



A publication from

SKfinancial
Independent Financial Advisers



What Is This Publication About?



Jason, Jenny and I represent the SK Communications Team.

During one of our catch ups, in the pretty town of Stamford, we had our usual wide ranging chat on professional and social matters. We then thought, should we be sharing these topics with our clients and contacts to help create a conversation? This was a key change in our approach with our magazine, SKQ.

Then another idea was born.

Kunle was sitting in a presentation and saw a graphic that immediately grabbed my attention.

4/2080

It was estimated that financial planners spend approximately four hours a year with each client out of the 2080 business hours there are in the year. Even if we double that amount to eight hours, that still leaves over 2,070 hours. You therefore might wonder, what are we doing when we're not speaking with you?

Well, you could say we have other clients to see. This is true.

Or that we're working on our professional development. This is also true. More on that later.

We might be negotiating special terms for our clients. Yes, this has certainly happened and remains an ongoing conversation.

We might say we are trying to reduce the costs of your portfolio fees. That too is a live conversation.

But there is more to us than maybe meets the eye. Welcome to SK Footprints where we want to shine a light on what we do when we're not with clients or fighting your corner. We are keen to share with you the work we do in the charitable, community and educational spaces as we strive to be a better neighbour, personally and professionally.

As a company, we recognise the value in doing this. We create the time and space for everyone here to support those around us, whether that is through charities and external companies or through work experience here at SK and mentoring.

Thank you for reading.

Jason, Jenny and Kunle



EDUCATION

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As many of you will already know, Kunle is very involved in the education sector and commits a lot of his spare time to working with schools.

Kunle explains:

“There was a quote in a book I was reading about money habits and it said, “if I don’t learn, I won’t ever be able to change”. It sums up a strong belief of mine. Teaching and demonstrating good habits is so important when it comes to helping change our behaviour for the better. I want to play my part in this behavioural change.”

As a result, Kunle has been working with a number of schools in and around London, especially focussing on personal finance. Here we delve in to take a closer look at some of what he has been working on. First up, Ms Jan Mintram Principal at Haberdashers’ Slade Green Primary School.



Celebrating Pupil Leadership at Haberdashers' Slade Green



At Haberdashers' Slade Green, we believe every child has the potential to be a leader. As such, children learn first-hand about democracy and responsibility by electing leaders from across the school. This culminates in Year 6 with the prestigious roles of Head Pupils, when our young leaders actively contribute to decision-making across the school.

One of the highlights of the Head Pupils' role is the opportunity to decide how to spend an annual £500 donation generously gifted by Mr Olafare. This empowers children to make a real difference in the lives of others. Over the past four years, their decisions have supported a wide range of causes including the Malala Fund, the Ukraine Humanitarian Appeal, Slade Green Foodbank, and creating Christmas and Easter gift bags for disadvantaged children within our own school.

The impact of these projects has been heart-warming. Last Christmas, children who received gift bags were overjoyed by the thoughtful surprises inside. One pupil beamed,

"I couldn't believe I got a spirograph kit - I'd always wanted one. It made my Christmas really special."

Another child reflected,

"It was amazing to know that other children in our school had thought about us and wanted to make us happy."

Reflecting on the power of pupil leadership, Jan Mintram, Principal, said:

"The impact has been profound. Making these decisions has given young leaders the chance to see how their ideas and actions can genuinely change lives. It is inspiring to see the pride and empathy they show in making choices that benefit others."

Beyond leadership roles, we are also proud of our work in developing the Olafare Award, a skills award for all children from Nursery to Year 6. This Life Learning programme equips pupils with practical tools to navigate everyday life, helping them to become self-sufficient, socially confident, and resilient and enabling them to thrive now and in the future.

The power of books at Leeson's Primary School

Kunle recently donated several copies of the book 'Grandpa's Fortune Fables' by Will Rainey to Leeson's Primary School library. It is a book that helps children better understand personal finance in an age-appropriate way. This donation is particularly special as, few years back, Kunle funded the library in memory of his sister who attended the school as a child.

The library has proven to be a big hit for the whole school. Children have mentioned how they 'love to read under the book tree' (Eniade, Year 1) and even described it as 'pretty cool'! Gordon Jamieson, Headteacher of Leeson's had this to say about it:

"As a school we are competing with the modern dopamine hit of smartphones, social media scrolling and gaming. The opening of our new school library has had a profound impact on our school community. It has ignited a culture of reading that extends beyond the classroom, inspiring children to explore ideas, think critically, and read for pleasure. We believe that a strong reading culture builds not just academic success, but empathy, creativity, and lifelong learning."



Financial literacy starts young at Haberdashers' Hatcham Primary School

At Haberdashers' Hatcham Primary School in New Cross, Kunle has been going in to read Grandpa's Fortune Fables to children – the same book he gifted to Leeson's. It is all part of his mission to improve children's (and some of the teachers'!) understanding of personal finance. In addition, he is also involved with a group of volunteers, helping to mentor some of the students. As Ms Emily Gyimah explains:

"We believe in mentoring and mentors that our children can relate to, to help free up their aspirations. We hold career talks, yes in primary schools, where the children pose questions to adults on their careers and what they needed to study and learn to do their current job. We are also advocates of our children learning about personal finance to help them get into the habit of saving money at an early age."

