



Go jump in the lake

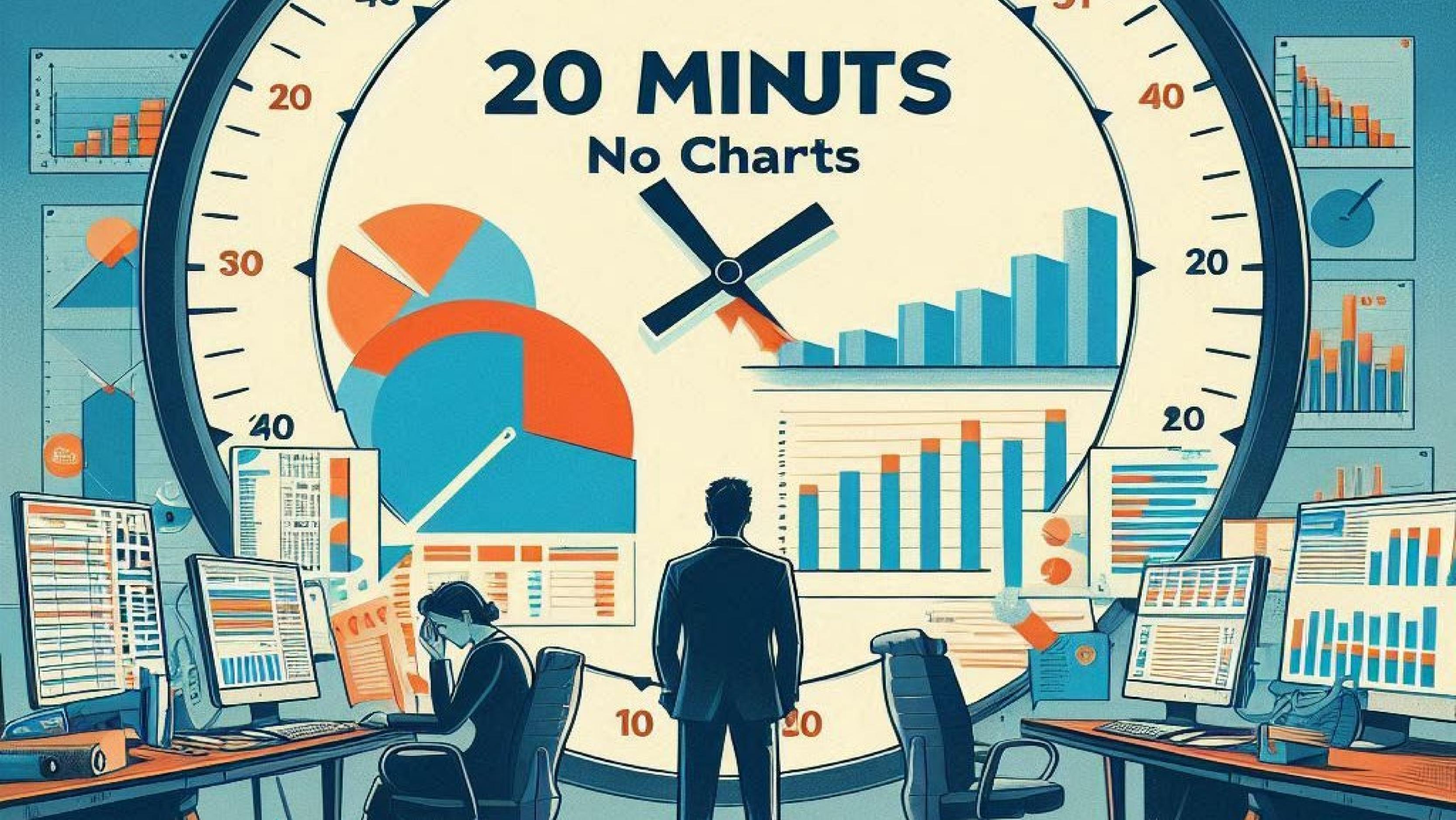
20 MINUTES

No Charts



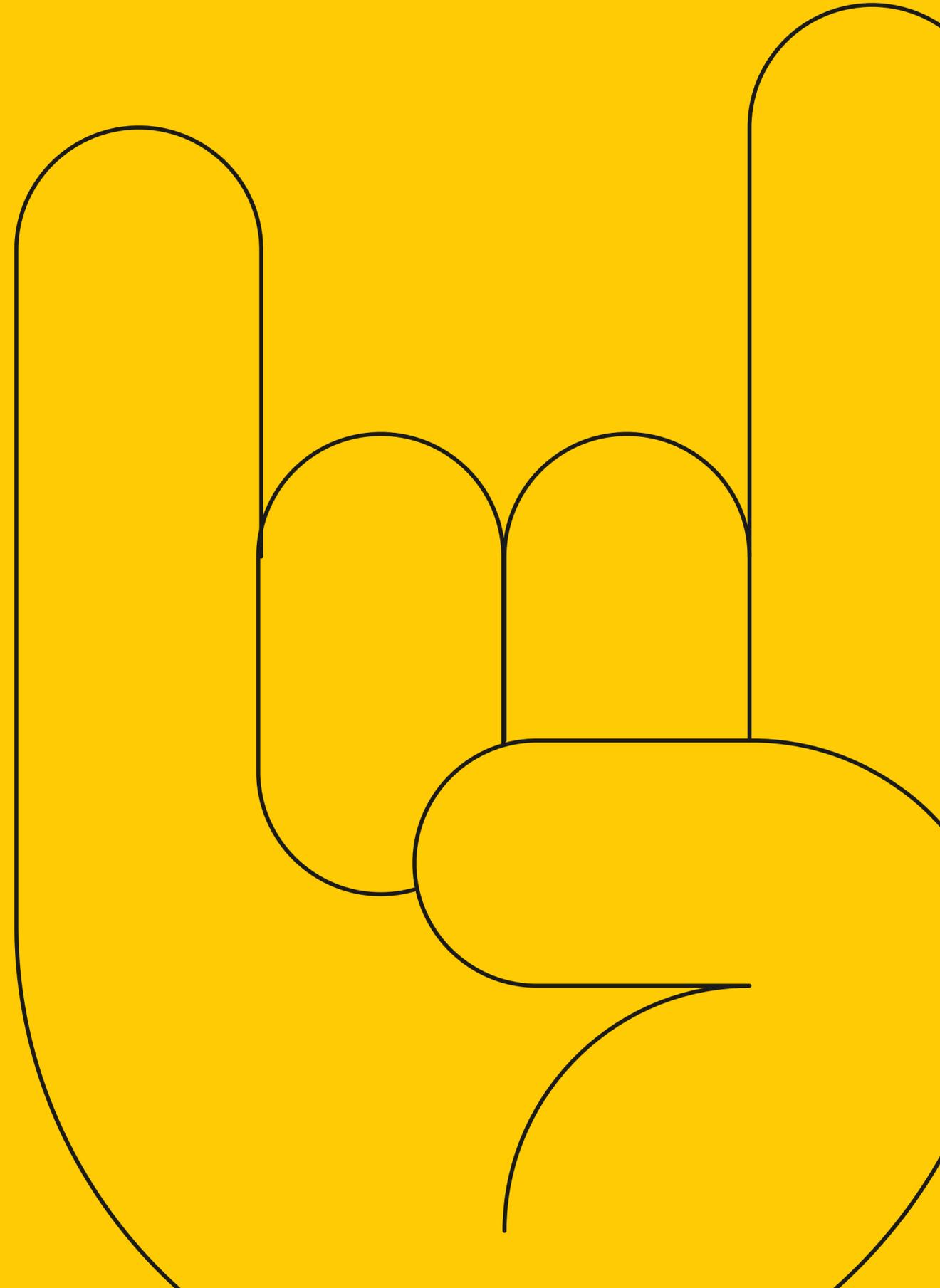
20 MINUTS

No Charts



Today's presentation

- 1 **REVIEW: 2024 Key events and trends**
- 2 **CONSIDER: What does 2025 have in store?**
- 3 **CHANGE: A different way of thinking**



January

Co-operative Bank Launches sub-4% mortgage rates

£257K

Supertramp : A&M Records 1975

**The outlook
is awful,
pass the
sunscreen.**

£260K

Supertramp
CRISIS? WHAT CRISIS?

February



“What’s in the box Jeremy?”

March

“Bugger All!”

Budget Shock.

£261K

April

Inflation Falls Below 3%

£262K

General Election

July 4!

