

INTEGRA

AFFINITY | LIFE | LIFESTYLE

ISSUE 2 SUMMER 2022



INTEGRA IN CONVERSATION WITH NICK YELLOLY

“Not many people can say they
have won at Monaco”

SUCCESSION PLANNING

Strategic guidance in
a straightforward way

GEORGE HANNIGAN, ACTOR SPEAKS TO INTEGRA

‘The funny kid’ at school –
the entertainer

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WELCOME TO THE SUMMER 2022 EDITION OF *INTEGRA*!

After the inaugural launch of *INTEGRA* magazine last November - we have been delighted with the feedback that has been provided by you, our readers. Your enthusiasm has reinforced our passion to produce a business magazine of interest by mixing features linked to Business Lifestyle and Life.

Thank you once again to my team at Elevation Wealth Management, and our Partners Acute Business Advisory, Feldon Dunsmore, Mcgregors Corporate and Schofield Sweeney for their support in producing this edition of *INTEGRA*.

The time between producing the Winter and Summer editions of *INTEGRA* seems to have flown by. During that time however, significant events on the world stage have continued to develop. The Ukraine war, declared in late February, came on the exact day when we thought we were at the end of the main COVID restrictions. Who could have written that? Brexit, Covid and now the Ukraine War, separate to the human element, have all individually and collectively added to the economic tensions that we are experiencing now. The economy is no doubt set to experience a period of sharp volatility – this will eventually create value. An economic shake up always does. This is a time when based on history, it has not paid to be passive in investment management terms. These conditions invariably throw up opportunity.

Our focus on successful and emerging talent continues in this edition. It was fascinating to speak to Nick Yelloly of BMW Works Motor Racing Team. Nick is currently racing and winning in both the USA and Europe. This is in between

his work for ASTON MARTIN F1 as a test driver. With planning already in place by BMW for a start at the LE Mans 24 hr in 2023, Nick provides great insight into what it takes to operate at the highest levels of his sport.

INTEGRA also got to meet Actor George Hannigan in this issue. Since breaking through to national TV, Georges profile, and reputation has been building quickly. Appearances in *The Larkins* and *Grantchester* have been followed up quickly with appearances in the Christmas special 'Last Train to Christmas' where George played alongside Michael Sheen. *INTEGRA* got to speak with George – and discussed with him his journey so far.

A big thank you as always to our Sponsors. We have some great new contributions to add and compliment with our existing fantastic brands.

And finally! If the pasta dish tempts you to search for a paired wine, Red & White have agreed a 15% discount to *INTEGRA* readers for any case of 6 wines or more ordered. Simply, just use the bar code on their feature.

Here is to a long hot and peaceful summer! CHEERS!



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INTEGRA Magazine is published biannually for Elevation Wealth Management by Goldmine Media Limited. All enquiries should be addressed to The Editor, *INTEGRA* Magazine, c/o Goldmine Media Limited, Floor 2, The Pinnacle, 170 Midsummer Boulevard, Milton Keynes, Buckinghamshire, MK9 1BP.

Please note that *INTEGRA* Magazine does not accept unsolicited contributions. Editorial opinions expressed in this magazine are not necessarily those of Elevation Wealth Management Ltd, and Elevation Wealth Management Ltd does not accept responsibility for the advertising content.

Colour origination and printing by DWJ Colourprint,
Swansea, SA1 7DA.



Fuel economy and CO₂ results for the Maserati Levante GT Hybrid in mpg (l/100km) combined: 26.4 (10.7) to 29.1 (9.7). CO₂ emissions: 243 - 220 g/km. Figures shown are for comparability purposes; only compare fuel consumption and CO₂ figures with other cars tested to the same technical procedures. These figures may not reflect real life driving results, which will depend upon a number of factors including the accessories fitted (post-registration), variations in weather, driving styles and vehicle load.



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PORSCHE

ELEVATION MORTGAGES

Extensive specialist experience in the bespoke lending market

INTEGRA Magazine spoke to Elevation Mortgages, headed by Roger Parry of Fulcrum Financial Ltd. Roger has extensive specialist experience in the bespoke lending market. Elevation Mortgages provides fully advised solutions for new mortgages, remortgages, property portfolio and inter-generational mortgages.

The highly experienced team work very closely with clients from their initial enquiry when they are first beginning to look at properties all the way through to getting the keys and beyond.

How things have changed over the previous 20 years

We asked Roger to share some of his expert views and to provide us with practical examples that his business has delivered solutions on recently. Roger said "As a good example, lets talk about Single Owner Joint Borrower mortgages, or as we call them in our office, The Family Mortgage."

A question we often get asked by our clients is "How is my son or daughter going to get on to the housing ladder with prices at an all time high?" A very topical question when you consider how things have changed over the previous 20 years.

An "old school" method with a hip new name

With this in mind, mortgage lenders are trying to come up with modern methods to help young First Time Buyers, but one of these

methods is an "old school" method with a hip new name. Welcome to the world of Joint Borrower Sole Proprietor (JBSP) mortgages.

Whilst technically not a guarantor mortgage, it shares many similar facets. It's a way of a family member (usually a parent) coming onto a mortgage application so their income can help the younger buyer obtain a larger mortgage to help get them on to the property ladder.

Ownership is in the son or daughter's name only

Most lenders will allow a parent to go on the mortgage with their children, but they will require that the name on the title at the land registry (the owners) matches the names on the mortgage. This now causes a problem because it would invariably trigger an extra 3% second home stamp duty charge for the parent, as they are likely to be existing homeowners already.

An increasing number of lenders though, are starting to offer the JBSP mortgage. The main difference being (in this example) the property is owned in the son or daughter's name and the mortgage is the son or

daughter plus parents. This means that as the ownership is in the son or daughter's name only. There is no 3% stamp duty levy!

