

JM FINN

Investment | Wealth



A guide to collecting art

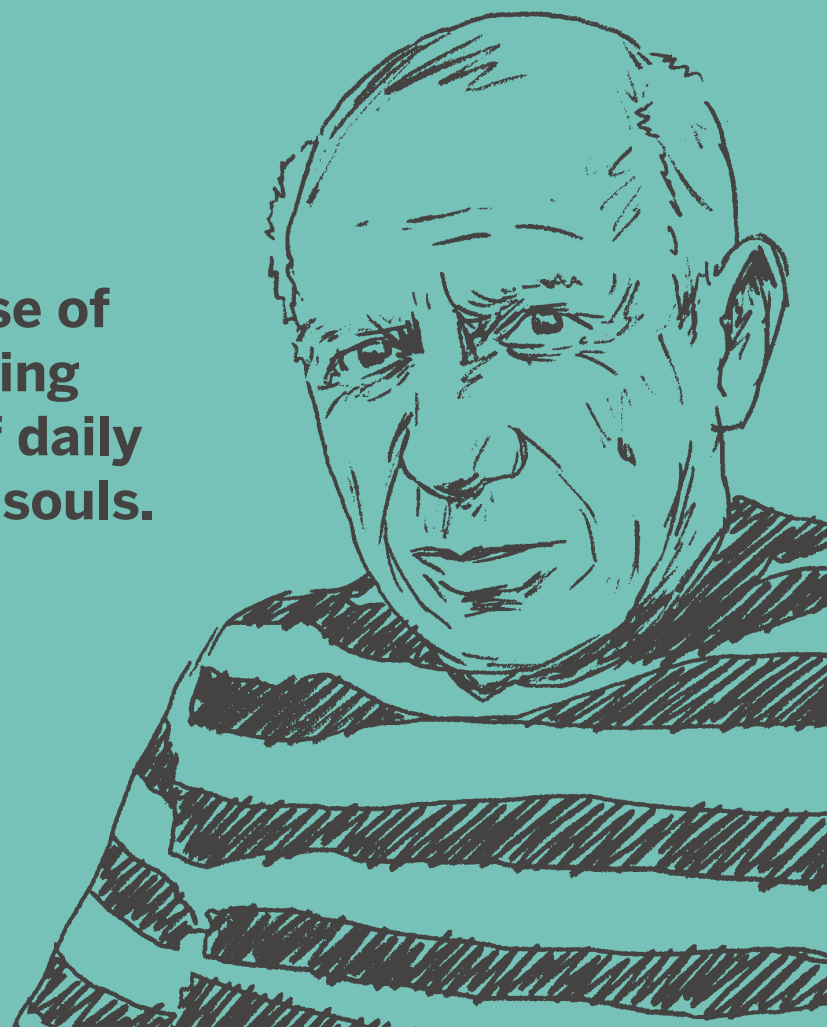
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The purpose of art is washing the dust of daily life off our souls.

Pablo Picasso



We look after your wealth so you can nurture your passions

Whether you are a regular art collector, an impulsive one-off buyer or a prolific photographer, putting a piece of art on your wall can provide untold joy.

But if you are looking to start a collection or merely buying your first piece of art, it can be a daunting experience. At JM Finn we have long been associated with the arts and are advocates of following a passion. We exist to look after our clients' wealth so that they can follow their passions safe in the knowledge that their financial affairs are in good hands.

This guide features some introductory articles on the world of art as well as some insight from a variety of experts deigned to inspire, encourage and embolden our readers to make that next purchase.

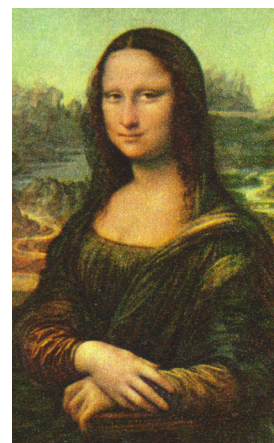
Starting your first investment portfolio needn't be daunting, so we've also included some thoughts on how and why getting ahead in your investment planning can be a sensible course of action.

We hope this guide goes some way to helping you with your next purchase or at least gives you the confidence to follow your passions so that whatever you next hang on the wall or put in a frame on your desk, it refreshes the soul by adding some more colour to your daily life.

JM Finn are proud to be in partnership with the Affordable Art Fair since 2019.



What are the different kinds of art?



It's easy to be daunted by the terms thrown around in discussions of art. The uninitiated can feel that they're getting tangled in a thicket of *-isms*. But no one should feel intimidated by the vocabulary. Like most jargon, it's just a form of shorthand that allows people to discuss a subject more easily.



Essentially, we can divide art into the old ('Old Masters') and the new: modern art. Let's take the 'old' first. We could characterise most of the history of art as a series of swings back and forth between rigid conventions (often connected to religion or politics) and more naturalistic ways of representing the world. This isn't a story of straightforward progress: some cave paintings are much more naturalistic than artworks produced millennia later. But, by the nineteenth century, most Western painters produced naturalist depictions, with an emphasis on portraits and religious or historical subjects.

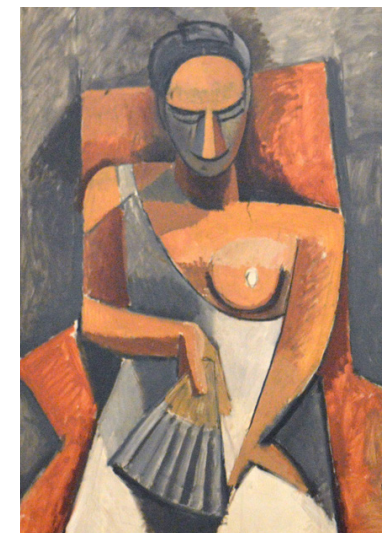
Soon, though, artists began to strain against this straitjacket. The **Impressionists**, a group that included Monet and Renoir, caused a sensation by using bold, free brushstrokes to convey startling impressions of light.