CHARITIES



We know that many of you reading this are connected to charities that matter to you. We are always excited when people, busy people, find the time to set up a charity for a cause that matters to them. Two friends of ours here at SK, Chair of the England and Wales Cricket Board, Richard Thompson and Sky Sports F1 Commentator, Natalie Pinkham have done just that.



An interview with Richard Thompson: Living with Alzheimer's

I set up Sports United Against Dementia after losing my father to Alzheimer's and my mother being diagnosed with it. I saw this as a chance to create a legacy for my dad and a way to help give his life more meaning. It also helped me with my grief.

Thankfully, there are very few things left in life that are a death sentence. But Alzheimer's is one of them. There is no cure and one in three people in the UK die of Dementia. It is an incredibly cruel disease. And if you get diagnosed with Alzheimer's, the chances are you going to have to sell your house to pay for care. This gave me the impetus to do something about it.

I have always been, and still am, supportive of people that ask me for a bat, a signed shirt, an item for an auction. I have always been accommodating to requests like this. So, I decided to leverage my network. I started when I was Chair of Surrey County Cricket Club and carried it on when I became Chair of the ECB.

To date, we have raised close to £5million. It's a big sum. There is still no cure. So, I am determined to do what I can to continue to raise more money in the hope that we do find a cure.

Landing the FA as a partner was huge. We were able to be involved with the Community Shield which is one of the biggest prizes in charity sport. That set us up.

When it comes to raising money, what you also need is ground level support. So, when the England Men's Football Captain Harry Kane came up with the idea of taking the names off the England players' shirts in the match against Switzerland on 26th Match 2022 at half time, that was significant. It created confusion in the crowd and in the commentary box. "Who is that?" It created a real talking point and got people really thinking about what it is like living with Alzheimer's. It is moments like this that make a real difference – sport is a great convenor.

And it is no coincidence that I have two images on my work desk. One is of The Dementia Choir singing at the Oval during the Ashes match. Singing songs helps those suffering with Dementia to remember words. It was hugely emotional watching those singing a song with such joy and then afterward not remembering what they had just done.

The other is from the day Ben Stokes the England Men's cricket captain came up with the idea to swap shirts, so Duckett became Wood, Stokes became Anderson, to create a world of what living with Dementia does. These two memories are two defining moments in my career, if not my life.

As a charity, we are three years old. We have a lot that we want to do. We need a global moment for Dementia. There is a cure a sight. It could be in 8-10 years' time. If humanity does not find a solution for Dementia, it will bankrupt nations.



Flackstock: Promoting Mental Health Awareness



Flackstock is the biggest pop festival raising money for mental health. It was founded in 2022 by a group of Caroline Flack's friends and family to raise funds for her favourite charities: Charlie Waller, Choose Love, Mind and Samaritans. One of those friends is Sky Sports F1 Commentator, Natalie Pinkham. Kunle has been supporting her with Flackstock by making introductions for corporate sponsorships as well as attending the festivals. We hope some of you will join Kunle at next year's festival.

Please use this link to view the Flackstock 2025 Impact Report:

[Flackstock Impact report 2025](#)



Liontrust Foundation and Social Ark

John Ions, the CEO of Liontrust plc is one of Kunle's mentors. Kunle respects what his company does for social mobility. Here we share a bit more about what they do.

Backing East London's next generation of social entrepreneurs

Liontrust Foundation, which was launched in 2024, is committed to using the power of entrepreneurship and innovation to drive social mobility. One of its first partnerships, with the award-winning East London charity Social Ark, brings this vision vividly to life by helping young people from diverse backgrounds turn their ideas into enterprises that strengthen their communities.

Since early 2025, Liontrust Foundation has been funding Social Ark's Step into Social Enterprise programme, which supports 18 to 30-year-olds from underrepresented communities to develop confidence, business skills and leadership experience. Alongside seed funding, Liontrust employees contribute mentoring support, helping participants to refine business plans, explore growth models and build the networks needed to take their ventures forward.

The results speak for themselves. Eighteen young people began the programme, each crafting a business plan and model canvas, with fourteen already registering their organisations. Ninety per cent have attended every session, demonstrating the drive and discipline the programme seeks to nurture. As they have moved into expert one-to-one mentoring, the focus has turned to testing their ideas and learning what it takes to turn ambition into impact.

Among them are Amina Yassin Mohamed, who founded Belong Kick to create safe, inclusive spaces for young people through football, and Andre Simon, whose Muay Thai Radojunkie academy channels his passion for martial arts into youth empowerment. Both say Social Ark's coaching and mentoring network has helped them transform their lived experience into purpose-driven ventures.

To find out more visit:

Liontrust Foundation

Liontrust Asset Management PLC

Social Ark

LIONTRUST
FOUNDATION

socialARK



WORK EXPERIENCE

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Work opportunities today are harder to come by than ever. That's why we continue to do what we can to support those taking their first step onto the career ladder. We receive enquires on a regular basis for work experience. We wish we could help them all. We cannot.

