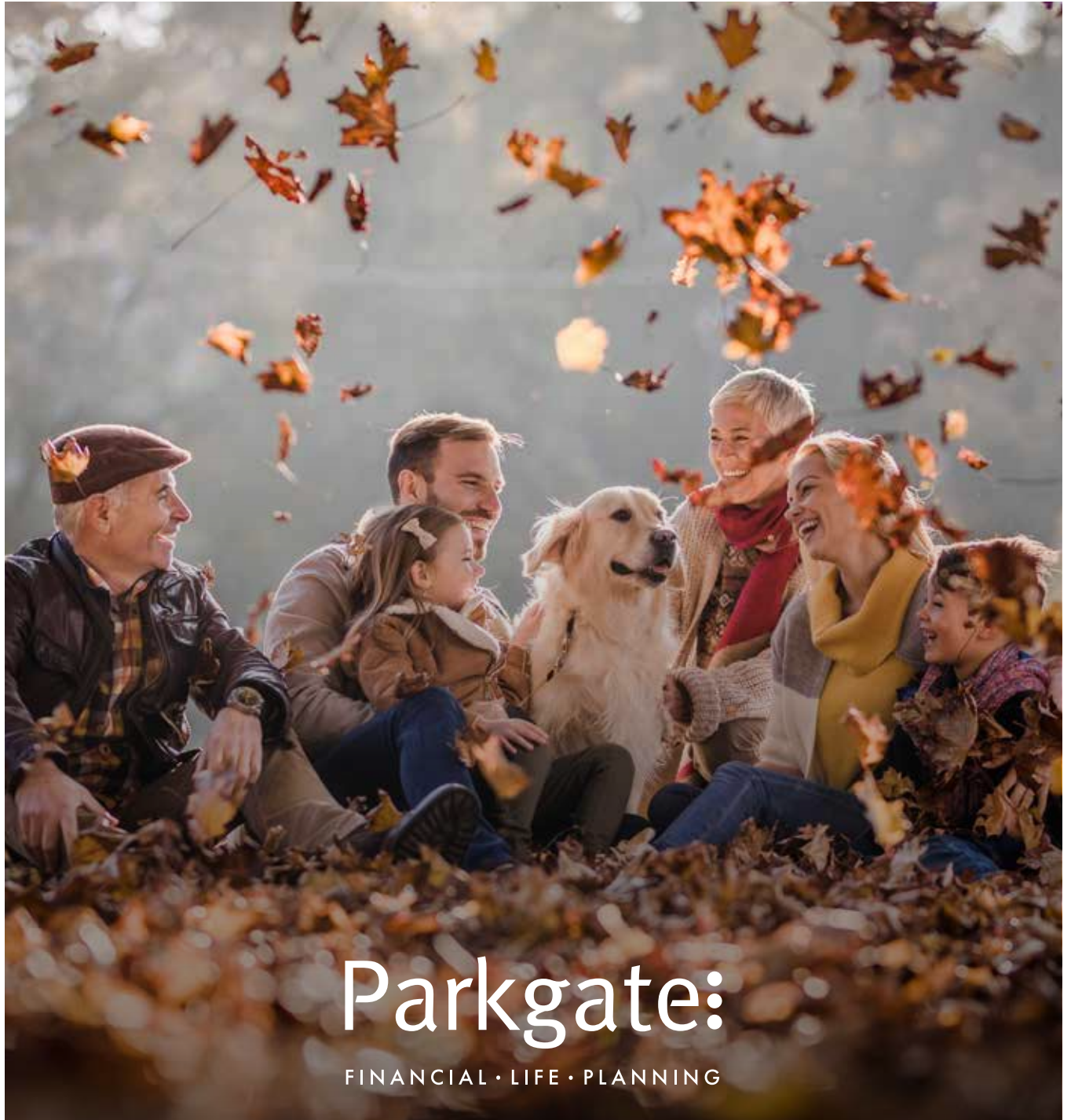


PARKLIFE

CONNECTING AND COMMUNICATING



AUTUMN 2021

Parkgate:

FINANCIAL • LIFE • PLANNING

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Welcome to Parklife

Welcome to the Autumn 2021 edition of Parklife, Parkgate's magazine created to build great communication and connection between us and our clients.



Bill Ward
Senior Partner



FINANCIAL • LIFE • PLANNING™

The pandemic has been a tumultuous time for all of us and we have seen many changes at Parkgate including an office move and the arrival of several new faces, fresh ideas and new opportunities as things hopefully start to return to something like normal.

