

MONTHLY MATTERS

JULY 2025



Wealth Matters

CELEBRATING 25 YEARS



Looking back on July 2025

The summer holidays are in full swing, and our office seems to be a rotating door of people going on and coming back from their annual leave. Nothing quite beats the atmosphere of an office full of people who are feeling recharged and refreshed after a well-deserved break in the sunshine.

There's still just as much work going on as there is play, however. This month, Katherine Pautard and Julian Gilbert returned to Beechwood Park School to deliver an educational session around finance, careers, online safety, and scams, as part of the school's Elev8 programme. They delivered a session there last year too, and just as before the pupils were very engaged and asked lots of great questions. This time, Katherine and Julian were also joined by our newest addition to the financial planning team, Audra Sakaliene - we'll introduce you to her later on in this newsletter.

We also enjoyed one of our regular Team Days just last week. These are an excellent opportunity for us to bond as a team, share learnings across the business, and make sure that everybody is aligned towards our goals.

In this newsletter, we have plenty to share with you. First we'll touch on the topic of property - namely, whether it is still a good investment. Following this, we have a bumper Team News section. We'll introduce you to Audra, our newest team member, before sharing pictures from our recent office refurb. Then, we'll hear from Chris Karunaratne, who recently joined us on work experience, before sharing an update on our upcoming charity bike ride. All rounded off, as ever, with Toby's Tales.

We hope you enjoy this newsletter.

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Is property still a good investment?

For decades, investing in bricks and mortar has been seen as one of the safest routes to financial security. The idea was simple: property prices would steadily rise, and savvy investors could either sell at a profit or let their properties to generate a reliable income stream.

However, **the landscape has shifted dramatically over the past 15 years**. With changing market dynamics, higher taxation, and stricter regulations, many are asking the question – is property still a good investment?

The current landscape in the property market

The UK property market has experienced significant turbulence in recent years. After a period of rapid price growth following the 2008 financial crisis, the market began to cool, particularly in previous “hotspots” like London and the South East. The COVID-19 pandemic brought a fresh wave of volatility, of its own, creating greater demand for larger homes with outdoor space rather than flats or apartments in urban areas.

More recently, higher Bank of England interest rates aimed at tackling inflation have had a knock-on effect on mortgage rates and dampened buyers’ affordability, leading to slower house price growth and, in some areas, price reductions.

In addition, a raft of legislative and tax changes over the years have **squeezed the profitability of buy-to-let investments**.

Property prices over the last 15 years

Despite the challenges, property values have broadly increased over the past 25 years. According to data from the UK Land Registry,

the average UK house price has risen from around £70,000 in 1999 to over £280,000 in 2024 – an increase of more than 300%.

This growth has not been uniform across the country – some London boroughs have experienced stagnation or even declines in recent years, while the Midlands and North East have enjoyed considerable growth. House price growth has slowed considerably since 2010, growing **only 60% in the past 15 years**.

It’s also worth noting that these headline figures don’t factor in the rising costs of property ownership, including maintenance, insurance, and the increasing tax burden on landlords.

Is buy-to-let still a good investment?

The “golden era” of buy-to-let, when landlords could rely on high rental yields and steady capital growth with minimal intervention, has certainly passed. Increased regulation, such as stricter energy efficiency requirements and tenant protections, adds complexity and cost to managing rental properties. On top of this, phasing out mortgage interest tax relief has eroded profits, especially for higher-rate taxpayers.

However, **this doesn’t mean buy-to-let is no longer viable**. For investors who can purchase with little or no borrowing, rental property can still provide a solid return, particularly in areas with strong tenant demand.

Those willing to take a long-term view – accepting lower yields in the short term – may still benefit from gradual capital appreciation and the security of owning a tangible asset. It may well be that, going forward, it becomes more lucrative to act as a commercial landlord as opposed to an “amateur” one.

Is a holiday home a good investment?

Investing in a holiday let has gained popularity as an alternative to traditional buy-to-let, partly due to more favourable tax treatment. Properties that qualify as furnished holiday lets can benefit from full mortgage interest relief and other allowances.

As you might expect, this sector comes with its own challenges, including seasonal demand fluctuations, management overheads, and increasing scrutiny from local councils aiming to regulate short-term rentals.

Of course, whether or not this is suitable for you **depends on your goals** – buying a holiday home may be firmly on your bucket list as something primarily for you and your family to enjoy. In this case, the potential for a couple of holiday lets per year to help pay off the mortgage may simply be a secondary “nice to have” benefit, but not materially important to you in the grand scheme of things (or not on your radar at all).

It may be more important to you to have the space readily available for your family’s use. Or, perhaps you’re thinking long-term and intending to bequeath it to your children when the time is right and the property has had decades to appreciate in value.

What next?

Whilst property is no longer the guaranteed wealth generator it once was, and the days of easy profits from buy-to-let are behind us, it **can still play a role in a diversified portfolio**, especially for those who value the long-term security of owning physical assets. The key is to approach property investment with **realistic expectations** and as **part of a robust, expertly advised financial plan** that takes a holistic look at your entire position and financial goals.