That brings us to the 'new'. Inspired in part by the Impressionists, **Modernism** rejected naturalistic images altogether. Confusingly, Modernism consists of many other -isms. Some were formal movements; others, like **Expressionism**, were labels applied to disparate groups. Generally, Expressionists sought to convey emotion rather than physical reality. They include Edvard Munch – best known for *The Scream* – and Egon Schiele.

A more organised movement was **Fauvism**. Exemplified by the works of Henri Matisse, Fauvism is bold and decorative, with bright colours and clearly visible brushstrokes.

Cubism broke figures and landscapes into geometrical shapes, portraying subjects from several perspectives at once. Whenever you see two eyes on the same side of a face, you're seeing the Cubists' influence. Pablo Picasso's *Guernica* shows how powerful Cubism can be.





Then there's **Surrealism**, exemplified by Salvador Dalí. Drawing spontaneously on the unconscious mind, Surrealist art juxtaposes things that don't naturally occur together, creating effects reminiscent of dreams – or nightmares.

Like the Surrealists, the **Abstract Expressionists** embraced spontaneity – but they relied on the physical effects of paint to produce arresting abstract images. This was primarily an American movement, led by Jackson Pollock and Mark Rothko.

Starting in the 1950s, **Pop Art** took images from advertising and popular culture to create new artworks – often mass-produced. Eduardo Paolozzi and Andy Warhol were among its pioneers.



Pop Art is sometimes identified as a form of **Postmodernism**, the broad name for movements reacting to Modernism. Postmodernism challenges our assumptions of what art is. Think of Tracy Emin's unmade bed, Damien Hirst's shark tank, or even the street art of Banksy.

Some artists can't be firmly placed in any of these camps. Among them are some of Britain's most successful: Lucien Freud, David Hockney and Jenny Saville, for example. And most contemporary artists acknowledge a wide range of influences.

An appreciation of art doesn't depend on detecting these influences or knowing their names. But a little context can go a long way in deepening your enjoyment of the works you view or own. ■

How to start out collecting art

Building your home collection is a truly unique and personal experience. Whatever stage you're at in your collecting journey – curious newbie or established collector – there's always something new to discover.

We spoke to a range of art experts to get advice on how best to start, grow and develop your art buying skills! Here are their top tips...



1 Do your research

This is the fun part! First of all, you need to ask yourself: What type of art do I like? Abstract or geometric? Print or painting? The answers won't come from self-reflection alone, so it's time to branch out and do your research.

Will Ramsay, founder of Affordable Art Fair, says it's all in the preparation. *"Familiarise yourself with local galleries and follow them and their artists on social media. Or, get to know recent graduates - meet them in person, and talk to them about their work. Knowing more about an artist, their inspirations and their story might make the start of an unexpected collecting journey."* He suggests starting a shortlist of all the pieces that catch your eye, and taking lots of photos.

So then it's time to get out there and see art. **Hugo Barclay** – Fair Director of Affordable Art Fair, suggests attending exhibitions, galleries, and art fairs so that you can get a sense of the type of art that resonates with you and help you to learn what your style is: *"I recommend getting a group chat together to share upcoming shows you'd like to attend."*

You can also hunt for art from your phone: fill your social feed with artists and galleries to learn about their creative practices and to see their work behind the scenes.

Stylist and art collector **Kavita Mehta** tends to be more impulsive with her art buying decisions, but her younger self paved the way in terms of research. She used to collect postcards of her favourite artworks from exhibitions and put them all over her walls, which helped her to hone in on the art she liked to put in her home.

2 Buy what you love

All our experts are in perfect unison with this top tip. Don't buy art for investment - buy art because you love it.

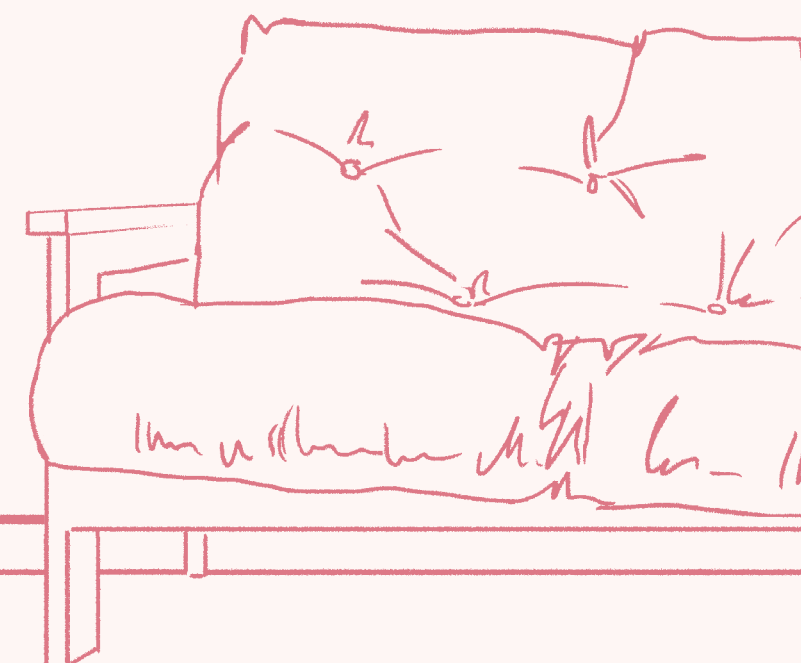
Jennifer Conner, Regional Managing Director of Affordable Art Fair UK says:

"Listen to your gut. If you walk away from a work and 10 minutes later start panicking that someone else may get it before you, that's a sure sign! Always purchase artwork based on your emotional reaction, rather than on what you consider to be its worth. The most valuable works are those that bring you joy every day."

Often, if you need more time to make a decision, galleries will allow you to try out an artwork at home to make sure it's right for you. This is a key piece of advice to keep in mind while refining your collecting skills.

