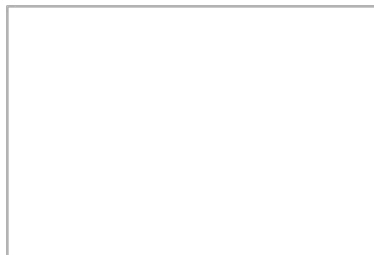




## The Trouble with Tortoises

Looking back at these articles, I know there may seem to be an intermittently recurring 'pet' theme. In my line of work - looking around people's homes - I am faced with an assortment of four legged companions on a regular basis. But I am not often surprised, in fact I think the expression that there is 'nowt as odd as folk' has stood me in good stead over the years, but every so often I am caught off guard. On arrival at an imposing house a few miles south of Holt, the owner fleetingly remarked "Just be careful where you tread - I've got pets around the place..." as he strode ahead of me down the corridor. I immediately thought he must have a puppy not yet house trained and that I should keep my eyes peeled for little piles of steaming treasure underfoot, or a skittish kitten that might dart in front of my size ten brogues at any given moment. I concentrated as best I could as I was given a whirlwind tour of the house with an equally fast running commentary outlining all the best features of the house "This door leads in AND out of this room" (was that meant to be ironic?) "There is a fireplace in here, which is great if you want to have a fire" and "This staircase takes you upstairs...". I renamed this charming but eccentric gentleman 'Basil Fawlt' in my mind and was so amused by his comments that I completely forgot about watching my footwork (I'd be hopeless on Strictly Come Dancing...). Just as we were leaving the spare room I noticed an ashtray that had fallen on the floor. It was one of those brown tiled mosaic ones that were popular in the 1970s (anyone remember 'George & Mildred' or 'Rising Damp'?!). I naturally presumed this shouldn't be on the floor and so simply stooped to pick it up. Imagine my shock when the ashtray produced a little wizened face with a toothless, gummy smile and four equally wizened 'feet' (claws? paws? toes??). I gasped out loud, which made the owner turn round - "Ah, yes, just so - I told you to watch out. This is Humphrey, I was wondering where he was" and with that he took the tortoise from me and slipped him in to his oversized cardigan pocket and marched out of the room. So that was my first encountered with a tortoise - an interesting change from Labradors and Spaniels, but a curious looking creature nonetheless!




 Jamie Jamieson 

## Neil's comment

With the world seemingly in a mess, with very low (if not zero) interest rates, poor economic growth and a big divergence of economic policy (for example, the US and UK have withdrawn their 'Quantitative Easing' policies whereas Europe and Japan have only really got going), it is very difficult for investors to know which way to turn.

There are no magic bullets and no investment is without risk, but 'crowd funding' may have some appeal, particularly for those investors who are looking for a higher return than cash deposits but are wary of the volatility of the stock markets.

Crowdfunding finances projects or businesses by raising contributions from a large number of people (usually via the internet on a platform) in return for shares in a company, or to earn interest.

Debt-based crowdfunding is usually by way of peer-to-peer loans or investing in bonds, which can offer potentially attractive terms for both investors and borrowers by filling the void where transitional finance is not available.



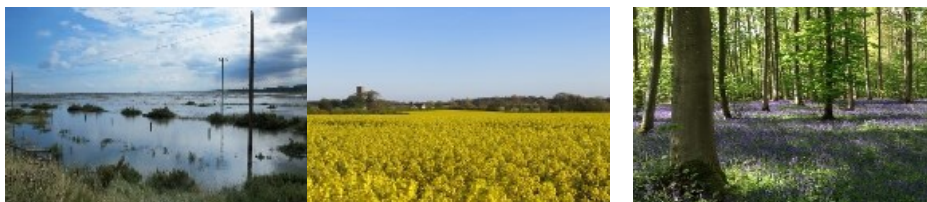
Crowdfunding and peer-to-peer lending have grown rapidly, with more than £2 billion raised directly by UK companies in 2015\*. Rates of return on crowdfunded loans/bonds can seem attractive, 6.25% p.a (gross) is being offered by one well-known and respected institution. It should be noted that the level of risk is higher for this type of investment and should not be viewed as a substitute for a cash deposit.

As with all investing, it is wise to adopt a 'portfolio approach' and just as your granny always counselled, "don't have all your eggs in one basket", but in the right circumstances and for investors who are prepared to take some risk, crowd funding might play a part.

