Graphic Design

Portfolio



Contact

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01 Lockton & Haysmacintyre

Corporate editorials

A range of print and digital publications including brochures for Lloyds TSB and Next PLC. Through researching the client's brand colours and imagery, I was able to produce visually tailored documents to order.









Gifts out of surplus income

One of the most valuable exemptions from Inheritance Tax (IHT) is to utilise the gifts out of surplus income to reduce the value of your estate, whilst passing on wealth to younger generations. When used alongside the various other exemptions available this can be an extremely effective way to mitigate your IHT exposure, currently 40% in excess of any nil rate hands:

Regular gifts out of surplus income can qualify as IHT exempt gifts if a number of conditions are met. This relie can assist in ensuring that the value of your taxable esta does not increase simply because you do not require or spend your regular income.

Gifts must be made from current income: broadly this is understood to be of the same tax year, although some carrying over of income from year to year is permitted. Examples of regular gifts can be in the form of Christmas and birthday gifts. annual family holidays. school fees etc.

After making any gifts, you must be left with enough incom to maintain your usual standard or living, including plungsopeness but also your normal lifestyle costs. This lifestyle must be capable or being ministance without using passed, as sailing assets. To qualify, these gifts need to be regular (evi if annuality) and a letter confirming to the recipient that you are making the gift out of your income (existing up the enroller normans ski back transfer should be sufficient.

Please note that such gifts will be exempt from IHT on your death. However, HMRC require details of all such gifts income, taxes and living openies is noted to evidence off out of fiscine. As a result, it is imperative to maintain a formal ledger of your regular expenditure to be shared will your designated executor(s). <u>Form IHT-93</u> gives a useful emplate to recould the administrative burden on your estaensaring that any IHT tax return (form IHT-900) is prepare accurately. he above generally refers to cash or certain small chattest, owever gifts of non-cash assets will usually be subject to legical Galars Tar (CGT). Gifts to connected parties, such as they family members will have deemed disposal process market value, despite no consideration being received, chipect to your tax free capital glains tax enruals exemption ELIZADO (for the current) year) CGT rates are at 10% for

In summary, it is important to ensure that if you are lool at utilising the above relief that your current quality of lifestyle is not affected, whilst ensuring that you maintai good records to summarise any gifts.

a member of our Private Client team for advice on planning



Their franchise partners currently operate 185 stores in 31 countries and at the close of the year there were three owned stores in the Czech Republic. This arm of the business is also reliant on a panel of international websites and partnerships with aggregators that push consumers to Next platforms.

	Jan 2020 (£m)	Jan 2019 (£m)	Var %
Franchise income:	52.0	52.2	-0.3%
Own store sales:	4.9	10.0	-51.7%
Total revenue:	56.9	62.2	-8.6%
Operating profit:	6.2	6.2	-0.5%

The table below compares the performance of overseas sales on the nextdirect.com website with sales through third-party aggregators such as Zalando (including Zalando Fulfilment Solutions), Otto Versant and others.



Supply claim and the matter of the matter of

Next Sourcing is their internal arm of the business that operates out of Hong Kong and 9 other overseas offices. It is responsible for sourcing 40% of Next branded products. There is also scope for them to explore utilising this function as an outsourced provision for other brands and as part of their Next Total Platform solution.

The businesses introduction of this scheme back in 2016 has shown huge growth and continues to be a key provider to the businesses profit margin: close to now overtaking the profit derived from the core relatal store estate. This will clearly be an area of continued focus for the business, but also carnes sufficient balance sheet risk.

	Jan 2022 (£m)	Jan 2020 (£m)	Var %
Credit sales	1,977	1,748	+13%
Average customer receivables	1,062	1,185	- 10%
Interest income	249	269	- 7%
Bad debt charge	(27)	(43)	- 37%
Overheads	(49)	(43)	+17%
Profit before cost of funding	173	183	- 6%
Cost of funding	(31)	(36)	- 15%
Net profit	142	147	- 3%
Opening customer receivables	1,028	1,207	- 15%
Closing customer receivables	1,163	1,234	- 6%
ROCE (after cost of funding)	13.4%	12.4%	

Aims and Objectives of Broking Exercise

The objectives are:

- To ensure Next Plc have the most comprehensive cover at the most competitive premium
- Tripartite relationships with underwriters
- Options for Long Term Agreements
- Advantageous or interest free premium instalments
- Quotations in isolation and as a package welcome

Your Quotations Quotations should be based on this presentation and clarification of the following should also be provided:

- On a net basis with ISB (5%) Profit share / low claims discounts
- Risk Management Bursaries or Risk Management Offerings
- Any changes to cover requested

Contract Certainty

The information contained in this submission has been provided to satisfy the Contract Certainty definition to obtain firm quotes and place firm orders.