**Don't limit yourself to one artist!
There is great satisfaction in
supporting the next generation
of artists**

– Will Ramsay



3 Trust your gut

For Kavita, the decision to buy art is also based on emotions – those unexplainable feelings you have when an artwork speaks to you. She believes it's essential to trust your gut feeling, because sometimes overthinking an art purchase can rob it of its magic. She really enjoys finding art in immersive environments where there's so much to see, as it's a more inspiring way to make decisions, rather than being confronted by stark white walls you need to fill, which can be daunting!

New York-based interior designer **Jeanie Engelbach** is an advocate for trusting your own style and taste. Especially when attending an art fair, she says *"you don't want indecision to mean that your dream piece goes home with another art lover."* When it comes to finding the ideal place for your artwork at home, Jeanie says: *"Art doesn't have to be stagnant; you can move it around. It will always find a place in your next home. Listen to your gut. It's always right."*

4 Set a budget

Budgets look different to every collector, so Hugo encourages you to think about what you would feel comfortable spending on an artwork, and how regularly you might like to acquire a new work. Then, try to stick to it. Will says: *"If you find something you adore and it's a little out of budget, ask the gallery if you can pay in interest-free instalments with schemes like Own Art."* These payment plans are a great option and can open up a new price range for you.

Don't be intimidated: everyone can enjoy buying and owning art

– Will Ramsay

Often, new art buyers begin their collections with limited edition prints, which tend to come in at a more accessible price. This is how Kavita Mehta first began to fill her home, and she still has the same advice today: *"If you're in the early stages of buying art, prints are a great option because they're affordable."*

5 Ask around

Many people associate art with an elite, expensive world for a select few, but our experts all enjoy buying art in spaces that are inclusive and welcoming - and where they can feel confident in their art buying decisions.

Hearing a narrative behind a piece is Will's top tip for realising a connection: *"Make sure you ask as many questions as you can, to help build your understanding of the art. And always ask for more information on the artworks you like!"*

Asking around means building connections, too. After discovering Richard Heeps at Affordable Art Fair New York, Jeanie now owns nine of his artworks and has developed a strong relationship with his gallery, Bleach Box. She can rely on them for advice, inspiration and a friendly face in the often daunting art world.

"I've been purchasing from Bleach Box for well over a decade now. They're so easy to work with."

Hugo's certain that you'll never find a gallerist that doesn't want to share the stories of their artists, so don't be afraid to ask lots of questions. From the medium and materials, to the artist's inspiration and their journey into art – the more informed a purchase you make, the more treasured.

Remember that collecting art is a deeply personal and subjective endeavour. It's about connecting with pieces that speak to you and evoke emotion. Don't be afraid to take risks, explore new artists and step out of your comfort zone. And most importantly, enjoy the process. Building an art collection is a lifelong pursuit, filled with discovery, growth, and appreciation. So, go forth and curate your own unique art collection, one piece at a time. Happy collecting! ■

Thanks to our experts:

Will Ramsay, founder and CEO of Affordable Art Fair

Will founded the Affordable Art Fair in 1999 with the aim of making buying art accessible to all. He's a certified art addict and is often adding to his art collection for his home on the Scottish borders.

Jennifer Conner, Regional Managing Director of Affordable Art Fair UK

Alongside steering the UK arm of Affordable Art Fair, Jennifer also runs her own art gallery and art consultancy service.

Hugo Barclay, Fair Director of Affordable Art Fair UK

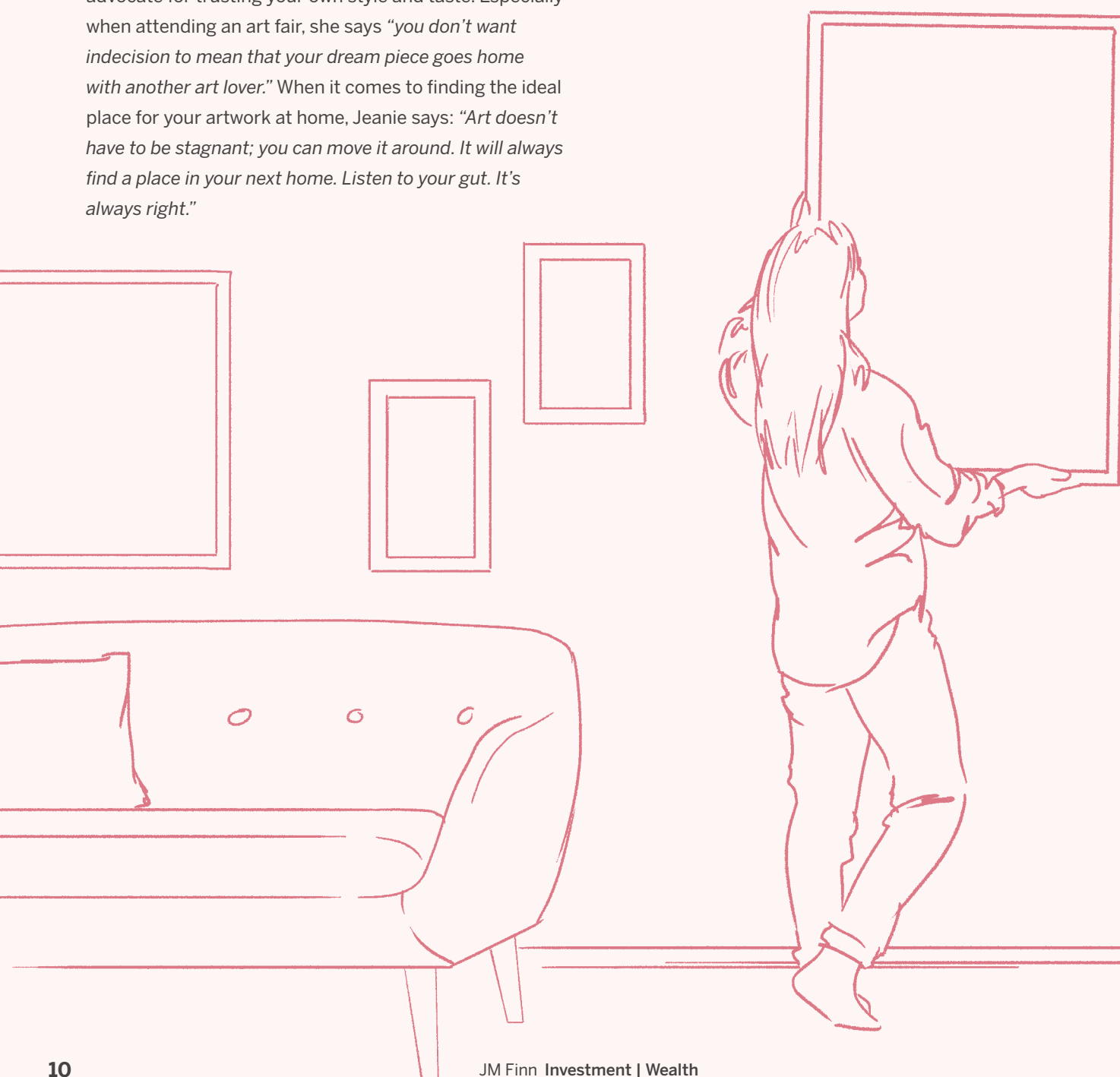
Hugo leads an expert team delivering three major Affordable Art Fairs in London each year. He is particularly passionate about supporting emerging artists.

