



Why Social Media Matters

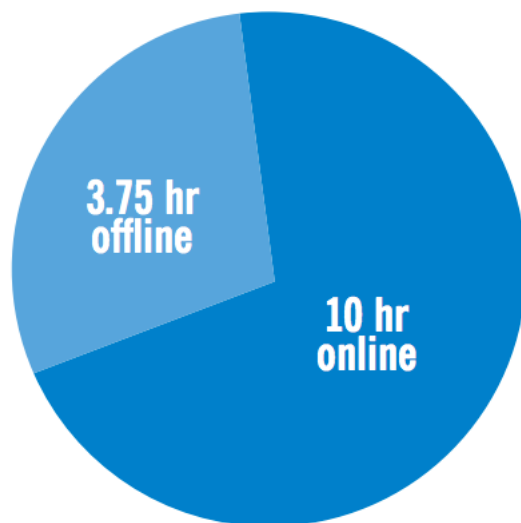
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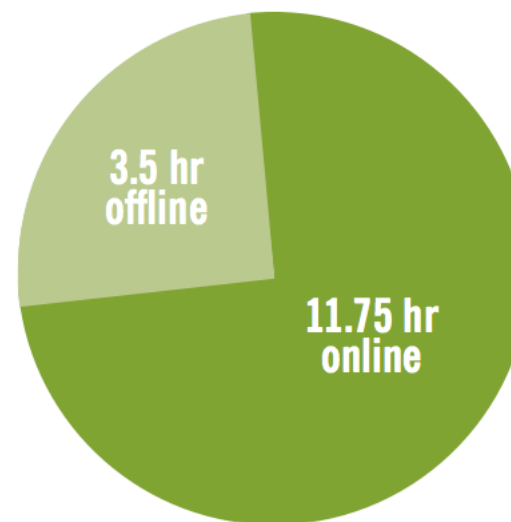
Who really buys a car online?

NEW VEHICLE BUYERS



13.75 HOURS TOTAL SHOPPING TIME

USED VEHICLE BUYERS

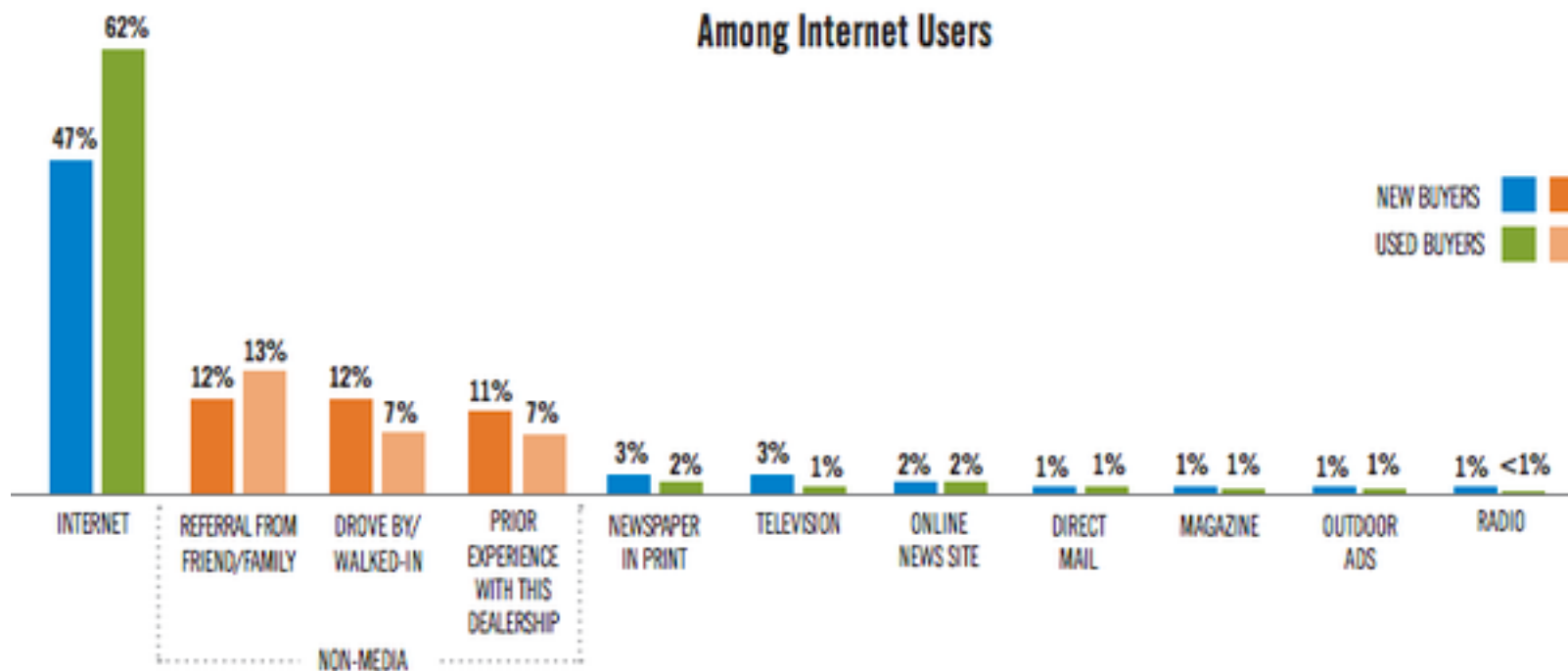


15.25 HOURS TOTAL SHOPPING TIME



Who really buys a car online?

