



# BRISTOL PRACTICE STRATEGY CONFERENCE

**Jon Szabo** MCIB  
**October 2022**



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## THE TEAM



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# HERE AND NOW



## THE POUND BANKS

England fight back to draw thriller

**The Daily Telegraph**

Spooked lenders ditch new mortgages in pound chaos

Bankers urged to support red banks?



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# COMMON THEMES



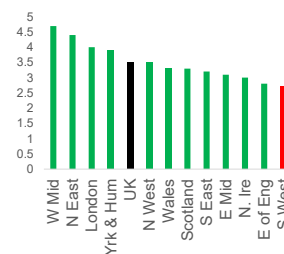
## Economic Environment

- Volatile interest rate movements
- Notional Rent : Debt Service (other rental income)
- Energy costs

## People

- Recruitment & Retention
- Skills
- Job market
- Common concerns: inflation, cost of living

Unemp August 2022 %



Source: ONS, Lloyds Bank Analysis

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Financial wellbeing is not about having the most money.

It's about having enough money to enjoy the things in life that make you happy.

It's about feeling in control, having financial freedom, and prioritising what's important to you.

Source: Schroders Personal Wealth Money & Mind Report 2020.

Schroders personal wealth | We Change Lives

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