# AFFINITY | LIFE | LIFESTYLE



**ISSUE 1** AUTUMN/WINTER 2021

### **JONATHAN CRANKSHAW** SPEAKS TO *INTEGRA* MAGAZINE

Red Bull Racing Formula 1 team's Group Head of Programme Management

JIMMY'S ICED COFFEE Taking time to chill out with INTEGRA Magazine **'THE CLASS OF 92'** You can't win anything with kids! SIPP FREEDOM

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### WELCOME TO INTEGRA THE AUTUMN/WINTER ISSUE FROM ELEVATION GROUP

am delighted to be able to welcome you to the first ever edition of INTEGRA, a biannual magazine, produced with the kind support of our partnership team of ELEVATION Wealth Management, ACUTE Business Advisory, FELDON DUNSMORE Property Solicitors, MCGREGORS Corporate, and SCHOFIELD SWEENEY Corporate Law.

INTEGRA aims to provide interesting and inspirational stories based on a broad common interest in business, lifestyle and life in general.

In the first edition of INTEGRA, we were privileged to speak to Jon Crankshaw, of Red Bull Formula 1, Jim Cregan, CEO of national brand 'Jimmy's Iced Coffee', and Peter Holman, Master Builder, and ex Apprentice at the Althorp Estate, together with some of our own team at Elevation - the common point for discussion in our features for this edition was opportunity in business for young people. In an 18 month period which has seen large pressure on all of us through COVID, we decided to have a positive look at opportunity for the young in business.

It was fascinating to see, as we drew our content together, how the common attributes of attitude and opportunity were omnipresent as key criteria needed to succeed across all of these very diverse sectors, particularly as we emerge out of COVID. That principle also extends to lifestyle. I am sure that in the case of James Ashwell, who tells the story in a feature about an impromptu adventure across the Pacific in an Oyster Yacht, taking opportunity with a massive amount of positive attitude was needed in boatloads! I will also take this opportunity to thank our sponsors. The quality and

level of support that we have received for our first edition has been staggering. Porsche UK, Oyster Yachts, Prosperity Developments, Blackwood Asset Management and iconic shoe brand Jeffrey West have all kindly stepped onto the deck to support INTEGRA for its inaugural voyage! We are excited about the opportunity to work with our Partners and sponsors on a proactive basis in the future.

Reinforcing the perfect symmetry of our first edition(!), and its theme of opportunities for the young, INTEGRA is very proud to be supporting The Cyrille Regis Legacy Trust, formed after Cyrille's passing and led by his widow Julia. The charity supports underprivileged young people through its connections with football and the broad opportunity sport has to offer. A fantastic charity! Finally, and of most importance, a big

word to you our readers. We thank you for taking time to read INTEGRA, and hope that you enjoy it as magazine that bridges business with lifestyle.



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# JIMMY'S **ICED COFFEE**

Taking time to chill out with INTEGRA Magazine

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**EVERYTHING WAS A** CHALLENGE AT THE **BEGINNING, BUT WE WERE KEEN TO LEARN. FIRST, WE** HAD TO FIND SOMEONE TO MAKE THE PRODUCT FOR US, AND THEN WE HAD TO **FIND A WAY TO SELL THIS** PRODUCT THAT HAD A LIMITED SHELF LIFE, OR BE FORCED TO GIVE IT AWAY BEFORE IT EXPIRED.

TEN YEARS AGO, Jim Cregan founded Jimmy's Iced Coffee, after being inspired by a holiday to Australia, where he saw the chilled coffee market booming.

ith a loan from his parents, lim and co-founder Suzie, his sister, launched the brand back at home in Dorset, and within months their cartons were on the shelves of Selfridges. Today, a Jimmy's Iced Coffee sells every 4 to 5 seconds in the UK. Jim, who lives with his wife Sophie and three children, talks to INTEGRA Magazine about the adventures of launching his own brand – and why it's just as important to take time to chill out.

HM: What were some of the challenges you faced in the early days of building your business?

JC: Everything was a challenge at the beginning, but we were keen to learn. First, we had to find someone to make the product for us, and then we had to find a way to sell this product that had a limited shelf life, or be forced to give it away before it expired.

Working can be really lonely sometimes when you're the first one up and the last to bed. My wife has been a dream during the whole journey, raising our children in the

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very early years and basically just being the best.

HM: You're at the heart of the brand it's your name on every carton! How did you make that branding decision? JC: People called me Jimmy in Oz; they put an 'ee' or an 'o' on the end of many things. I thought it made sense to thank Oz by calling it Jimmy's, and it also gave us an

immediate personality. The company is ten years old now. Over that time, you've adapted your product range to incorporate 'skinny' coffees and oat-based versions, as well as changing the packaging recently from a carton to an aluminium bottle.

### HM: How do you research what your customers want?

JC: We look at what people are ordering in coffee shops, what the competition sells, and what's on trend outside of coffee, and then we make up our own versions in the office for people to try. Our Coffee Cola is a great example. Luke, our Operations Director, found it in Asia,



brought some home, we then knocked up our own recipe, and then bang, we made it for the people!

### HM: What is your definition of risk, and how do you manage it?

JC: Risk is money and time. The first risk we took will always be our biggest -£435K with a brand nobody knew about. Every risk we now take gets weighed against that, which helps soften the blow if it doesn't come off.

### HM: What advice would you give to yourself if you were to start the business again?

JC: I think the lows happen when you're tired and you make mistakes. We've made too many rushed decisions which have wasted lots of time, so I'd just say to slow it down.

### HM: What do you want to achieve over the next ten years - not only with Jimmy's Iced Coffee, but for yourself and your family too?

JC: I'm nearly there, I think. We have great people in the business, so now I'm really only doing the work I'm actually good at. I'm getting fit, I'm spending more time with my family; it's all good.

Jim Cregan was talking to Hannah Moore exclusively for *INTEGRA*. ■



# **ACUTE BUSINESS ADVISORY**

'Providing Perspective to Tax Relief...'