The last eighteen months has given us all the time for reflection and in this edition of Parklife we take the chance to look at some collective wisdom around the subject of money, the importance of ever-increasing property values in retirement planning as well as the courage that is sometimes needed to face up to your finances and start planning for the future.

We look at how your "50s" might be a return to your "20s" and what car best reflects the freedoms of later life.

If that was not enough, we also find time to tackle "the single, nastiest and hardest" problem in finance.

We also take the opportunity to remind ourselves of the momentous period we have all lived through together and how the office move has led us to find a charitable cause that the whole team has been able to get behind.

Thank you to all our clients for working with us to get through this difficult period, I really hope that it is the beginning of the end, and we can all look forward to a bright and prosperous future.

I hope that you enjoy this edition of Parklife, which allows us to showcase our team and some of the thinking that goes on behind the scenes to help you use your money to make the most of your life. [Pg1](#)



Financial Life Planning Wisdom

Wisdom – “the ability to think and act using knowledge, experience, understanding, common sense and insight.”



Rob Whittle
Partner

Here are a few favourite pieces of wisdom that I always like to have in mind when helping people to build their financial plans and discussing how to use their money to make the most of their lives.

I hope that you can find at least one that resonates with you and might come in handy when thinking and planning for your money and your life.

MAKING PLANS

“If you don’t know where you are going, you will probably end up somewhere else.”

“It’s good to have an end to the journey but it’s the journey that matters in the end.”

“The greatest fear is not of the unknown, it’s letting go of the familiar.”

“Habit is habit, and not to be flung out of the window but coaxed downstairs a step at a time.”

“Don’t die rich, live richly.”

“You can have most anything you want, but you can’t have everything you want.”

“One reason things aren’t going according to plan is that there never was a plan.”

WHO WE ARE

“Most people search high and wide for the keys to success. If they only knew, the key to their dreams lies within.”

“I ain’t what I ought to be and I ain’t what I’m going to be but I ain’t what I was”.

“How you look at yourself determines how you look at the world.”

“Everywhere you go, there you are.”

“Authenticity is being who we really are. It is when our outsides match our insides.”

MAKING CHOICES

“The key to accepting responsibility for your life is to accept the fact that your choices, every one of them, are leading you inexorably to either success or failure, however you define those terms.”

“Life is about choices. Some we regret, some we’re proud of. Some will haunt us forever. The message: we are what we choose to be.”

“It is the big choices that set our direction. It is the smallest choices we make that get us to our destination.”

MONEY AND HOW WE USE IT

“Too many people spend money they haven’t earned to buy things they don’t want to impress people they don’t like.”

“You will always regret the things you didn’t do more than the things you did.”

“When someone says, “It’s only money”, it usually isn’t. When someone says, “It’s not about the money”, it usually is.”

“We might think that we’re dealing with facts but emotions are always part of how we understand the facts.”

“The truth is that money isn’t “bad” or “good”, it just is. How we use it makes it good or bad.” Pg:

| “Don’t die rich, live richly.”

Parkgate:



live the life you want

Parkgate:

live the life you want

How much income should I take in retirement?

Why this is the “single, nastiest and hardest” problem in finance.



Gareth Higton
Financial Planner



FINANCIAL • LIFE • PLANNING

When you start your retirement journey and begin taking income from your savings, you will need to decide how much income you can afford to regularly withdraw to balance the best possible lifestyle against the need to make sure that your money will last at least as long as you.

This is called the “safe withdrawal rate” and has been described as the “single, nastiest and hardest problem in finance” by no less than Nobel Prize winner and Stanford Finance Professor, William Sharpe.

TWO SIGNIFICANT VARIABLES

Two significant variables in the calculation which you will already be familiar with are:

- 1. Inflation** – your savings will be continually eroded by inflation with the reduction in purchasing power potentially very significant over a 30-year period.
- 2. Longevity** – we would all like to benefit from increasing life expectancy, but the risk of living for at least 30 years after retirement is the strain it will put on your

savings as they struggle to last as long as you do.

A third variable is much less well known, but it could be argued that it is the biggest one of all. It uses some very basic maths and is called “the sequence of returns”.

THE SEQUENCE OF RETURNS

As an example, if you start an investment with £10,000 and imagine two sets of investment returns applied over a 5-year period. The returns are identical, they are just applied in a different order. If no money is withdrawn from the original amount then it doesn't matter in what order the returns are experienced, the investor has the same capital amount at the end of 5 years. **See Table A below.*

If however you withdraw £2,000 from the fund at the beginning of each year, the sequence of returns makes a significant difference to the capital remaining after 5 years. This is because the fund is at its highest at the outset and therefore benefits or suffers disproportionately when it experiences good or poor returns. Good or poor performance towards the end of the period has a lower impact on the smaller amount of capital. **See Table B below.*

So, having got the maths out of the way, why is sequence of returns such an important factor and why does it make the calculation of a safe withdrawal rate so difficult?