Worrying thought for parents who gift large sums for deposits

Also in a world where the Bank of Mum & Dad seems to be getting visited more frequently than at any other time for deposit funds, it might mean you, the parent, do not need to cash as much of your investments in for that deposit as you originally thought.

As a parent myself, this feels like it will be more appealing should my daughter ever buy with a boyfriend. It is always a worrying thought for parents who gift large sums for deposits, directly to their children, that should their child split up with partner, what would then happen to the money they gifted? Would that ex-partner try and have a claim on 50% of that money? It happens! ■

	2001	2021
Average House Price	£93,136	£264,000
Average Salary	£19,722	£31,285
House price to Income Ratio	4.75x	8.43x



MOST LENDERS WILL ALLOW A PARENT TO GO ON THE MORTGAGE WITH THEIR CHILDREN, BUT THEY WILL REQUIRE THAT THE NAME ON THE TITLE AT THE LAND REGISTRY (THE OWNERS) MATCHES THE NAMES ON THE MORTGAGE.

YOUR PROPERTY MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.

The initial mortgage consultation is free. Fulcrum Financial usually charges a fee for mortgage advice. The amount charged is dependent on the amount of research and administration required and will be discussed and agreed with you at the earliest opportunity.

Elevation Mortgages are a trading style of Fulcrum Financial Ltd, who are an appointed representative of PRIMIS Mortgage Network. PRIMIS Mortgage Network is a trading name of First Complete Ltd, which is authorised and regulated by the Financial Conduct Authority for mortgages, protection insurance and general insurance products.



Source data:

- I. Average UK property price, Jan 2001. Land Registry, UK House Price Index
- II. Average UK house price, August 2021. Office for National Statistics, UK House Price Index August 2021
- III. Average UK Income (2001 & 2021), www.statista.com

Case Studies

1. Daughter, early 20's, just secured a graduate trainee position in London on a starting salary of £35k p.a.

Dad is a Doctor. Used Dad's income to get a JBSP mortgage of £487,000 on a £635,000 flat in City of London. Dad happy to help pay some of mortgage till her income invariably rises to the point she can take it on her name only

2. Daughter, again in her early 20's, earning just over £30k per annum Dad is self employed and has a successful business - Buying a New Build 3 bedroom house for £328k with only a 10% deposit.

i.e. £286k mortgage. It can even be applied the other way! We have used JBSP for a middle aged client to help elderly parents release cash from their home as an alternative to Equity Release. We recently had a case for two 76 year old parents who were "asset rich, cash poor".

They had a £1million house with no savings and very small pensions. Due to their age, they would not usually get a "normal" mortgage. The mother needed some money for a private medical procedure. The 49 year old son was able to be the Joint Borrower and we released £75,000 for the procedure plus some home improvements. With a high street building society at standard residential rates no less!

This planning all goes hand in hand with the usual legal caveats and these strategies will not of course suit all situations. All parties should take independent legal advice before entering into such an arrangement. However, if you would like to learn a little more about this side of mortgage lending, please feel free to contact Elevation Mortgages to discuss your requirements on 01904 933868, alternatively email to info@elevation-mortgages.co.uk.

Wines made by friends, to be enjoyed with friends.



Winemakers Benoit Bousquet (L) and Pierrick Harang (R), who work with to produce our 'Im-mortelle' range. An outstanding collection of wines made using traditional production methods in the Côtes du Roussillon, France.

Col Fondo: The Dark Horse of Prosecco

by Ben Hawker DipWSET

Where next for Prosecco?

About ten years ago, I read that you couldn't go a day without seeing an image of a cow (if you haven't heard this before, try it). Now, it seems I can't go a day without seeing Prosecco. Bottomless brunches, airport lounges and mid-week treats. The Prosecco brand is absolutely everywhere, so what's next for this Italian giant?

Thankfully, I think the future is bright and there is a lot to get excited about. But "if you want to know the future, look at the past" – Albert Einstein.

Prosecco was originally the name of the grape variety. However, in 2009 when Prosecco di Conegliano-Valdobbiadene was promoted to full DOCG status, this was officially changed to 'Glera'. The reason for this, was to prevent other people making a sparkling wine also called Prosecco. Now, Prosecco sparkling wine can only be made in the Veneto region of northeast Italy, which encompasses the town of – Prosecco!

The fresh and fruity style that we typically associate with Prosecco, is thanks to the Charmat Method. This production technique was invented in 1895 and causes the second fermentation to happen in the tank which is then filtered into the bottle. This is slightly different to how Champagne is made, where the second fermentation occurs in the bottle. This less labour-intensive approach is one of

the many reasons why Prosecco, is more affordable than Champagne.

However, not all Prosecco is made using this technique. Prior to the invention of the Charmat Method, most Prosecco would have been produced as (drum roll please...) Col Fondo.

Instead of producing those all-important bubbles in the tank during

"Italy is carpeted with vineyards, producing every wine style imaginable. There's no country that offers such varietal diversity and fascinating interest".

Liam Steevenson MW
RED&WHITE

the second fermentation (Charmat Method), this is left to occur in the bottle – just like Champagne! It's this style of Prosecco, that I see becoming a lot more popular in the near future.

Col Fondo wines don't go through any filtration or disgorgement, they instead keep all the sediment or lees in the bottle. It creates a delicious wine that is lightly cloudy in appearance, has racing acidity, exciting complexity, and a slightly lower alcohol content. It's a wine that is gently leaning into the natural wine movement, due to the minimal intervention throughout the

winemaking process. It also offers a level of excitement and complexity for the curious consumer.