If you are not satisfied that this submission meets the Contract Certainty definition, please advise us immediately.

We await your quotation for this risk and would ask that any conditions or subjectivities are clearly expressed as conditions of the contract.

In the event of cover being placed, we trust that you will draft / issue the policy wording, including the fully worded terms, conditions and subjectivities placeful.dryft threaceals, responsibilities and consequences of same), in good time to allow us to met the 30 day requirement regarding the appropriate evidence of cover. (The market agreement is that insures will provide the broker with the policy / Schedule (Freewall) document within 21 days of reviewall / inceptions.)



Next Steps

We look forward to receiving your thoughts by return, and in due course your quotations please. If you do have any questions please contact the undernoted.

Name:	Jennifer Smith Placement Broker, Vice President	lan Price Broking Leader
Tel:	020 7933 2776	0121 2324517
Mob:	07950 863623	07506 104075
Email:	Jennifer.Smith@lockton.com	lan.Price@lockton.com
Office Address:	Lockton Companies LLP The St Botolph Building 138 Houndsditch London EC3A 7AG	Lockton Companies LLP 45 Church Street Birmingham B3 2RT

The information contained in this presentation is given in confidence to Underwriters, to enable quotations to be provided to Lockton Companies LLP and, if appropriate, to grant cover on receipt of our instructions. The information may not be used for any other purpose without our constituence.

02 LOCKTON COMPANIES LLP___NEXT PLC

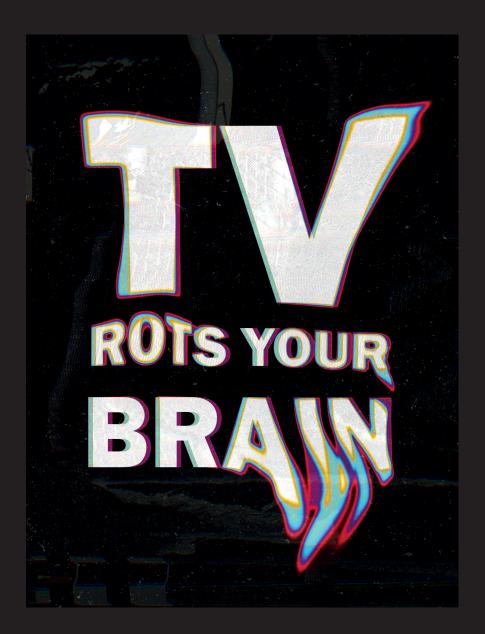
NEXT PLC__LOCKTON COMPANIES LLP 03

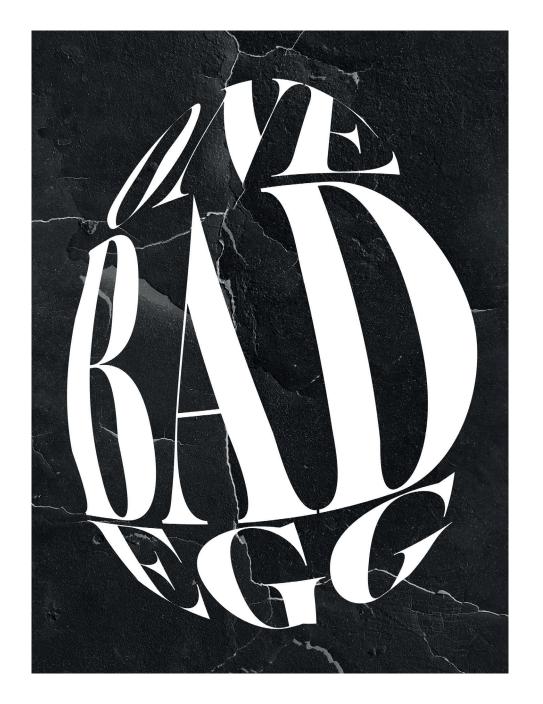
02 Typography

A series of experiments exploring different aspects of typography

In these designs I explore the use of gradient maps, distorted lettering, image texture, shadows, harmonious colour palettes and abstract forms.