Although long term investment returns are fairly

predictable over a 10 year period, the order in which these returns will occur is far more difficult to predict. This means that somebody starting regular withdrawals in retirement begins a “random walk” of 30 years without knowing in what sequence they will experience the highs and lows of investing.

It is the continual juggling of variables such as inflation rates, the levels and sequencing of investment returns and how long we are likely to live that makes the correct withdrawal rate such a hard and nasty problem requiring expertise and the right tools.

Much of the success of a retirement income strategy can be down to the luck of the draw as to what market conditions you encounter and most crucially when.

VISUALISING YOUR FUTURE WITH CASH FLOW MODELLING

You can visualise your financial future with a cash flow model.

Cash flow modelling tools allow us to create a variety of scenarios with a range of variables that reflect different investment returns, levels of inflation and longevity assumptions, until we find a scenario you are comfortable with.

It is important to revisit your model regularly to maintain and update it with all the inevitable changes that will occur including your own sequence of returns. [Pg:](#)

Table A: **No withdrawals**

Start	Yr 1 Return	End Yr 1	Yr 2 Return	End Yr 2	Yr 3 Return	End Yr 3	Yr 4 Return	End Yr 4	Yr 5 Return	End Yr 5
£10,000	12%	£11,200	15%	£12,880	5%	£13,524	6%	£14,335	-8%	£13,189
£10,000	-8%	£9,200	6%	£9,752	15%	£11,215	5%	£11,776	12%	£13,189

Table B: **Withdraw £2,000 at the beginning of each year**

Start	Yr 1 Return	End Yr 1	Yr 2 Return	End Yr 2	Yr 3 Return	End Yr 3	Yr 4 Return	End Yr 4	Yr 5 Return	End Yr 5
£10,000	12%	£8,960	15%	£8,004	5%	£6,304	6%	£4,562	-8%**	£2,357
£10,000	-8%*	£7,360	6%	£5,682	15%	£4,234	5%	£2,346	12%	£387

* The 8% fall is applied to the largest amount at the outset.

** The 8% fall is applied to the smallest amount at the end.

The value of pensions and investments and the income they produce can fall as well as rise.

You may get back less than you invested.

Parkgate:

What is your Financial DNA?

Why doesn't everyone have a Financial Life Plan?



Lee Travis
Financial Planner



We want to make the very best of the years we have left and, as a minimum, we want to protect what we already have. But will we have “Enough”?

As you might imagine, finding the answer requires a complicated set of calculations based on a set of assumptions and forecasts that include estimates of future income, expenditure, taxation, savings, debt repayments, investment returns, inflation and so forth.

The good news is that our skilled financial life planners using the latest cashflow modelling software are able to build a predictive model and display the answer in a way that is intuitive and understandable.

HOW MUCH IS ‘ENOUGH’?

Nobody pretends that this is a crystal ball and no forecast that looks several decades in the future is ever going to be “right”. However, the plan charts a course towards a destination and, provided that it is regularly refreshed and updated, it should become the answer to anyone’s “Enough” question.

An often used analogy is that of an aircraft leaving London to fly to New York. Although it sets off with an initial flight path, there will be numerous minor alterations during the flight to keep it on track, without which it would be several hundred miles off course by the time it crossed the Atlantic.

WHY DOESN’T EVERYONE HAVE A FINANCIAL LIFE PLAN?

So why doesn’t everyone have a Financial Life Plan? Why do so many people set off from London to fly to New York and arrive in Miami or maybe don’t arrive at all?

Maybe we are scared of what the answer might be? Do we really want to know? What if the answer is no? What if it is too late to do anything about it? What if we are going to have to work until we are 85?!

For the majority of people, it takes courage to ask the question and more importantly deal with the answer. A good financial planner will tell you what you need to hear, not what you want to hear.

I think that a good analogy are the genetic tests you can now do by ordering a kit online and submitting your DNA. This can reveal many things including your predisposition to a wide range of medical conditions. As you read your report, what seemed to be a mysterious and unknowable medical future suddenly becomes a matter of greater or lesser probability.

Having uncovered the future possibility of something nasty, can we do anything about it? If the answer is yes then we were probably right to ask the question. If it is no, then we would probably have preferred to live our good years in blissful ignorance of the bumpy road or the cliff edge ahead.

