



May the peace and joy of Christmas be with you

MARKET OVERVIEW 2019

Boris Johnson's victory in the 2019 General Election was by a greater margin than polls had suggested and Sterling saw a surge in currency markets. Markets hate uncertainty and the bounce we have seen is due to the removal of the risk of a hung Parliament.

The prospect of difficult trade negotiations is likely to curb the market's enthusiasm and cap the improvement in sentiment towards the UK. The shape of future trading relationships will be pivotal and this remains a huge unknown. Entering 2020, our investments partners will be watching the Brexit narrative closely to see if the clouds part.

O2 TRIP

In July, we had a team outing to the O2. We weren't treated to a concert, but a climb OVER the O2 where we took in views from the 360° viewing platform!



CONGRATULATIONS

... to Nicole Bull for successfully completing her Diploma in Regulated Financial Planning! It is brilliant to see the County team continue to develop, which will evolve and enhance all that we do.



Congratulations also to Bethany Talks and her husband Matthew on the safe arrival of their son, Aspen, born on 11 October 2019.

LONDON MARATHON CHALLENGE

Andy will be taking on his toughest challenge yet, in April 2020, when he will be aiming to complete his first ever marathon in under 3½ hours, for a very worthy cause. Please look out for further details at the start of next year!



LOOKING AHEAD

We are excited about the year ahead and thank God that no matter what we face, He is with us.

Our current lease break clause ends in December 2020, so we are continuing the search for alternative premises in the surrounding area of Beaconsfield.

Next year we would like to run an event exclusively for our female clients, as well as another County seminar at the end of 2020.

We look forward to seeing you in the office at some point during 2020. In the meantime, please remember it doesn't necessarily matter how much money you have, but what you do with it that matters!

A4 SIZE iPADS

At County, we are trying to do our bit to reduce our carbon footprint. We have invested in four A4 size iPads which we are now using at review meetings to save lots of paper and client feedback about this initiative has exceeded expectations!



COUNTY PORTAL

Sue Croucher is in the throes of rolling out login details for the new County Portal, which is a safe and secure way to share documents with you.



CHRISTMAS APPEAL

This year, the £1,500 we have saved by not sending Christmas cards will be directed to Wycombe Homeless Connection, who believe everyone should have a home.

On the 26 November 2019, the County Team spent the morning at their headquarters, hearing powerful stories about lives being transformed by Wycombe Homeless Connection's amazing work.

It was humbling to see Wycombe Homeless Connection's determination to rebuild the lives

of people who have slipped through the net in society, often due to no fault of their own. Seven town-centre churches in High Wycombe, take turns to welcome people off the streets each night, providing them with hot food and a bed.

Wycombe Homeless Connection's great belief is that prevention is better than cure and we are so delighted to be partnering with them as they receive very little financial support other than voluntary contributions.



If you are interested finding out more, please visit Wycombe Homeless Connection's website www.wyhoc.org.uk



From everyone at County Financial Ltd, we wish you a joyful Christmas and a happy and peaceful new year.

Please note, the office will be closed from 17:00 Monday 23 December 2019 and will reopen at 09:00 on Thursday 2 January 2020.