**R&D TAX RELIEF** is a government incentive which is designed to reward UK companies for their initiative to innovate. The incentive was initially introduced to promote innovation domestically after a visible slump in UK business' innovation levels.

ost COVID, the incentives were further widened to encourage and reward firms during the existing uncertain economic climate

The scope for identifying Research and

Development (R&D) is wide ranging, with

to gualify. However, with 70% of SMEs

having never submitted an R&D claim,

most of this relief is left untouched and

often lost after two years have clapsed.

'unsuccessful', relief is still available to further support UK firms' attempt to innovate. If you

feel uncertain of what qualifies, we know the

reward innovation, the claim process can

be complicated. At Acute, our specialist

team work daily on R&D tax relief claims,

ensuring that maximum expertise can be

applied to each claim. We manage your claim from start to finish, dealing with

right questions to ask to find out.

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HMRC on your behalf so you can relax and continue with the day-to-day running of your business.

### **Capital Allowances**

In a government attempt to encourage investment, Capital Allowances were introduced as a form of tax relief to cover the cost of fixed assets for personnel who either pay UK Income Tax or Corporation Tax who hold relevant interest in the commercial property.

Recovery levels gained by Capital The incentive defines innovation as a Allowances differ dependant on the type project to resolve a form of uncertainty. A project may research or develop a of industry the commercial property unit new process, product, service, or focus is utilised for and whether the property had been fitted out, refurbished or is a progression on existing projects. Although a project may be deemed completely new build.

> Industry units eligible for **Capital Allowances:**

- Although the R&D incentive aims to Industrial / Manufacturing units
  - Pubs & Restaurants
  - Nursing Homes
  - Hotels
  - Student Accommodation
  - Retail
  - Offices

### ALTHOUGH THE R&D INCENTIVE AIMS TO **REWARD INNOVATION, THE CLAIM PROCESS CAN BE COMPLICATED. AT ACUTE. OUR SPECIALIST** TEAM WORK DAILY ON R&D TAX RELIEF CLAIMS. **ENSURING THAT MAXIMUM EXPERTISE CAN BE** APPLIED TO EACH CLAIM.

### **Eligible fixed assets:**

- Plant & Machinery (including cars)
- Costs of demolishing Plant & Machinery
- Integral features (lifts, escalators, air systems, water systems, electrical systems)

The average Capital Allowance claim for an SME is 200K. Yet, Capital Allowances are often not offered by accountants or other advisors due to a necessity of a quantity surveyor to complete a claim. At Acute, all stages of the claim process are kept in-house, enabling a comprehensive perspective of each claim.



**Contact details:** Lee Whittaker Partner 07376 250186



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Anyone under the age of 75 can pay into a SIPP; even if you are not earning, you can contribute up to £2,880 net each tax year and receive tax relief. Parents are able to open a Junior SIPP for their children, although you must remember that the child will not be able to access their pension until they reach 55.

### Freedom of choice

With standard personal pension schemes, your investments are managed for you within the pooled fund you have chosen. SIPPs are a form of personal pension that give you the freedom to choose and manage your own investments. Another option is to pay an authorised investment manager to make the decisions for you.

SIPPs are designed for people who want to manage their own fund by dealing with and switching their investments when they want to. SIPPs can also have higher charges than other personal pensions or stakeholder pensions. For these reasons, SIPPs tend to be more suitable for large funds and for people who are experienced in investing.

### Different investment options

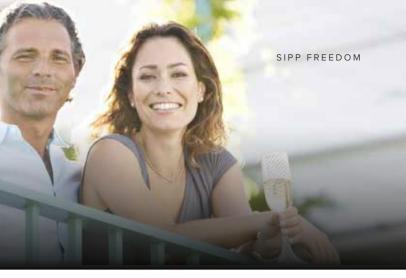
Most SIPPs allow you to select from a range of assets, such as:

- Individual stocks and shares guoted exchange
- Government securities Unit trusts
- Investment trusts
- Insurance company funds
- Traded endowment policies
- Deposit accounts with banks and building societies
- Some National Savings and Investment products
  - Commercial property (such as offices, shops or factory premises)

These aren't all of the investment options that are available – different SIPP providers offer different investment options.

### Tax-efficient income

Residential property can't be held directly in a SIPP with the tax advantages that usually accompany pension investments But, subject to some restrictions (including on personal use), residential property may be held in a SIPP through certain types of collective investments, Contact details: such as real estate investment trusts, t: 0121 411 0488 without losing the tax advantages. Not all e: info@elevation-group.co.uk SIPP providers may accept this type of w: www.elevation-wm.co.uk investment though



on a recognised UK or overseas stock

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onathan Crankshaw, 31, has been recently appointed Group Head of Programme Management at Red Bull Racing, Formula 1 team. Interestingly, Red Bull has been Jon's only employer since university ten years ago. His role in racing includes ensuring that the team has the right parts delivered crucially at the right time.

An uncompetitive component or a first corner race accident will both be a catalyst for throwing Jon's department into overdrive. In an edition of INTEGRA Magazine that focuses on opportunity for

my passion for the sport. Actually, I'm the third generation involved in racing – my grandma even used to race Mini Coopers on Blackpool beach! As a child, my family and I would spend most weekends at a racetrack and there's no doubt that this kind of exposure influenced my career choice, but I don't think that not growing up in this environment is necessarily a barrier either.

### TS: Did you have a Scalextric? JC: Who didn't? I received a Scalextric set for three Christmases running and spent hours building and taking them

## JONATHAN **CRANKSHAW** SPEAKS TO **INTEGRA** MAGAZINE

Red Bull Racing Formula 1 team's Group Head of Programme Management

young people, we asked him to outline what it has taken to get to his current position in such a short time, reflect on the bike I received aged seven and my first experience, and consider what he thinks the future holds.

### TS: To what extent has your family's history in kart racing eased your journey other a professional footballer, and into the world of motorsport?

JC: Growing up around karting was integral to my understanding of the motorsport world and it definitely played a big part in

apart again. Another memorable gift was a Yamaha Peewee 50 – a mini motocross proper sniff of petrol.

