

Welcome to our second newsletter

Welcome to the second edition of our Newsletter. It's hard to believe, that we are now approaching the end of the year. This year has been an exciting year for Oakmere with another national award under our belt in July and the ongoing plans for renovating the office in Cheshire. I'll be keeping you updated on the progress of the office redevelopment, but in the meantime, if I or my team can be of any assistance, please don't hesitate to contact us.

Regards,



Carla Brown BA(Hons), MSc,
FPFS, Certs CII(MP&ER)

Founder and Director, Oakmere
Wealth Management Ltd



TEAM NEWS

Professional development is very important to us here at Oakmere Wealth Management and the team have been busy taking exams this year to continually develop their knowledge.

Rachel Whittaker is training to become a fully qualified Paraplanner and is currently enrolled on the St. James's Place Paraplanning Academy. This is a twelve month programme which will see her become Level 4 Diploma Qualified by the end of it, so, it's a tough twelve months of exams and case studies.

Jacky Roberts has passed the Chartered Insurance Institute R01 exam in Regulation and Ethics, this completes the level 3 CII Certificate in Financial Services and Penny Williams and Carolyn Billingham have become qualified First Aiders.

Well done team!



Kids & Money



The current generation of children face exceptional financial challenges.

High university fees, rising house prices and stagnant wages mean that preparing a child for her or his financial future requires ever more thought and planning.

Yet equipping a child for their financial future need not be daunting. It comes down to the lessons a child learns, and the small steps parents take to put some money aside while their children are young.

Irrespective of whether a child is taught about money, they will always develop financial habits – and some are more helpful than others. But if parents and schools step in early to give children confidence in handling money well, that child can go into adult life prepared to make sound financial decisions.

Parents and grandparents can also help their children by putting money aside – even the smallest amounts can make a big difference, especially if they start investing when children are young. Finding the right tax-efficient vehicles is, of course, only going to help maximise what you save for your children.

Anyone feeling daunted by the prospect of preparing their children financially for adult life should remember that investing always

works best over a long period. As your children grow up, their financial acumen and assets can be growing with them. It need not be rocket science.

Here at Oakmere we are passionate about financial education and investing for children and so we can help you feel ever more equipped to prepare your children and grandchildren for their financial future.

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

The levels and bases of taxation, and reliefs from taxation, can change at any time. The value of any tax relief depends on individual circumstances.

Supporting the Community

In other exciting news, Oakmere Wealth Management are now official sponsors of Oakmere Cricket Club.



The club were one of the first to setup a ladies side in 1986, and have had tremendous success, with many of the ladies representing the County. They also setup a girls team for the first time last season which was a tremendous success and we are very proud to support them.

Expansion update

In our last newsletter I announced we are looking to future proof our head office in Cuddington, and plans have now been submitted to the council for approval. We are hoping to commence work towards the end of this year and can't wait to unveil the new office to you in 2020 – its looking like an exciting development which will give new client meeting areas, and more facilities for the team to enjoy the office environment.

Women taking control of their finances

In May, Carla delivered a workshop in conjunction with The Chester Business Network at The Grosvenor Hotel in Chester which was designed to look at the different areas that can affect womens finances at different life stages. The event delivered a motivating and inspirational experience for women and feedback was excellent. We will be running more of these events in the future and will keep you posted.

Another award!

We are delighted to announce that Carla was Highly Commended at the Professional Advisor Women in Finance Awards in London in July for the Best Financial Planner – North West award.

This award recognises the achievements of women working in the finance sector.



If you would like any further information or would like to discuss any aspect of your finances, please contact any of the team here at Oakmere Wealth Management.

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