

INTEGRA

AFFINITY | LIFE | LIFESTYLE

ISSUE 6 AUTUMN 2024

THE ART OF ELLEGANCE

THE BEST IN BRITISH TAILORING

INTEGRA VISIT ANTIGUA

Discover an Island with its own unique personality

INTEGRA BEST IN BUSINESS AWARDS 2024 AT THE SHARD

Derek Redmond Olympian PRESENTS THE 2024 WINNERS!

'GOING FULL CYCLE'

INTEGRA visit Pashley Cycles. An interview with CEO Adrian Williams

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WELCOME

WELCOME TO THE AUTUMN EDITION OF *INTEGRA*

It is hard to believe that we are celebrating the third anniversary of *INTEGRA* and the sixth magazine edition to be published during that time.

In the past three years, we have been delighted to meet so many people through the production of the magazine. It has been a great adventure, and we have enjoyed meeting so many clients and visiting so many places that our established businesses may not have been introduced to otherwise.

You will see in this edition fantastic new support from Helm Yachting, Richard George tailoring and Paul Deeth, owner of Admiral's Inn in Antigua. Thank you all! A special mention to Izzy James for her contribution in put this edition together. Thank you, Izzy!

No surprise that this year has been yet another busy year.

In May, *INTEGRA* staged its second 'Best in Business Awards' at The Shard, London. The aim of the 'BIB' Awards, as they have become fondly referred to, is to 'Shine a national light on regional business'.

With the inaugural event being staged in the House of Commons, the pressure was on to locate another nationally renowned iconic venue. Thanks to Charlie Clark-Gleave and Foresight Group, who were such generous hosts to give up private rooms at their 23rd floor offices at The Shard. We think we hit the mark, with sensational elevated views (I couldn't miss the plugging opportunity!) to be had across London on a such a beautiful summer's evening.

Awards were presented by Olympian Derek Redmond and the event was hosted by our Estate Planning specialist, Alison Parker. Derek reflected on his athletics career, including the on-track injury, where his late father helped him complete his race. This event was later used as part of a

speech by Barack Obama on his run-up to becoming President of the United States of America, to provide an example of tenacity in the face of challenging and adverse circumstances.

In September, *INTEGRA* with guests were delighted to team up with our friends at Champions to support the charity Rainbows at a Charity Lunch event at the Kimpton Fitzroy, London. Former boss of Formula 1, Bernie Ecclestone, was the main guest and proceeded to fill in some of the dots around his eventful career.

In this edition, we travel further afield to the island of Antigua. We have a special feature, focusing on local businesses on the island who provide their perspective on why Antigua is such a special place to live and work, including the great breadth of sports and activities available.

Adam Owens (Tax Specialist, Xeinadin), Duncan Weldon (Elevation Economist) and Max Thowless-Reeves (Blackwood Investment Manager) are a just a few examples of financial experts with specialist knowledge that we can share with you.

We are massively excited as we now look forward to 2025.

I do hope that you enjoy reading *INTEGRA* issue 6 and the team look forward to sharing with you more news and events for 2025.



Best regards,

Tony Smith
Director

INTEGRA
AFFINITY | LIFE | LIFESTYLE

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A NEW LABOUR GOVERNMENT – WHAT WILL THIS ENTAIL FOR UK PROPERTY SECTOR?

Sir Keir Starmer was elected as Prime Minister, following a landslide victory for the Labour Party in the July 2024 UK general election. Shortly after, the King delivered his speech in the Lords Chamber, detailing the legislative initiatives the Labour government intend on working towards in the forthcoming parliamentary session. This was followed by Rachel Reeves delivering the first Budget by a female Chancellor on 30 October.

So, how will these impact the UK's housing market and property law?

Changes to Stamp Duty Land Tax: Stamp Duty Land Tax (SDLT) is a tax levied on property and land purchases in England and Northern Ireland, payable by the purchaser. The tax is calculated on the purchase price of the property, using a threshold system.

In 2022, the previous Conservative government introduced measures to temporarily increase the amount that a purchaser can pay for residential property before they become liable to SDLT. It increased the residential nil rate tax threshold from £125,000 to £250,000.

The nil rate threshold for First Time Buyers' Relief was also temporarily increased from £300,000 to £425,000 and the maximum property value that was eligible for First Time Buyers' Relief was increased to £625,000.

The above increased rates were always temporary and due to expire in March 2025, but the new Labour government have opted against extending the period to which these new rates applied and they will revert back to their previous levels, therefore increasing the SDLT bill for all on any residential purchase. This has also

raised concerns that first-time buyers may be forced to rent for longer and struggle to work their way onto the property ladder.

In a more surprising move, the Chancellor opted to increase the current 3% SDLT surcharge on the purchase of investment residential property to 5% across the board with immediate effect from 31 October 2024 – transitional arrangements apply for anyone who exchanged contracts before that date. The policy objective of the new government is to disincentivise the acquisition of second homes and buy-to-let properties, freeing up housing stock for main home and first-time buyers.

There had been talks of the government introducing a permanent Freedom to Buy mortgage guarantee scheme, which could help mitigate these struggles for aspiring homeowners by making it easier for them to secure deposits for their first homes but this was not specifically mentioned in the King's speech.

The Reformation of Leasehold Law: Leasehold property is a form of home ownership where the leaseholder enters into a legal agreement (a lease) with the landlord/freeholder to own the property for a fixed period of time. Upon cessation of the lease, the property ownership

returns to the landlord/freeholder.

For some time, the leasehold property system had been criticised for its unfairness towards leaseholders. In 2020, the Law Commission published three reports urging for reform in this area and the previous Parliament subsequently passed the Leasehold and Freehold Reform Act in May 2024, with the aim of strengthening leaseholders' and freeholders' rights. The new Labour government now wishes to drive further reform of leasehold law.

