

FOCUS

SHARING A WEALTH OF WISDOM

SUMMER 2020

WORKING FROM HOME

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CLIENT IN FOCUS

SCAMS

VULNERABLE CLIENTS

NORTON

BOOLERS ACADEMY

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BOOLERS



“

WE HOPE THAT IN THE
CURRENT UNCERTAINTY
WE HAVE ONCE AGAIN
BEEN HERE FOR YOU.

”

ANDREW WHITE



I hope this newsletter finds you safe and well and coping with the Covid-19 pandemic as best as you possibly can.

Many of you will receive regular investment updates from us and so we have chosen not to cover any investment related topics this time. More generally, we have tried to maintain the required levels of contact, service and advice over the last four months or so and therefore a Summer newsletter is appropriate at this time, especially as it contains information on some issues that have arisen since lockdown was first implemented.

Andy and Wid in our Compliance department, a vital but sometimes overlooked team, have contributed articles on Vulnerable Clients and Scams. Both are areas that we are well aware of and have to be ever vigilant in, the former in relation to the health and well-being of our clients and the latter from potential fraudsters. Clearly we are an attractive target but so are you and we encourage all clients to exercise care in their use of emails and the internet.

Scams are unfortunately part and parcel of everyday life now, whether in relation to online or email fraud or in the area of pensions where Robert Maxwell was perhaps the most well-known perpetrator almost 30 years ago. Whilst regulation has attempted to deal with such matters and has done a lot of good, Chris Ball's article is almost an extension of Andy's on scams in that all investors should be mindful of just what they are investing into. We see the return of our 'Client in Focus' with details of the company Ivygrove, which some of you in the Derby area know well.

In his article, Paul talks of how his working day has changed with Working From Home (WFH) but has remained a full one. I must admit, when lockdown started many of us thought that we would perhaps have some 'free time' on some work days once the generally busier tax year-end time had passed.

However, this is not the case and I hope that there has been no let-up in our level of service and that, whilst we have certainly issued much more frequent updates, especially to our investment clients because of the understandable volatility of financial markets, we hope that we have hit the right level in terms of both 'tone and volume'.

Chris Ward's words are more mainstream but re-emphasise (if it were needed) the complexity of pensions which still exists today, despite the promise of 'simplicity' over 10 years ago. We remain here to advise both new and existing clients in this and other areas, despite the changes in our working day.

Review meetings have been undertaken as normal, but if you would like a 'mid-year' catch-up, however formal, please get in touch with your consultant. WFH has introduced the use of several different types of conferencing facility, most of which are available to us and are easy to use. The Global Financial Crisis in 2008/09 confirmed the need to be available for our clients and we hope that in the current uncertainty we have once again been here for you.

You will be aware that everyone at Boolers has been working from home for many weeks now and therefore the reimplementation of lockdown in the centre of Leicester and surrounding urban areas has not affected us at all, although plans for a complete return to the office are now further out than they were. Hopefully by the time you receive this, the infection rate locally will have reduced and we can once again look more seriously at a return to the office and a more normal working day.

Stay safe and keep well.

Andrew White

ANOTHER DAY IN PARADISE – BOOLERS OPEN FOR BUSINESS AS USUAL



Paul Quaid
Business Owner &
Financial Planner

For the last 30 years, I have been used to driving 35,000 miles a year visiting clients and connections, but with the advent of Coronavirus all of that ceased and the reality of the situation was to start working from home.

I have never really been an advocate of home working, mainly due to the fact that I thought I would lack the self-discipline to make it a success. However, I actually managed to adapt very quickly.

The days have begun much the same as any other - up at 7am, walk the dogs and in my home office by 8am. The main benefit of home working is no traffic and not being stuck on Leicester's notorious ring-road for what can sometimes feel like an eternity.

Another benefit is that you can't be prosecuted for speeding going up the stairs and having collected eight points in very quick succession my licence is very much relieved!

Client meetings have continued albeit remotely, either by phone, Zoom, Skype or some other form of conferencing facility and as a technophobe this has presented its own challenges but ones that have been easily overcome. Days have certainly passed quickly and it will be interesting to see, when we do return to some form of normality, what client preferences will be, given the option of a face to face meeting or a remote video call.

What has been important throughout the whole of this period has been to ensure that clients have been kept fully updated and informed, particularly those who have equity-based investments. Many have commented to me during meetings that they have appreciated this and that we have managed to get the content and volume just about right.