May



£264K

June

Why the big pause?

**The Triple-Whammy
Interest Rates
Election
Summer**

£266K

July



Labour Landslide
New Housing Minister

Matthew Pennycook

£266K

Base Rate Falls

Bank of England cut rates by 25 points

August



£265K

A person in a dark hooded jacket stands on a cliff edge, looking out at a stormy sky with lightning. The scene is dark and atmospheric, with the person's silhouette against the bright, turbulent clouds.

September

Labour's Sunny Uplands

Consumer Confidence Plummets

£266K



Q4.. and 2025?

Inflation Figures

Wednesday October 16th

Inflation



Autumn Budget

Wednesday October 30th

Stamp Duty?
Inheritance Tax?
Capital Gains Tax?
Wealth Tax?



A landscape with three mountains representing spikes in activity and changes in the environment like weather or vegetation to symbolize changes in taxation



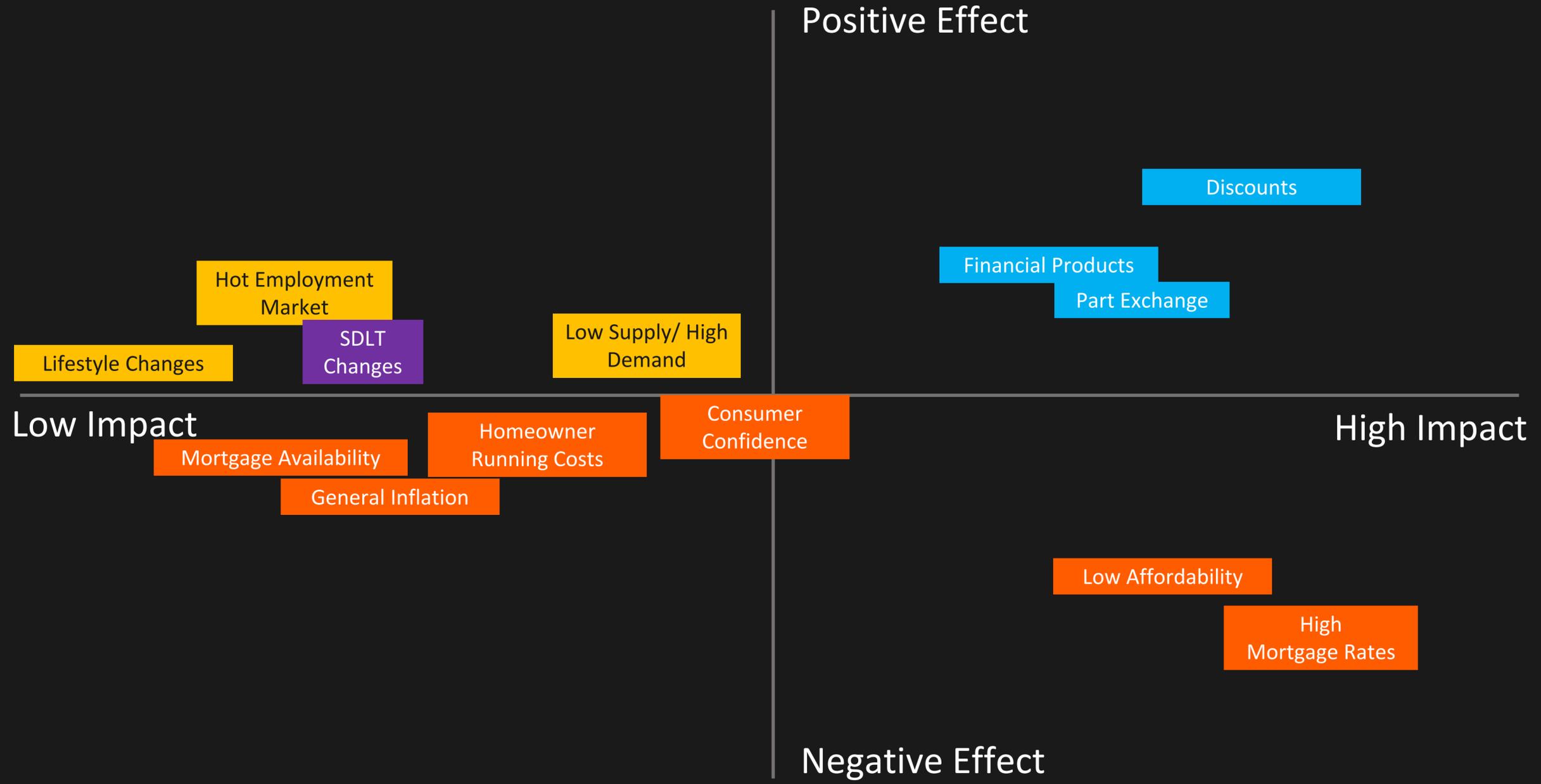


MPC Meets

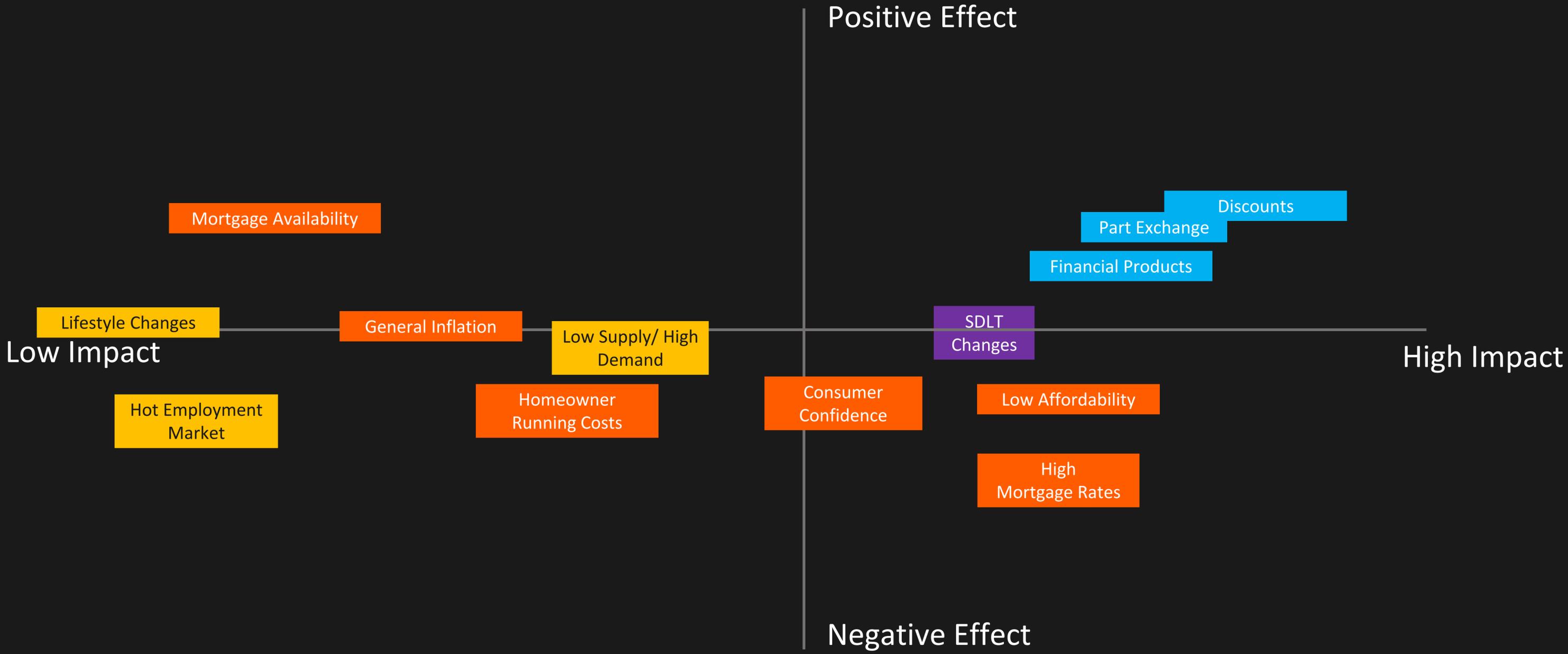
Thursday November 7th



October 2023 Market Factor Matrix™



October 2024 Market Factor Matrix™



2025? A return to the 'faithful five'