TS: You are from a very competitive family – one brother is a doctor, the you a Formula 1 engineer. What's in the Crankshaw water?

JC: I am unbelievably proud of my brothers' success – and I love the fact we've taken



### **RED BULL HAS BEEN JON'S ONLY EMPLOYER SINCE** UNIVERSITY TEN YEARS AGO. HIS ROLE IN RACING INCLUDES ENSURING THAT THE TEAM HAS THE RIGHT PARTS DELIVERED CRUCIALLY AT THE RIGHT TIME.

such different career paths. Our parents pushed us to be the best we could, but they didn't push us down any particular route. The way I see it is that they removed any hurdles and made the water crystal clear to help us be successful in our fields. Whilst my dad took my older brother and I karting, mum took my younger brother to football. What my mum doesn't know about football isn't worth knowing!

### TS: How did you get your break?

JC: Like most people, with a little bit of luck. My degree course included a year in industry, and I'd had a couple of knockbacks for internships before interviewing with Red Bull Racing. They asked me who manufactured their current wheel and, luckily for me, I knew the answer. This ended up sparking a conversation that lasted almost three hours. Believe it or not, that's the last time I was interviewed. Now, when interviewing for my team, I try to steer the conversation away from being too technical and focus more on a candidate's interpersonal skills. Being personable and having the ability to build rapport is critical to a career in Formula 1.

### TS: Oxford Brookes was your University – good, bad or indifferent? What part did going there play in you getting an opportunity with Red Bull?

JC: The course at Oxford Brookes was key to my entry into Formula 1. They had a very good balance between the theoretical and the practical which allowed me to develop and grow. The opportunity with Red Bull was selfgenerated. At that time there was only one placement for the role applied for and a lot of candidates, so I was lucky to be successful. The best part, however, was being offered a permanent role at the end of the placement. Knowing I had a good job after graduating meant I could focus solely on my studies in the final year. I'm a huge advocate of students



taking the 'year in industry' route now as it really allows you to get a foot in the door and some tangible experience for your CV.

### TS: What is your key skill set – engineer, organiser, communicator, or something else?

JC: Can I say all three? (laughs) Actually, in my role a knowledge of engineering is probably a secondary skill, but it does help. In essence, I see my job similar to that of a conductor of an orchestra – so communication and organisational skills are paramount. I have to be able to communicate effectively with different areas across Red Bull Racing to ensure consistent, smooth throughput helping to remove hurdles to allow the team to deliver.

TS: You work in Formula 1, but largely, I would imagine, the pressures you face are similar to those of, say, a top engineer at Range Rover – precision, excellence, delivery and cost, to name a few. What other pressures would you say are unique to working in Formula 1? And how do you deal with them?

JC: There are undoubtedly similarities between the two industries but Formula 1 has much bigger time constraints. We are in a perpetual race against time to develop the car and upgrade in time for the next

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race – before our competitor does. Car manufacturers do this process over years, we do this in a matter of days. The racing calendar is a series of non-negotiable time limits for us. We can't just phone up Formula 1 and ask them to delay a race if our car isn't ready! What I would say, though, is that historically delivery and lead time have been the key, and cost has been the consequence. The Formula 1 cost cap has changed that, though, and cost is certainly becoming more of a driver in our decision-making.

In terms of pressure, it sounds clichéd, but you have to look at a problem as a series of small manageable chunks and deal with them one at a time.

### TS: What is the best lesson in business that you have learned through working at Red Bull?

JC: That it's all about people and building relationships – working to get the most out of your team and yourself. I've had to get much better at delegation. You can't do it all yourself, it just isn't a sustainable approach to business. Key to overcoming this was building a really strong team of people around me. I don't worry about taking leave anymore because I know I'm leaving everything in capable hands.

### TS: What gualities are required to excel in Red Bull Formula 1, no matter if you are the engineer or driver?

JC: Teamwork is the defining characteristic of Red Bull Racing - everyone in the team has value to add in producing the fastest Formula 1 car.

TS: There has been a lot of scrutiny of opportunities in sport for young people. Lewis Hamilton appears to be setting his legacy on opening up opportunity for children in the future to shine in Formula 1, either in administration, engineering or as athletes. How do you see it and what is the philosophy within Red Bull?



**JC:** It's pretty apparent that there's been a lack of diversity in all areas of Formula 1. Formula 1 are aware of this underrepresentation and I was pleased to see them recently launch scholarships and apprenticeships for underrepresented groups to drive change. I was also really interested to read the recent report from the Hamilton Commission, the charity founded by Lewis Hamilton, giving recommendations for how we can remove barriers to the recruitment and progression of Black, Asian and minority groups in the industry. This gave me food for thought about how I can improve diversity and inclusion in my own area. The fact that this research is being done and these questions are being asked shows that things are changing in Formula 1.

### TS: What is it about you that has allowed you to climb the ladder so quickly within a very competitive environment?

JC: I think I've progressed so quickly in part because of my passion and drive for this way of life, but also because of having confidence in my own ability. can't recall a time where I've questioned whether I am cut out for the job – I have a clear vision of where I want to be and I work tirelessly to achieve that daily. My partner has also enjoyed success in her

own industry at a relatively young age and we've always enjoyed a degree of healthy competition, driving each other to be the best we can be.

### TS: What is it like mixing a highly technical - some would say a nerdy - environment with the glitz of Formula 1?

JC: I've been lucky enough to attend some amazing Red Bull events over the last decade and the glamorous side of Formula 1 does exist, but for most of us this remains first and foremost an engineering race - with the 'glitz' coming in the form of a glass of champagne with the team on a Monday if we've won that weekend!

TS: In a very financially endowed environment, what is the best lesson you have had about managing money so far?

JC: Treat it like your own!

### TS: Where and when is the top for Jonathan Crankshaw in Formula 1?

JC: I'm taking each step and career opportunity as they present themselves, but I'd be lying if I said I didn't have a plan on becoming a world championshipwinning Team Principal.