As an organisation we pride ourselves on the relationships we have built and the level of service that we provide. Hopefully you will agree that this has continued during the pandemic, with all members of staff working remotely from home and nobody being furloughed because genuinely everybody has been needed.

Hopefully before too long the office will be re-opened and all staff will return. What the post-pandemic working environment will look like, who knows, but what I do know is that working from home certainly has a number of advantages and that it is not as bad as I originally thought (although my wife may not agree!).



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PAUL QAUID



Chris Ward
Pensions Manager

ANYTHING BUT SIMPLE – THE TAPER OF THE ANNUAL ALLOWANCE

My Boolers career began during the excitement of the upcoming ‘simplification’ of pensions in 2006. This was intended to remove the previous complexities that separated company and individual pensions, which has succeeded largely, however pensions remain anything but simple.

The main message of the 2006 changes was the maximum limit on pension savings, the Lifetime Allowance (the maximum fund value that did not attract additional tax charges), and a limit on the contributions that could be paid into each person’s pension each year, the Annual Allowance. This would be for everyone who chose to continue with pension contributions after 2006.

The Lifetime Allowance was originally set at £1.5m and the Annual Allowance at £215,000, however they have been constantly tinkered with since and are now currently £1,073,100 and £40,000, respectively. Only confusingly, the Annual Allowance is not £40,000 for everyone!

Tax Relief

Tax Relief on pension contributions, whether paid directly into the pension or paid to those making the contributions, is a major cost on the nation’s finances. Thankfully, rather than limiting this further for us all, the Government introduced a Taper in 2016 with the intention of limiting the tax relief for the highest earners by reducing the Annual Allowance down to a minimum of £10,000 per annum.

Unfortunately, some of these highest earners were also the doctors serving the country and continuing to help us through our current crisis, and clearly that did not go down very well.

Thankfully, this Government is willing to adapt its policies when it upsets certain parts of the nation, so although the Taper continues to exist after 6 April 2020, it now only starts to impact on those earning in excess of £200,000 per annum.

How the Taper works

Unfortunately, the Government did not listen to industry calls to simplify the Taper Mechanism and the Taper continues to use two income definitions to calculate the revised Annual Allowance available to an individual:

The ‘Threshold Income’ is an individual’s income from all sources, plus any income (post 9 July 2015) used in salary sacrificed pension contributions, less any personal contributions made to a relief at source pension scheme – **if this is less than £200,000 in 2020/21 then you are not subject to the Taper**

The ‘Adjusted Income’ is also an individual’s income from all sources, plus all pension contributions made by their employer – **if this is greater than £240,000 in 2020/21 then your Annual Allowance will be reduced by the Taper**

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**‘SIMPLIFICATION’ WAS PROMISED –
THE REALITY IS MUCH LESS SIMPLE!**

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CHRIS WARD

Those with Adjusted Income of more than £240,000 have their Annual Allowance for 2020/21 reduced by £2 for every £1 over £240,000, subject to a minimum Annual Allowance of £4,000. This is best explained in the following table:

Adjusted Income	Annual Allowance allowed
£240,000	£40,000
£260,000	£30,000
£280,000	£20,000
£300,000	£10,000
£312,000 and over	£4,000

The Tax Charge

The Government looks to remove tax relief on contributions in excess of the Annual Allowance with a personal tax charge on those who receive the contribution. Excess amounts must be included in their Self Assessment Tax Returns, with tax relief removed from their highest tax rate bands.

Carry Forward

The Government recognises the limitations associated with the Taper and that individuals subject to it are often unlikely to know their adjusted income until after the tax year that they should have made the contribution, so they introduced the ability to Carry Forward unused Annual Allowance from previous tax years. **This is not limited to those subject to the Taper however - Carry Forward is available to most pension savers.**

If you were an active member of a pension scheme and did not receive pension benefits detailed above, you are able to Carry Forward any unused Annual Allowance from the previous 3 tax years, once you have utilised the Annual Allowance in the current tax year.

The Taper between 2016 and 2020

Historic high earners are likely to have limited Carry Forward availability from the previous 3 tax years, as the Taper prior to 2020 began to reduce the Annual Allowance on Adjusted Income starting at £150,000, rather than £240,000 currently.