The King's speech revealed the government's commitment to publish a draft Leasehold and Commonhold Reform Bill, with the intention of enacting the Law Commission's remaining recommendations from their 2020 reports. Specifically, the government aims to reinvigorate the commonhold tenure as the default ownership for flats and apartment blocks, where unit-owners will own their property indefinitely as a freehold, with the common parts being owned and managed collectively by members of a commonhold association. The draft Bill also includes provisions to regulate ground rent for existing leaseholders; protect leaseholders by removing the draconian threat of forfeiture; and provide greater strength to leaseholders' rights to manage their properties and improve rights to leasehold enfranchisement.

Planning and Housing: In his speech, the King formally announced that his Ministers 'will get Britain building', with the introduction of a Planning and Infrastructure Bill. Sir Keir Starmer and the government have pledged to build high-quality and sustainable infrastructure and

housing, including 1.5 million new homes across the country within this Parliament. The budget set out that the government will invest £5 billion in housing in 2025/26, an increase of £1 billion on the previous year, which includes £500 million additional funding for the Affordable Homes Programme and an additional £50 million to turbocharge planning reform.

Angela Rayner, Deputy Prime Minister, has unveiled plans to update the National Planning Policy Framework with the return of mandatory housing targets across local planning authorities and an updated method of calculating such targets. In meeting these targets, local planning authorities should prioritise developments on brownfield land and thereafter, if

required, on grey-belt land – a new term to describe 'poor quality and ugly areas' of currently protected green belt land, including car parks and old petrol stations.

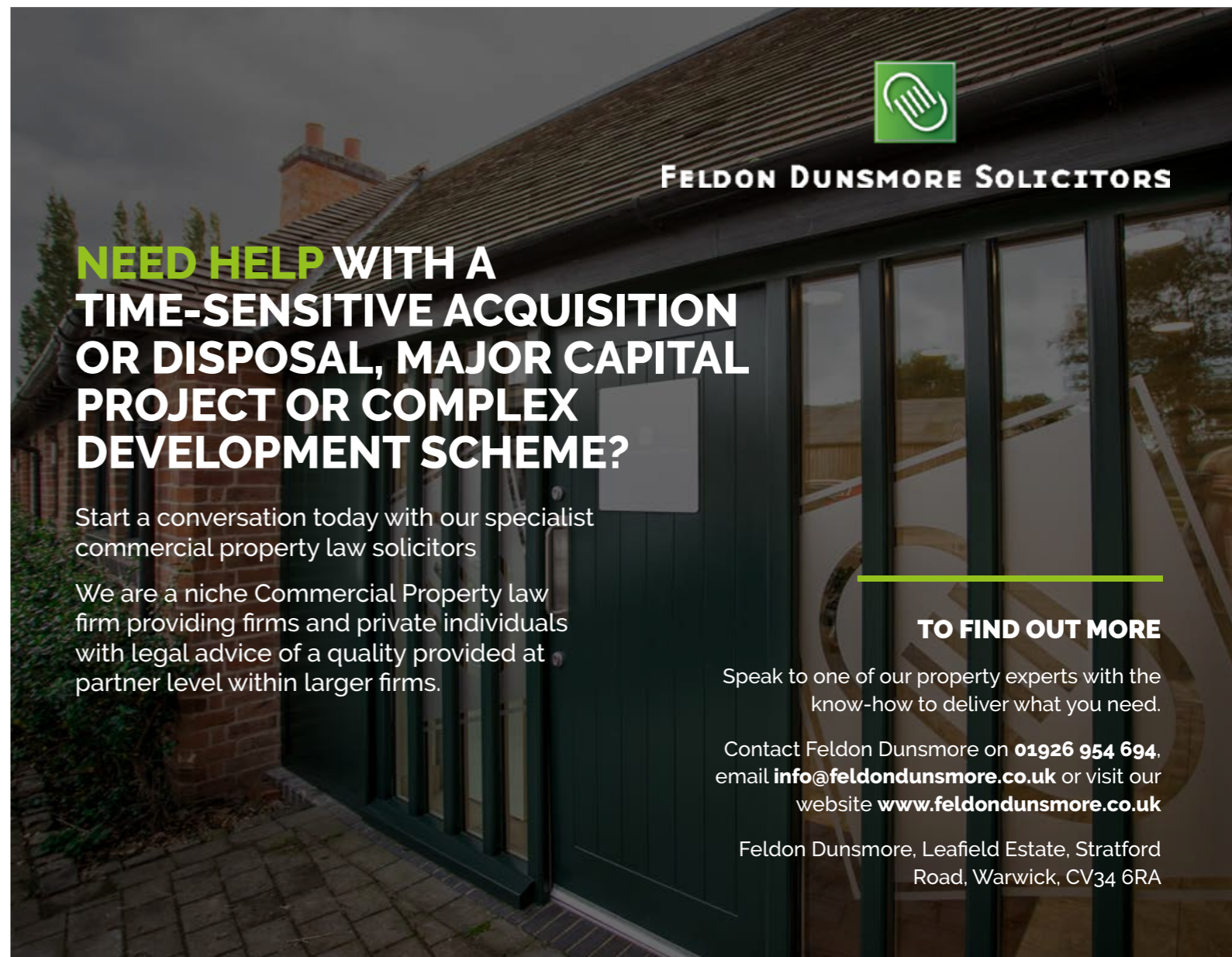
Rent Reform and Renters' Rights: The King's speech also set forth the government's intention to protect renters' rights by introducing a Renters' Rights Bill. The Bill aims to:


- abolish section 21 no-fault evictions whilst extending grounds for possession to allow landlords to reclaim their properties, should they require.
- empower tenants to challenge unreasonable increases in rent.
- apply Awaab's Law to the private

rental sector, clarifying the legal expectations for the timeframes within which landlords must investigate and fix serious health hazards.

- introduce provisions to disallow landlords from unreasonably restricting tenants from keeping pets in their properties.
 - introduce a 'Decent Home Standard' in the private rental sector.
 - create a digital database to promote transparency and compliance within the private rental sector.
- Both landlords and tenants should keep an eye on these impending changes.