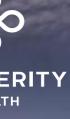
Jon Crankshaw was talking to Tony Smith exclusively for INTEGRA.

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### PREPARING TO SELL YOUR **COMMERCIAL PROPERTY**



What to consider for a quick and smooth transaction to maximise sale proceeds

THERE ARE A NUMBER of crucial factors that should be taken into account when looking to sell your commercial property.

ur role as solicitor is to anticipate and deal with enquiries that arise during the legal process and the approach to this is key to a quick and smooth transaction. The ultimate goal for you as the client is to complete the deal as quickly as possible and maximise the sale proceeds. We work closely with your other professional advisors to achieve this.

There are steps and action points that can be taken early on and, with the best professional advice, a successful outcome can be reached with practical and innovative solutions for overcoming issues along the way.

If you are considering a sale of your commercial property these are some of the points to consider now:

### TITLE

- Check on legal and beneficial ownership of the Property.
- Is the property freehold or do you own a long leasehold interest? Is superior landlord's consent required?
- Is the title registered? If unregistered, then locate the title deeds so a voluntary application for 'First Registration' can be made.
- Do the physical boundaries of the property on the ground match the redline on the Land Registry title plan?
- Are all rights required to use the property (e.g. rights of way) formally documented? Have any title restrictions been breached? Investigating the availability of indemnity insurance would be the first option before you start contacting the adjoining owners.

### TAX

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■ VAT – Has an option to tax been made? If the property is subject to tenancies it may

- be possible to structure as a TOGC. Make sure all documents are in place with HMRC.
- Get advice on Capital Allowances and any claims that have or can be made. There is a specific section in the standard commercial property enquiries that your advisor will need to complete, and the sale contract will also deal with any apportionment of the sale price.
- What tax will be payable on completion of the sale? Check with your accountant beforehand

### PLANNING

- Do you need to transfer or change the legal/ beneficial ownership before exchange of contracts? For example, putting a spouse on the legal title or entering into a Declaration of Trust to split the beneficial ownership
- Before making a final decision to sell, have your IFA guide on how the sale proceeds should be further invested. It may be that rather than selling the property on the open market the asset can be put into your pension and leased out to create a tax efficient income.
- Check for any early repayment charges on mortgages secured on the property.

### COMPLIANCE

- Do you have planning permission in place for the current use of the property? Recent changes have allowed more flexibility for changes and this may be established by long use.
- Have any works been carried out that would have required planning permission and/or building regulations approval? Make sure these have been signed off and certificates in place

Arrange to obtain all statutory compliance documentation that the buyer or tenant will request, including electrical/gas certificates, asbestos survey and EPC.

Seeking a range of professional advice before putting your commercial property on the market can be highly beneficial to maximise receipts and minimise deductions/liabilities so that you make best use of the asset.

If you would like to know more information about Feldon Dunsmore, please give us a call on 01926 954 694 or please contact Paul or Sharon.



Paul Harrison – Partner 07906 244 551 paul.harrison@feldondunsmore.co.uk



Sharon Baxter – Business Development Manager 07932 891 990 sharon.baxter@feldondunsmore.co.uk

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### 'THE CLASS OF 92'



### You can't win anything with kids!

IT IS OVER 26 YEARS NOW, since Alan Hansen infamously made that statement on Match of the Day. 'You can't win anything with kids!' Alan Hansen – Match of the Day, 1995.

he inference was that Manchester United would never win any silverware whilst they over-relied on young players. Beckham, Giggs, Scholes and the Neville brothers were the group to which Hansen was referring. Famously, and relevant to the theme of this publication, this group eventually became immortalised as 'The class of 92'.

Between 1992 and 2002 Manchester United won 15 championships, including seven Premier League titles and one Champions League. Bit off the mark was Alan? Also, at the time of writing, it is relevant to mention that Emma Radacanu, having checked out early of Wimbledon 2021, has just won the US open – just three months later. The first female to do so for 53 years!

### The learning point appears to be – don't judge too quickly!

Support, time and opportunity appear to be the three key ingredients that getting the best out of youth needs to thrive on. In this edition of INTEGRA Magazine we get the views of two people who, very differently, have had experience of both being the youth in their line of work – and now are at the stage in their careers of bringing through young people.

Debbie Hannigan heads up the administration department for Elevation Wealth Management in Birmingham. Her head office department serves three Elevation Wealth Management offices in London, Birmingham and Nottingham providing service to over 1,500 clients.

### Joining the ranks at **Elevation Wealth Management**

Debbie picks up the story. 'I came to Elevation in 2012 from a local, smaller firm in Birmingham. My role was to establish and develop an administration department from scratch, which included introducing processes, staff and new IT systems. We decided early on that because of the acceleration of use of IT in our business, we needed people who were naturally conversant with this world - so it was this that made us consider accelerating our youth programme.'

Since 2012 Elevation have invested in young people through the Elevation Academy. A mixture of school leavers at 16 and 18, graduates and an ex-professional

footballer have all joined the ranks at Elevation since 2012 to learn a new trade.

### Confident with more knowledge and experience

Adds Debbie. 'It is like a hockey stick. You know that for the first six months, expect no return on your time - it is one way. However, don't forget that during this time of no payback, youngsters are usually sponges so after that period, if the work has gone in, you begin to see a change in the balance. You start to see them develop and flourish as they get confident with more knowledge and experience.

'We now have graduates from the Academy who are filling key positions within our business – be it in Finance, Administration or as we now have, by becoming fully qualified IFAs.'

### Appropriate balance of youth and experience

The average age in the Wealth Management industry, like many others, has been weighted towards 50. Ours is ten years less – whilst still keeping an appropriate balance of youth and experience. But fair to say, Ten years on, Elevation's youth have gathered momentum, gained experience and learned their trades. The government Apprenticeship scheme has been a massive enabler to achieving this result.