Kavita Mehta, fashion stylist and art collector

Kavita is a style guru and loves adding to her eclectic home art collection.

Jeanie Engelbach, interior designer

For over 20 years, Jeanie has been designing the homes of famous New Yorkers who are in need of organisation and decorating decisions.





Next Generation Artists

Supporting emerging artists and investing in their work can reap numerous rewards. Buying a work of art from an emerging artist not only means you'll support them at a crucial time in their career, but it can also reap returns down the line when the artist is further on in their career. And, with tuition fees, the cost of living and studio rents all on the rise, there's never been a more important time to support the future of art.



Our partners at the Affordable Art Fair are dedicated to championing the next generation of artists, and every year provide over £100,000 of in-kind support to nurture and develop artists' careers, through mentoring and development, curation support and donated exhibition space, and connects artists to thousands of interested collectors. Each autumn, the fair presents their annual Recent Graduates Exhibition in Battersea, with a curated pick of top artists coming out of UK art schools. All works in the exhibition are available to buy at the fair, offering an unrivalled opportunity to discover cutting edge pieces, and support emerging talent before they become household names.

At the Affordable Art Fair we are hugely proud to champion and offer meaningful support to emerging artists – and our Recent Graduates exhibition is such a big part of that. This initiative is about providing artists with practical experience and exposure after graduating. It is so rewarding to see them achieve the recognition and art sales they deserve, and that we can offer this platform to help them build momentum, particularly in these challenging times.

– Hugo Barclay

Fair Director at the Affordable Art Fair UK

We caught up with some of the 2022 graduate artists to hear how the exhibition impacted their career...



After the Affordable Art Fair I was offered a free studio in Glasgow as part of my graduate program and got gallery representation with Will's Art Warehouse. My work has also recently been featured on the BBC TV series, Annika!

– Amanda Seibæk

Fine Art graduate, Glasgow School of Art



The work I showed was very personal, and so sharing this work with so many people and seeing them resonate with it was uplifting. My degree show wasn't easy, and so for it to be well received meant a lot. And seeing people part with their hard-earned money because they want to have my work in their house was so special.

– Dami Ayo Vaughn

Contemporary Photography, Practices and Philosophies graduate, Central Saint Martins.

The Fair has opened doors for me – I have been introduced to amazing people who I may have never crossed paths with otherwise. As a new graduate, it has given me lots of hope for the future, and I'm excited to see where my practice takes me!

– Connie Stewart

Contemporary Art Practice graduate, Gray's School of Art



The best places to seek out emerging artists and support them:

- **Art Fairs:** As well as the Affordable Art Fair's Recent Graduates exhibition, art fairs in general are great places to scope out new and emerging artists, with so many pieces on offer.
- **Art school graduate showcases** – from University of the Arts London (UAL) to the Glasgow School of Art – each summer, all across the UK, art schools open up their doors to showcase the best work of their graduating students across all disciplines. It's a great way to spot the next big names and be inspired.
- **Royal Academy of Art's Summer Exhibition** – one of the largest open call exhibitions in the world, this annual summer show is open to artists at all stages of their careers and so often includes a host of emerging talent.
- **Instagram and other social media platforms** – being visual people, artists will often share a lot of their practice on social media – so it's a great way to keep track of artists whose work you like, track their progress and support them. Most art schools also have social accounts for each of their courses, so they're a great way of keeping up to date and finding new artists – a lot of them are community run by the students themselves. ■



Investing in Conscious Art

Experts from Affordable Art Fair share their tips on environmentally friendly art buying.

For many of us, sustainable living starts with the choices we make at home.

Unlike other more disposable interior purchases, original art is a timeless investment that will bring you joy for years to come. But how can we make buying beautiful artworks for our homes even more sustainable?

From focusing on subject matter that documents the beauty and fragility of the natural world, or highlights the plight of endangered species, to creating artworks from recycled materials and switching to sustainable packing, artists and galleries are working to make sustainable art buying easy.



Methods, materials and mediums

As more and more of us look to make sustainable choices for our homes, artists too are looking at ways to reduce the impact of their work on the planet by experimenting with different methods, materials and mediums.