Paul Harrison and Ellie Biddle
Feldon Dunsmore Solicitors





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Corporate Finance Director
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- They can be ambitious to grow the business together
- Colleagues know the new owners and there is the reassurance of continuity during the change in management
- Less onerous due diligence required than by 3rd party
- Could provide a willing buyer when other trade buyers are not willing to purchase
- Owner can exit in a more gradual way, if it suits everyone
- The negotiations are often less confrontational when both parties know each other.
- Can be satisfying for a vendor to handover to a future generation of owners who are now benefiting from the business going forward
- You are confident of the ability of the management team to deliver any deferred consideration

Cons

- × The proposed Management Team may not know all the areas of the business.
- × They may want to make rapid changes and investments
- × If some key team members are not included, it may affect morale and the team need to ensure their own smooth transition from employers to employees.
- × Current owner needs to be willing to share confidential information with current team members.
- × May not have available funds or assets on which to secure potential borrowings.
- × Can be difficult for the team to fully take over if the exiting owner is still involved in the same way.
- × If the deal aborts, there is a risk that the existing team members will leave.
- × If there's any element of deferred consideration within the deal, this is at risk depending on the experience of the MBO team.

For a free initial discussion contact
Philip Cudworth
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BLUE WATERS

SET ON ANTIGUA'S GLITTERING NORTHEASTERN COASTLINE, Blue Waters Resort & Spa is a spectacular hideaway. With powder-sand fringes and gin-clear waters as standard. The resort's 83 rooms, including Cove suites and penthouses, offer something more sublime still, with wraparound sea views, expansive private balconies and decadent furnishings.



Among the villas, the Pelican house is fit for several kings, featuring two semi-detached, two-storey villas with six en-suite bedrooms, airy interiors and a private infinity pool.

The Turtle Cottage spans 4,200 square feet and four bedrooms, each with a knock-out vista, while the 2,690 square foot Cove Penthouse is ideal for family and group getaways, with three enormous bedrooms, a kitchen, dining area, spacious living rooms and a stunning set of verandas for al fresco feasts. A private chef can be booked for special occasions or for the duration of the stay.

For unparalleled luxury, the 2,000 square foot Rock Cottage is one of the island's most private boltholes perched on the fringe of a secreted bay, offering four bedrooms plus a serene infinity pool. Concierge and villa services are on hand to help out with everything from shopping and babysitting to arranging excursions and dinner parties.

Elsewhere, Blue Water Resort & Spa is a haven for gourmets, with three outstanding à la carte restaurants that serve a blend of Caribbean and

European flavours and world-class wine. For a digestif, the Pelican Bar touts bright interiors and lush greenery, offering a wonderful spot to relax at sundown. Cocktails at The Reef are another excellent way to round off the day and are best savoured on a plush sun lounger overlooking the bay below. End every day in style at the Pelican Bar, where you can get into the evening spirit with island vibes and professionally mixed cocktails.

A sensational health sanctuary comes in the form of the Spa at Blue Waters, where therapies rejuvenate tired limbs and dull skin thanks to the restorative herbs and medicinal flowers used in British brand Ila products.

Feel the warm Trade winds breeze through your hair as you head out on a lobster lunch cruise. Or set sail at sunset for sundowners with your loved ones aboard your very own private yacht charter.

Water sports lovers are spoilt for choice with world-class snorkeling, windsurfing, kayaking – all within walking distance of your luxury accommodation.

Taste the flavours of the Caribbean with our guided rum and mixology sessions or join head gardener John for

a guided tour through our 17-acre oasis of tropical gardens.

Get your body moving with tennis lessons, aquarobics and personal training sessions in the fitness centre. Or realign your mind, body and soul with rejuvenating yoga and pilates classes.

Whatever you feel like doing, whenever you feel like doing it, simply visit the Blue Waters tour desk to make it happen.

Family-focused activities, entertainment and dining options also provide a double dose of authentic Caribbean luxury for visitors of all ages. Kids' options are available at all of our bars and restaurants, with healthy and delicious meals to suit even the fussiest of eaters.

Also be sure to make the most of the complimentary Blue Waters Kids Club and indulge in some quality 'me time' with your partner. Switch off entirely, safe in the knowledge that your children are being supervised and entertained by trained childcare professionals.

Experience romantic moments by making the most of our in-room nanny and babysitting services while you head out for lunch and dinner – or a swim and a few cocktails by the pool. ■

HELM – ANTIGUA

Adventure Awaits in Antigua

IT'S HARD TO DENY THAT LIFE REALLY IS A BEACH IN ANTIGUA, a country boasting 365 pristine pink and white coral bays. Nestled in the Caribbean Sea, far from the office, Antigua is the perfect destination to relax into a sailing holiday. Whether you are a professional yachting, or someone who has never set foot on a boat before, Antigua has something for everyone to discover and enjoy.

Antiguans are known for their hospitality and friendliness, making visitors and locals feel welcome. It is quite common to hear 'Welcome to Paradise' upon your arrival. Warm weather, steady winds and a tropical climate all year round makes it an excellent location to sail, holiday and live.

Antigua is rich in history, with a colonial past and maritime heritage. Visitors can explore the breathtaking mountain lookout points such as Mountain Obama and walk through the candy-coloured villages. It's home to UNESCO World Heritage sites like Nelson's Dockyard,

a restored English marina and cultural site where you can explore landmarks, restaurants and art galleries.

You can enjoy plenty of inland adventures, from zip-lining on the Antigua Rainforest Canopy tour to hiking in the rainforests and taking in the natural beauty. The Caribbean coastline boasts a rich and diverse array of flora and fauna, including mangroves, fruit trees, hummingbirds and sea turtles. Walking along the tracks, you can often hear tropical birds chattering in the trees like a soundtrack to the island – much more relaxing than the ding of a new email!

Speaking of those beaches, the locals say they have 'one for every day'. Dickenson Bay, Jolly Beach and Half Moon Bay are among the more popular, blessed with clear blue water and perfect white sand. Antigua's miles of coral reef make it a great place to dive or snorkel and see the underwater paradise. Cades Reef is a popular place off the southwestern coast to explore the vibrant coral reef systems. Many visitors enjoy water sport activities like kayaking, windsurfing and kitesurfing – some of which can be included on your yacht charter, which means you have unlimited time to enjoy them on your vacation.