CLOCKWISE FROM TOP LEFT: Kyle Bishop & Emily Murdock, both graduates from The Elevation Academy, attending Annual conference in 2017

Kieran Reid, age 17, Apprentice, presents the Winner's Cup for an Elevation-sponsored race at the 2019 Point to Point Races, Guilsborough, Northamptonshire. Kieran graduated from the Apprenticeship scheme in 2020.

Debbie concludes, 'I think the well-trained professionals.

Peter Holman, of Homan Builders in Northamptonshire, echoes Debbie's message. Peter is a master builder who now runs his own successful building company.

Peter's family through the generations worked on the Althorp Estate, home of Earl Spencer, brother of the late Princess Diana. Peter's grandfather was both the Estate carpenter and coffin maker! Althorp House goes back to 1500, it has 13,600 acres of land, 7 miles of stone walls and at that time 30 tradesmen responsible for maintaining not only the large house but also the majority of property in four villages surrounding the Estate.

### The Estate was a great place to be and learn

Peter left school at 16, decided to take up the opportunity of an Apprentice Stonemason on the Althorp Estate in 1971.

Apprenticeship scheme has been fantastic for our business, but it needs respect. We do not take any young person on without the intention of providing them with a substantive job, after the successful completion of their Apprenticeship. We teach them from the ground up in every aspect of the job (not just making the coffee), although the ability to make strong black coffee is also a must!

### Valuable commodity which also works both ways

'Our Apprentices also need experience around them and also need to feel trust in their Mentors. Trust is a valuable commodity which also works both ways. That way they have the base to thrive for themselves and be a great investment for the company.'

The Academy has become a revelation for Elevation as a business. The company has been able to grow strongly through the acquisition of retiring Wealth

Management firms. It has acquired 14 firms over the last ten years, and many of these firms have been attracted to Elevation as

Matt Black. After graduating from Durham University. Matt joined Elevation as an intern in 2012. Having worked his way through the company and qualifying during that time, Matt was appointed Director of the Elevation Clty office in 2020.

a provider of a 'turn key solution' to their need to replace themselves with younger,

### Althorp Estate, home of Earl Spencer



Peter commented, 'The estate was a great place to be and learn. The Spencers were very good employers. They took an interest and cared about staff. I remember one Christmas being invited up to the House and being formally thanked by the whole family for my work - yes I even got to shake hands with Princess Diana! The culture was that it was ok for apprentices to make mistakes – it was natural – you needed to learn. I'm sure that because of this culture I learned more as I wasn't fearful of getting things wrong.'

### Give them time and trust!

Peter went on to spend four years in his Apprenticeship, being supported by the Spencers to attend college where he learned broader skills that went on to serve him well in his own business. His son Josh now works for him, and is now integral to the firm. Although from a different generation, Peter thinks that the way he was taught still applies. 'Give them time and trust!'

So what is the conclusion? You can win with kids - just give them the right place to learn! 🔳

# THE **ADVENTURE** MACHINE

WHEN JAMES ASHWELL and his friends set out from the UK to head to

the Caribbean in 2017 they had no plans to go any further. Crossing the Atlantic and spending time cruising around the islands would be living the dream. But as he told INTEGRA, Matthew Sheahan discovered, this turned out to be just the start and a much bigger trip was now on their minds.

**OYSTER 62 – UHURU** JAMES ASHWELL

OWNER'S STORY







#### CLOCKWISE FROM TOP LEFT:

ARRIVING OFF THE WEST COAST OF ST LUCIA AFTER A NIGHT PASSAGE REVEALS ONE OF THE MOST FAMOUS LANDMARKS IN THE CARIBBEAN. THE PITONS.

EARLY IN THE ADVENTURE. FRIENDS VISITING UHURU IN THE BAHAMAS. A PERFECT OPPORTUNITY TO TEST NEW DRONE SKILLS

THE EXUMUS NATIONAL PARK. BAHAMAS. ONE OF THE CREW'S FAVOURITE ANCHORAGES. THEY WERE LUCKY ENOUGH TO SPEND A WEEK THERE AFTER GETTING THE ONLY ONE OF 13 ANCHORAGES LARGE ENOUGH FOR UHURU.

hree years after setting out from the UK and with 17,000 miles under Uhuru's keel, including visits to 34 nations, James and his crew are in New Zealand sitting out the Covid crisis. But in keeping with a positive approach that has characterised their trip from the start, they have used the time to their advantage and have been undertaking a re-fit of Uhuru.

Their trip so far has been a fascinating one that has seen Uhuru's crew take a very different approach to a Pacific crossing, so while James was on terra firma, I took the opportunity to ask him about some of the most memorable parts of the Pacific crossing, along with some of his favourite places.

He began by outlining how they had set about planning the trip.

'After our time in the Caribbean, we sat down and asked ourselves what we had learned that we could carry forward for our trip,' he explained. 'And there were three things.

'The first was to maintain our four to one ratio of time under sail to time on land. And that meant that whatever we did, we had to drastically cut down the number of planned visits, or dramatically increase the time that the trip would take.

'The second was to be a lot more relaxed about visitors and not committing to a specific time and a place a long way out which risked putting us under pressure. Instead, we would tell them the area that

we would be by a certain date and that they may have to then be prepared to wait for a few days to get joining instructions. It worked well for both sides.

'And the third thing we realised was that our best adventures had been the ones that were off the beaten track. For example, in the Caribbean it had been anchoring off the coast of the Dominican Republic that is a breeding ground for humpback whales. It's 12 metres deep in the middle of nowhere and we spent a couple of days there, surrounded by baby humpback whales, and diving in the water with them. It was superb.

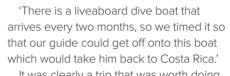
'So, our plan for the Pacific was to get away from the main cruising routes as much as possible and it proved to be spot on.'

#### **ISLA DEL COCO**

As they left Panama and with the majority of the cruising fleet heading for Galapagos or the Marguesas islands, Uhuru turned north to Costa Rica.

'We wanted to go to Isla del Coco,' he continued. 'The problem is that to go there you have to leave from Costa Rica, which means heading something like 500 miles north first. We also had to go there to pick up the scuba diving instructor that we had pre-booked. It is a legal requirement to have one if you're going to dive in Isla del Coco.