Individuals who have received pension benefits

Those who have received one-off lump sums from their pension savings, including sums subject to Income Tax or any pensions from Flexi-Access Drawdown, are not eligible for the standard Annual Allowance but instead are limited to the Money Purchase Annual Allowance of £4,000 per annum. They are not able to use Carry Forward.

Complex calculations

Given the complexities of the calculations, the Government website does provide a calculator which can be found here <https://www.tax.service.gov.uk/pension-annual-allowance-calculator> with more information available here <https://www.gov.uk/guidance/pension-schemes-work-out-your-tapered-annual-allowance>

Your accountant should be able to provide you with guidance as to the likely Annual Allowance and Carry Forward available.

We will also undertake calculations for our clients based on the pension benefits received, the contributions we are notified of and the earnings information provided, to give you an indication of the likely contributions available in any one tax year.

We have further information on the Lifetime Allowance, the Annual Allowance and the Taper, as well as a wide range of downloads and videos on our website – www.boolers.co.uk.

'Simplification' was promised - the reality is much less simple!

Business Name:

Ivygrove Group

Number of Employees:

34

Year the company was established:

1976

Website address:

www.ivygrovehomes.co.uk

www.ivygrove.co.uk

Boomers' Client since:

1999

**IVYGROVE
GROUP**

IVYGROVE
ESTATES

IVYGROVE
DEVELOPMENTS

IVYGROVE
HOMES

IVYGROVE
CONTRACTING

B.E.WEBBE
SELF STORAGE

B.E.WEBBE
REMOVALS

CLIENT IN FOCUS

Welcome to 'Client in Focus'. In this section we ask one of our long-standing clients to introduce themselves and their business. We are proud of our successful and diverse group of clients, and we hope you find it interesting to hear about some of the work they get involved with.

Can you explain what it is that your business specialises in?

Ivygrove's core business is the development of Industrial Units which are either sold or retained in our Property Portfolio.

Ivygrove specialises in constructing new industrial units, acquiring brownfield sites with buildings which are refurbished and retained, and selective contracting works for established Clients.

Ivygrove has recently established a Housing Division. While the market remains strong we believe our fundamental development skills that apply to commercial and Industrial property development also apply to residential development and that there is an opening for a small to medium sized house builder.

We are at present building 20 executive type houses and the current market is yielding more residential development opportunities than industrial or commercial sites.

Could you tell our readers where you trade from and where your business activity takes you around the UK (or even the world)?

Ivygrove is a family business which employs three generations of the Blount family within a corporate framework of highly skilled management and staff.

We operate from our Derby Offices on Mansfield Road, Derby, which we share with our sister company, B.E. Webbe Removals and Storage.

Ivygrove's customer base is mainly local companies within a five mile radius of Derby and with Derby being the home of Rolls-Royce, Bombardier and Toyota, there are enquiries from dozens of their sub-contract companies who require workshop, warehouse and office space.

Our clients often find it interesting to ask how others are finding the economic climate - could you tell us how you are finding trading at present?

The current Coronavirus crisis has seriously affected most companies, but Ivygrove, by the very nature of its activities, has managed to trade almost normally.

Our industrial sites and housing developments have continued at around 90% efficiency, although material supply was affected on selected items.

The building trade in general, being mainly an outside workplace, was able to cope with restrictions more easily than many others.

House sales in general on executive type houses have been unaffected, mainly due to the shortage of such developments.

A key factor for the success of most Boolers' clients is hard work, but beyond this, what does the business pin its success on?

There are many factors which determine the success of a company, but we would highlight our relationship with our bankers as being crucial to our success.

We are facing the biggest changes and potential challenges that business has experienced for many years - "Brexit". We believe a strong relationship with our bankers will enable us to take advantage of the opportunities Brexit will inevitably throw up to our mutual benefit. Financial control is also vitally important. Our Financial Director and Company Accountant are invaluable in providing up-to-date information and early warning signs when the best laid plans do not materialise.

However, Ivygrove's particular strength lies with our Property Investment Portfolio, which we strive to increase on an annual basis.

Ivygrove has built up a strong balance sheet, which helps to provide some protection during inevitable poor trading periods experienced in a cyclical economy, not to mention the current pandemic we are all now having to cope with.

How has technology impacted on how you conduct business and do you see any significant changes to the way you use technology in the next 5 years?

It is important to move with the times and Ivygrove believes forward planning and new technology are vital to maintain a successful business.