If you would like to discuss the role that property plays (or could play) in your financial plan, **please do get in touch with your financial planner** – they will be more than happy to go through it with you.





Welcome to the team, Audra!

We are very pleased to introduce the newest addition to the Wealth Matters financial planning team.

Audra Sakaliene comes to us with a background in financial services and finance positions. She originally began her career in the automotive industry, before later moving into financial planning.

Audra brings with her a passion for providing advice that is empowering, not overwhelming, and an ethos of making sure her clients feel informed, in control, and confident about their financial future – you can see why she’s a great fit for Wealth Matters, as these are our values too!

By way of introduction, we asked Audra a few questions – read on to get to know our newest Financial Planner a little better.

Hi Audra! What are you most looking forward to as you settle into your role at Wealth Matters?

I’m really looking forward to getting more settled in my new role and contributing to company’s’ goals – and, of course, supporting my clients to ensure that their financial plans remain practical, effective, and adaptable as life changes.

Why did Wealth Matters feel like the right fit for you?

What aligned with my values at the company is its genuine commitment to putting clients first and doing what’s right for them. I was also drawn to the focus on long-term relationships, personalised advice, and the company’s commitment to high standards and continuous improvement, all of which reflect my own ambitions to grow within the role.

I know it’s still early days, but what’s been the highlight so far?

The warm welcome and support from the team has been amazing. Transitioning from one firm to another can be unnerving, but I felt welcomed, reassured, and supported by the Wealth Matters team. A great start!

Do you have a mantra or particular values that you always bring to your work?

Respect, trust, empathy, and professionalism are the values I bring to every client and colleague

relationship. For me, it’s about knowing your job well, while also taking the time to understand and appreciate the roles of others.

Quickfire questions: What are you currently...

...listening to?

An audiobook on my way to work – *Traction* by Gino Wickman, which the Wealth Matters team swears by.

...reading?

I’m currently reading about the connection between food and mood. It’s fascinating to see how nutrition can influence not just physical health but emotional wellbeing too.

...watching?

I don’t have a TV series on at the moment, but I do enjoy a good film when I feel like unwinding. I like a good thriller with a good storyline.

...looking forward to?

I’m really looking forward to a hike along the beautiful South Coast later this summer.

I’m also training for Wealth Matters’ charity bike ride, aiming to cycle 161 miles. It’s a big challenge, but one I’m excited to take on. And, as always, I can’t wait for our annual family skiing holiday later in the year – it’s one of my favourite traditions.

Our office refresh

As working professionals, we spend nearly a third of each day in the office, making our work environment an integral part of our everyday lives.

The working environment we create has a direct impact on our wellbeing, motivation, and even how we connect with one another.

That's why we're especially thrilled about the **recent makeover of our main office and restrooms** – a project that's been on our wish list for quite some time. It was important to us to have the space reflect not only who we are as a team, but also the kind of experience we want to offer everyone who walks through our doors.

We've had a fresh coat of paint, a modern new carpet, and a slight reworking of the desk layout, as well as bringing in a few aesthetic touches such as artwork and greenery. The result is a **bright, modern, and inviting environment** that instantly lifts the mood. The updated design is not only more functional, but feels warmer and more personal. It strikes just the right balance between professionalism and comfort.

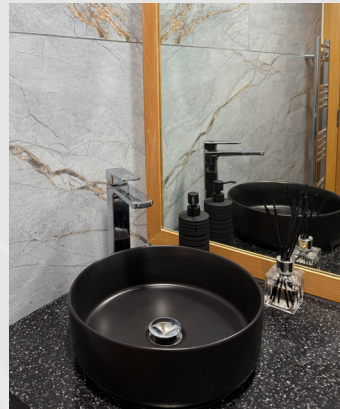
Not only that, but the outside of the building has enjoyed a little extra something too – the addition of **solar panels**. The panels will help to reduce our environmental impact and continue moving Wealth Matters towards our goal of being as green as we can be.

Since they were installed we've generated 79% of our overall energy use from our panels, thanks to the bounty of sunshine we've had lately. That's a significant impact!

We owe this transformation to the expert teamwork of **Chris Daniels, Kate Gruszecka,** and **Katya Gilbert**, who worked together to bring this long-awaited project to life.

Their creative vision and attention to the smallest of details have truly elevated our space. Every element has been thoughtfully considered – and it shows.

We genuinely love coming into work each day and soaking in the new atmosphere. We're even more excited to welcome our clients into the space and share it with them – we know you'll appreciate the fresh energy and thoughtful touches just as much as we do.





Chris K's work experience

One of the many things that we're passionate about here at Wealth Matters is encouraging new generations to explore a career in financial planning. It's a very rewarding role and we're always keen to pass on our long-earned knowledge and expertise to eager young minds.

Recently, we welcomed another work experience student to the Wealth Matters office for one fruitful week. Chris Karunaratne, our student, chiefly spent the time with Bruce Nash, shadowing and learning what the profession is all about. Here's what Chris had to say about his time with us.