'It was well worth the effort though. There was no one else there, just us and our boat on this uninhabited island. We were diving around three times a day and each time we'd be with amazing sea life including huge hammerhead sharks, bait balls of fish, Galapagos sharks.



but drill down into the detail and the project took a good bit of planning.

'It took around six months to organise,' he said. 'Of course, now I know what to do I could do it a lot quicker next time around, but there are all kinds of things that you need to consider and sort out, not least of all whether your guide is prepared to sail on your boat for three or four days and sleep on one of the settee berths, on what was guite a busy boat. Plus of course, arranging enough scuba gear for eight people and so on. But it was completely worth the effort.'



It was clearly a trip that was worth doing,

THERE WAS NO ONE ELSE THERE, JUST US AND OUR **BOAT ON THIS UNINHABITED ISLAND, WE WERE DIVING AROUND THREE TIMES A** DAY AND EACH TIME WE'D **BE WITH AMAZING SEA** LIFE INCLUDING HUGE HAMMERHEAD SHARKS, **BAIT BALLS OF FISH. GALAPAGOS SHARKS.** 



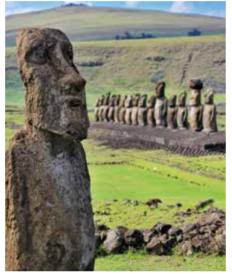
**CLOCKWISE FROM TOP LEFT:** FRIENDS AND CREW ENJOYING THE 'PROTECTED AREA TOUR' OF GALAPAGOS. IT WAS EXPENSIVE AND TOOK 6 MONTHS TO PLAN THE TOUR, BUT WORTH IT AS IT MEANT STAYING ON UHURU INSIDE

THE HEAVILY PROTECTED MARINE RESERVE

NEW GUESTS JOIN FOR THE DURATION OF THE STAY IN THE GALAPAGOS, THE OYSTER SUGAR SCOOP THE IDEAL RESTING PLACE.

AI RAPA NUI (EASTER ISLAND). DON'T BE FOOLED BY THE BARREN I ANDSCAPE. IN REALITY EASTER ISLAND BOASTS FLOWERS, FORESTS, WHITE SANDY BEACHES, GREAT SURFING AND AN AMAZING CAFE CULTURE, NOT TO BE MISSED!





### GALAPAGOS

Crew changes meant that Galapagos was the next stop for Uhuru.

'We spent a month there in total which was great. But during our stay we met a couple, Simon and Pippa, who inspired us to head to Easter Island. This was in contrast to most boats that were heading to the Marquesas.

'It took us a while to decide to do it, mainly because we were apprehensive about it and had quite a few people telling us that Easter Island wasn't such a great idea and was difficult, even dangerous. But we looked at it really carefully and in the end decided to go.

'I have to admit that while the trip was fine, I did have a bit of a panic attack at one point. I think I just got spooked for a

moment, it's easily done when you look at the chart and see just how far away from civilisation you are. Midway between South America and New Zealand you really are in the middle of nowhere, heading into the abyss, towards the Southern Ocean.

'It was upwind for most of the way and we were bashing into swells coming up from the south so it wasn't particularly pleasant sailing.

'We did have two days with no wind and on Easter Sunday we stopped for a swim around the boat in middle of nowhere followed by a big roast lunch which was pretty cool. But, after 17 days sailing, when we got there we discovered that Easter Island is not what people had led us to believe.

'The popular impression is of desolate views and huge statues, but the reality

is that that is only a part of it. Instead, there are beautiful beaches, palm trees, wildflowers, hibiscus flowers and little cafes and bars, it's absolutely beautiful. In fact, I plan to go back for a month or two.'

The visit wasn't without its challenges though. "Anchorages are a problem. When we got there, the main port was closed because of a large swell, so we had to hide around the corner in another anchorage which wasn't very comfortable.

'The port was closed for some time so the only way we could get ashore was to put our wetsuits on, put our gear into waterproof bags and get on our surfboards and head for the shore.

'We had an amazing two weeks there and wish we could have stayed longer.'





#### **PITCAIRN & DUCIE**

By this stage, James and his crew were getting used to the new level of remoteness, at least they thought they were. And then came Pitcairn.

'There is something incredibly strange about arriving in a UK territory in the middle of nowhere, and I mean nowhere! Easter Island is remote, but Pitcairn is one step more.

'When you get there you just see this solitary rock and as we approached and listened on the radio you hear UK Somerset accents. Right from the off, before we had even arrived they were so welcoming, inviting us to a party that evening before we'd even got ashore.

'Not that many people get to go there and it's easy to see why as the anchorages are pretty horrendous. But we were really

lucky with our approach and were the only boat in the anchorage.

'A guad bike collected us and took us up to the top of the island where it seemed that the entire population was indeed out for a party. It's a fantastic and charming island and we stayed there for quite a while. The locals were really friendly and took us spear fishing and showed us the ballast of the Bounty, which is, of course, one of the things that this area is famous for.'

But if Pitcairn felt special, the volcanic island of Ducie to the east felt even more remote. 'I think I read somewhere that only 100 boats have visited this island and I wouldn't be surprised. There is no anchorage at all. It's a lagoon with thousands of birds as it is a breeding ground for petrels and shearwaters.



CLOCKWISE FROM TOP LEFT: HIGH ALTITUDE DRONE MANOEUVRERS CAPTURES DUCIE IN ONE! UHURU BOTTOM LEFT.

ADAMSTOWN, THE ONLY TOWN IN PITCAIRN. A UNIQUE THREE DAY WEATHER WINDOW ENABLED UHURU TO ANCHOR IN THE BAY AND CREW TO DISEMBARK AND FXPI ORF

HUMPBACK WHALES SURFACING NEXT TO UHURU. THEY WENT ON TO SPEND THE NIGHT WITH UHURU, A MAGICAL EXPERIENCE FOR JAMES AND THE CREW.

