent years. In the UK, inflation has fallen to 2.6%, although higher energy prices mean some upward pressure may return. Interest rates therefore remain an important area to watch, with the Bank of England currently holding its base rate at 3.75%.

Globally, the economic picture has also proved more resilient than some of the headlines might suggest. Businesses continue to adapt, consumers continue to spend, and areas such as technology, infrastructure and artificial intelligence continue to attract significant investment.

None of this means markets will move upwards in a straight line. **Periods of uncertainty and short-term falls are a normal part of investing.**

This is also why diversification and maintaining a long-term perspective remain so important. A well-diversified portfolio does not rely on one company, country, or economic outcome to deliver returns.

While world events will inevitably continue to create headlines, history reminds us that uncertainty is nothing new for investors. Staying focused on long-term objectives, rather than reacting to short-term noise, remains at the heart of a sound investment approach.

Past performance is not indicative of future performance.

Firm Updates

The Launch of our Charitable Foundation

We are proud to have launched the **Chapel Wealth Management Charitable Foundation** to support charities and community organisations making a real difference.

The Foundation brings our fundraising together and builds on the support our team already gives through events, challenges and individual efforts. It helps us raise funds, increase awareness and support causes that matter to our colleagues, clients and local communities.

We look forward to seeing the Foundation grow and make a lasting difference.



“
Supporting our local community has always mattered to us. It gives us a real opportunity to bring people together and make a difference beyond the work we do every day.”
Hebe Hall
Operations & Marketing Manager

Meet Our New Starters!

We are delighted to welcome four new starters to Chapel. Each brings valuable experience, knowledge, and a commitment to the personal, responsive service our clients expect, strengthening our advice and support teams as Chapel continues to grow.

Luke Baggs
Financial Adviser

Luke has spent over 10 years helping professionals and families make confident financial decisions. Outside work, he enjoys the gym, tennis and long dog walks.

Sam Anderson
Financial Adviser

Sam draws on over 10 years' experience to bring clarity and direction to his clients' financial plans. In his spare time, he enjoys the gym, playing golf and travelling.

Holly Miller
Business Administrator

Holly supports the business with day-to-day administration, helping everything stay organised and run smoothly. Outside work, she enjoys travelling and spending time with friends and family.

Kieran Scanlan
Client Support Specialist

Kieran works closely with clients and advisers, helping to answer queries and provide a friendly, reliable service. In his spare time, he enjoys football, going to the gym and spending time with friends.

Chapel in the Community

A look back at some of our recent events and activities



Race4Business

Central Park, Chelmsford 27 July 2026

Our team joined hundreds of local runners in Chelmsford for Race4Business, helping to raise vital funds for Havens Hospices. The event brought businesses from across Essex together for an evening of teamwork, community spirit and fundraising, with more than **£30,000 raised overall** for the charity.

Golf Day
Cobne Valley Golf Club 9 July 2026

We welcomed clients and colleagues to Cobne Valley Golf Club for our first official Golf Day. It was a brilliant opportunity to spend time together away from the office, enjoy some friendly competition and **raise £295** for the Chapel Wealth Management Charitable Foundation.

Nuclear Races
Kelvedon Hatch 9 May 2026

Team Chapel took on the mud, water and obstacles at Nuclear Races. It was a challenging but incredibly enjoyable day that tested our teamwork and determination, with everyone supporting one another from the starting line right through to the finish.

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