Is this the next trend for Prosecco? I think so. Thanks in part to millennials and Generation Z, who are now drinking more wine. Time spent in lockdown during the Covid-19 pandemic, has given younger consumers the opportunity to explore unusual wine varieties, styles and those with a lower alcohol content. After all, this is a generation with an alarming love for health and fitness.

Next time you buy a bottle of Prosecco, try Col Fondo. Whilst some producers put "Col Fondo" on the label, others use the official definition of this style "Rifermentato in Bottiglia" - keep an eye out.

Salute!



Ben Hawker DipWSET
Sales Manager (UK & OVERSEAS)



RED&WHITE work with friendly winemakers around the world, to create wines that spark conversation. red-white.co.uk



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However complex it gets, we keep things straightforward



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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.

As a well-respected law firm, we're the firm many other advisers turn to for legal advice. And a reassuring mainstay for a diverse range of businesses, individuals, charities and educational institutions spread across the country.



SUCCESSION PLANNING

Strategic guidance in a straightforward way

PLANNING FOR THE FUTURE OF YOUR BUSINESS and protecting family wealth can be highly complex and emotionally charged. Having commercially minded legal advice that you can trust, is invaluable.

Schofield Sweeney provides strategic guidance in a straightforward way, providing the clarity you need to quickly understand your options and make well-informed decisions. We handle high-value matters and understand the complexities of executing major transactions, whether it's a merger, acquisition, disposal, joint venture, reorganisation, or demerger.

Every situation is different

We begin by getting a thorough understanding of your finances, relationships and circumstances. Next we help you to structure your financial affairs, mitigate tax and preserve property or business investments.

Recently an accountant asked us to assist with succession planning discussions that were being held between Jack and Jill (Jack & Jill) of Jack & Jill Limited (TradeCo).

We took into consideration:

- TradeCo is owned by Jack (67 years old) and his wife Jill (66 years old)
- The estimated value of TradeCo is c.£1.5million
- They have a son (Peter) and daughter (Jane). Peter manages part of the business from London, and Jane's

husband Paul (Jack & Jill's son-in-law) manages the business in Birmingham. Peter has one child, and Jane and Paul have two children

- Jack wants to exit the business, though is not necessarily wedded to extracting full value on day one, and he is intrinsic to the short-term success of the business immediately following his retirement

We advised on the following options:

1. A trade sale, the most common exit for retiring shareholders. Jack & Jill would take TradeCo to market to find a buyer for the entire issued share capital of the company.

A trade sale does not guarantee that TradeCo will stay within the family. A third-party buyer will have their own way of running the business and there will be no certainty as to Jack & Jill of the family's continued involvement.

2, A Management Buy Out (MBO), very similar to a trade sale. Paul and Peter would be the buyer and would acquire the shares from Jack & Jill. Provided Paul and Peter acquire the shares from Jack & Jill (and Jack & Jill continue to meet the qualifying criteria), then an MBO should

also attract business asset disposal relief for CGT.

An MBO is usually financed either by using third party external finance (i.e. bank loan) or using the trade profits of the target (i.e. TradeCo).

3. MBO via HoldCo, the MBO could be structured to allow Peter and Paul to grow and develop their own business, using the trade and reputation of TradeCo as a base.

Having considered the suggested options, Jack & Jill opted to proceed with an MBO via a HoldCO, which retained, the business within the family unit and worked with the family to maximise tax and estate planning opportunities. ■

It is never too early to start planning for the future of your business

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SHOW ME THE MONEY

Sustained inflation and rising interest rates

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. This is leading to sustained inflation and rising interest rates which presents significant challenges for investors.



For over a decade asset prices have been buoyed by interest rates being kept artificially low via mechanisms such as quantitative easing and by prodigious use of debt. We wrote last time that: "The state of bond markets, war in Europe and increasing likelihood of recession seem uncomfortable bedfellows with equity markets near record highs."

As the global economy drifts into recession it makes raising interest rates politically toxic, as is rampaging inflation - this tension and backdrop is causing sleepless nights for central bankers.

Inflation is surprisingly rare (there have only been a small number of inflation shocks in major economies) 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 (counter-intuitively) cash and short duration high quality debt 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 be more defensive, focusing on protecting our clients wealth and keeping the virtues of resilience foremost in mind.

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

BLACKWOOD ASSET MANAGEMENT

Max Thowless-Reeves
info@blackwood.co.uk

THE VALUE OF INVESTMENTS CAN FALL AS WELL AS RISE AND YOU COULD GET BACK LESS THAN YOU INVEST. IF YOU'RE NOT SURE ABOUT INVESTING, SEEK PROFESSIONAL ADVICE.

ELEVATION WEALTH MANAGEMENT

Winner of the 'Best IFA Firm' to work for

Staff from Elevation Wealth Management, recently attended the National Professional Adviser Awards 2022, where they were declared the Winner of the 'Best IFA Firm' to work for.

Out of 1000 entrants, Elevation were announced winners having scored an average of 93%. In the criteria staff were asked in a survey to assess the company. The national average was 70% of those firms that entered.

Matt Black, Jack Duffy, Harry Swift, Michelle Johnson, Declan Healy, Liam Bray, Tony Smith (MD) Emma Smith, Debbie Hannigan and Rikesh Chauhan join in celebrating the winning award on behalf of all of the Elevation Wealth Management team. ■





WILD GARLIC PESTO TAGLIATELLE - ASPARAGUS – STONE BASS - PANCETTA

Ingredients for the wild garlic pesto:

- 2 large handfuls of locally foraged wild garlic (if you are unable to find this, a mixture of parsley and basil would work just as well)
- 70g Parmesan
- 150g Pine nuts
- 200ml Olive oil
- Squeeze of lemon juice
- Salt and pepper to taste

Ingredients:

- 12 spears English asparagus
- 4 x 6oz sustainably caught Stone Bass portions (if you are unable to source this, Seabass will work just as well)
- 8 slices pancetta (thinly sliced)
- 720g fresh tagliatelle



Scan the code to access the video to see Danny Tompkins prepare this dish.