For Charlotte Elizabeth, whose work is inspired by an awe of nature, this has meant isolating all materials used for her wild ocean series to water-based only: "I have become increasingly aware over the last few years of the environmental impact of the work I choose to make. I refuse to paint the ocean with anything that will damage it."

London artist Rakerman collected terms and conditions small print from a range of bills, retail agreements, guarantees, insurance documents and official correspondence over a period of four years to create an artwork piece. Rakerman sees the sublime in discarded ephemera such as fishing nets, guidebooks, receipts and train tickets – and enjoys creating beauty sustainably by recycling these items into artworks.



Subject matter

The natural world has long been a source of inspiration for artists, but at a time when delicate ecosystems hang in the balance under the threat of climate catastrophe, artists are not only capturing the beauty of our planet, but also what will be lost should action not be taken.

For her lunar series, Charlotte Elizabeth draws inspiration from the night sky, which she chooses to paint free of light pollution: "I paint wild oceans, but without boats, wild Scottish landscapes without the cottages, starry skies without the light pollution, cloudscape not segmented by wires and pylons. This is important to me, to reinforce our insignificance on a grand scale, humans merely as caretakers for a planet both ancient and eternal and our ultimate duty of care is to return it in the state we found it."



Painter Sam Gare's work depicts the natural landscapes from which modern urban lifestyles are increasingly disconnected, aiming to share the positive power of

nature on the human spirit and soul. Through her work she hopes to reconnect us to nature, and in turn promote us to conserve and respect the wilderness.

Sarah Duncan's etchings and drawings focus on some of the key elements that make up the natural world – water, stars, ice and snow. Her subject matter highlights the increasing speed of change in our planet's climate and landscapes: "I continue to explore moments of transition and turbulence in the landscape. I choose to show the beauty rather than the devastation, a celebration of what we stand to lose", says Sarah.



Tips for buying and owning art

It's not just artists who are working for the good of our planet – many art galleries are also working to become as environmentally responsible as possible. All the galleries the Affordable Art Fair partner with support the careers of living artists, so you know that when you buy from the fair, you're also supporting the local art ecosystem.

Many galleries are making commitments to reduce their climate impact: Smithsonian Gallery uses a local framer and courier in order to reduce its carbon footprint through the SME Climate Commitment. Forest Gallery operates a paperless system unless otherwise requested; it also considers the environment in its marketing by using long lasting painted murals to promote its exhibitions.

So how then can we ensure our art buying habits are as eco-conscious as possible? The most sustainable shopping habit you can make is buying pieces that you truly love, and that you will want to keep in your home or family for generations to come. Choosing artworks based on your own values, rather than any current trends, will mean you are more likely to keep the artwork in your collection.

Learn from experiences

Allow your experience to influence your tastes

– Will Ramsay
Founder of the
Affordable Art Fair

I bought my first piece in Moscow when I was 19, it was a painting of three Russian men drinking vodka and chewing the cud that I was drawn to because of its paint strokes which reminded me of Lucian Freud's work, palette and subject matter; it really all sprang from there. Since then I have visited hundreds of galleries, auctions and art fairs which has helped me to refine my taste, and I have come to appreciate and look for true quality in art.

Start collecting as soon as you can

– Hatta Byng
Editor, House & Garden

I remember my first acquisition distinctly. My grandparents gave me some money for my eighteenth birthday with the specific brief that I buy a painting. For me as a history

of art student this was exciting. Several months of researching and looking followed and then, by chance, I spotted an exhibition of the late artist Sargy Mann's work at Cadogan Contemporary and went inside. The canvases on the wall were huge and well beyond my budget but I got chatting to the gallery assistant who led me upstairs to see some of his smaller, earlier works. Before I knew it, I was the owner of a little oil of what I imagine is an Italian landscape - it is very loose and sketchy and I have loved it ever since. It has now moved several times with me and hangs in our sitting room below another by the same artist that my husband bought recently at auction.

Ever since I've bought art and ceramics in a slow but consistent way, but having this first bit of money to do so gave me the confidence to trust my judgement. I've bought pieces at car boot sales and well-established London galleries and everything in between. For me pictures and art are vital components of a room and are as important

as the furniture or fabrics, if not more so, for making an interior feel layered, personal and interesting. And they take time to gather, so start collecting as soon as you can,

When hanging a picture, the centre should be at eye line

– Kate Arbuthnot
Interior Designer

The first 'proper' picture I bought was with my husband Mark soon after we married. We had lots of 'inherited' bits and pieces on our walls (i.e. the things no one else wanted) and so to choose something together that we both liked felt like being a proper grown up (after buying a house that is....). In fact we saw the painting by Vanessa Bowman together in a gallery in Totnes called White Space and fell in love, but had just had a baby so were too



“
Always
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a painting
as you can
afford...”

knee-deep in nappies to be able to make a snap decision....however Mark remembered it and bought it for me as a surprise at Christmas. I love the picture, and everywhere we have hung it...but it is the memories of receiving the painting and of that time in our lives that are just as poignant. Paintings can work almost as a photo album - remembering when you 'fell' for it, the walls it

has hung on and people who have enjoyed it.

I still think that the hanging of a picture is as important as the painting itself. Too high is a crime... the centre of the picture should be at eye line (165cm from floor as a general rule) so the centre of all the paintings in the room create an invisible ring around the room and wall lights should be wired to the same height. If you are hanging one painting above the other then you would take the combined height including any spacing. If hanging a gallery wall then it is a little 'looser' but you will want to hang your best pictures on the 165cm line.

Always buy as big a painting as you can afford...but if you do buy a small painting then find a small wall for it, perhaps between doorways or windows, in a niche...somewhere that it can sing.

A connection with the piece is key

– Georgina Pavelin
Marketing Manager

I've been collecting art for over 15 years, it began with a personal passion for the subject and investments gathered momentum whilst running my first gallery aged 18.

Whilst I always consider the investment element to all artworks and long term appreciation, much of my personal purchases hang on a connection with the piece, often resulting in my having to return to a gallery to purchase the typical 'have to have' moment.