'The weather was very kind to us and we managed to find a tiny patch of sand to anchor in which meant we were able to get ashore for a beach barbeque. It was a beautiful but surreal moment when we thought about how we were 3,000 miles from anywhere, other than Pitcairn, sitting on a beach.

But there was a really sad part to this and that was the amount of plastic that had been washed up on the island, it's all over the place, it's heart breaking.

Acutely aware of just how quickly conditions could change and how untenable their anchorage would become, two nights was all the team dared to stay.

From here, as they continued towards New Zealand, their trip took them via French Polynesia, Society Islands and then the Cook Islands.



### **COOK ISLANDS**

was emailing ahead to where we were going to ask whether there was anything we could bring to help, which was very much appreciated. In return, we were often given loads of fruit and vegetables which was great.

'In the Cook Islands we did the same thing, but this time we were asked if we could take a girl who was a relative of someone on another island which was about a six or seven day sail away. We said that would be fine, but then later on she asked if she could bring a boy that she had met which we agreed to. But then, when the day came and she turned up on the dock, she had a mountain of kit

from bags of rice, potatoes, crates of Coca 'One of the things I was very diligent about Cola, a TV and plenty more, there must have been a tonne in weight, it was crazy.

'In the end we managed to squeeze it all into a bag that we strapped down on the foredeck. When we got to the island, the local family were so grateful and invited us to stay with them, they cooked for us and took us to some amazing remote atoll where we camped overnight on the beach. It was a really special visit.

'Another amazing place we stopped at was Niue. It's another tiny island with no places to anchor as it rises 300m straight up from the sea bed, but we managed to get one of the remaining deep water moorings. We were very lucky because there were boats coming all the time that

had been sailing for a week and had to pass by and keep going as there was nowhere to stop.

'From there, Tonga was our next stop which was memorable for being one of the few places where you can swim with humpback whales. Then it was Fiji, before heading south for New Zealand.'

FROM THERE. TONGA WAS **OUR NEXT STOP WHICH WAS MEMORABLE FOR BEING ONE OF THE FEW PLACES** WHERE YOU CAN SWIM WITH HUMPBACK WHALES.



CLOCKWISE FROM TOP LEFT: UHURU. ANOTHER DAY IN PARADISE!

AFTER 14 DAYS AT SEA LAND WAS A WELCOME SIGHT.

JAMES AT THE BOAT YARD IN NEW ZEALAND, PART WAY THROUGH UHURU'S REFIT. UHURU'S LOGO APPLICATION ON THE HULL TO ENSURE FISH KNOW HER NAME AND THE CREW ARE REMINDED WHEN SCRAPING DOWN HER HULL!

### PLANNING AHEAD

Having spent a year in New Zealand working on the boat, James has also been planning the next stage of their adventure which was due to take Uhuru and her crew further west. But now James has other plans.

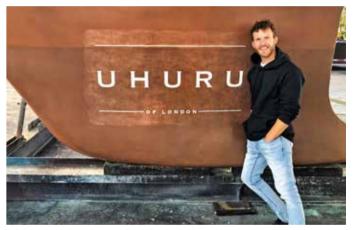
"I'm not convinced that the Covid situation will have been resolved sufficiently that things will open up in 2021. By June time it will be too late to start the next stage of our trip, which was to head to New Guinea and I don't want to spend the whole year nervous and worried about what lies ahead, so I've decided to head back to French Polynesia.

'We're going to go back and do it all over again. And I couldn't be more excited.'

If you need more inspiration you can follow Uhuru's adventure on instagram @uhuruoflondon

### UHURU





Uhuru was a well travelled and adventurous Oyster 62 before James bought her after her previous owner Steve Powell took her down to Antarctica and back.

Length – 63'4" / 19.28m Beam – 17'8" / Height – 54'11.5" / 16.75m

Sails – (Dolphin) Main Sail, Genoa, Stay Fresh Water – 2 tanks totalling Watermaker – Seafresh 206A 220v Fuel Capacity – two tanks totalling

Engine – 1 x Perkins Sabre M185C Generator – Onan MDKAV 13.5kW

### **CYRILLE REGIS CONTINUES TO MAKE HIS MARK**

Supporting young underprivileged people to develop in life



NEWS OF THE DEATH OF CYRILLE REGIS IN 2018, age 59, stunned not only the football world, but also a huge raft of non-football followers, who were touched by the positive effect that a person with an abundance of grace and humility had on them.

yrille Regis MBE dealt positively with racist issues from a time that Black footballers had to encounter acute racist abuse on a massive scale. Ian Wright MBE of Arsenal and England, and now high profile TV pundit, produced a memorable TV documentary on his life and contribution to tackling racism. Cyrille looked to use his role as a Black top flight footballer as a catalyst for creating good. Quite simply, Cyrille Regis transcended his sport and his time in sport.

### The only condition is a love of football!

In the spirit of Cyrille, his family decided to continue his legacy by forming the Cyrille Regis Legacy Trust. The charity looks to support young underprivileged people by providing them with a link to resources that can deliver the tools needed to develop in life generally. The Trust has linked up with all of the main professional clubs in the West Midlands, including Aston Villa, Wolves, Birmingham City, Coventry and Walsall. Through these connections, young people are given the opportunity

to tap into club resources, structures and people that can provide the tools needed to develop in life generally. The only condition is - a love of football!

This month its 'Strike A Change' mentoring programme is about to start its third year. It will see 72 young boys and girls selected from schools working alongside the football foundations of Cyrille's old clubs, plus those of Birmingham and Walsall too. The chosen individuals are all from challenging backgrounds but many have made huge progress on the programme despite lockdown forcing some of the learning online.

### Positively influencing the next generation

Cyrille's widow and chair of the charity, Julia Regis, told INTEGRA, 'He was a big believer in trying to positively influence the next generation.

'The only criteria is that they are passionate about football and disengaged in their life in some way. What has since been powerful are the testimonials from the schools. They have spoken about raised aspiration and motivations levels. People have stepped into leadership roles and

think about their peers more. We have been contacted by schools wanting to be part of the programme because they see the impact.