Method for the pesto:

- Toast the pine nuts in a medium heat oven until they are golden brown. Allow to cool
- Add all ingredients, including the toasted pine nuts to a food processor and blitz until they are incorporated. Save 4-6 tablespoons for this recipe and store the rest in the fridge to use another day

Method:

- For the Stone bass, season both sides (skin on) with sea salt and cure in fridge for 25 minutes
- Trim the woody end of the asparagus and blanch in a large pan of salted boiling water for 2 minutes. Remove asparagus and dress with olive oil, freshly ground pepper and sea salt
- Save the water for the pasta
- Boil tagliatelle in the asparagus water for required amount of time. Strain and keep a small amount of water to use later
- Roast pancetta in a medium heat oven until golden
- Remove Stone bass from fridge, pan fry, skin side down in olive oil on a medium heat until the fish is cooked two-thirds of the way up (you will be able to see the

white compared to the translucency). Flip fish over and remove pan from heat, let residual heat from the pan finish cooking the fish for approximately 3 minutes

To plate:

- Add the cooked asparagus to the resting juices of the Stone bass so it warms them through
- Mix pesto through the cooked tagliatelle, adding two tablespoons of pasta water
- Using a meat fork, twirl the tagliatelle onto a large dining plate
- Place cooked fish on top of the tagliatelle and dress with asparagus, pancetta and resting fish juices
- Add a drizzle of olive oil and enjoy!



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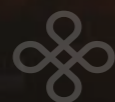


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R&D tax credits provide an opportunity to reclaim eligible costs within a company's trading business, whilst Capital Allowances can provide tax relief for expenditure on capital. Don't forget the UK Corporation Tax rate is increasing from 19% to 25% in April 2023, which creates an incentive to tax plan and to ensure an easier transition into the increased tax rate.

How helped a client receive a cash benefit of £100,000

Challenge R&D

An East Midlands based joinery firm had to overcome problems in achieving a consistent product in the face of variable raw material due to global supply chain issues for receiving their traditional wood supplies.

The firm also made attempts to ensure they remained ahead of competitors by making improvements to their product composition.

Capital Allowances

The joinery firm had previously never considered checking their eligibility for capital allowances on their 3 commercial units purchased for circa £975,000.

Guidance R&D

The joinery firm had previously not claimed for R&D tax relief and needed clarification on which activities within the projects fell under the R&D legislation. Once we had considered eligibility for each of the activities, we worked closely with the client in assessing which of the costs accumulated from the activities could be reclaimed.

Capital Allowances

After our due diligence and a survey on the units, it was evident that two out of the three units were eligible for the allowances and some elements of previous renovation work could also be included.

Return R&D

Our work with the client resulted in a cash benefit of £100,000 from the qualifying costs. The recovered amount financially supported the necessary operational adjustments required to cope with the global supply chain issues impacting on their trading performance.

Capital Allowances

The allowances retrieved on the two eligible units achieved a Corporation Tax saving of £65,000 over the life of the allowances.

When you need a clear perspective

Without the use of a specialist advice, identification of eligibility can be time

consuming and often confusing. Acute's purpose is to provide a clear perspective on the tax relief eligibility each business is entitled to. We understand that some businesses find it difficult to isolate where true eligibility lies, at Acute we know the right questions to ask to ensure no eligibility is missed. Please contact us to see how we could help you. ■



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BUT THE EXPERIENCE CAN SURELY BE ”

JAMES DENTON - CO-FOUNDER & DESIGN DIRECTOR



LAUNCHED IN 1999 WITH JUST FIFTEEN UNIQUE HANDMADE CUTLERY DESIGNS, CULINARY CONCEPTS SOON ESTABLISHED A HIGHLY ESTEEMED REPUTATION AS A DESIGN LEAD RETAILER OF CONTEMPORARY HOMEWARE. WITH AN EMPHASIS ON DINING, FROM LARGE CELEBRATIONS TO CASUAL FAMILY GET TOGETHERS, MANY OF THEIR PRODUCTS TURN THE ORDINARY INTO THE EXTRAORDINARY, WITH UNIQUE FINISHING TOUCHES THAT ADD PERSONALITY TO ANY ROOM SETTING.

The underlining principle has been to create inspirational quality pieces of affordable luxury. Drawing on extensive design knowledge and attention to detail, coupled with working alongside experienced artisans from around the world, has enabled the development of unique collections.

Their stunning pieces use a variety of materials and finishes, including stainless steel, aluminium, wood, leather and glass. From home accessories to furniture, lanterns, lighting and tabletop accessories, there are many playful pieces to be found throughout the collections.

The success and popularity of their products, provides the drive and confidence to push creativity to the limit. Their ability to transform the most ordinary of places to become the most pleasing of spaces, is seen in their truly show-stopping conversation provoking pieces. Culinary Concepts collections have expanded in response to growing customer demand

for exquisite giftware and a desire for handmade and unusual designs. In addition, their creations have now become very collectable. One of Culinary Concepts brand signatures is the attention to detail, with each gift lovingly enveloped in tissue and presented in a gift box for that luxury gift-giving experience.

Over the past two decades, the designs and styles have evolved influenced by travel around the world. Culinary Concepts never remain still or limited themselves to a single style or trend. Each season drawing on the top interior design influences and their own vast experience. Culinary Concepts creates hundreds of new and exciting products every year, which can be viewed and enjoyed by browsing their inspirational online store, www.culinaryconcepts.co.uk.

Culinary Concepts have built a reputation for innovative designs, and collections that are not restricted to home interiors but extend to bespoke projects for hotels and restaurants.