That said, here at SK, we have been lucky enough to have had several people join us for work experience. Their positive impact on us is felt as strongly as the positive impact the experience had on them. Here, three tell us about their time with us.

Chloe Saltern (Intern)

Work experience is hard to come by for a lot of young people my age, however, it is crucial. It provides an environment where we can grow in confidence and learn key social skills which are extremely important for employability and success in our early career life.

SK Financial offered a unique work experience opportunity that covered a range of different tasks from small admin jobs like sending emails and filling in spreadsheets to larger projects where a greater amount of communication was needed between myself and clients. I was able to come into the office and work off a laptop, completing admin tasks for several co-workers using three core values, including communication, organisation and independence, which are all individually transferrable to most modern jobs today.

Work experience gives a taste of jobs allowing younger people to experience different fields without any set responsibility. It encourages us to further explore different interests.



Michael Turner (Account Manager at SK)



My start at SK began while I was studying History at university. During my third year, I was offered the chance to take one less module during the term if I was able to find a two week work placement. An opportunity that I gladly took in a dissertation year! So, I reached out to SK, and they were

happy for me to come in and help out. For me, it was an opportunity to get a feel for an industry that I knew very little about but held an interest in.

What it was like?

When I started my work experience, I was given a crash course on all things SK by Dave, Kunle and Neil. They all kindly gave me their time to detail what they do, how they do it, and most importantly, why they do it. I always remember being impressed by how human it all felt. My preconceived notion of finance being about the cold, hard numbers didn't really fit with SK at all.

Over the course of the two weeks, I shadowed various members of the team to see how their roles fit into the business and provided support for various tasks.

When it came to the end of the placement, I'd not only got a taste of the industry and business, but I had quietly decided that this was what I wanted to do. Luckily for me, SK felt the same, and I was offered an internship after my final year at university. This then led to on a full-time position. I have since gone on to become the Account Manager at SK Financial, with my role overseeing all client servicing predominantly for our Foundation clients.

Why did it benefit me?

I learnt about the responsibilities that came with a full-time role. Showing up on time, being prepared, taking ownership of mistakes and supporting others. All qualities that I have carried with me to future roles. I think these are aspects of a job that are hard to understand until you experience them over an extended period of time.

It taught me the importance of Emotional Intelligence or "EQ". I think when you are going for work experience, it is easy to feel that you have to learn all the technical aspects of a job. But I feel it's equally important to understand and work on your EQ. A workplace is a social environment with a range of personalities and people with varying skills. It's important to be adaptable with colleagues so that you can work better as a team.

David Osibona (Former Intern)

During my time at SK Financial, I gained my first real exposure to working in a professional environment. Working closely with Kunle, I learnt the importance of asking questions, staying curious and building strong relationships with colleagues.

Since then, I've built on that foundation by taking on new opportunities - from leading sponsorship and careers initiatives for my African and Caribbean Society at university, to securing internships and ultimately a graduate role at an investment bank. Each step has shown me that work experience is not only about the technical skills you gain, but also about developing resilience, confidence, and the ability to learn quickly.

One of the biggest lessons I've carried forward is the value of persistence. It's easy to feel discouraged when applications don't go your way, but resilience, building strong connections and making the most of each opportunity often opens the door to bigger ones.

BEST PRACTICE

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In a previous SK article, Kunle raised the point about how he is a member of a best practice group. He asked the Secretary of this group, John Turton to provide some narrative on the history of the group and what is involved.

The Ideas Exchange and what it stands for

The Ideas Exchange (IX) is many things. It is a discussion forum, a think tank, an education centre, in short, a platform for professional development.

Its members have a common desire to be in a continuous state of self-improvement. They meet to share new ideas, skills and information and to hear and learn from influential guest speakers with diverse, but relevant, expertise. The aim is to keep members at the top of their game – personally and professionally. Ideas Exchange members firmly believe that this mindset enables them to provide the very best advisory and information services to their clients. With a combined membership of 50+ business owners and decision makers, it is a rich seam of business acumen and life experience which provides each individual member with a broader platform of knowledge and support than could be derived solely from their own experiences.

The group is fully inclusive across race, gender, age, religion, identity, and experience. Indeed, the Exchange celebrates multiple approaches and points of view in the belief that diversity creates an environment where thought is provoked and innovation is stimulated.

I have been co-ordinating the IX for over 25 years and I've been a member for over 30 years. Aside from the pure administration and organisational duties, I see myself as the quality controller of the group.

The group goes way beyond regulations and examinations; focusing on professionalism and true client care that befits respect and appreciation. I thus take great pride in knowing that this group is unique in our industry and I have been instrumental in its formulation.

To find out more visit:
ideas-exchange.co.uk/about



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*Don't follow in
any footprints,
make your own
prints. Because,
you are the future
of tomorrow.*

Jackie Joyner-Kersee



The value of your investments (and any income from them) can go down as well as up and you may not get back the full amount you invested. Past performance is not a reliable indicator of future performance. Investments should be considered over the longer term and should fit in with your overall attitude to risk and financial circumstances.

Your home is at risk if you do not keep up repayments on a mortgage or other loan secured on it.

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