It is important to fall in love with each piece. Photography has not always been considered an art form or investment in as high a regard as it should be, with photographic pieces the same investment considerations



“

You don't need to be an art critic or know what you're talking about, or be educated in art, but just buy pieces you love.

apply, considering the photographer and where they are on their creative journey. I always look for limited editions or added elements to help valuations of photographic pieces and one of my personal favourites is a Marilyn Stafford shot in the 1950s which currently hangs on my son's bedroom wall.

It's a bit like love at first sight, connect with the piece and every time you pass it at home where it hangs, that same emotion and feeling of excitement returns day after day.

Allow your experience to influence your tastes

– Christopher Le Brun
Former President of the Royal Academy

My first purchase came about by chance. I was talking with somebody about Graham Sutherland, and he said that 'if you like Graham Sutherland prints, I happen to know of someone who is selling a complete collection of Samuel Palmer's prints.' At the time, I was learning to make etchings and I knew Palmer was one of the great painter-etchers of the English tradition.

The circumstances though were quite unusual, it meant travelling to Folkestone, and meeting a retired gentleman who had planned to leave this collection to his son - however his son was not interested. When we got there, it was a little ceremony. He took us one by one - myself, my wife and each of our three children - to look at the prints. What was exciting was that

he'd spent a lifetime collecting them, because they come in very different forms, including three that were in a book published by Palmer.

The prints came with a catalogue that he had made with his own remarks and scholarship, and a complete library of books devoted to Samuel Palmer. I still have the entire collection, and look at them every day. I learned an enormous amount about printing by looking at these etchings.

Don't get distracted by the abundance of art available

– Matthew McEneaney,
Investment Director, JM Finn

Almost all of the art which I have is displayed in my home for pleasure.

I try to buy original art works or perhaps limited or hand-coloured editions whatever the price point and usually having met the artist, assuming that they are still alive! My earliest purchases were watercolours bought on trips to Durban and Cape Town, local artists selling for a few Rand and almost painfully cheap. More recently, our Firm's involvement with the RA has happily encouraged me to buy work from both graduates of the school and living Royal Academicians. With my eclectic taste, which has evolved to some degree with my budget, I am challenged not to become distracted to the point of stasis by the profusion of art on offer. When I take advice it tends to stiffen my resolve to take the opposing view and the deeper

the breath the decision requires, the more likely I am to draw it. If I am lucky, I will have retained enough sense to consider where the work might hang or stand and to factor in the framing costs with the essential museum glass! I don't fuss too much about what my art says about me but there is absolutely nothing impersonal about it whatsoever.

Buy art to mark an event

– Aimee Luther
Art Collector

I first got into art collecting in 2000 when I got my first job as a graduate after leaving university. I wanted to buy something really significant, something I could buy and keep forever. I spoke to my step-father and one of his greatest friends who is an art teacher in Dulwich, who said "Listen the best thing to do is buy pieces that you love. You don't need to be an art critic or know what you're talking about, or be educated in art, but just buy pieces you love." So, I bought this signed print by Tracey Emin. I found it online, I hadn't seen it in person and didn't

know much about Tracey Emin at the time, and I love it as much today as I did the day I bought it. And I've continued that trend, every time something significant happens in my life, whether it's a pay rise or a promotion, I buy a piece of art to sort of mark the occasion.

Cherish the memories

– Lachlan Goudie
Artist & TV presenter

I am an artist, so my home is full of paintings - most of them by me! My father was also a painter and the first artwork I was ever given was by him. My dad gave it to me as a present one Christmas, I must have been 12 years old. It was an image of my grandparents' home in Brittany where we spent every summer. It was painted in gouache, with warm, bright colours - a sketch of a beautiful summer afternoon with seagulls gliding across the sky.

Decades later the painting remains hanging on my wall - a memory of the wonderful place where I spent my childhood summers, but also a vital little lesson in the craft of painting handed to me by my father. ■

Hit the Refresh Button

Carole Annett, Interiors Editor at Country & Town House magazine, offers simple and practical ideas to turn your home into a castle.

We asked Carole Annett from the Country & Town House to provide some easy and practical top tips on re-vamping your home, without you having to dig deep.

1

For interior designer Rita Konig, layout is the key to comfort and ambience. If you're not sure where to start, choose the room you like to spend most time in and make a fuss of it, especially if it's small. Going OTT with colour and oversized pillows makes it feel cocooning and special. Think about how you use a room. A sofa or armchair needs a table nestled beside for a book, coffee cup or drink and also a light source if you're planning to sit and read. Similarly, the right sized bedside light makes night-time reading a more pleasurable experience if light glows in the right direction rather than having a lamp that looks the part but doesn't offer enough illumination. Like so much in life, good looks aren't always enough.



2

Benji Lewis of Zoom that Room, an online interiors advisory service, finds clients often have a room they aren't getting much use from and they're not sure why. Benji suggests looking at whether it's warm enough, or the furniture may be too big. 'Sometimes it's about taking away rather than adding', he explains. Bringing in extra light, moving a rug, or putting a lamp on a plinth to vary height can have a huge impact and change your perception of a space. Adding colourful blankets or throws to the back of a sofa or chair adds cosiness.



3

Colour in a home is important as it influences our emotional and physical psyche, particularly tones which connect you to nature. Biophilic design, which involves incorporating nature into our surroundings to improve wellbeing, is currently all the rage and can be as simple as using natural materials such as wicker baskets, a wooden tray on a table or ottoman, linen napkins, or nature-inspired textures and pattern on a wallcovering or fabric. Green and pink combinations continue to whet the appetite of many professional interior designers whether in a bathroom, kitchen or as a hallway duo. Before you take the plunge use sample pots such as those by Farrow & Ball, Mylands or Little Greene or look at new to town French brand Argile, who create clever peel on, peel off A4 sized sample papers.