Sailing around Antigua is perfect for exploring all 365 pristine beaches, visiting coral reefs and enjoying the local dining and shopping opportunities. Antigua benefits from consistent trade winds and calm, clear waters. There are numerous sheltered harbours and bays that provide safe and scenic anchorages for



exploration and relaxation. Travelling by yacht allows you to dock in more private areas and relax at your own pace.

Visit Great Bird Island off the north-eastern coast, the perfect place to snorkel or chill on the beach. Or take to the water and burn off some energy on the jet skis, scuba equipment, paddleboards or wakeboards.

Antigua Sailing Week, internationally renowned as one of the world's premier sailing regattas, takes place annually near the end of April, bringing in many yachting and sailing enthusiasts to the area. It brings in competitors from around the globe for thrilling yacht races and a mix of on-water competition and lively shore-side activities. It really is a spectacle and a fantastic event to spectate and take part in, whether on water or on land at one of the event parties!

In late July to early August, Antigua Carnival is a vibrant celebration of Caribbean culture, music and dance.

The streets are alive with colourful parades, costumes and a spectacle of exuberance and cultural pride. It is a great time for visitors to immerse themselves within the Caribbean culture and blend with the locals.

The food will really awaken your taste buds, with the eclectic Caribbean mix of fresh seafood, tropical fruits and local dishes such as fungee (a cornmeal-based dish) and pepperpot (a rich meat stew). Antigua is well-known for its rum, with locally produced Cavalier and English Harbour brands the most popular. There are plenty of freshly made juices from the local tropical fruits as well, consisting of mango, guava and passionfruit. On a crewed yacht charter, the chef can use local ingredients to design a menu based on the local cuisine and tailor it to your preferences and dietary requirements. Taste the Caribbean cuisine from the comfort of the deck or unwind at the end of the day with a freshly made

punch at one of Antigua's many beach bars.

Antigua offers a diverse range of attractions that cater to those who enjoy history, nature lovers, beachgoers and adventure seekers, making it the perfect destination for a well-rounded sailing vacation.

Whether you are a sailing novice or a professional yachting, relaxing into a chartered yacht holiday is the perfect way to take a break. HELM offers tailored solutions to suit all your sailing holiday needs. Our expert brokers meet with the crew and quality check all our charters to ensure we only offer high quality charters.

If you want to find out more about exploring Antigua on a yacht charter, get in touch with the HELM team today, and an expert broker will be able to tailor a holiday to your needs. Whether you are seeking an adventurous holiday, something more relaxed or a blend of both, Antigua caters to all. ■



THE ADMIRAL'S INN, ANTIGUA

A boutique retreat steeped in history

SITUATED AT THE EASTERN END OF THE CARIBBEAN,

Antigua is an island blessed with hundreds of beaches, 365 it's said. But it's the island's sheltered bays that first set Antigua apart, providing refuge for everyone from buccaneers and Admiral Nelson to modern day yachties.

A legacy of its colonial past is a distinct English accent to the island, found in familiar sounding place names, historical forts dotted around the coastline and its grand Georgian architecture. And it's in one of those grand Georgian buildings that you'll find Nelson's Inn, sitting at the water's edge in Nelson's Dockyard at English Harbour. We caught up with its owner, Paul Deeth, to get the lowdown on Antigua, hotels and sailing.

Hi Paul, what's your connection with Antigua?

I'm born and bred Antiguan, I'm pleased to say. I went to boarding school in the UK, but as soon as I left school I disappeared straight onto boats and off to sea for a while, before landing back in Antigua. It has been home ever since.

How did you get into the hotel business?

When I got back to Antigua, I bought my Dad out of the hotel he had built, called the Inn at English Harbour, which is still there incidentally. I ran that for ten years or so and then sold it, saying to myself 'Never a hotel or restaurant again'... And yet, in 2009, I found myself buying Nelson's Inn when the opportunity came up.

That's quite a turnaround. What tempted you back into the industry?

I guess at the time I naively thought it was a small hotel and wouldn't really need much hands-on involvement from me. I

don't regret it for a minute, but it was a lot of hard work at the beginning. The building itself hadn't been touched for 40 years and it was a wreck, not a pane of glass in any of the windows, no fans, nothing really. I managed to get it into shape to open that winter so I could start making some money, which I then promptly spent on renovation work in the summer, our off season.

We hear you have also expanded the hotel?

That's right, back in 2000 I bought some land on the headland just across the bay from Nelson's Inn, which included the old gun powder storage buildings I used to play in as a child. Like Nelson's Inn, they're beautiful 18th century buildings, full of historic charm. It took 12 years to sort out the paperwork for me to develop the site, which is not unusual in Antigua. We now have 19 rooms on the Nelson's Inn side and 13 on the Gunpowder Suites side, so we've effectively doubled in size.

Where would you say is your main market and what draws guests to Nelson's Inn?

We're incredibly well connected with the

UK flight-wise and there's obviously a historic link too, so that's our main market. In terms of what we offer. It's really a little piece of historic charm and elegance, hidden away but within easy reach of everything – our guests love to use us as a base. Our reviews often say how friendly our service is too, which is something we always strive for. Other than that, we have two restaurants, an infinity pool and spa, and when our shuttle boat takes you the 100 yards across the bay to the Gunpowder Suites side, it's like you're somewhere completely different. We also run shuttles to nearby swimming beaches.

Tourism is famously seasonal – how do you deal with that as a business?

You're absolutely right, our high season runs from December to March, which is when we make our money. If you're not busy during that time then you'll be trouble as a business here. We're very lucky to be sold out in our high season, but over the summer months occupancy can drop to 20%, so there's quite a difference! However, we find that our low season really benefits from yachting, with regular regattas and sailing weeks in the calendar that help us extend our season

beyond that of traditional hotels. Antigua, like most Caribbean islands, has a big need to find summer events to help balance out the seasonality. We're lucky to have had conferences and the recent T20 cricket to buoy up the market.

Antigua has preserved a lot of its charm and integrity, while other islands have seen a great deal of development. How has it managed that?

