



# 360°



from **AW Financial Management LLP**

**December 2024**

Welcome to our Christmas edition of 360. This is our usual slimmed down Christmas edition of our quarterly newsletter, with greetings from all of us at AWFM. It has been wonderful to see everybody over the course of the year. We look forward to seeing you in 2025!

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## Greetings from Martin, Jon & Sean:



*It has been a privilege to work with you over the course of this last 12 months and indeed for some, over very many years now. Thank you for putting your trust in me personally and in us as a firm. In a world with so much upheaval, tragedy and loss we continue to do our best to give you good and appropriate advice whilst of course always looking out at the bigger picture. I wish you and your families every blessing through this Christmas period. —Martin*

I have thoroughly enjoyed catching up with you all this year, hearing about how life has been treating you, both good and bad, and seeking to help make your finances meet your needs and wants. It has been encouraging to see strong returns in AWFM client portfolios this year, after a good bounce back towards the end of 2023 too. I hope and pray for a peaceful and enjoyable Christmas break for us all, and a prosperous 2025! With kind regards, Jon.



To all of our valued clients – new and longer standing – thank you for your support in 2024. And to those I have personally spent time with during the year, you have made it a pleasure to be advising and I look forward to us meeting again next year and, together, navigating what ever new or familiar financial dilemmas it may bring.

I trust you (or, rather, we!) complete all of your shopping and other preparations in time (and, perhaps, on budget) but, above all, whether you are spending it alone, with family, with friends or other loved ones, your Christmas season is blessed and all that you wish for. With all good wishes, Sean.

## Team Greetings:



Season's Greetings to all our clients - existing and new. Look forward to seeing you in 2025 - Nicola

*Merry Christmas! Wishing you all a happy and healthy New Year too. – Kiki*

Enjoy a joyful Christmas with your friends & families, from Lisa

*Wishing you and your family a very Merry Christmas, from Laura*



*A very merry Christmas to you all! From Harry*

Merry Christmas! May this season bring you happiness, peace, and prosperity - Angus

Wishing you all a peaceful & joy filled Christmas. Every Blessing for 2025! Best wishes, Harin.

*So the Word became human and made his home among us. He was full of unfailing love and faithfulness. And we have seen his glory, the glory of the Father's one & only Son. John 1:14*

## Charitable Donation

Each year at Christmas, we aim to support a Charity with a donation rather than use "Charity" Christmas cards where such a small proportion of the price of the cards goes to charity. This year we have decided to support CRIBS once again which is a charity that the Partners support in a variety of ways. In particular Martin has been a Trustee of this Charity for close on 25 years. CRIBS has been very active in schools for over 30 years. They describe their work as follows:

*The work of CRiBS supports the Spiritual, Moral, Social and Cultural development of children and young people as we seek to inspire **Growing Faith** and promote **Living Values**.*

*Our desire is that all children have the opportunity to explore and think through the values they live by and the beliefs that underpin them. Our starting point is that the Christian story provides a compelling framework for doing this in a way that includes people of all backgrounds and provides space for growth and exploration.*

More information CRIBS can be found at: [www.cribsonline.org](http://www.cribsonline.org)



## Worship at Christmas

If you would like to join in one of the Christmas services at either the Church Martin now attends or that Jon and Sean attend, here are the links to their Church websites where you should be able to find information about the Christmas services.

<https://www.croftonbaptist.org.uk>

<https://www.trinitybexleyheath.org.uk>

## And finally ..... was it you?

With disappointment etched on the faces of at least one of the Partners of the firm, it was with hope for one of our clients that we read with interest that NS&I announced in the December draw that the festive season had started early for a Premium Bond holder **from Kent** unwrapping one of the £1 million tax-free Premium Bond prizes! None of you, (local to these parts) has yet volunteered that it was you—but I'm sure it is only a matter of time.....

## AWFM Thank You (& Christmas closing)

We are incredibly grateful for the trust you place in us to look after your pension and investment funds and your overall general financial planning. We are always delighted too when you trust us further by referring your family and friends to us. We will always seek to do our very best in all situations, offering either general guidance or a more detailed review and recommendations. As 2024 draws to a close, we wanted to take the opportunity to say thank you.

As ever, we are closing the office between Christmas & New Year and will return to work on Thursday 2nd January, and so, as ever, we look forward to catching up at some stage in the New Year.



**Christmas Blessings!**

*For to us a child is born, to us a son is given; and the government shall be upon his shoulder, and his name shall be called*

*Wonderful Counselor, Mighty God, Everlasting Father, Prince of Peace.*

*Isaiah 9:6-7*

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