We regularly review policy and adjust our procedures if deemed necessary and consider the implementation of new technologies. IT advancement means that products are emerging constantly which can help the business to run more effectively.

We continue to monitor such advancements and will seek to invest in our company websites and CRM systems.

If other Boolers clients wanted to get in touch, what is the best method for them to contact your business?

To make a general enquiry regarding leasing or acquiring industrial premises, a phone call or email is all that is required.

On receiving such an enquiry a member of the Blount family will deal with your particular requirements.

Telephone: 01332 343247

Email: info@ivygrove.co.uk
richard@ivygrove.co.uk
john@ivygrove.co.uk

If you could give one piece of advice to other Boolers' clients, what would it be?

More than one, but I would say;

(a) Transfer wherever possible the company's premises to the principle Directors or Family Pension fund

(b) Employ a qualified Accountant to keep you fully up-to-date with new legislation, tax and VAT requirements and above all trading and cash flow projections

(c) Always keep your bankers fully informed of your trading position, potential breach of finance arrangements and be transparent in all your dealings with them.

And finally, can you think of an example where advice from Boolers has helped your business move forward?

Ivygrove are firm believers in Pension Fund Provision and have built up three substantial funds since the early nineties.

A question often asked is whether pension funds are better than direct / residential property - without question, both are sound investments if you follow appropriate advice.

The regular meetings and reports we have from Boolers on pension fund matters have been invaluable to Ivygrove. Their advice, follow-up reports and comprehensive Minutes of Meetings have been instrumental in making significant pension fund contributions to the benefit of both family and key members of staff.

Furthermore, we have no hesitation in recommending Boolers to our clients who are purchasing industrial units, many with existing pension funds, who have for various reasons been unaware of the advantages of property ownership within their funds.

If you would like to nominate your business to be involved in our next newsletter please contact Louise Hazelman on **0116 240 7082** or lhazelman@boolers.co.uk.



Andrew Hodges
Compliance
Manager

SCAMS AND FRAUD – HOW TO SPOT THEM AND HOW TO AVOID THEM

Hopefully this is a timely reminder of some of the most common scams and frauds, how you can identify them and avoid becoming an unwitting victim.

It could be argued that scams are more of an issue now than they have ever been, whether it is increased working from home, shopping online or needing to supply information to a third party that normally would have been dealt with face to face.

Just as lots of organisations are adapting to different arrangements, and doing their best to continue to transact with clients without putting unreasonable barriers in place, unfortunately there are others who are working just as hard to capitalise on the pandemic with criminal activity. This article isn't just about Covid 19 and the specific problems that it poses, but focusing on the current situation will also put you in a good (and safer) place as life and the economy returns to something like the old normal.

Current Covid-19 fraud risks

Fake websites impersonating UK retailers

- especially UK supermarkets and Amazon; even our own regulator, the Financial Conduct Authority, has been the victim of a cloned website in recent weeks!

Impersonation of NHS test and trace service – obtaining personal information typically by text.

Phishing emails are not new, but are becoming increasingly professional – especially Office365, HMRC and TV Licensing – targeting those in financial distress by offering a refund.

Funeral costs (bereavement) fraud – a particularly heartless fraud taking advantage of vulnerable clients by taking payment for non-existent services.

Doorstep fraud (courier fraud) is uncommon, but can be devastating if you hand over your PIN or even physical cards to someone claiming to be from your bank or law enforcement.

Something for the future?

You may have noticed that bank transfers are more difficult to set up as the payee details need to exactly match the bank records before you can proceed. This is an excellent security measure, leaving aside any frustration that it may cause, but fraudsters are already modifying their approach by asking people to change the beneficiary account details to circumvent the new confirmation of payee process.

Some simple preventative tips...

Bank customers should always perform independent due diligence checks on any requests received to change bank account names and numbers – your bank will never ask for your password, or ask you to move funds to a “safe” account as yours has been compromised. If you receive a call from your bank that raises any suspicion, use the fraud number on their website, ideally from another telephone, or wait at least five minutes as fraudsters can intercept an immediate outbound call.

It is more important than ever to do the right thing and to perform periodic checks and balances to prevent, detect and deter fraud.

There is no one, simple means of avoiding being caught by a scam or fraud, but approaching all types of correspondence with a healthy degree of scepticism is definitely the correct approach. Whenever possible, use the “alternative media defence” if you receive a telephone call try to confirm the authenticity by email or vice versa. Instilling time pressure to respond is a typical approach from a fraudster; don't feel rushed - a genuine contact will allow you time to reach a measured response.