Working with brands such as Sexy Fish, The Ramsey Group, Soho House, Scott's, and Annabel's to name but a few. They have also developed interior design packages for investment property portfolios.

James Denton, Co-Founder and Design Director loves all aspects of the design process. His extensive travelling so often provides the experience that become the inspiration. In life, the meal may not be grand but the experience can surely be so. It's having the discipline of addition through subtracting, that less often becomes more, and through symmetry comes perfect simplicity and harmony.

For further information or advice regarding their collections or project enquiries please contact their experienced customer service team, on 01252 852305 or email sales@culinaryconcepts.co.uk. To learn more about the company's journey or place an order please visit the Culinary Concepts online store at www.culinaryconcepts.co.uk.

GEORGE HANNIGAN, ACTOR

‘The funny kid’ at school – the entertainer

INTEGRA MAGAZINE SPOKE TO GEORGE HANNIGAN, an actor who’s appeared in many well known film and television roles, including Choose or Die (2022), Grantchester (2021) and Last Train to Christmas (2021). He is an emerging name and face on national television.

A Birmingham boy, he learned his early craft through the Drama network in Birmingham. After studying Drama at Oxford School of Drama, George is now based in London where he is very quickly building a national presence.

Past, current and future

After appearing in feature length ‘Last Train to Christmas’ alongside Michael Sheen (Christmas 2021), and also last year alongside Tom Brittney and Robson Green in period drama Grantchester. George can be seen currently on Netflix in ‘Choose or Die,’ a horror thriller movie written by Simon Allen, and directed by Toby Meakins.

INTEGRA recently caught up with George to discuss his recent past, current work and plans for the future.

Q: First off , for our readers who do not yet know you, how would you describe your natural acting style?

A: I guess looking back I was probably known as being ‘the funny kid’ at school – the entertainer. I suppose every class

has one I generally favour comedy and always like to bring an element of that into all my performances. This is something that always came quite naturally to me and at school it was the way I liked to express myself.

Q: Favourite actor?

A: Being a huge Doctor Who fan, David Tennant is my favourite Doctor so it would have to be him. He has a natural ability to make the role his own and always has a very likeable screen presence.

Q: Name an actor that has inspired you most?

A: There are many – Steve Carrell, Jim Carey and Lee Evans to name a few. Lee is both a great comedian and actor. I would often recreate their skits to my friends at school in the playground.

Q: How did you get into acting?

A: Spending hours with my sister acting, putting on mini-concerts, performing songs from the pop group STEPS as kids. In my village in Water Orton near Birmingham, I



became a member of the ‘Studio Group.’ During one of the classes our teacher, Ben brought in a scene from Blood Brothers and asked myself and another actor to perform the scene.

I then ended up performing in Blood Brothers for the adult section of that company, which was one of the best stage experiences that I have ever had. Super fun. After doing Blood Brothers, I remember feeling profoundly lucky that I had found something I wanted to do as a career.

I joined a Youth Theatre ‘Stage 2’ where I went on to perform in something like 15 productions , which included a lot of Shakespeare – that was great experience. I then joined Birmingham Ormiston Academy, where I spent 2 years, after which my year out was spent at Morrisons on a gap year to save some money. I managed to then get a place Oxford School of Drama, and then after graduating I was lucky enough to get a touring role in The Comedy About a Bank Robbery which eventually moved to the West End and the rest is history!

Q: Was it a great leap from drama class to appearing in national TV?

A: It was, but if I look back a lot has gone into my journey so far, which feels as though it has only started. My mum and dad were massively supportive. They

didn’t treat my ambition as a pipe dream and encouraged me to go for it. They would always on hand to do the drop off and pick up at the most anti social times. A big thanks to them.

Q: What was it like to play alongside stars such as Robson Green and Michael Sheen?

A: It was fun – Robson Green was a lovely guy, very playful and doesn’t take himself too seriously. In one scene in Grantchester, I was playing a corpse laid out on the slab, and whilst shooting he started tickling my foot! Robson is a great one for ‘work hard-play hard’ and showed me to take my work seriously but not myself too seriously.

Michael was very inspiring to be around, super friendly and a consummate professional and obviously very talented. I remember in ‘Last Train to Christmas,’ I

would sometimes forget I was in the scene because I was concentrating so hard on watching him!

Q: Your most recent project ‘Choose or Die’ has recently launched on Netflix – tell us more about it?

A: The film is mental! I can’t give too much away as it is available to watch now on NETFLIX. I can say it is a horror movie based on a 1980’s video game – which causes characters, including mine, to go through some pretty awful things. Robert Englund who played the original Freddy Krueger in Nightmare on Elm Street, features in the film, which is pretty cool.

Q: What do you have in the pipeline that we should be looking out for?

A: I will appear in another Netflix series that will come out at the end of this year. I’m also starting filming next week on a

AFTER APPEARING IN FEATURE LENGTH ‘LAST TRAIN TO CHRISTMAS’ ALONGSIDE MICHAEL SHEEN (CHRISTMAS 2021), AND ALSO LAST YEAR ALONGSIDE TOM BRITTNEY AND ROBSON GREEN IN PERIOD DRAMA GRANTCHESTER.

production that is set to hit terrestrial TV later in the year.

Q: The final question to ask - casting ahead (sorry for the pun!) 25 years – where would you put your money now, on the type of production you will have become revered for by then?

A: I don’t know if I will ever be revered, but my dream would be to play The Doctor in Doctor Who – that is something I would love to take a stab at! But honestly who knows what the future holds.

Tony Smith was talking to George Hannigan.