4

Kit Kemp whose Firmdale hotel group includes Charlotte Street Hotel, Ham Yard and The Crosby in New York, is renowned for her clever detailing to enliven a room. She suggests adding character to forgotten areas such as the leading edge of a curtain using braid, tassel or fringing. Jessica Light, one of the UK's last passementerie weavers, has introduced a new straw fringing that ticks the box for natural texture and colour and will transform a plain curtain. You can even add it in rows on a cushion - don't just stick to edges. Kit also loves making features of eclectic objects, often collected on travels so they bring an air of sentimentality to a room. 'I have things that follow me around and that I love. I think it's important in rooms to have focal points, but not a huge focal point like a chandelier or fireplace, but decoy focal points. Mine in my favourite room at home is a weathervane of a fox that I actually bought for my husband's birthday one year.'

5

Hanging pictures and art make a huge difference to a space. Rita Konig recommends, 'smothering walls in pictures', with the proviso, 'don't be too neat'. Whether you buy at art fairs, car boot sales or decide to pick up a paintbrush yourself, art gets elevated once it's in a frame. Buy a mix of frames, from Perspex to wood and arrange on the floor before you start hanging. Once you're happy with the grouping, take a photo on your phone so once you start to hang, you have a scheme to follow. It's fun to add a mirror or two to a wall of art. Whether you invest in one stunning new piece of art, find a beautiful blanket or buy an oversized bunch of flowers to put in a jug, every little thing you do will have a positive impact on your home and your mood.



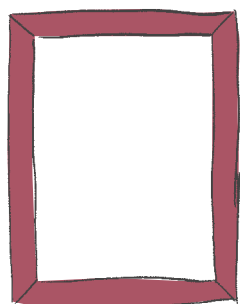
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How to start investing?

Whatever stage of life you are at, you'll have a dream. Be it to buy a house, fund your children's education or travel the world, investing in a portfolio of stocks and shares can make your hard-earned cash work a bit harder and bring you closer to your goal.



A guide to collecting art



When investing it is important to be realistic about what your portfolio might be able to achieve.

How to start investing?

To have the best likelihood of growing your assets it is advisable to invest for the long term. This helps your investments ride out periods when the stock market goes down as well as up. It also means you should only invest money you can reasonably afford to put aside and don't need for everyday living. Of course, should your circumstances change you can, subject to stock market conditions, access your funds if needed.

When investing it's important to be realistic about what your portfolio might be able to achieve. If you're investing for the long term it's often worth putting your growth expectations into context by comparing it to the rate you get at the bank. Currently, these rates are less than inflation, so technically you're losing money by leaving it in the bank.

Common investment mistakes:

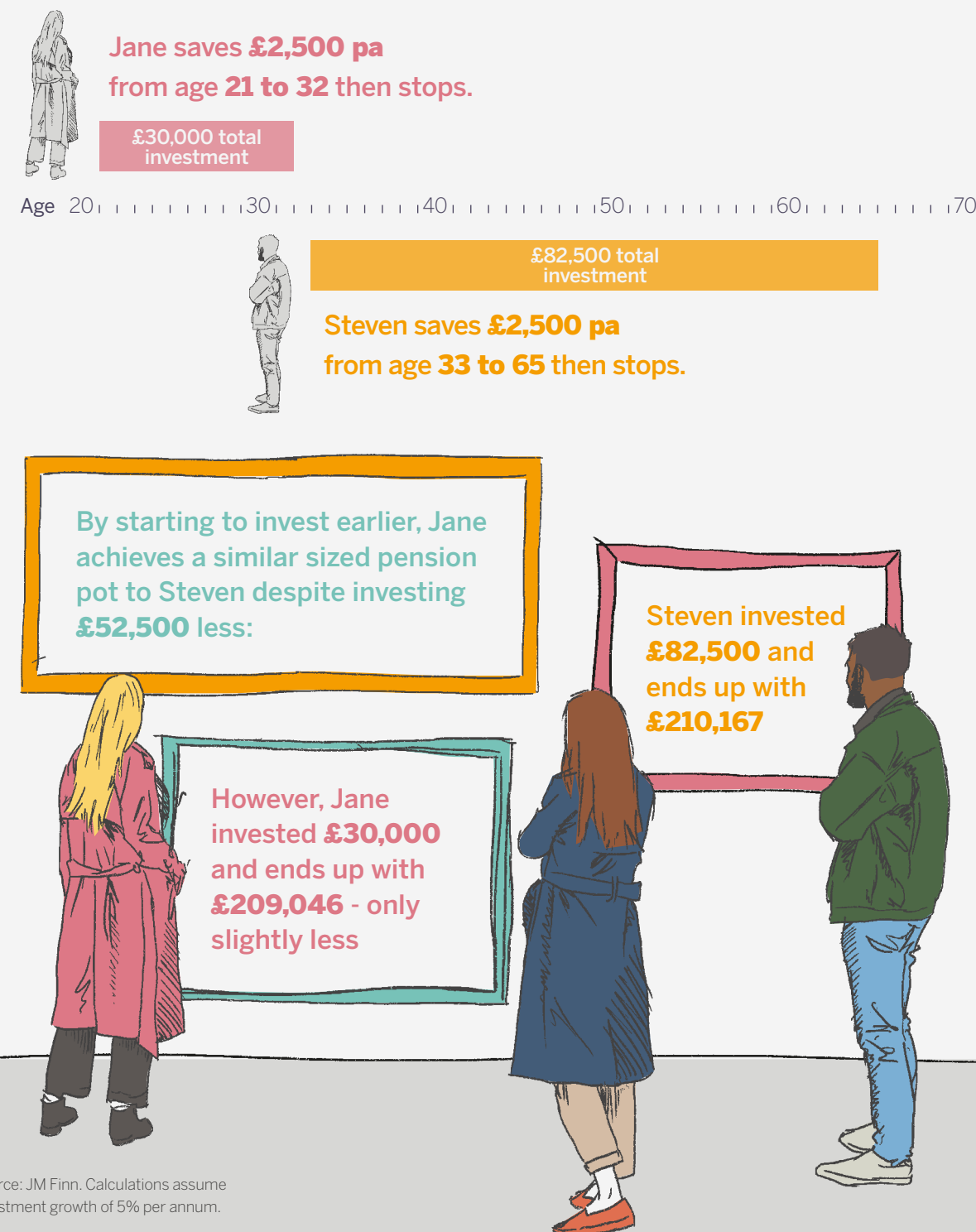
- **Succumbing to the emotions of fear and greed**
The value of stocks and shares can go up and down and often the natural human reaction to falling prices is to be fearful of further falls and sell. This means you might not be invested when and if the market recovers and could result in buying back in at the top. To counter this it's worth planning to stay invested for the long term.