### Proud of the work we are doing in his name

'We have developed a curriculum based on the Cyrille standard and initials of his name. It covers Character, the Y is believing in Yourself which transcends all the themes, including Resilience, Integrity, Learning, Leadership and Endurance. All these traits are recognised in Cyrille and it has been important in my journey of grief to be busy and active doing something I saw him do. I feel so proud of the work we are doing in his name."

Many of the supporters of the Trust came together at the Belfry in September for a charity golf day to raise funds for the Trust. Ex footballers including Steve Staunton, Lee Hendry and Gareth Barry joined celebrities and business partners to raise over £13,500 on the day.

### Supporting and highlighting this amazing initiative

In its drive to encourage opportunity for young people Elevation Wealth Management contributed to the day and through INTEGRA will continue to support and highlight this amazing initiative.

For details on the Trust, please go to www.cyrilleregis.com.

### SCHOFIELD SWEENEY

However complex it gets, we keep things straightforward





Daniel Bisby Associate Corporate DanielBisby@schofieldsweeney.co.uk

Steven Millward Partner Corporate StevenMillward@schofieldsweeney.co.uk





### How can we help?

Perhaps you want expert guidance on growing your business or planning your future. Or support to face a challenging commercial or personal situation. Maybe you just want everyday legal matters handled efficiently. Whatever your needs, we're always here for you.

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# Schofield Sweeney

### **BLACKWOOD ASSET MANAGEMENT**

'What are the right investment questions for you to be asking your adviser?'

### WHAT HAS DRIVEN ASSET

**PRICES**, stock markets and interest rates for over a decade now is central banks fire-hosing money into the global economy at unprecedented volumes. The question most asked by economists and journalists is whether this will lead to sustained inflation or is the global economy so weak that it will be unable to support growth when this liquidity injection is reversed.

### **Effective diversification**

We believe that this is the wrong question. The right question is 'How do I protect and grow my assets whatever the outcome?'. The hallmark of the successful long-term investor is resilience: to think long term, to have an effective diversification across asset classes and to squeeze out excess cost where possible.

Inflation is surprisingly rare, but they can be damaging if not prepared for. In addition, you need to flex your holdings and asset allocations over time. The right blend of assets at the start are not the right blend of assets at the end. In the short term the best defence is (counterintuitively) cash and short duration highquality debt assets.

### **Defensive assets**

These will retain their value when risk assets (equities, property, commodities) are suffering at the outset. As the cycle progresses we can use those defensive assets to invest in risk assets at depressed prices knowing that, while their prices may have fallen, over the longer term real

assets have never suffered a permanent diminution of value from inflation.

Over the coming months, and possibly years, we must focus on protecting our clients' wealth and keeping the virtues of resilience foremost.

These are the comments and thoughts of Max Thowless-Reeves, Senior Investment Director at Blackwood Asset Management.



Max Thowless-Reeves info@blackwood.co.uk





Method for Game Cigar: For the filling, pulse the duck meat, sausage meat and partridge breast in food processor until broken down to smaller chunks and incorporated. Finely chop the parsley and add to the meat mixture, add the salt and pepper and mix well. Place in fridge for 30 minutes then remove. Whilst chilled, shape the meat into a thin cigar sized sausage and roll tightly in cling film. Twist both ends simultaneously so you have a tight compact 'log'. Refrigerate.

Method for Pastry Shell: Melt the butter in pan. Open Filo pastry sheets and cut into rectangles (15cm wide by 25cm long). Place on a tray and cover with damp cloth to stop them drying out. Take one rectangle and place on chopping board, brush filo rectangle with melted butter. Remove meat filling from fridge and cut into 4 equal lengths. Place one length at the bottom of the filo rectangle you have buttered and roll to the top. Carefully twist both ends, being careful not to crack the pastry. Repeat for

Method for Orange Gel: Peel the zest off the oranges – try to keep the pieces as large as you can. Add zest to a pan of cold water and bring to boil. Once boiled, strain and repeat process 5 times. On the 5th time, strain and add zest back to the pan with no water, squeeze the juice from the oranges onto the zest and add the sugar. Bring pan to boil and reduce the liquid by three quarters. Once reduced, blitz the content of the pan (carefully it will be hot), pass through a fine sieve. Refrigerate.

and place on baking tray, burn in the oven at 220 degrees Celsius until there is no moisture left in the shallot and is black throughout. Blitz the burnt shallots in a food processor – this is your powder.

Method for Brown Sauce: Add all ingredients into a thick based saucepan and simmer for around 45 minutes to 1 hour until the mixture is all incorporated and glossy. Carefully blitz mixture in a food processor and pass through a fine sieve. Refrigerate.

minutes, until golden brown. Remove and place on a sheet of kitchen towel to absorb excess grease. To plate, carefully cut one end of the game cigar and dip it into the black onion powder, followed by the beetroot powder (this will give the effect of the cigar being lit). Put cigar on a plate and add your orange gel and brown sauce – be creative with how you display these and enjoy!

dannytompkinschef.com | Search 'Danny Tompkins Chef' on social media





### **INGREDIENTS** MAKES 4 CIGARS

#### For the Game Cigar:

### For the Orange Gel:

### For the Black Onion Powder:

#### For the Brown Sauce:

- 112g cooking apple
- (peeled, cored and finely chopped)

- 15g ginger 100ml red wine vinegar 50g dried apricots
- 50g pitted dates

- 12 fennel seed 1/4 tsn allsnire
- 4 tsp Worcestershire sauce

### GAME CIGAR RECIPE

### **≈O≈** OYSTER

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Since 1973, we have set the standard with our hand-built British cruising yachts. Ranging from 50ft to 120ft and renowned for their seaworthiness, they offer a combination of exceptional luxury, comfort and safety. The ultimate platform for life-changing adventures, they are capable of taking you anywhere in the world, effortlessly.

OYSTER YACHTS. BEYOND EXPECTATION.