Even if the diagnosis is problematic, there are so many things that can be done to improve a financial future. Individually they might seem to only be small steps, but they can make a huge difference if you keep repeating them over say a decade, and it is never too late to start.

FIND THE ANSWERS TO YOUR IMPORTANT QUESTIONS

If you don’t yet have a Financial Life Plan, we can help you to find the answers to three deceptively simple questions:

1. Where are you now?

Unless you know where you are starting from, the greatest map in the world won’t help.

2. Where do you really want to go?

Don’t forget to enjoy the journey and the destination.

3. How can you get there?

Because without a plan it’s just a dream.

If you want to talk about diagnosing your financial future then please get in touch. [Pg:](#)

Parkgate:



Meet Alice, Annie, Cecelia and Mandy!

Meet the needy horses at Horse Sense Wirral, a local charity supported by the Parkgate Charity Fund.

Some months ago, we moved into new offices in Thornton Hough, which led us to find a charitable cause the whole team has got behind.

It's not only humans who have been affected by the pandemic, it's also our 4-legged friends.

Horse Sense Wirral, a registered animal charity based next door to our new offices, helps rescue ponies and horses by giving them a place to stay and recover. As a result of the pandemic the usual grants it receives have now dried up and it desperately needs donors to safeguard the future of dozens of horses and ponies.

Debts have been spiralling and Amy Pirie, who set up

the charity in 2013, recently said in the Wirral Globe: 'We are really in crisis and are appealing to all animal lovers to throw us a lifeline'.

Animal-lover Bill Ward and the Parkgate team heard her appeal and Parkgate is now fostering some of the horses every month, funded by our Parkgate Charity Fund which distributes monies to good causes locally.

THE HORSES WOULD LIKE TO TELL YOU ABOUT THEMSELVES!

Meet Alice. "My name is Alice, I am a 15 year old Carneddau Mountain Pony. I came to live here with Annie after we were spotted barely alive, in chest-high snow, just

Bill Ward and the Parkgate team presenting Amy Pirie of Horse Wirral with a cheque. From left: Paula Delaney and Bill Ward from Parkgate, Amy Pirie of Horse Sense Wirral, Hayley Lilliat and Joe Kelly from Parkgate.

skin and bones. I really struggled to gain weight, but our human mom Amy found a new feed that I bloomed on, so I'm nearly at a fully healthy weight now".

Meet Annie. "My name is Annie, I am a 15 year old Carneddau Mountain Pony. I had a rough start to recovery due to a high worm burden. No matter how carefully Amy and the vets were medicating me, I spent several weeks suffering colic most days and ended up on high doses of steroids to settle the inflammation. Eventually everything settled and I loved the new food I was receiving, so quickly gained weight".

Meet Cecelia. "My name is Cecelia, I am a 4 year old Carneddau Mountain Pony. I came to live in this wonderful place with my baby girl, Sadie. In Carneddau we all live wild and are gathered just once a year in November for health checks. This is where Amy saved me, as I was so fluffy the vets didn't notice that I was just skin and bone underneath. It was Amy who quietly put her hands on my bones, telling the vets to feel. Sadie and I were immediately taken in the horse box to this amazing place. Amy knew that there must be a reason for me to be so thin at such a young age and she spent that first night watching me closely, when it became obvious that I literally couldn't eat. The following morning, she had the vet look in my mouth, where he found my teeth wonky, very sharp and cutting right into my inner cheeks. He filed them down and it felt amazing. I started eating straight away and didn't stop for days. I am now fully recovered and looking forward to a long and happy life".

Meet Mandy. "My name is Mandy, I am the oldest resident here, at 51 years old! I have seen so many horses and ponies arrive at deaths door or completely shut down due to abuse, go on to be healthy and happy".

