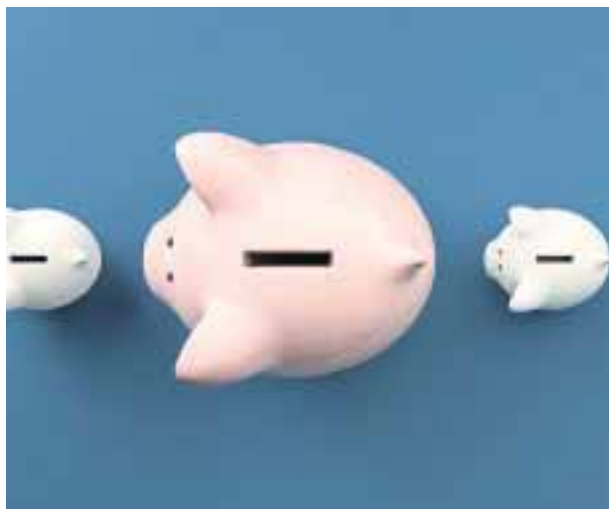


Sponsored feature

Mark Denley,
director and chartered
financial planner,
Gibbs Denley Financial Services



Time to think about tax-free allowances



The end of the tax year (April 5) and the deadline for using some of your tax-free allowances is fast approaching.

Now is the perfect time to start thinking about your end-of-year tax planning and review your situation with your financial adviser in order to make the most of your tax-free allowances.

Our best tip for tax planning, though, is don't wait until the last minute. As the deadline approaches you may find that there isn't enough time to enact the changes you need.

Maximise your ISA allowance

In the tax year 2018-19 you can invest up to £20,000 free of income tax and capital gains tax across a range of ISA types. This allowance remains at £20,000 for the 2019-20 tax year.

Invest for the children

Junior ISAs can accept up to £4,260 per child this tax year with no detriment to a parent's own tax position.

Boost your pension

The pension contribution

allowance remains at £40,000 for 2018-19, which can be augmented by carrying forward unused relief from the previous three years. That means the coming April 5 marks your last chance to carry forward unused pension funding allowance from 2015/16, so make sure you don't miss out.

Other allowances

There are other allowances that may be available to you, depending on your individual circumstances. Contact our team to find out more about how we could help you.

This article is for information only, and does not constitute financial advice.

About Gibbs Denley Financial Services

Gibbs Denley Financial Services are chartered financial planners working with clients across Cambridgeshire.

They were recently named number 13 in the *Financial Times'* FTAdviser Top 100 Advisers.

■ gibbsdenley.co.uk
■ 01954 233650

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City's new Girl Tribe will fight isolation for self-employed women



Jules Brim heads up Girl Tribe Cambridge

By Adrian Peel
adrian.peel@iliffmedia.co.uk

A Cambridgeshire entrepreneur is on a mission to reduce loneliness for women who work for themselves.

Jules Brim, who heads up the new Cambridge Tribe of the award-winning female collective Girl Tribe Gang, is aiming to help those who work from their kitchen tables.

Girl Tribe Gang was founded by ex-NHS strategist turned female-focused psychotherapist and mother-of-four, Catherine Asta Labbett, in May 2017. The collective is a national community of women who work for themselves, or who aspire to quit the nine to five, and their mission is to reduce isolation and support and nurture entrepreneurship, by connecting like-minded women in their local communities.

Cambridge Tribe boss Jules launched her own business, Marketing Mixology, at the start of 2018 and specialises in creating marketing solutions for businesses.

Jules works with founder Catherine Asta Labbett to provide entrepreneurs with an alternative to traditional corporate networking, and the philosophy is: 'No suits, no corporate nonsense, no breakfast meetings, no sticky name labels, no eating in front of strangers, no board tables, no awkward introductions and no death-

by-PowerPoint presentations'.

Jules said: "I've worked for myself now for just over a year now and know that, while it's rewarding, sometimes it can be kind of lonely – there's only so many conversations you can have with your cat – and can be overwhelming as there are so many decisions and you don't always have someone to bounce your ideas off."

"Girl Tribe Gang is all about changing that and creating a local community of business women that support and inspire each other."

"I'm reaching out to find all those like-minded women in my community, women who are working from their kitchen table or home office doing work that works for them and bringing everyone together."

"Girl Tribe Gang is all about creating a community of like-minded women, a level playing field and an eco-system of support and encouragement among women who totally get what it feels like to be on your own in business, or aspiring to one day quit the nine to five."

Catherine added: "We share knowledge, skills and support each other, and it's a community that we all hugely value. I'm sure there are lots of women in Cambridge who would benefit from the same thing, and I'm so excited to see who Jules discovers."

Girl Tribe Gang commissioned research among their members and

20,000-strong Instagram tribe to understand the causes of stress and what that stress looks and feels like among this huge hidden workforce of women. Almost 40 per cent said that they have felt isolated and lonely in the last 12 months.

Jules said she is also on a mission to inspire other women to set up their own business.

She is inviting Cambridgeshire women to join her at a meet-up on February 12 at Browns in Cambridge to connect all those local women.

Since its launch, Girl Tribe Gang has seen significant growth across the UK, with 40 tribes and counting and more than 1,500 members.

There are three levels of membership.

The basic free model gives you access to the monthly newsletter, plus membership offers and discounts.

The single tribe membership, priced at £150 for a year, gives you access to the monthly meet-ups of one tribe, plus the option to bring others at £10 a ticket. Meet-ups include 'power hours' with expert panellists.

All tribe membership, giving access to all meet-ups across the UK, is £349 for a year.

Members also benefit from a virtual hub – a private Facebook page – and exposure via Instagram.

■ Visit girltribegang.co.uk/tribes/cambridge/.