Updates on where George can be seen on film and TV can be found at [ADD](#). ■

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INTEGRA MAGAZINE IN CONVERSATION WITH **NICK YELLOLY**

“Not many people can say they have won at Monaco”

EVER SINCE HIS RACING TALENT WAS RANDOMLY DISCOVERED at a friend's birthday party, Nick Yelloly has been on an upward trajectory in motor racing. In an acutely competitive sport, Nick is now an established works driver for BMW. He is also a test and Chief simulator driver for the Aston Martin Cognisant F1 team.

His journey has seen him succeed across the world from Europe, Asia and now the USA, has also required him to dive deep in the pool of resilience. It was after meeting adversity for the first time proper, that forced him to stand up and be counted and as he says it was this event that 'changed the boy into the man.'

INTEGRA Magazine caught up with Nick to discuss his journey so far and what the future holds.

Q: You entered motor racing at the relatively 'old age' of 15. I understand that without a chance birthday party – you may never have found motor racing? Tell us what happened?

A: It was at a birthday party held at 'Mr Karting' in Leamington Spa. After I had been out on track, it was suggested to us that I may have something, and should test at a professional outdoor circuit.

That took us to Whilton Mill in Northamptonshire, where I was able to post a time in my first outing of half a

second off the then lap record. I fell in love with racing on that day. I think without that birthday party – things may not have turned out the way they have.

Q: What was the leap you took to dedicate yourself to becoming a professional racing driver?

A: When I got into single seater racing, I had built my confidence and I suppose recognised my ability to commit, hopefully leading to F1. At this point I knuckled down and committed myself to that task. Motor racing at the top level is a small class. Only 20 people in the world get to sit in an F1 car on the same day. Only 10 drivers in the world become works BMW racing drivers.

Q: If you had not gone into motor racing what do you think you would be doing now?

A: Golf. I would have wanted to be involved in playing professional sport. I think I would have tried golf professionally. My hand-eye coordination I believe has made a

difference with my racing, which could also have helped me progress in golf.

Q: What have been the biggest hurdles to overcome in your career to date?

A: In 2015, I hit the 'finance wall' and was nearly forced to call it a day but then a chance call with Richard Selwyn at Project 1 Racing Porsche in Germany, saved me. I think without that call to invite me to work with them, I would now be out of racing. That led to my chances in the Porsche Super Cup which has now led to becoming a works driver at BMW.

Q: How do you reflect now on those earlier challenges?

A: I think 2015, although a hard year was the making of me. After competing in the single series Renault Championships, finishing fifth position and being on course for the highest levels, it suddenly stopped. I felt in that year. I went from being a kid to a man because I had no other option! I got more resourceful, and understood that life is not always rosy. If you want something you need to make it happen.

Q: What is the best piece of advice you have received in your career?

A: When I was 15, I was lucky enough to meet Sir Sterling Moss at Monaco. His advice has always stayed with me, which



was "Always win the race in the slowest time possible."

Q: What are the margins between success and failure in racing?

A: They are so small. The grids are full of very good racing drivers. I said in Auto Sport magazine recently – grids are made up of champions from F2 and F3 who competed in F1 or did not have the resources to step into F1. The standard is amazing. So we have to do the small things that can create an advantage. Preparation is key.

Q: Unlike some sports the barrier to entry in taking part in motor sport appears to be money – how frustrating and limiting can that be?

A: It is getting worse. £50,000 is needed to enter karting. In order to compete at the highest level of karting £500,000 is needed to fully compete. This is out of the range of so many families, even with good sponsorship. Socio economic barriers need to change, but change will come

from the top. Moto GP is tackling it. BMW has a junior team who pick up on talent not wealth.

Q: You won the Monaco F1 Porsche Super Cup a few years ago starting on pole position – which meant you had to remain in front, so how pressurised was that race?

A: I don't usually get nervous before races. It was my first year in a Porsche. When you come to lap traffic, because the scale of who is fast and not is massive, I had one wobble as a result of an overtake, bending the steering. But I managed to pull it off, making this one of the best wins of my career. Not many people can say they have won at Monaco.

Q: You are now racing as works driver for BMW in the USA, how are you finding that experience?

A: Loving it! I was signed by BMW in 2018 after becoming runner up in the Porsche Super in my first year. In 2019 we won the championship. In 2020 I raced Inter

Continental GT, and the GT Masters. We won the Nürburgring Nordschleife 24 hours. In 2021 we also won the GT Masters, and went on to secure pole position at Nurbgring, only losing due to mechanical failings.

Q: And what about Le Mans 24?

A: The development of the M4GT3, launched this year, has won in the USA and Europe now. Eyes I guess are on the LMDh programme in the USA only. Talks are now about the World Endurance Championship and Le Mans, starting in Daytona 2023. Hopefully I can be fully involved in that programme.

Q: So what does the future hold for Nick Yelloly?

A: I would like to be racing professionally at this level for the next 10 years, and win the main races such as Daytona, Le Mans and at the Nurbgring. After that we will see. I have broad interests. Fashion, coffee and perhaps motor sport management are all areas that interest me. ■

TIME TO GET MORE SSASY?

How to purchase a commercial property with your company pension

INTEGRA SPOKE TO PREMAL PRAJAPATI who now leads the new specialist Corporate Pensions Department at Elevation, powered by Intrusted Pension Services Ltd Trustees & Administration. A Small Self Administered Scheme (SSAS) is a type of defined contribution pension that an employer can self-manage for less than 12 members. Typically a SSAS pension scheme is set up by the directors of a business to gain more control over how their pensions are invested.

Borrowing to buy a commercial property using a SSAS

Let's look at an example of how this could work. ABC Ltd has profits of £200,000 and is interested in purchasing the property which the company is currently renting. The purchase price is £500,000.

Their SSAS is valued at £600,000, however, the schemes assets are illiquid so cannot be used to purchase the property directly.