- **Putting all your eggs in one basket**
Diversification is crucial and is the basis of portfolio management theory. Buying a mixture of asset classes can give you exposure to different aspects of the market as it's difficult to predict which area will perform best in any given period.
- **Not using your tax free allowances**
Each of us gets an annual tax-free allowance to invest, via an Individual Savings Account or ISA. Not making use of this can erode your capital so it's important to understand what is available to you.

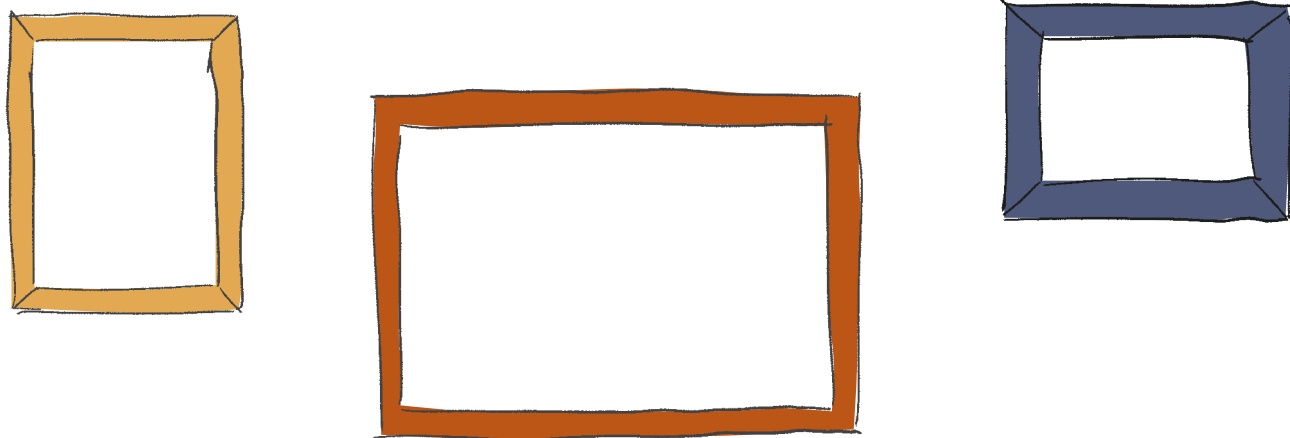
Common misconceptions:

- **You need a lot of money to invest in the stockmarket**
At JM Finn we offer a personalised service to all clients with investment levels starting at £20,000. This would give you access to an individual investment manager who would look to build a relationship with you over time and understand your investment requirements and, importantly ensure you have someone to talk to as and when your circumstances change.

Timing is often crucial when saving for your retirement. Starting to invest as soon as you can could make a huge difference - as this simple illustration demonstrates:



The value of investments and the income from them can go down as well as up and investors may not get back the amount originally invested. Past performance is not a reliable indicator of future results.



- **To have someone do it on my behalf is prohibitively expensive**
Investing in a multi-asset portfolio where the assets are pooled with those of other investors can be a cost-efficient method of putting your money to work in the stock market. Our unitised funds charge an annual fee of 1% of the value of your investments and the fees are built into the price of the funds to make it as easy as possible.
- **I'm better off investing in property**
It is becoming less attractive for private investors to buy and own investment properties, as landlords feel the pinch from tax changes aimed at making properties more affordable for home owners. This is likely to be a long-term trend and it's worth remembering the additional hassle that goes with investing in property, such as maintenance and finding a tenant.
- **I'd rather invest myself than pay someone else to do it**
Doing it yourself could be a cheaper option. However, we see investing as a full time occupation, with all aspects of a portfolio needing to be reviewed on a regular basis. Coupled with the individual research of each and every holding, successful investing is often restricted to professionals rather than time-poor investors working hard on their careers, supporting their families or nurturing their passions.

- **Investing is complicated**
It can be. That is why we continue to offer a personalised service when so many look to automate it. We believe that having someone at the end of the phone who knows you and your investment requirements is key to simplifying the whole experience.
- **Investing into a pension is too far away to think about**
As the example overleaf shows, the sooner you start investing the less you'll have to put in to reach your goals. And remember, investing in a pension can be a tax efficient way of saving.

Lastly

If you're going to inherit any wealth or assets, it's worth getting to know how to manage them early. Talking to your parents and understanding what they plan to pass on to you can help avoid any unexpected financial concerns. And if you are likely to inherit some assets, it is worth getting some experience in investing so that you are not thrown in at the deep end at an emotional time when investing is likely to be the last thing on your mind.

And please note

The investments discussed may not be suitable for all investors. The value of investments and the income from them can go down as well as up, and investors may not get back the amount originally invested.



Get in touch

Speak to us

If you have any questions about how we can help build the future you want to see, please call

020 7600 1660

or if you would like to speak to your local office

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JM FINN

Investment | Wealth

Investing in your future

By simplifying the financial challenges that investors face, we aim to protect and nurture wealth across generations.



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