Welcome to this Christmas edition of Taking Stock. The last quarter of the calendar year also marks the first quarter of our company year and I’m pleased to be able to say that we’ve seen some great results during these past few months. Our seminar programme has kept the team busy and we’ve also had some fantastic feedback via our client survey so thank you very much to all of you who responded.

The Equilibrium Christmas Party season kicks off on Monday 10 December with the first of our client lunches which we’re all looking forward to. It’s really nice that so many of you want to spend a whole afternoon in our company – nothing to do with the lovely food and wine served by The Hunting Lodge, I’m sure!

I’d also like to take this opportunity to wish all our clients a very Merry Christmas and a Happy New Year. I hope you find this issue to be of interest and, as always, would welcome any feedback. If there’s anything you’d like us to feature or celebrate, please let Olivia (Olivia@eqasset.co.uk) know.

Kind regards

Colin Lawson
Managing Partner

Recent Achievements

After the most prolific year for the Equilibrium Foundation, we were delighted to win the Community Award category at the Cheshire Business Awards 2012 in October. We firmly believe in the importance of giving back to the community, given the fortunate position we are in and hope to fulfil our promise of raising £250,000 for local charities by the end of 2020.

In addition to this we have been nominated for a further 3 national industry awards including Investment Adviser of the Year, Best Small Adviser Firm and Best Wealth Manager. Please keep your fingers crossed and we’ll let you know in due course!
Where in the World is Gareth?

After leaving the rat race to go travelling earlier this year, Gareth fell in love with the scenic island of Koh Tao just off Thailand and decided to take the plunge (literally) by beginning a new life as a qualified diving instructor. As usual, we’ll keep you updated with Gareth’s future endeavours and adventures in the next issue of Taking Stock.

Talking of far-flung places, thanks to our generous and hard earned holiday package, in the last quarter our team has travelled to: Ravello, Bordeaux, Budapest, Tenerife, Valencia, Crete, Sri Lanka, Mexico and Paris.

Equilibrium Foundation

In our last edition of Taking Stock we mentioned that several members of the EQ team would be participating in a parachute jump in July to raise money towards the Foundation. Unfortunately, due to bad weather and Friday 13th’s bad luck (!) the jump was postponed until later in the summer. We’d like to congratulate both Matt Dobson and Andrew Hirst for taking a leap of faith and raising almost £1,000 for the Foundation, which Equilibrium has doubled and donated to Claire House Children’s Hospice.

Client Manager, Lucas Jones, joined our team earlier in the year and was quick to get involved with the Foundation by partaking in the Tatton Triathlon to raise money for Cancer Research UK. Not one for doing things by half measures, Lucas endured the Olympic distance triathlon, which involved a 1,500 metre swim, 38km bike ride and 10km run. Originally Lucas expected to complete the race in at least 3 hours, but did it in just 2 hours 31 minutes! We’d like to congratulate him on this amazing feat which, when matched by Equilibrium, raised £1,190 towards his chosen charity.

Attention Charity Volunteers & Fundraisers!

Are you involved with a charity? Do you want to raise money for a good cause? Would a raffle prize help?

In this edition of Taking Stock, we are offering to donate a prize to charity. We’re giving away a unique flight session with an ex-RAF trainer in a Bulldog aircraft with the opportunity to ‘loop the loop’ in the air - however we must stress this part is optional, it’s completely up to the winner! For your chance to claim this prize please email Olivia olivia@eqasset.co.uk with details of your charity and the winning fundraiser will be picked out of a hat!
Investment Fantasy League with Alderley Edge School for Girls

Last month we were invited to organise a school competition at the Alderley Edge School for Girls to encourage future investment and businesses leaders in the Wilmslow area by launching the Equilibrium Fantasy Investment League. The idea behind the project was to create a fun competition whilst still educating the students on how to invest properly. In fact, we made it so realistic that we’re giving the students real cash to invest with any profits made going directly to the school. In addition to this, the winner will receive an ipad and £250 will be donated to the pupil’s house charity. We will let you know in our next edition how the girls have progressed. Hopefully we’ll have more gains than losses to report back on!

In the Right Place, at the Right Time.

We asked Equilibrium client Geoff Little, a Veterinarian and Business Author to disclose details about his latest read and the journey of discovery it took him on...