The SSAS could finance the purchase in the following way:

- Company makes pension contributions to its' members of £200,000
- Secure lending of £400,000 (over 10 years) against a first charge over the property
- The mortgage repayment (c. £3,500 per month) would be met from the receipt of rent

The alternative method, to purchase the property, would be for the company, its' shareholders or for the individuals to buy it personally but these methods do not generate the same tax-savings.

Initial savings

By utilising the SSAS and contributing company profits the company makes an initial Corporation Tax (CT) saving of £38,000 (based on 19% CT and a contribution of £200,000). In comparison, if the employer paid the members (2 directors) sufficient dividends to allow for £200,000 to be utilised for the purchase personally, it would have meant dividends of approximately £268,500 would be paid equating to a saving of £68,500.

Investment returns

All rent will be paid to a tax-exempt environment and the accumulation of rents in a tax-exempt fund improves yields further.

Advantages

1. Initial tax saving on the £200,000 capital.
2. Improvement in the overall rental return and appreciation of circa 37% (company) or 67% (personally).
3. Tax savings in the pension scheme allows a faster loan repayment.
4. Inheritance Tax (IHT) exempt - pension assets fall outside of the estate.
5. Scheme assets grow free of Income Tax, Capital Gains Tax (CGT) and IHT under current rules.
6. Pension assets are secure from the company's or the member's creditors.
7. SSAS assets could be left to future generations or be perpetuated through the generations.

Disadvantages

1. Property is considered an illiquid asset so cannot be sold quickly to fund death benefits or upon divorce.

The schedule demonstrates, hypothetically, the movement of rent over a 12-year period along with capital values. ■

Call 0121 411 0488 or email info@elevation-group.co.uk



Years	Property Value (£)	Gross Rents p.a. (SSAS) (£)	Taxed Rents p.a. (19% CT) (Company) (£)	Taxed Rents p.a. (40% T.R) (personally) (£)
1-3	500,000	40,000	32,400	24,000
4-6	578,800	46,304	34,728	27,782
7-9	670,019	53,602	40,201	32,161
10-12	775,615	62,049	46,537	37,229
12-year total		605,865	461,598	363,519
Accumulative gain from reinvestment of rent @6% p.a. over 12 years (not allowing for mortgage repayments)	Property Value (£)	219,171	137,770	131,499
Property appreciation over 12 years	275,615	275,615	223,248	220,429
	Gain may not be realised until sale	No CGT or CT tax to pay within the SSAS	Assuming CT tax on appreciation @ 19% on 12-year term	Assuming CGT tax on appreciation @ 20% on 12-year term
Total gain (if realised) over 12 years		1,100,651	822,616	715,447
Loan repaid (full rent being allocated to mortgage at 4% p.a.)		11 years approx.	14 years approx.	17 years approx.

NICOLA SEXTON

Timeless designs with a modern twist

NICOLA SEXTON IS A MOTHER AND DAUGHTER

RUN award-winning British luxury footwear and accessories brand. Nicola's path to the world of footwear first started when she launched a luxury designer footwear boutique in Bury St Edmunds, Suffolk.

"Wow" factor

She imported as yet unknown entry level luxury brands from Italy and Spain. Unable at times to satisfy her clients' needs within their budgets, and armed with their feedback and the technical knowledge she had gained from the designers whose collections she stocked, Nicola decided to launch her own collection.

The Nicola Sexton collection was initially born to sit alongside the other brands at Nicola's boutique. A line of more wearable and affordable footwear, designed in the UK and made exclusively in Italy, that still had the "wow" factor to set it apart from the many high street brands.

Selected boutiques

The result is a collection of timeless designs with a modern twist, with quality, craftsmanship,

design and comfort at the heart of the brand's DNA. The collection soon became Nicola's best-selling line at the boutique.

Shortly after, a visit by a fashion agent marked the beginning of the next chapter. The agent asked to take a few pairs from the collection on the road with her for the season. The rest as they say is history. Fast forward a few years and the Nicola Sexton collection is proud to have the support of an ever expanding list of retailers internationally and available at selected boutiques across the UK, Ireland and USA.

Premium brand

Season to season, Nicola continues to deliver her beloved classic styles in the finest of materials combined with her signature flair for colour. Always designed to take you from day to night, from town to country.



Nicola is a connoisseur who cares passionately about her premium brand and her painstaking work is reflected in the detail to every shoe, boot and handbag. Along with her daughter, Charlie, they provide the ultimate in service to their loyal following who wait eagerly, with anticipation, for each new season and they really do go the extra mile to provide a wow factor and something really special.

Careful selection

Now in her tenth year, Nicola has seen her shoes worn by the rich, by the famous and all over the world. Yet, as she grows the business, she is keen to do so on her own terms, through organic growth and through careful selection of prestige events where her brand is most appreciated.

You will find her at Badminton, Blenheim and Burghley International

Horse Trials, Royal Windsor Horse Show, The Game Fair, Spirit of Christmas and many county shows (complete list for 2022 on the website).

Looking to buy a gift

You can also visit her online at www.nicolasexton.co.uk and if the gentlemen out there are looking to buy a gift, Nicola and Charlie will be on hand to explain sizing and assist! Or there is always a gift voucher option!

Walk your own path with Nicola Sexton footwear and accessories – you won't look back however you will find some admiring onlookers; her brand is simply stunning! ■

 NICOLA SEXTON®

THE NICOLA SEXTON COLLECTION WAS INITIALLY BORN TO SIT ALONGSIDE THE OTHER BRANDS AT NICOLA'S BOUTIQUE.

PRIZE DRAW

To win a £100 voucher, kindly supplied by Nicola Sexton who is featured in this edition of Integra – answer the following question correctly.

'In series 2 of Peaky Blinders – Tommy meets a character by the name of Billy Kimber, who is a bookie and gangster. At what Horse Race course did he meet him?'