MOST INFLUENTIAL SOURCES LEADING TO THE DEALER
Among Internet Users





Meet Martin Brown

Managing Partner, Continuum Financial Services

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Top Blogs

From 2016

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The Sooner You Understand The Pension Changes The Better Your Retirement

Published 2nd February 2016

There are major changes to the pension scheme taking place this year that you need to be aware of and understand.

The government doesn't believe it can afford to be too generous to the growing population of retirees. One of Chancellor George Osborne's priorities is to reduce the annual £34 billion pension tax relief bill.

As a result he is making major changes to the pension rules in the forthcoming budget on 16 March 2016. Understanding those changes, and the major impact they could have on your pension plans could be essential to enjoy a comfortable retirement.

Changes to the state pension

The state pension remains the basis for many people's retirement plans. It will get a major overhaul, with



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The Chancellor's Next Change To Pensions

Published 4th March 2016

If you are still thinking about the latest pensions reforms and how they will affect your retirement plans, be warned – there could be more changes ahead.

Last July, the Treasury started a consultation about tax relief on pensions. Tax relief is of course a major government concession. It makes saving for a pension much more rewarding, and especially so for higher rate tax payers, who find the taxman is in effect contributing 40% towards their pension pot.

However, with government finances still shaky, chancellor George Osborne seems to be looking closely at that concession. He has gone on record as saying he is looking for radical change. His decision could affect the way you plan for your retirement.

The flat rate option

Civil servants have been in consultation with interested parties on options which could see the treasury



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2016 Budget Summary

Published 16th March 2016


George Osborne delivered his eighth budget yesterday, featuring more spending cuts, a new type of ISA for young people, no change to petrol excise, the introduction of tax on sugary drinks and lots for small businesses.

We look at what you need to know and what it means for your money.

Background

We knew it was going to be a challenging budget for the Chancellor, given the backdrop of turmoil in financial markets, slowing global growth and loosening monetary policy in the Euro Zone. So it was no surprise that he started with a warning that these factors are combining to create a 'dangerous cocktail of risks' for the UK's economy. An echo of speech he gave in January about so-called 'storms' gathering in the economy.

He pledged to put stability first and make Britain 'fit for the future.'



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Brexit: The Economic Impact

Published 9th January 2016

What are the likely impacts on individual investors Britain leaving the European Union?

If recent surveys are to be believed, Britain may leave the European Union.

Lobbying groups may interpret the data differently, but the possibility that the referendum promised by David Cameron later this year or 2017 at the latest could lead to a 'Brexit' from the EU must be faced.

There are political and even emotional reasons behind any move to leave the EU, but the biggest impact is likely to be economic. What are the likely impacts on individual investors?

Uncertainty

One of the problems in understanding the impact of Brexit is that there is little consensus on its effect.



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Is Brexit Right For My Business?

Published 8th March 2016

Vote in the EU referendum in 2016 according to YOUR business needs, NOT what politicians say.

Cut through Project Fear with our 21 point checklist, to focus on the factors that affect YOUR business.

Our quick sticks to the facts

Select true or false to each statement that applies to your business.

Then see how you score and what it means about your approach to the EU referendum.

[Start quiz](#)

Here are some more facts...

According to the most recent Office of National Statistics Data, exports to non-EU countries by British



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The Death of Cash ISAs

Published 3rd March 2016

The Personal Savings Allowance and low interest rates mean Cash ISAs may not be so attractive. We explore your options.


If you have cash ISAs in your portfolio, should you be holding on to an investment that has been underperforming for years, and may have lost its reason for existing entirely by the last budget?

By making the first £1,000 of interest on all cash savings free of tax for basic-rate taxpayers, Chancellor George Osborne made cash ISAs irrelevant for most people. A basic-rate taxpayer could have £100,000 in the bank earning 1% before they started to pay interest. Even 40% taxpayers, who get a reduced £300 savings limit, could have £30,000 worth of savings.

It looks as though the tax efficiency of a cash ISA can be equalled by ordinary savings accounts.

Cash is not king

Many savers have found cash ISAs had little to offer even before the budget. But the problem was not





**Simon
Ryan**



Martin Brown

2016 Outcomes

Newsletter Average Open Rate 25% Average Click Rate 15%

2016 web traffic up 95% (New 81%, Returning 115%)

Organic traffic up 98%

Email traffic up 2,481%

Social media traffic up 130%

2016 Twitter followers up 159%

Twitter reach 7.95 million, up 95%



Thank you, Simon.

www.thesjr.co

To talk about your social media or digital strategies, email us at askmeanythingdigital@techtranslated.com or quiz us over dinner.