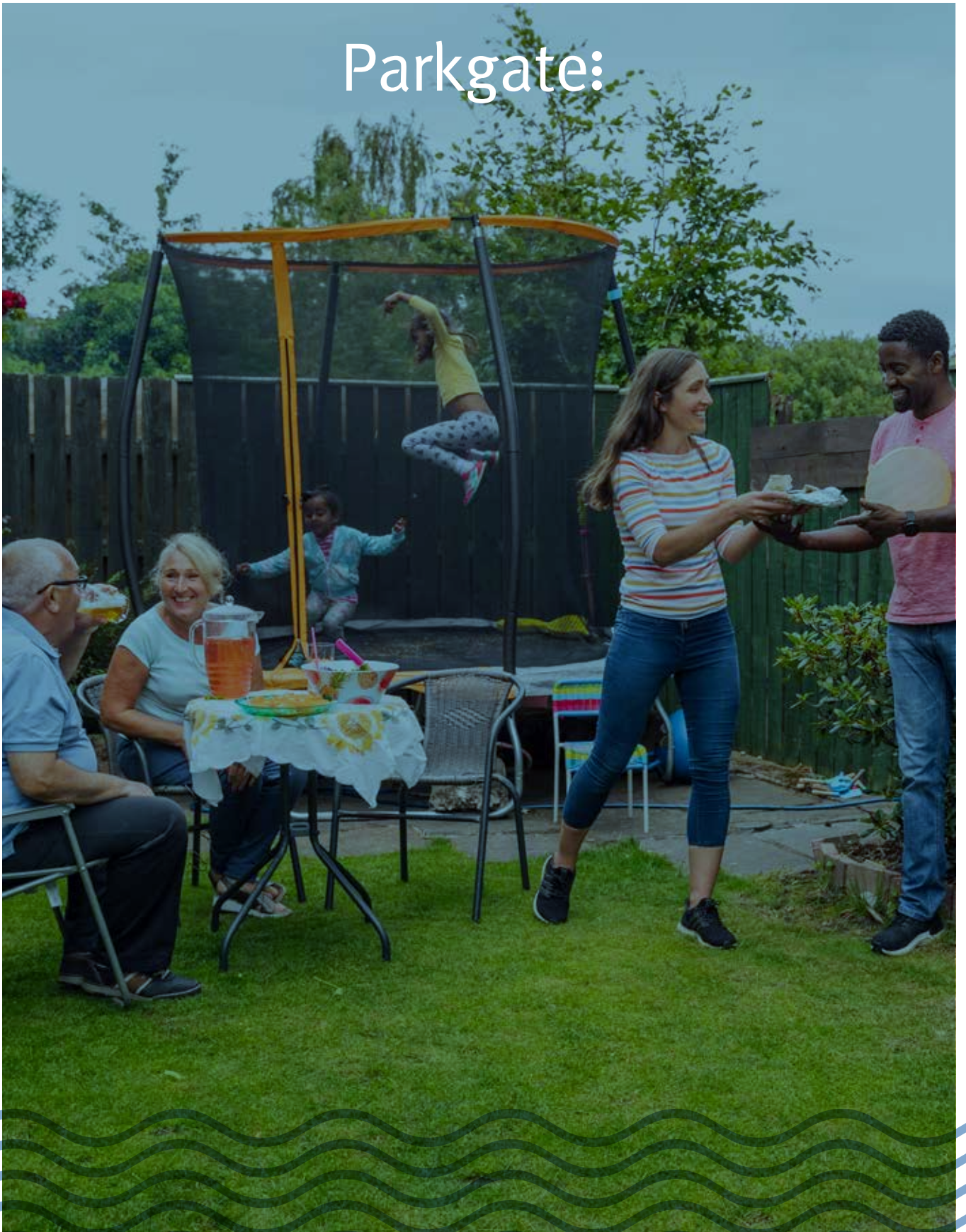
THANK YOU FOR BEING A MOST VALUED PARKGATE CLIENT!

The biggest compliment you can give us, is to recommend us to your friends and family. As a thank you we are happy to offer you a £25 Marks & Spencer 'Dine in for Two' gift voucher or alternatively, you could ask us to donate £25 to our Parkgate Charity fund, which will go towards supporting Horse Sense Wirral. Please ask your adviser for more information. Pg:

If you would like to donate directly to the charity, then please visit: www.horsesensewirral.com/donate



Parkgate:



Property and Pension Planning

Is your house now worth more than your pension and what does that mean for your Financial Plan?



Carl Gidman
Mortgage, Equity Release & Protection Adviser



FINANCIAL • LIFE • PLANNING

Many people now fear that they will run out of money in retirement, in part because of the impact the pandemic has had on their finances.

This leaves a lot of people looking for something other than just their pension savings to sustain them in their later years.

While pension pots have been shaken, house prices have climbed to record highs throughout the pandemic. In an ideal Financial Life Plan, we would prefer to leave all the value of a main residence as an insurance against unpredictable events such as long-term care costs and, should this not be required, then it is left as a tax-efficient inheritance.

The increasing importance of property values as compared to pension funds means however that many of tomorrow's retirees are going to have to have a more flexible approach to their later life planning.

For those who cannot simply downsize – be it for family care reasons, health issues, cost of moving or simply that they, like many of us, don't wish to go through the stress of moving in old age, there are still alternatives such as equity release.