1. Newmarket
2. Warwick
3. Cheltenham
4. Wolverhampton

Correct answers will be entered into a draw. **NICOLA SEXTON** has kindly offered to donate a £100 voucher to be used on any Nicola Sexton item in production. See the full range at

www.nicolasexton.co.uk

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The draw will end at 31.7.22 The winner will be notified separately and published in the Winter edition.

Please send your answers and contact info@integrapublishing.co.uk

Good Luck!



APART FROM IF YOU WERE TO BUMP INTO ARTHUR SHELBY ON A BAD DAY, YOU WILL DISCOVER THAT BRUMMIES ARE INCREDIBLY FRIENDLY.

LEVELLING UPHILL?

The HS2 link between London and Birmingham has been agreed

THE DEBATE ON ITS VALUE AND COST RUMBLES ON like rolling stock. However, is there an opportunity post COVID, which has forced us all to think and live differently to before -to really get behind the opportunities that HS2 could bring?

For those reading this article on Holiday, perhaps whilst lazing on a picturesque, clotted cream beach in Devon or maybe whilst yomping through the heather in the Scottish Lowlands, you may be sublimely unaware of the fact that in order to have reached your 'star' destination, you will have probably travelled through one of the UK's best kept secret treasures - uncreatively referred to as 'The Midlands'.

This area of England connects the North with the South. People have either lived there from birth, or have moved there because they work for Amazon. Some even indulge, and spend 3 years there at University, before returning to Fulham or Dulwich where they will normally spend the remainder of their lives. The Midlands is our forgotten friend who we must now look up, and acquaint ourselves with. Why? Because the Government have just said a final yes to funding its new train set - HS2. This is meant to be the panacea that will immediately connect the continent of London with the forgotten Midlands. It is destined to transform all of our lives.

For those who are yet to discover it, the Midlands is in fact a wide illogical sprawl, Although strangely the most supported charity in the landlocked Midlands, is the RNLI, Wales, robs the Midlands of having its own West facing coastline. No Dudley on Sea for them! Whereas, at least the presence of the Fens in the East, creates a useful block between the Midlands and Europe. This apparently means that Peterborough, will not need to apply to NATO for protection.

Eight Counties claim to make up the territory of the Midlands. This is compared to the one in 'Gods own' county of Yorkshire. Each county is diverse and rich in history. Staffordshire has a great history in China, Nottingham Lace, Birmingham automotive, Leicester Knitwear, and Derby, Rolls Royce. The Midlands was a powerhouse of the Industrial revolution.

There are more miles of canal ways in Birmingham than in Venice. There are more Ancestral homes in

Northamptonshire than in any other county of England. The Midlands is a great fusion of Red brick and Manure. For those who think the Midlands lacks mountains, The Hawthorns, home of West Bromwich Albion, is the highest standing football ground in the football league! Ozzy Osbourne, Jeff Lynne, Engelbert Humperdinck, and Julie Walters all light up the skies of the Midlands, with their star having been born there. Peaky Blinders was created around the Industrial Heartland of Birmingham and in so many ways helped the nation remind itself of the existence of the area. Talking of which, apart from if you were to bump into Arthur Shelby on a bad day, you will discover that Brummies are incredibly friendly. For example, Alexander who comes from Kingston Upon Thames and who has recently moved to a new job in Smethwick.

His mother from birth, has probably insisted that he be known as Alexander. He has patiently put up with the merciless micky take at School for being 'posh Alexander'.

I would put a large wager on the probability that after a day of living in Smethwick -he will be known firmly as Alex and by day 3 he will simply be known as 'A'! Don't fight or resist it. It is an absolute term of endearment. Great people!

As it is the middle of the country - in relative terms, people from the Midlands never has too far to travel. Sometimes they take this for granted.

Noel from Coventry reaching Dover, having spent perhaps 7 hours in the car travelling through France, thinks he is almost home. The Midlands is accessible. Whereas for poor Dave from Prestatyn, has the equivalent experience of an economy flight to Bolivia to get home. I suppose we all sometimes crave for what we don't have and dismiss what we have. Britain is a small plot with lots of beaches! Maybe we just need more perspective.

So do we crave or dismiss the thought of HS2? The railway link that will connect London with Birmingham and the Midlands

in less than an hour. Well, a bit like Brexit, the first part of HS2 is an apparent done deal - as far as London and the Midlands is concerned anyway.

Perhaps now is the time to get on with it and look forward to the opportunities a better connected Britain can bring?

Although there is a good argument to say that the difference in time that it will take to get between London and Birmingham after HS2 will be negligible - after time it will make a difference.

Chances are that people will travel between the two sites more intuitively and more flexibly than before. HSBC and the Bank of England are already committing themselves to the Midlands at Head office level. It is also noticeable that more people are coming to live in the Midlands from the South, based on value per square foot. IT has revolutionised the way we can work and live. COVID has force tested this. Flexible working is the buzz term, and it has been fast forwarded, some say by up to 5 years as a result of the Pandemic.

HS2 should only oil the wheels of this progress. The established norms around leisure time, working pattern and where we live are being radically redefined.

Some of the best UK Businesses are based in the Midlands. Only look as far as the F1 Grid, where 90% of teams and their immediate technology are based in the South Midlands. London is our financial powerhouse. Embracing the strengths of both regions will surely provide the best outcome. The success of HS2 part 1, should only have a positive knock on effect for the rest of our Country. In future Editions of *INTEGRA*, we intend to 'shine a light' proudly on those Midlands, and Northern businesses that are making a valuable contribution to Britain, either through the value of their product, ethos towards staff, the community or environment -they deserve the light to be shone.

Levelling Up not Levelling Uphill! ■

The Editor



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