It's often said here that Antigua is 20 years behind Barbados, but it is very happy to be! We have been wary about over development and the legal and administrative hoops you have to jump through have protected the island from that. You'll remember me saying that it took me 12 years to get the paperwork finalised for the Gunpowder Suites – and I'm Antiguan. Many foreign investors are put off by the long-winded processes and move on to other islands where it's easier to do business. You must be patient to get things done in Antigua, but I would say things are definitely speeding up lately – but hopefully not too much! ■

Thanks for your time, Paul.

NO PLACE LIKE HOME



THE ISLAND OF ANTIGUA AND ITS SISTER ISLAND, BARBUDA, are located in the Leeward Islands, and are home to just under 100,000 people. Residential demand and transactions in Antigua were rising pre-pandemic and activity has remained buoyant since.

The island is a favourite second home destination for the buyers from the UK, making up 60 per cent of the market. 25 per cent are from other European countries such as Italy and we are seeing more North American buyers due to increased airlift and the arrival of Canadian-based hotel brands and operators to the island.

Antigua is only 108 square miles in size and new-build residential product is in short supply. Though there has been price growth in recent years, Antigua remains a competitively priced market compared to some neighbouring islands, with an average price per square foot for prime beachfront properties of \$660 and \$1,250 for apartments and villas, respectively.

Antigua is known for its legendary beaches – it is said that there is one for each day of the year – as well as the active outdoor lifestyle on offer. Host to the annual Antigua Charter Yacht show, Antigua and Barbuda are popular yachting and sailing destinations, attracting keen sailors and superyacht owners to both the marinas and prime residential market. To add to its international appeal, the country also offers a Citizenship by Investment programme. Well connected, there are flights to 19 countries and six US States from V.C. Bird International Airport. ■



THE IMPORTANCE OF ESTATE PLANNING FOR RETIREES

Looking forward to retirement is something many of us do years in advance. Planning financially to ensure we live the lifestyle of our choosing is key. At the same time as making sure you're financially comfortable, it's important to plan the rest of your estate so it supports you and your loved ones for many years to come.

Estate planning, including Wills and legacy planning, ensures that one's wishes are honoured, loved ones are cared for and businesses are smoothly transitioned or sold.

Understanding Estate Planning

Estate planning involves making decisions about how your assets will be managed and distributed after your death. It encompasses several key components:

- 1. Wills:** A Will is a legal document that outlines how you wish your assets to be distributed. Without a Will, specific rules apply, which may not align with your wishes and can be tricky for your loved ones to deal with. A well-drafted Will ensures that your assets go to the intended beneficiaries, reducing potential disputes among family members.
- 2. Lasting Powers of Attorney (LPA):** An LPA allows you to appoint someone to make decisions on your behalf if you become incapacitated. There are two types: one for health and welfare and another for property and financial affairs. They ensure your personal and financial matters are handled by someone you trust if you're unable to do so yourself.

3. Legacy Planning: Beyond distributing assets, legacy planning focuses on the impact you want to leave behind. This could include setting up trusts for future generations, charitable donations or passing on values and family traditions. It's about creating a lasting positive impact that reflects your life's work and values. What is often overlooked is the time it takes for some planning to be complete or successful. With gifting or trust planning, some do need 2,5 or 7 years to achieve the desired outcome.

Considerations for Business Owners

For those running businesses, estate planning takes on additional complexity. They must decide whether to sell the business or pass it on to a successor.

Succession Planning

If the goal is to keep the business within the family or transfer it to a trusted employee, a detailed succession plan is essential. This plan should identify the successor, outline the transition process, and provide training and support to ensure a smooth handover. Part of the plan should also consider trust planning to preserve the value of the company for future generations, if Inheritance Tax is applicable to the individual who owns the business.

This would likely involve collaborative planning through your financial advisor and accountants for maximum efficiency.

Selling the Business

If there are no suitable successors, selling the business may be the best option. This requires a thorough valuation and identifying potential buyers. Consulting with financial advisors and business brokers can help maximize the sale price and ensure favorable terms and preserve the value in the most tax efficient way. The proceeds from the sale can then be incorporated into the retiree's overall estate plan. Speaking with your advisors in advance of any sale is advisable, especially if a business qualifies for tax reliefs such as Business Asset Disposal Relief.

Having a proactive plan for your whole estate when approaching retirement provides a number of benefits. Firstly, the peace of mind that you have thought through all of your affairs and there will hopefully be less to revisit later on. Secondly, you will have considered your financial security for now as well as the future. Too often people overlook future finances for their loved ones, which can leave gaps and difficulties at an already difficult time after someone has passed away. As Stephen Covey famously states, 'Begin with the end in mind.' Then, through careful planning, you can leave a meaningful impact beyond your years. It's your legacy, your peace of mind. ■

Alison Parker

Senior Chartered Wealth Manager
Elevation Wealth Management

BLACKWOOD ASSET MANAGEMENT

LABOUR WON A DECISIVE MAJORITY IN THE UK GENERAL ELECTION IN JULY. Three months on, we have now seen their first Budget and the tone they intend to set for the rest of parliament.

Going into the Budget, it was clear that Labour had limited room for manoeuvre and clear ambitions to boost public sector spending. They really really want to be a 'tax and spend' government but equally vehemently do not wish to be thought of as one. There was widespread expectation of tax rises despite Labour party protestations and carefully worded deflections, so the fact of major tax rises was expected. The size of them was not, nor was its base simplicity: a big rise in National Insurance that will be delivered directly to the NHS. Critics of government policy who have long argued that the UK is a health system with an island attached will be weeping into their pillows. We all went into the budget expecting tax rises and Labour did not disappoint. The tax rises in aggregate equated to £40bn (c1.6% of 2023 GDP, based on ONS data).

Labour desired the theme of this budget to be taxing wealth whilst protecting working people. We can add their difficulty in defining 'working people' to their long-

standing inability to define what a woman is. As for 'protecting working people', this is obvious nonsense. The impact of taxes is broader than on those who seem to pay them. Taxing employment is an indirect charge on employees and consumers; it is they who ultimately pick up the bill.

The closest attention from this Budget will be on the impact of the tax rises for post-tax returns.