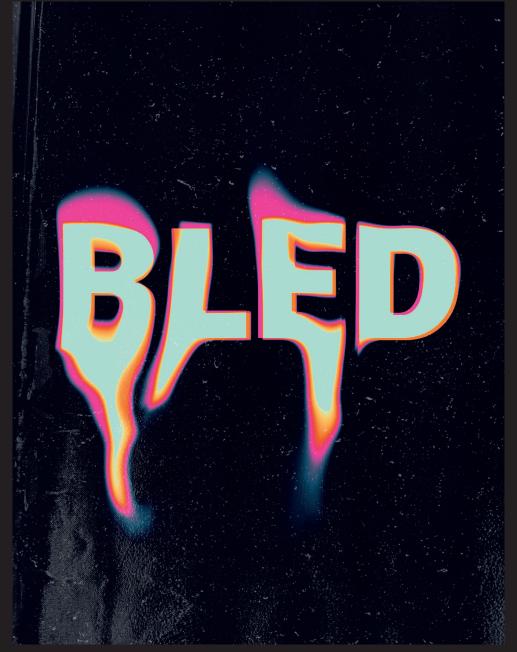












03 It's A Sin

Promotional poster concept for the Channel 4 drama 'It's A Sin'.

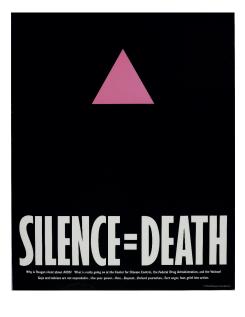
Russell T Davies' 2021 drama, 'It's A Sin', follows the lives of a gay men living in London during the 1980s AIDS crisis

Taking inspiration from the protest posters of the New York activist group 'ACT UP', this design incorporates the pink triangle, a reclaimed symbol for the LGBTQ+ community used during the 'SILENCE = DEATH' campaign.

I used high contrast imagery and bold lettering to reflect the style of protest signage and create a broody, anarchic atmosphere. Adding grain and texture to the overall finish helped to create a dated feel and add interest to an otherwise plain design.

Inspiration:











It's A Sin poster mock-ups

04 Jennifer's Heaven

Business card mock-up

Business card design for the fictional florist company Jennifer's Heaven. In these designs I aimed to a convey a high-end, reliable service through traditional stylistic choices.











Jennifer's Heaven business card mock-ups

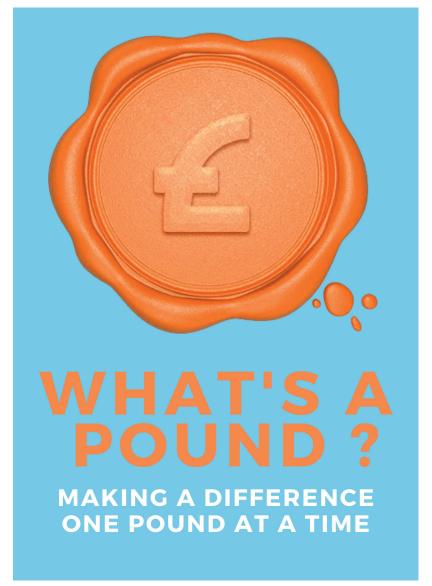
05 What's A Pound?

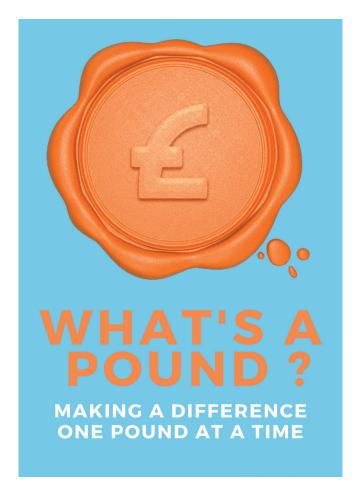
Charity Fundraising Posters

'What's A Pound' is a charitable campaign to facilitate everyday giving by working with events and brands to add $\mathfrak{L}1$ to the price of tickets. These posters were displayed at student fundraising events.

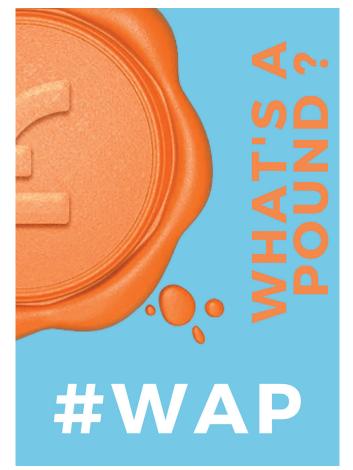
What's A Pound poster mock-up











06 Hustlers

Promotional Posters

In this original student-written play, Hoof and Horn Productions offers a glimpse into another world, one not that far from our own: the streets.

'Hustlers' investigates the mental and physical burdens of sex work, set against the tragic backdrop of the 80s drug and AIDS crisis.

The following designs focus on layering and blending imagery and text to create high contrast designs. By partially obscuring the faces of the actors, I aimed to reflect the dark and underground world of illegal sex work.

The overexposed areas of white text allude to headlights or flashlights in the night, reflecting the theme of darkness that runs throughout the play.