At Boolers we have had a number of clients who have been the victims of email interception, and when a back story is adhered to, and the use of English consistent, they can be very difficult to spot. Just because scams and frauds are evolving doesn't mean that the older ones have disappeared - a member of staff had their credit card cloned in recent weeks, but thankfully the issuer identified irregular usage and made telephone contact promptly.

VULNERABLE CLIENTS



Widaad Rojoa
Compliance Assistant

Vulnerability can manifest itself in either physical or mental form and is dynamic in nature. Whilst vulnerable clients are typically identified as a specific group of people, there are a number of factors that could result in a client being deemed vulnerable on a temporary, sporadic or permanent basis.

At Boolers, all staff have been trained on how to identify, manage and deal with Vulnerable Clients. As a firm, it is important that we act with honesty and integrity to help our clients recognise their financial symptoms and troubles, so that we can advise them and prescribe the most effective treatment – or refer them to a third party where necessary e.g. if there are mortgage concerns.

Identification of vulnerability is usually hindered as customers themselves may not know that they are vulnerable, nor are they particularly forthcoming in disclosing what can be very personal information. Sometimes this is due to a lack of understanding of how disclosure of vulnerabilities could benefit them or there may be a lack of trust and belief that they may be penalised or judged as a result. This is particularly relevant in mental health cases where customers may not always display obvious signs of vulnerability. Vulnerable customers are also more likely to be the victims of scams and fraud, and have difficulty in differentiating between legitimate and fake practitioners.

The current Coronavirus pandemic and the efforts being taken across the globe to stem its spread could have significant implications for how financial advisors deal with and look after vulnerable and potentially vulnerable clients. As well as changing the way we work, live and interact, the lockdown measures imposed in the UK could put more clients at risk of becoming vulnerable, whether through isolation, anxiety or some other mental health issue. Many clients will be experiencing mental health difficulties because they are in a situation they have never experienced before, and subsequent financial struggles can often be a difficult subject to discuss. Clients may not have recognised the symptoms or may be struggling to know what to do. There is unlikely to be a more important time to recognise vulnerability and we need to ensure clients get the right financial help at the right time.

A major event like Coronavirus can initiate new types of scam activity. You may have already seen reports of fraudulent activity around the sale of face masks and hand sanitiser. Scammers are sophisticated, opportunistic and will try to get personal details or money from victims in many ways. They tend to target people who are more vulnerable or susceptible to being scammed, particularly in the current climate with many more people being at home.

Clients can help protect themselves from financial scams by using the Financial Services Register and FCA Warning List to check who they are dealing with. Establishing a Lasting Power of Attorney is something that we highly recommend. It will continue to be valid if clients lose capacity and gives their attorney the power to make decisions about clients' money and property. This includes managing bank or building society accounts, paying bills, and collecting a pension or benefits if necessary – and dealing with financial advisers.

Finally, as a business we recognise that some of our clients are elderly or live alone, so the current lockdown and social-distancing measures mean they cannot physically be with friends and relatives.

This, in turn, can lead them to feel lost and isolated. We have tried to increase our client contact as a result, which many clients have expressed appreciation of. The following links may also prove useful to some:-

- i. **Age UK**
www.ageuk.org.uk/information-advice/coronavirus/
- ii. **Mind**
www.mind.org.uk/
- iii. **The Gov.uk**
website enables people to register as vulnerable should they wish to do so:-
www.gov.uk/coronavirus-extremely-vulnerable





Chris Ball
Business Owner
& Chartered
Financial Planner

TAKEN FOR A RIDE? THE FRIGHTENING REMINDER THAT PENSION FRAUD IS ALIVE AND WELL...

Much fanfare and excitement surrounded the takeover of Norton Motorcycles by Stuart Garner in 2008. At the time it seemed like a lifeline had been given to the long established brand and that the distinctive motorcycles would continue to roam our roads for many years to come. However, the company limped into administration in January this year and, whilst the bike enthusiasts amongst our readers may have been saddened by this outcome, the real tragedy has recently come to light.

The Pension Ombudsman has released details of the ruling they have made against Garner, including an order to repay £14m worth of funds that are missing from three pension funds that Garner was the sole trustee of.