\*"Pushing Boundaries": The 2015 UK Alternative Finance Industry Report by Cambridge University and Nesta, 17 February 2016

### Risk warnings

*This article is for information only and does not constitute an invitation or solicitation to invest. Past performance is no guarantee of future performance and your capital is not secure with this type of investment. Investors should take professional advice before investing in this type of instrument. SG Wealth Management Ltd has no view as to whether this type of investment is suitable for an individual and the information provided does not constitute financial advice.*



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## Latest property market news

Easter is traditionally a busy time for agents as vendors look to make their mark by launching their properties onto the market. But I've been wondering just how important an Easter launch is - and indeed whether seasonality matters any more. In this day and age of instant gratification via the internet, have the peaks and troughs of supply and demand in fact been somewhat ironed out? I spoke to a handful of agents to seek their views:

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*Traditionally Easter would see a flurry of activity in the country homes market, however the early date this year and the lack of greenery in the countryside led us to advise holding many of our clients' houses from launching before the Easter weekend. Ultimately we tailor any marketing campaign to each individual house with seasonality in the marketing of prime country homes in Norfolk still a factor. First impressions are key and gardens in full bloom are important for a successful campaign. The town market and areas of North Norfolk have become less seasonal, due in part to demand but also as other features are important. For North Norfolk the charms of the coast will always appeal at any time of year and likewise in the town market a property's location or street could be the biggest draw.*

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**Ben Rivett, Associate Director Residential, Savills**

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*With the early Easter this year we saw a number of properties coming to the market and the good ones soon went under offer. However we are still only in mid April and most gardens are not yet looking at their best. As such we will be bringing some special family houses to the market in early May to catch the best of the year. Among these will be a very pretty Old Rectory and a farmhouse in North Norfolk which has not had anything done to it since 1948.*

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**Nigel Steele, Partner, Jackson-Stops & Staff**

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*Timing is always a fine balance, of a number of factors. I am a big believer in maximising the longest selling season, coupled with grabbing the initiative with early buyers... however it can be extremely detrimental to launch a property, particularly one with land, before suitable photographs can be taken. Ideally such photographs are taken the year before, so as to be ahead of the competition. Seasonality has in recent years been influenced by other factors such as elections, referendums, taxation and other political uncertainty, however in an ideal world I would always aim for a spring launch, with a select private offering beforehand!*

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**George Bramley, Partner, Knight Frank, London**

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This week we take a look at Wells

Carrying on with our trip round the towns and city (!) of Norfolk we head up to the coast to Wells. Named after the many springs that used to exist in the area, Wells is mentioned as a settlement in the Domesday Book and has been a port for at least 700 years.

One of the more unusual properties in Wells is Ware Hall. Built in 1450 for a wealthy monk, Ware Hall was purchased in 1947 by May Savidge, who undertook its restoration almost singlehandedly, teaching herself carpentry and bricklaying along the way. Unfortunately the council then wanted to build a road across her carefully restored project, and this is what makes Ware Hall even more unusual. When, despite her pleas to spare the house owing to its architectural significance, the council pushed ahead with the road, May took extreme action. Ware Hall was in fact not originally built in Wells but in Ware in Hertfordshire. To save her house May spent the rest of her life dismantling it and moving it the 100 miles to Wells, where she rebuilt it piece by piece, again with remarkably little help. She died in 1993 before the project was fully completed, however it was eventually finished by the wife of her nephew and run as a B&B.

Quite apart from her adventures in house restoration and relocation, May Savidge was a fascinating woman who kept meticulous diaries of her life providing a unique insight into times gone by. In fact these enabled her niece in law to write a book on her life entitled 'Miss Savidge Moves her House' which sheds light on what a remarkable woman she was.









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## Jamie's quiz

Once again William Mason Fine Wines will be providing the bottle of wine prize for the winning entrant in the quiz below. As Wells is a bit smaller than Norwich there are slightly fewer questions this time but that should make it easier to win!



Please send your entries using the link below. Jamie will pick a winner at random from the correct entries on 28th April.

-  What is the lake behind the Pinewoods at Wells beach called?
-  What is the name of the ship permanently moored at the quayside? As a bonus point when was it built?
-  Which house is rumoured to have had a secret smugglers tunnel to the quayside?
-  Why are The Buttlands named as they are?
-  What television program featuring a fictional Norfolk town uses Wells as the location for any quayside shots?
-  When was the first lifeboat placed at Wells?

Think you know them all? Send your answers to Maddie »



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