Values - between +2.5% and +5%

Volumes - 1.2M

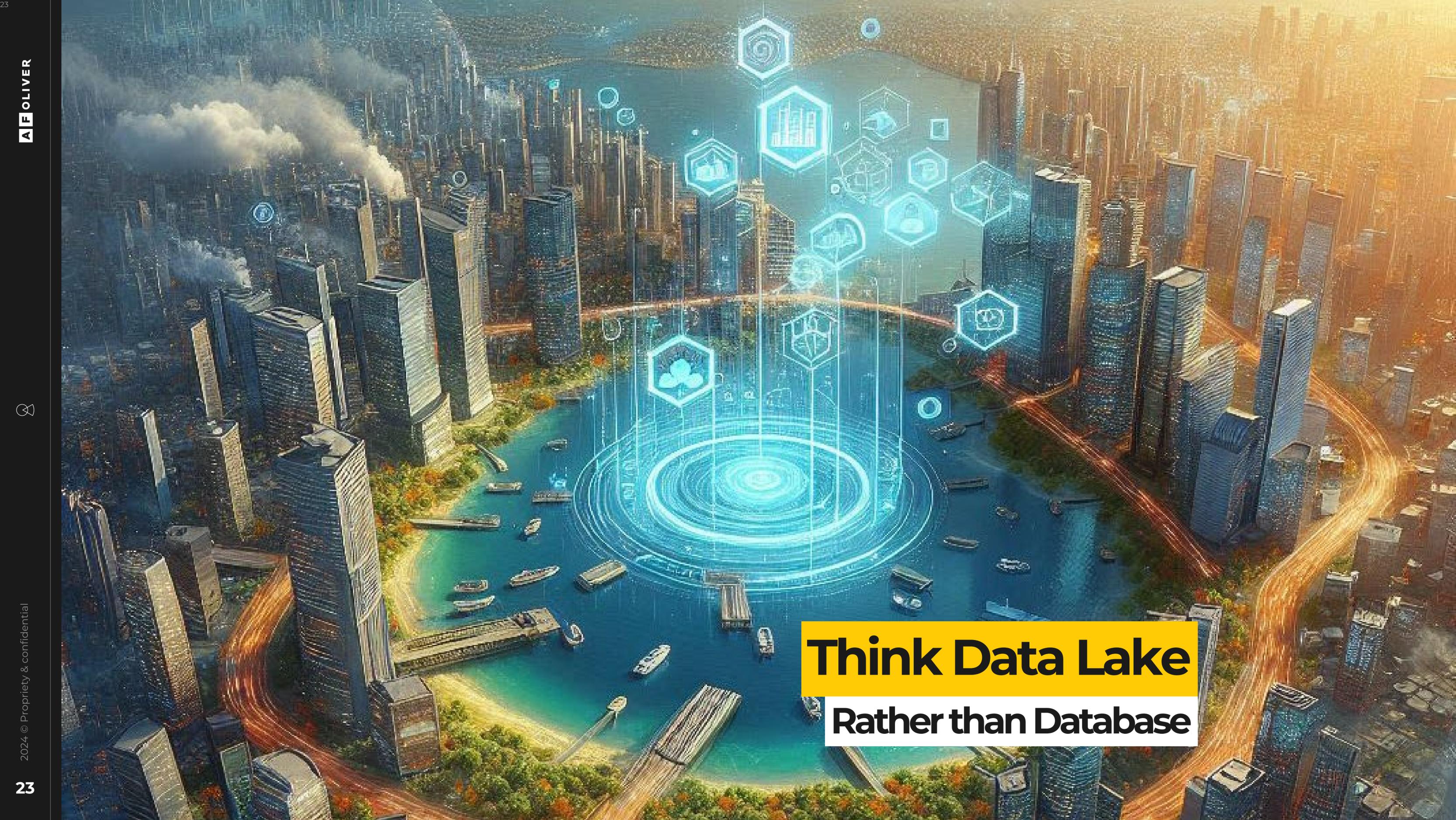
Diplo seasonality

Share is the crucial question





AI – the new ‘High School Sex’



**Think Data Lake
Rather than Database**



Quick Wins

- Data Collection
- Data Sort & Clean

SMEs

- Market insights
- Prospect personalisation

Nationals

- Scalability
- Smart Pricing

Future Gazing

- Demand Forecasting
- Location assessment
- Content generation



Thank you and.. the Grand Shirt Auction!

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