For those of you who invest into the Blackwood models, the main pain points you are likely facing are: the loss of the Inheritance Tax exemption on pension assets, the rise in Capital Gains Tax rates and the changes to business property reliefs.

These taxes will impact your after-tax returns and the wealth you can ultimately pass on to your children.

Elections and budgets have a weak correlation with investment returns – they don't usually affect markets beyond short term volatility. Longer term, the growth in the economy is reflected in aggregate in the performances of those

companies that operate there. The Budget was not positive for UK plc. There are some strong arguments for increasing government spending, though some more powerful arguments seeking reform, but governments can't spend their way to growth. The investment that drives growth is a motivated and dynamic private sector. The Budget reduced both motivation and dynamism, so it will reduce growth in the future. Investment in UK equities is less than 10% of most of our clients' assets and this will likely reduce further.

For sustainable economic growth to be a reality, it would mean tackling the UK's abysmal record for productivity growth. Productivity represents the total amount of output per hour of work. The amount of land and labour in an economy is broadly fixed. It is the ability to derive more output with the same levels of inputs that ultimately drives economic growth and, more importantly, wealth creation.

Since 2000, the UK has achieved approximately half the productivity growth of the US, with most of the gap having occurred since the 2008 crisis (source: Bloomberg). This represents a deeply entrenched problem for any shade of government.

It is because of this entrenched lack of



dynamism in the UK that we pivoted the Blackwood model portfolios towards the US last year.

The US has recently undertaken its own general election with a decisive victory for Trump. Despite the initial positive market response, there remains great uncertainty over what this could mean for markets.

Trump has no desire to reign in deficit spending but what has been powering the US stock market has been tech companies and especially AI. Trump's instincts are avowedly protectionist and he has a complex relationship with the big tech companies. He courts them assiduously but they undergo 'tissue-rejection': the liberal west coast sentiments of most of the senior people in 'big tech' are not natural bed-fellows of Trump. Elon Musk is the exception, not the rule.

Trump's victory creates policy uncertainty and reduces earnings visibility in some areas – especially outside the US. The threat of a tariff war is an example of

this. Markets do not like either of these and our base position is that the Trump victory will likely damage, at least short term, investor returns.

What is most true of markets is that there is always plenty of noise. At Blackwood, we focus on asking one key question: am I receiving a high enough potential return to justify taking the risk? By focusing on this question, we can cut through the noise to what really matters for our investors.

We have seen a widening out of investment opportunities over the last year and we expect that to continue. By taking an active approach, we are able to continually adjust the Blackwood models to take account of changing market conditions. Overall, we expect investors will continue to make steady progress by borrowing something from Labour's election promise: to be stable and boring. Unfortunately, their budget was neither. ■



Max Thowless-Reeves
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BUDGET 2024 – WHAT DOES IT MEAN FOR PRIVATE CLIENTS?

THE CHANCELLOR'S RECENT BUDGET BRINGS THE MOST SIGNIFICANT TAX INCREASES SINCE 1993, expected to generate an additional £40 billion in revenue for the Exchequer.



Employer's Taxes

While the tax burden will fall primarily on employers – the changes to employer's NICs are expected to raise £25 billion alone – the Office for Budget Responsibility (OBR) is clear that the burden will be passed on to workers through lower salaries. This raises concern about the UK's long-term competitiveness in attracting and retaining talent in an international labour market.

Income Taxes

From an Income Tax perspective, the good news is that tax rates and thresholds are not going to increase. The bad news is that by freezing tax thresholds until 2028/29, inflation will bring more and more taxpayers into higher tax rates (a process known as 'fiscal drag').

Thankfully, many Income Tax saving measures – including making pension contributions (current annual allowances are £60k), use of electric company cars and investments in VCT funds or S/EIS qualifying companies – have survived the Budget.

With the effective increase in Income Tax and secondary NIC costs in the future, the advantages associated

with salary sacrifice will become even more pronounced.

Capital Gains Tax

Capital Gains Tax rates have been increased – effective immediately – from 10% / 20% to 18% / 24%. Whilst significant, it is still less than expected and a far cry from aligning with Income Tax rates. And with Business Asset Disposal Relief remaining at 10% until the end of the tax year, business owners should consider the possibility of accelerating business sales, succession and exit planning to take full advantage of this tax relief.

Alternatively, an Employee Ownership Trust (EOT) can offer an excellent exit route in the correct circumstances. While several sensible changes were introduced in the Budget, this structure still provides a great alternative to third party sales, providing a potential CGT rate at 0%.

Inheritance Tax

While the rates and thresholds for inheritance taxes are unchanged, several significant reliefs were restricted. Firstly, from 6 April 2027 most unused pension funds and death benefits will be included within the value of a person's estate for Inheritance Tax purposes. As a result,

except in the case of interspousal transfers, Inheritance Tax will typically be payable at 40%. Thereafter, when the residue is accessed by the recipients it will be taxed again as income. In the worst case scenario this can represent an effective rate of tax of 67%!

Business / Agricultural Relief is to be halved to 50% on AIM shares, and on other qualifying assets exceeding £1m per taxpayer (i.e. 20% IHT). As a result, many taxpayers – including farmers and business owners – may be brought into the scope of inheritance taxes for the very first time. Estate planning options will need to be revisited for affected taxpayers.

Other Changes

As a high level summary, there are of course several other changes, including to SDLT, VAT on private school fees and non-dom regime (which could warrant its own article!).

In closing, the changes introduced in the Budget were significant – in some areas better, and in others worse than expected. However, opportunities still exist to benefit from tax efficiencies where adaptations are made. ■

Adam Owens - Xeinadin

BONTÀ ITALIA



Suppliers of genuine Italian ingredients and founded on a love of food

THERE'S NO DENYING ITALIANS LOVE THEIR FOOD. In fact, that ingrained love of Italian food is what inspired Marco Silvagni to found Bontà Italia with his business partner, Gino D'Acampo. For the last 23 years, they have been at the forefront of bringing great Italian ingredients to the UK. We caught up with Marco recently to talk about his recipe for success.