WHAT IS EQUITY RELEASE?

Equity release, more recently known as “lifetime mortgages”, is a way of borrowing money against the value of a home, with the debt not being repaid until after the owner dies or moves into a care home. Usually there

are no monthly repayments like a normal mortgage and therefore interest payments are added to the debt which is left to roll up like a snowball.

The interest charges are fixed with rates varying according to age, health and the loan to value (LTV) ratio. The rates are currently around 4% (APR) for a 40% LTV (source: all equity release products listed by Moneyfacts.co.uk on 26/5/21). This can be compared to more traditional mortgage rates which can be found at less than 2%.

Available only to home-owners aged 55 and over, equity release mortgages come in two forms. Either as a lifetime mortgage that can be received as a lump sum or drawdown in stages when needed or, as a home reversion plan where you sell all or part of your home in return for a tax-free lump sum but stay on in your property as a rent-free tenant for the rest of your life.

ROLLING THE SNOWBALL – COMPOUND INTEREST

The best friend of savers and the downfall of borrowers, the effect of compound interest is what can really increase the cost of equity release which is why products usually come with a guarantee that you will never owe more than your property's value. That means however, that borrowers can only take out a much smaller proportion against the value of their home than with a traditional mortgage.

A way to reduce interest payments is to borrow only as much as you intend to spend or give away. Rather than just receiving a lump sum, you can have a drawdown option to release your cash over time, as and when you need it.

EQUITY RELEASE IS NOT A MAGIC SOLUTION

Equity release is not a magic solution and comes with significant drawbacks. It is a potentially complex area, and it is important to get good legal and financial advice. The right product taken for the right reasons is however likely to become an increasingly important element of later life planning for many people. [Pg:](#)

Equity release will reduce the value of your estate and can affect your eligibility for means-tested benefits.

Tax treatment varies according to individual circumstances and is subject to change.

50 is the new 20!

Rediscovering a sense of freedom on the 'open road'.



Steve Braidford
Financial Planner



We tend to see the ageing process as a straight line moving, at an alarmingly increasing rate, from one decade to another. This is indeed the way we are likely to experience our body as it succumbs to the natural ageing process.

Mentally, however, we are not obliged to regard getting older as just a one-way street. This is particularly apparent as our offspring assume their independence and we can rediscover a sense of freedom and choice that we might have forgotten.

50 is the new 20, or if you had your children a bit later, then 60 is the new 30, because it takes about 30 years to work through the responsibilities of raising the next generation. Before you know it you are dealing with the sadness of an empty nest but this is compensated by an unexpected feeling of freedom that you probably last felt as a young adult.

Liberated from school runs, catchment areas, Sunday morning football matches, relentless birthday party schedules and choosing universities, you are transported back to the blank canvas of your youth with an almost unlimited choice of how and where you want to live the

next phase of your life.

Nothing says all this more loudly than a sports car and especially the world's most popular roadster, the MX5. An impractical two seater sports car with little or no room for people, Ikea furniture or even a large bag of sports equipment in the back. But that is the whole point! The MX5 driver is determined never to assemble another piece of Ikea furniture again, for themselves or anybody else. No longer do they need the boot space to transport all their offspring's belongings to a university at the wrong end of the country.

The MX5 screams freedom, my ability to choose the car just for me. The wind in my (thinning) hair and the enjoyment of navigating a 45 degree bend in a well balanced sports car rather than a Postman Pat people carrier. It also shouts the wisdom of later years as the Japanese designed Mazda has always been renowned for its reliability. The MX5 driver knows that time is increasingly precious and is not expecting to spend most of their weekend lying underneath a gearbox.

Just maybe it's the MX5 drivers who have best understood and grasped this new freedom in their lives. That's why they have that rather smug look on their faces. They aren't trapped in a comfortable status-quo. 50 is the new 20, time is slipping away and the open road and a whole new set of adventures awaits.