The Ombudsman ruling pulls no punches: "The trustee [Garner] has acted dishonestly and in breach of his duty of no conflict, his duty not to profit and his duty to act with prudence. The investments made by [Garner into Norton] on behalf of each of the schemes were made in breach of the trustee's statutory, investment and trust law duties."

So what happened?

Effectively, as is often the case with examples like this, a promoter promised unrealistic returns and outcomes to individuals. The 'scheme' in question saw individuals invest their pension funds, often the entirety of their pension saving, into three

pension schemes which were established with the sole intention of investing into Norton shares. The proceeds were used to prop up the struggling company, and since 2014 members of these pension arrangements have been fighting (unsuccessfully) to get their money out.

What next?

Schemes like this continue to exist, and are likely to exist for ever. Usually they end up with the promoters and facilitators being prosecuted, however that will be little consolation for the individuals whose life savings could be lost/tied up inside a fraudulent arrangement for years.

The old adage 'if it sounds too good to be true, it usually is', is as valid today as it ever has been.

To borrow from Boris, our advice is to Stay Alert and Stay Safe!



BOOLERS ACADEMY - JULY 2020

We founded the Boolers Academy in 2019 to provide the next generation with the tools they require for financial success. We became aware that this was an area neglected in the national curriculum and young adults were often leaving college and university without the knowledge that they require to manage their finances successfully.

Young adults understand the importance of managing money and see it as an important factor of achieving their goals. However, a survey by the Money Advice Service shows that money is an additional concern during what are already turbulent times for young people starting work and often moving away from home. One in five young adults said they are not confident in managing their own money and this rises to a quarter when looking specifically at 16-18-year olds.

We wanted to use our expertise in this area to improve their financial literacy and give them confidence that they are able to manage their personal finances prudently as they progress onto the next stages of their lives.

The Boolers Academy was designed to not only aid in the learning of the children and grandchildren of our own clients but also those in the wider community. We have aspirations to give teenagers and young adults the opportunity to learn about money at a younger age, before they enter the workplace, to give them the greatest chance of success in the future.

We held our first Boolers Academy day in August last year with 15 young adults attending. This was a great success and all of those who attended reported that they found it extremely useful. This day was divided into five 40-minute sessions covering the basics of planning for financial success, an introduction to taxation, understanding debt, investment insight and intergenerational wealth planning.

Sadly, we will not be able to host a live event this summer. However, following the success of remote working and the increased prevalence of video conferencing we have decided to host future Boolers Academy Events virtually. This will comprise of live video calls throughout the day, each focusing on a separate area of personal finance. We will make these sessions as interactive as possible and there will be opportunities to ask questions so the attendees get the most value out of the day.

If you are interested in your own children or grandchildren between the ages of 18 and 24 attending our Virtual Boolers Academy Days, please register your interest by emailing us at [**academy@boolers.co.uk**](mailto:academy@boolers.co.uk).

If you register your interest, we will be sending out updates in the near future, including dates, learning outcomes and everything you need to know about the academy.



Jo Clamp
HR Manager

OFFICE NEWS

Exam successes

During the course of the early part of the year and pre the uncertainties of Covid 19, we were delighted to celebrate a number of exam successes. These included:

Chris Ball who successfully completed his final CII (Chartered Institute of Insurance) exam and in doing so achieved the much sought after Chartered status.

Bilal Farooq, Prabhdeep Gill and Alex Williams each passed CII exams in February.

Lucy Cahill passed the ACCA Applied Knowledge accounting exam in March.

Congratulations to all of them.

The events of the last few months and the consequent introduction of working from home arrangements may have led to a change in the way that we work but it has not prevented staff from continuing their professional development. Quite the contrary, it has provided an opportunity to take on additional online training and study for exams. Whilst some exams may have been postponed over recent months, staff have continued their studies and many are booked in for newly released dates later in the year.

Recruitment

Due to the uncertainties of the current situation and the challenges remote working presents we have not recruited any additional staff over recent months. Unfortunately the Business was subject to the restrictions of the Leicester lockdown which has delayed our return. However, we are working towards a return to the office for all of us in the not too distant future. We will then look to recruit a graduate, initially to join our training programme using our links with the University of Leicester, and in time as the business hopefully develops recruit to other posts within the Business.

Goodbye

Heema Tailor, Life and Pensions Accounts Executive sadly left the Business in July. She has decided to take some time out in order to spend more time with her young family. She will be missed by clients and colleagues alike. We wish her well.

BOOLERS

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