Marco, where does your love of food come from?

Well, I'm half Italian and spent my formative years growing up in Italy where food is of paramount importance and there's such an amazing quality of ingredients available. Everyone in Italy thinks they are a chef, everyone has their own recipes and everyone eats well, whatever your demographic. We wanted to translate that into a food import business and founded Bontà Italia, which translates as 'the goodness of Italy'.

You've been in business for 23 years now. You must have been through some challenging moments.

No kidding! We've had the financial crash of 2008, Brexit, Covid and conflict, but we're still here! And I believe the reason for that is our founding principle – to never compromise on quality. The food industry, like most sectors, always suffers during times of crisis and that's when people start to cut corners and quality

inevitably suffers. Our customers recognise and respect the fact that we have very strict standards and have always stuck to them. It's an Italian's approach to food, where everyone is used to cooking meals from scratch using great ingredients.

Do you think we should be teaching our children more about food in that case?

I really do. In Italy, the importance of food is a cultural thing, and is taught both at home and in school. In the UK, there is more a culture of convenience, ready meals and takeaways. We absolutely should be teaching children the importance of food, and how what we put in our mouths affects our body. There should be healthier meal options in schools – it's food for the brain and makes you feel good. Unfortunately, many large corporations are in charge of providing food for schools and that impacts the quality of food. Too many people are taking their cut from the budget so that only a few pence is left to actually provide the food.

Has having a celebrity chef as a business partner helped the business?

Gino has been a great business partner, and it does help, as his celebrity status brings more attraction to Bontà Italia. Across the years it has certainly opened a few doors for us.

However, we never traded off his fame and have let our quality ingredients and service build our customer relationships and loyalty.

So, what's next for Bontà Italia?

My overarching aim is for us to be the number one Italian food supplier in every food sector across the UK. I feel there's so much business out there and a demand for quality ingredients. More specifically though, our brand, Casalinga, is the most exciting thing on my plate at the moment. I love food and cooking, so travelling to Italy to source new ingredients and developing products for Casalinga is something I'm really enjoying. We have a wide range of products that are now available through Ocado and farm shops nationwide, which is very exciting.

Buon Appetito, Marco.



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THE ART OF ELEGANCE

RICHARD GEORGE TAILORING MAY BE A RELATIVELY YOUNG BUSINESS, BUT ITS ROOTS ARE FIRMLY GROUNDED IN THE ART OF HIGH-END CRAFTSMANSHIP. The story begins with Richard George Gunton, a passionate young tailor from the West Midlands, who, at just 17 years old, journeyed to London with a dream. Armed with ambition and raw talent, he knocked on the doors of the prestigious Savile Row houses to gain an apprenticeship. Today, that same determination defines Richard George Tailoring, an exclusive, appointment-only showroom tucked away in the heart of Warwickshire.

In just five years, Richard George Tailoring has become the West Midlands' best-kept secret, known for creating exceptional bespoke garments for some of the UK's most influential business leaders and style connoisseurs. Here, history and quality meet personal expression, with each garment telling a unique story about the person who wears it.

A Sanctuary of Style

From the moment you step inside the showroom, the atmosphere feels like a home-from-home. Plush velvet sofas invite you to relax, while the quiet hum of creativity fills the air. Every detail – from the warm welcome to the personalised service – has been thoughtfully designed to make clients feel at ease. Whether you're a seasoned collector of bespoke clothing or stepping into the world of tailoring for the first time, the experience is as enjoyable as it is transformative.

Crafted from the Finest Fabrics

At Richard George, the selection of cloth is paramount. Thanks to carefully

cultivated relationships with the world's most prestigious mills, the showroom offers over 6,000 exquisite fabrics, many of which are exclusive to the brand. Clients are expertly guided through the selection process, ensuring that the fabric chosen aligns perfectly with their lifestyle, aesthetic and the intended use of the garment.

Tailoring for the Modern Woman

For women, Richard George Tailoring is more than just about fit – it's about creating timeless elegance. Through personalised colour analysis consultations, clients discover their most flattering shades, creating a foundation for a capsule wardrobe that is both beautiful and sustainable. Every item, from tailored trousers to exquisite overcoats, is meticulously crafted to enhance the female form. With over 60 individual measurements taken for a jacket alone, the team ensures that each garment drapes beautifully and moves with the wearer's body, delivering a perfect balance of style and comfort.

Discover the Autumn/Winter Collection

Richard George's latest Autumn/Winter fabrics and bespoke creations are now available for viewing by appointment. To experience this level of personal service firsthand, schedule your consultation by visiting www.richardgeorge.co.uk. ■



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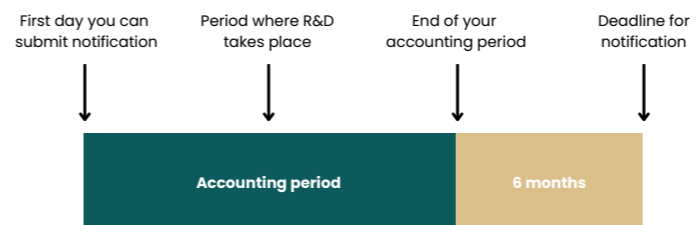
Changes to R&D Tax Relief



ADVANCED NOTIFICATION - WHAT IS THE DEADLINE?

The R&D claim deadline (i.e. deadline for claiming R&D Tax Relief) is two years after the end of the accounting period in which your development work took place. So, if your accounting period ended on 31.12.2023, you have until 31.12.2025 to submit your R&D Tax claim. The R&D claim deadline applies to SME R&D Tax Relief and the R&D expenditure credit. It also applies to the new merged scheme.

Can I claim R&D Tax Relief after filing my tax return?
You can file an R&D Tax Relief claim even if you've already filed your corporate tax return for the accounting period in which your development work took place. You will need to amend your CT600 for the accounting period. Your company will also need to submit an additional information form (AIF). The AIF is now mandatory for all companies claiming R&D Tax Relief. In it, you need to provide a range of technical and financial information about your projects to prove they are eligible for relief.