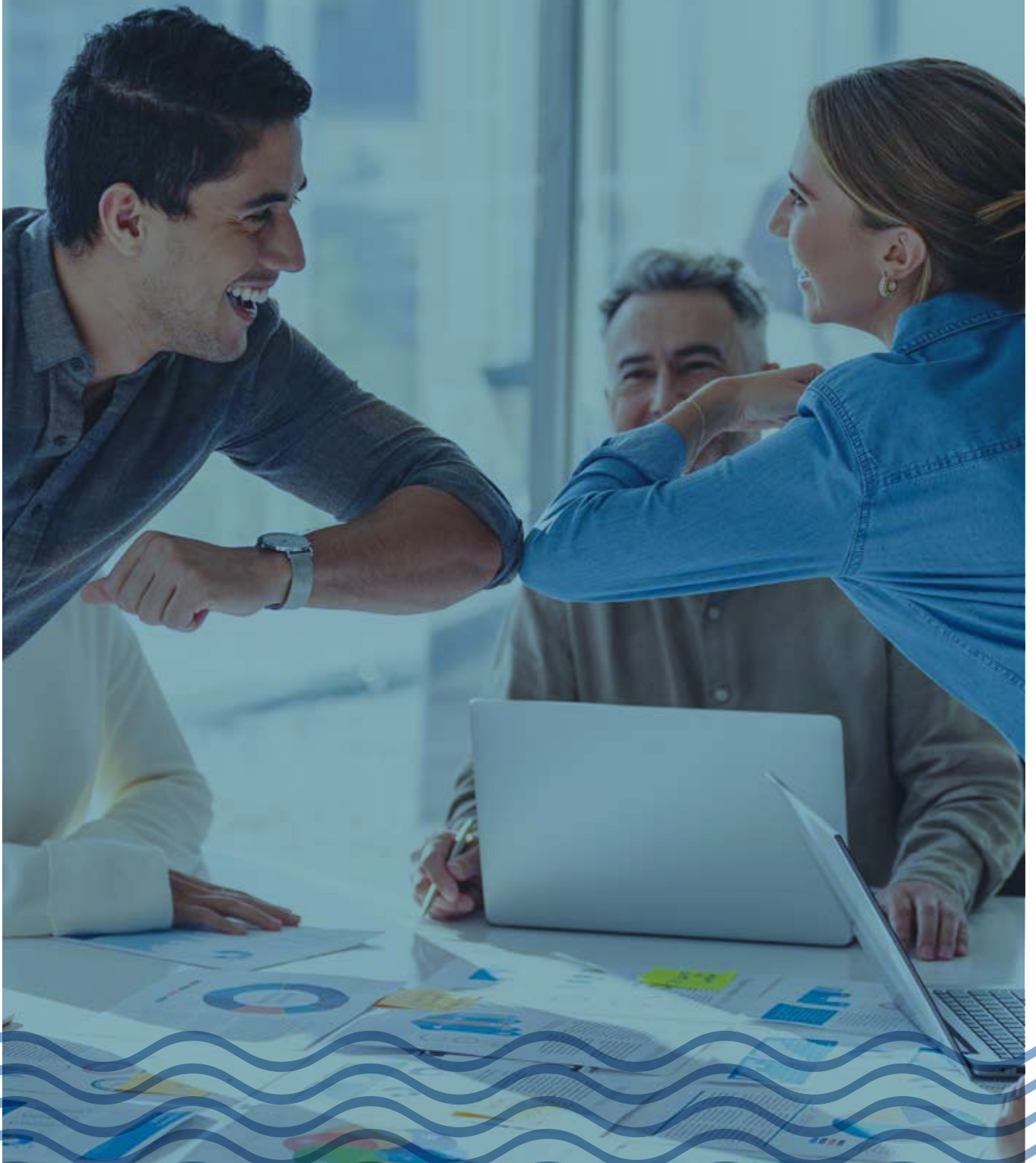
A financial plan provides a great opportunity to put our lives into perspective and assess the choices we have. They don't have to include a sports car, but they might be more exciting than you thought.

Please get in touch if you would like to look at your options. We are here to help. [Pg:](#)

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Client Stories: We have all been in this together

Everyone has a story, and they are all so different



David Jones
Financial Planner



We usually like to include a client story in Parklife to illustrate the work we do with our clients and hopefully the value that we add to their lives.

We have to earn an income like everybody else, but it's when we can make a real difference to someone's life that our job becomes really meaningful.

Instead of focusing on just one example, we thought this was a good time to see the bigger picture of the massive challenges that we have all faced up to over the last 18 months, for us as a business and all of our clients. Many of you have had your plans, financial and otherwise, turned upside down by the pandemic and we have shared in many of those stories.

A BIG THANK YOU FROM ALL OF US

A big thank you from all of us at Parkgate for your cooperation and understanding in helping us to adapt to a new way of working and communicating as we scrambled to provide our normal service in those dark months of Spring 2020 (that were actually beautifully sunny!). We quickly learned a vocabulary of Zoom, e-signatures and

remote working, trying to do everything we used to, but without ever being in the same room as anyone else!

It was never perfect, but the silver lining is that we have learned new ways of working smarter and faster that are now embedded in our processes that should benefit everyone in the future.