“ In life, we are dealt many cards and sometimes we have no choice but to accept the ones we are given. But when offered a choice, there are cards we regret keeping and yet others we wish we hadn’t put back in the pack!

Last year I happened to be talking to three colleagues at an International Royal Canin Forum, one of whom asked the group whether somebody would be willing to contribute to a business management book focusing on veterinary medicine. As nobody else was willing to take it on, I offered to put fingers to keyboard.

To cut a long story short, this decision to write the book has subsequently lead to trips to France, Romania, Spain and South Africa all by means of networking. Being in the right place at the right time and making the right decision has lead to some wonderful experiences and I have made some great new friends. I am delighted to say I have retained the card and there are more trips in the pipeline for next year!

As a relatively new member of Equilibrium, one of the many things that has impressed me is the fact that they use their expertise to endeavour to have your money in the right place, not only at the right time, but for the right length of time. This is something individual investors cannot do and which, in my experience, other investment houses do not do. I only regret that I was not dealt this particular card earlier!”
Equilibrium Events 2013

We’d like to take this opportunity to publish our seminar dates for the beginning of 2013. At the same time we’re pleased to introduce a new venue to add to our usual seminar locations which is the Doubletree Hotel in Chester.

We’re also delighted to include a new seminar topic to the current library of presentations starting off in 2013. “Investing for Income” will look at how to create an investment strategy to provide you with a sustainable income stream taking into account inflation. We’ll also cover pension drawdown options and what income levels can send portfolios into terminal decline.

We’ll donate £100 to our Equilibrium Foundation for every guest you bring, so please feel free to invite friends or acquaintances if you think any of our seminars would be of interest.

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<tr>
<th>Date</th>
<th>Topic</th>
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<tr>
<td>Thursday 14th February</td>
<td>“Investing for Income”</td>
<td>Hunting Lodge, Adlington Hall</td>
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<tr>
<td>Tuesday 26th February</td>
<td>“Investing for Income”</td>
<td>Doubletree Hilton, Hoole</td>
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<td>Thursday 7th March</td>
<td>“Investing for Income”</td>
<td>The Mere, Mere</td>
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<tr>
<td>Tuesday 19th March</td>
<td>“Current Financial Affairs”</td>
<td>Hunting Lodge, Adlington Hall</td>
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Demand is expected to be high so RSVP as soon as possible to avoid disappointment by simply emailing rsvp@eqasset.co.uk or calling Emma on 0161 486 2250

Celebrity Spot!

- Several members of the Equilibrium team caught a glimpse of Sam Aston (Corrie’s Chesney Brown) in the Great John Street Hotel.
- Gaynor Booth recently spotted Alex Ferguson on a tram heading through the GMEX station on Deansgate
- Marketing Assistant Niall Sweeney bumped into Nick Clegg whilst on holiday in the South of France!
- Investment Analyst Eric Parker recognised notorious Manchester City player, Mario Balotelli walking past him at the Etihad stadium in Manchester
60 seconds with….Richard Beardmore!

Richard joined the team as a Client Manager during the Summer after moving from Llandudno to Didsbury. We asked him about his experience to date at Equilibrium…

What have you most enjoyed about Equilibrium so far?

I have enjoyed all aspects of my role within EQ. The best things though are the interaction with clients and working as part of a great team.

Tell us a bit about your background:

I’m 23 years old and from Llandudno in North Wales. I went to Sheffield Hallam University where I attained a degree in Business and Financial Services. I have also got my CII Diploma in Financial Services and previously worked for Beardmore & Co, my father’s company in North Wales. I would like to achieve Chartered status in the next three years.

What would you be if you weren’t a Client Manager?

In a dream world, probably an airline pilot or a Formula 1 racer!

And finally, tell us something we don’t know about you!

I’m an avid Blackburn Rovers fan.

Congratulations

After we broke the news of our Investment Analyst’s Graeme Black’s engagement news to partner, Victoria back in April, it seems the couple have another cause for celebration – becoming first time parents! We’d like congratulate both of them on hearing this wonderful news and look forward to meeting the new addition next spring.

Receptionist, Emma Gibbons also has some first time news to share having recently climbed onto the property ladder. Congratulations and welcome to the world of home ownership Emma!

For your information, the office will be manned by a skeleton staff only from Christmas Eve until 2 January 2013 when we re-open as normal. Please be assured we will be able to react to any market events and urgent queries during that period.