Claim notification form - the new deadline for R&D tax claims
In an effort to clamp down on non-compliant filings, the government has introduced a new claim notification form. You will need to submit this form if your company:

- Hasn't claimed R&D Tax Relief before
- Has claimed before but not in the last three years

The deadline for the claim notification form is six months after the end of your accounting period.

Worried about missing the R&D claim deadline?
Get clarity on your claim deadline. Acute Business Advisory has you covered. Through our highly efficient R&D Tax Relief service, we can prepare a fully compliant claim before the deadline, ensuring you receive your full funding allowance.

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LUNCH WITH BERNIE ECCLESTONE AT THE KIMPTON FITZROY, LONDON

ON THURSDAY 12 SEPTEMBER 2024, Integra were proud supporters of our friends at Champions PLC who hosted a Charity Luncheon with Bernie Ecclestone, with money raised going to Rainbows, who support families who have a child with a life-threatening or terminal illness.

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PASHLEY CYCLES

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FOUNDED IN 1926 BY 'RATH' PASHLEY – an Austin Motor Company apprentice and WW1 military despatch rider with a lifelong interest in two-wheeled transport – Pashley Cycles is today England's longest-established bicycle maker and one of only a handful still designing and manufacturing bicycles (and tricycles) in the UK. They have bucked the trend of off-shoring and remained true to their founding principles. We caught up with Pashley's Chairman, Adrian Williams, to tell us more.

Adrian, what was it that helped Pashley Cycles prosper in those early days?

Competition in the cycle industry was particularly fierce in the early years and Rath Pashley foresaw that to survive, they would have to find their niche. He decided that as well as building beautiful bicycles for consumers, he would also concentrate on cycles for business use. In particular, he designed and built carrier cycles tough enough to withstand the rigours of the workload that they were subjected to on a daily basis.

And is the business sector still important to Pashley Cycles these days?

Absolutely! We have remained true to Rath's founding vision. Over the years, Pashley has developed a strong reputation in this sector having, for example, provided over 30,000 cycles to Royal Mail for postal delivery. And today our products are used by a wide range of businesses worldwide for transportation of personnel and products and increasingly for final mile delivery. It's a massive growth area in our industry and Pashley is one of

the few companies involved in supplying specialist cycles for business use with the flexibility to quickly respond to our customer's individual requirements.

Cycling as a whole is increasingly being pushed to the fore. Why is that do you think?

A combination of factors has helped push cycling to the fore here and worldwide. There is a far greater awareness now that

things must change from an environmental perspective, both to cut carbon emissions and also to improve the quality of the neighbourhoods in which we live and work. In recent years, we have seen the advent of bike sharing with London's Santander bike hire scheme (previously known as 'Boris Bikes') sparking a new era in cycling provision. Similar schemes are now seen in many cities globally, including Paris and New York – both famous for their car use (and congestion) – which have been rapidly adapting to become more cycle-friendly. Housing developments in the UK must now include walking and cycling provision in their plans, with bicycles being increasingly offered to residents for local journeys. The UK government-backed 'cycle to work scheme' has also helped encourage bike purchasing, as has the increasing availability of electrically assisted bicycles.



So is the bike share market one of your key priorities?

Yes, it has been a key priority since 2016 when we first got involved in bike hire with SERCO, who operate the London hire bike scheme. We designed and built the replacement of the original model, and this entered service in 2017. After that we started looking into developing our own solution for a docked bike which could be deployed in many different environments – cities, universities, housing developments and the like, in this rapidly developing market. This led to the use of our patented bicycle lock and dock system being used by Transport for West Midlands, and subsequently our own intelligence system for the bike, so that we could offer customers and bike-share operators a complete bike-share solution.

Was that Pashley's only development priority?

It wasn't, we set three priorities for the development of the company, bike-share being number one. Second on our list is cargo delivery for business and we've developed a range of products, including

a patented 'tilting' e-cargo tricycle, meet the needs of that market. Number three is to progress our consumer offering, including the development of e-bikes. These now dominate the market and are at the cutting edge of development, but we have also gone back to the origins of Pashley in the development of ours, asking ourselves what a Pashley customer would want in an e-bike. You will be able to see the result in the next few months when we launch our electrically assisted consumer range.

And is that the direction of travel for Pashley in the next decade or so?

Yes, we will continue with our three areas of focus – cargo bikes for business, bike hire and consumer products. Our new CEO, Andy Smallwood, sees great potential for our product offering and the Pashley brand which has remained true to its principles for 98 years. We still proudly design and manufacture in England and haven't followed most in the industry by outsourcing overseas. (Over 95% of bicycles sold in the UK are now imported). It has been tough in the last few years to stick to that, and

people often ask, 'Why are you still doing this, why not import like everyone else?' The problem with that is you become exactly like everyone else. Our customers value Pashley as a genuine, ethical business with an authentic heritage and long-standing reputation, that is committed to developing the best products for their intended use, whether for business or pleasure.

Doing what we do makes us part of a wider community – we employ locally, we use local suppliers wherever possible, and we retain strong relationships with our employees, suppliers and customers. I believe that if you want this country to prosper, then supporting UK-based design, innovation and manufacture is how you do it. Pashley Cycles was founded on strong principles that we have remained true to, but we have nevertheless constantly evolved by anticipating market demand and creating products to meet that demand. I believe Rath Pashley would be proud of what we have achieved to date, and the foundations we have put down for the further growth of the business. ■

Thank you Adrian.

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INTEGRA BEST IN BUSINESS AWARDS THURSDAY 16 MAY 2024



INTEGRA welcomed guests, sponsors and partners to our annual Best in Business Awards ceremony, which this year was held at The Shard, London with guest speaker and former Olympian and World Champion Athlete – Derek Redmond.

The evening was about shining a light on regional businesses across the UK, with the awards being split into five categories: The Innovation Award, The Development Award, The Family Business Award, The Growth Award and The Property Award.

The INTEGRA Best in Business Award winners 2024:

- The Innovation Award – Applications in CADD
- The Development Award – Caledonian Leisure Limited
- The Family Business Award – Bespoke Shelters
- The Growth Award – Modular 500
- The Property Award – Centrick

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