A Wealth Matters Experience

Though I am far too young to say this, and in reality I am still at the beginning of my journey, I feel as if I have been alive for a very long time... In this 'long time' (17 years and a little bit), I seldom have learnt as much as I have this past week with Wealth Matters, especially whilst enjoying every single day to the extent that I have.

The advice I have received, I know will serve me not only in my own personal financial journey - believe me my financial literacy has increased tenfold - but also in many other aspects, be it my future career or even personal life. Before I begin my short narrative of my week, I would like to convey my immense gratitude and appreciation to Bruce and the Wealth Matters team and everyone who spared me their precious time.

My week began on a very hot Monday morning, where - to my relief - I entered an air conditioned office. Upon entering, I promptly found myself sitting opposite Bruce Nash, where I spent the next few hours in conversation. I can assure the reader that despite discussing financial planning, pensions and long term investing, the three hours passed remarkably quickly and I found every second interesting. Though considering the audience who shall read this, a financial planner's newsletter, you probably don't find it as boring as my classmates, so I need not emphasise my enjoyment.

On topic, as to not bore you, I shall briefly



Chris and Bruce on their trip into London to visit Vanguard

summarise the next few days here at Wealth Matters. Often I had the privilege to transform into a fly on the wall, sitting in on both client meetings and internal meetings. Where I often understood little but still took away lots - an experience I am very grateful for. I also had a number of conversations with members of the Wealth Matters team, during which I greatly developed my understanding of the company and its duties and operations.

On Wednesday afternoon and all day Thursday, I travelled into London and visited Transact, Dimensional and Vanguard to find out exactly what happens with the money that the Wealth Matters team manages. This experience was probably the highlight of my week, and I was blown away by the cutting edge research that goes into their work. My favourite fact was that Vanguard manage some ten and a half trillion dollars - a staggering amount of money.

And on Friday, in true Post-Pandemic form, I "worked" from home.

An update on our Charity Bike Ride 2025

18 - 21 SEPTEMBER 2025 • LUXEMBOURG, MOSELLE VALLEY

It's not long until our troupe of seven cyclists set off for our charity bike ride!

The group will be beginning in Luxembourg City and will continue across the German border to Koblenz, via the breathtaking Moselle Valley.

Covering a total distance of 161 miles (259km) over three days, this is sure to be a fun and rewarding challenge for all involved.



Our chosen charities

We are aiming to raise a total of **£6,000** for our chosen charities. All funds raised will be split evenly between Oracle Cancer Trust and Bedfordshire and Luton Community Foundation:



Oracle Cancer Trust

Oracle Cancer Trust is the UK's leading national charity dedicated to head and neck cancer. They support the medical community, patients and families to help them through head and neck cancer. Oracle support programmes and fund research at some of the UK's leading scientific research institutions.



Bedfordshire and Luton Community Foundation

Bedfordshire and Luton Community Foundation (BLCF) is the leading local grantmaker in the county. They are passionate about improving the lives of people in Bedfordshire and Luton and the charity is known for its ground-breaking initiatives, investment in supporting local charities, and for their deep relationships with grassroots groups in the area.

Help us reach our fundraising target

If you would like to donate towards our fundraising target, we would be very grateful for your contribution. You can make a donation by clicking the button below:

[CLICK HERE TO DONATE](#)

Dog Tales

There's nothing worse than going out for a walk on what looks to be a nice sunny evening, only to see storm clouds rolling in the second you're let off the lead.

Unexpected curveballs can come out of nowhere at any time and disrupt things - that's what makes them unexpected, we suppose. That's also why it's so important to plan for those sneaky challenges that creep up on you at a moment's notice.

For Toby, that might be a nice dry towel or a blanket kept in the car at all times in case the weather takes a turn. For you, it's planning ahead smartly with your financial planner to make sure that not only can you access funds when you need them, but that your plan is structured in a sensible, flexible manner and won't be knocked for six by an emergency withdrawal.

There are, in fact, many "surprise" expenses that you can actually plan for. For example:

- Making provision for **care home costs** long before you know if you'll need it.
- Setting aside contingency money for **larger home repairs**. Some items - like roofs or windows - may need attention every 20-30 years, depending on the age of your property.
- Working closely with your financial planner around any withdrawals or contributions, so that **tax bills** are never a surprise.
- Ringfencing your "emergency funds", so that you're taken care of if you ever find yourself in the unfortunate position of **job loss or being unable to work** due to health issues or injury.
- Helping children onto the **property ladder** or helping to pay for a **wedding**. With a bit of foresight, you and your financial planner can make sure you have a gifting plan in place and that your portfolio growth supports your intentions.

Of course, some things truly can't be planned for, but it certainly pays to be prepared. Keeping your financial planner up to date and in the loop with your goals and ambitions, particularly as life changes happen, will put you in the best possible position to prepare for and withstand life's curveballs.

Also - check the weather forecast before you leave the house.



If there is anything you wish to discuss with your Financial Planner, please do not hesitate to contact us.

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Wealth Matters
CELEBRATING 25 YEARS

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