RETHINKING OUR PLANS AND PRIORITIES

The pandemic has also forced many of us to rethink our plans and priorities as we have experienced life changing events or simply because we have had a lot more time to think about where we are and where we want to go.

Many of those changes involved money in some way, so we have been talking with you about planning for moving house, building houses or extensions, escaping to the country or the coast, deaths of loved ones, early retirement because you don't want or need to work anymore, business sales, bankruptcies and inheritance issues.

EVERYONE HAS A STORY

So many "client stories" that it's impossible to choose just one and maybe better at this time to reflect on how much we have all gone through together. Everyone has a story, and they are all so different.

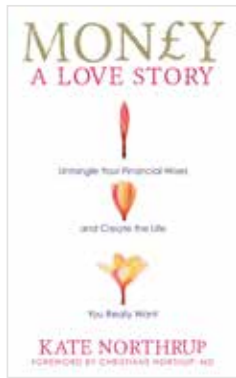
LOOKING AT YOUR OPTIONS

We sincerely hope that we are seeing the beginning of the end, even if we are going to have to learn to live with Covid well into the future. Don't forget that we are always available to discuss whatever might be on your mind and help you look at your options and build your plans for the future, so that you can live the life you really want. [Pg:](#)

The Parkgate Book Club

We believe in a life well lived, and with autumn approaching there can be few moments better than curling up with a good book and a steaming mug of something hot.

If you like your books with a dollop of romance, this is a love story starring you and your money!



MONEY 'A LOVE STORY'

BY KATE NORTHRUP

Untangle Your Financial Woes and Create the Life You Really Want

Having a good relationship with money is tough – whether you have millions in the bank or just a few pounds to your name. Just like any other relationship, your life with money has its ups and downs, its twists and turns, its breakups and makeups.

After taking the 'Money Love Quiz' to see where on the spectrum your relationship with money stands, Kate Northrup takes you on a journey to a better understanding of yourself and your money.

Step-by-step exercises that address both the emotional and practical aspects of your financial life help you figure out your personal perceptions of money and wealth and how to change them for the better. You'll learn how to chart your current financial life and love your money, so you can love your life.

Reading is often the perfect opportunity to take some time for reflection about ourselves:



WHO DO YOU WANT TO BE WHEN YOU GROW OLD?

BY RICHARD J. LEIDER & DAVID SHAPIRO
The Path of Purposeful Aging

Grow old on purpose. This book invites you to navigate a purposeful path from adulthood to elderhood with choice, curiosity, and courage.

Everyone is getting old; not everyone is growing old. But the path of purposeful aging is accessible to all – and it's fundamental to health, happiness, and longevity.

With a focus on growing whole through developing a sense of purpose in later life, it celebrates the experience of aging with inspiring stories, real-world practices, and provocative questions. Framed by a long conversation between two old friends, the book reconceives aging as a liberating experience that enables us to become more authentically the person we always meant to be with each passing year. Pg:

Meet the Parkgate Team

We are here to help. Please feel free to contact any member of the team if you have anything that you would like to talk to us about.



THE PARKGATE TEAM:

Front row (left to right)

Jenny Daly (administrator), Paula Delaney (Personal Assistant), Suzanne Bradley (Personal Assistant), Danielle Dwyer (Senior Administrator), Robert Whittle (Partner), Ross Welsh (Administrator), Jessica Braidford (Administrative Assistant), Nicola Martin (Administrator), Llewela Charles-Jones (left the firm)

Middle Row (left to right)

Bill Elkin (Internal Compliance Support), Lee Travis (Financial Planner), Joe Kelly (Paraplanning), Gareth Higton (Financial Planner), James Oliver (Assistant Paraplanner), Alan Hodgson (Financial Planner), Jackie Williams (Head of Paraplanning/ Independent Financial Planner), Barry Caldow (Will Writer & Estate Planner, Parkgate Legal Services Ltd)

Back Row (Left to right)

Dave Pryce (Operations Manager), David Jones (Financial Planner), Bill Ward (Senior Partner), Steve Braidford (Managing Partner), Lauren Brookes (Paraplanner), Sam Braidford (Intern), Hayley Lilliot (Reconciliations/Paraplanning Assistant).

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FINANCIAL PLANNING

Create financial certainty
about your future



INVESTMENTS

Build and
safeguard your wealth



RETIREMENT PLANNING

Plan your
perfect retirement



PROTECT WHAT'S IMPORTANT TO YOU

Prepare for life's
unexpected surprises



LATER LIFE PLANNING

Make the most
of later years



ESTATE AND INHERITANCE TAX PLANNING

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live the life you want