

The background of the entire page is a dark blue field filled with intricate, glowing, and somewhat chaotic white and light blue lines. These lines resemble smoke, fiber optics, or a complex network of connections, creating a sense of movement and depth. The lines are most concentrated in the lower half of the page, where they swirl and overlap, while the upper half is slightly less dense.

CIM

The Chartered
Institute of Marketing

2019 2020

ANNUAL REVIEW



WELCOME

From the Chair

During the past year CIM, like many businesses around the world, has seen challenging times and taken hits on both their revenues and profits in an economic downturn driven by the relentless spread of the coronavirus. However, I am pleased to report that CIM has responded to the challenge both robustly and innovatively.

The organisation has gone through significant changes operationally that have enabled it to deliver a net pre-tax surplus of £114K, delivering profitability for the third year in a row. This financial stability in challenging times puts CIM in a robust situation and provides the Institute with a solid base for growth in a post-pandemic world.

In addition, CIM was very pleased to announce that HRH the Prince of Wales had agreed to become Patron of CIM, taking over from HRH The Duke of Edinburgh who had been patron since 1952.

I am pleased to report that as we closed 2020, the Board approved a new strategic direction focused on digital transformation, international growth, and partnership expansion as part of the FY20/21 strategy of survive, adapt, and prepare for growth. As we move into Q2 of this current fiscal year, this direction is already starting to bear fruit.

Interestingly, lockdown has created a unique opportunity to drive online learning in support of continuous professional development, and it has also highlighted the value and importance of our various communities, especially the CIM membership community which is a vibrant, interesting, and educational place to enjoy.

Much of the success in our community is down to the contribution of our volunteers. One of the key areas that has been a real positive this year is the increased engagement with the volunteer community underpinned by several programmes, including the inaugural Volunteer Awards held in June this year.

Internationally, we are making changes too. In Sri Lanka a new office was established, and CIM's CEO joined the Board of the European Marketing Confederation (EMC). The EMC partnership is an important one that we are keen to maintain, not least because of the uncertainties associated with Brexit.

Finally, I'd like to take this opportunity to thank our CEO, Chris Daly, and his Senior Management Team for their continued commitment to CIM and extend my thanks to all the people involved in, and contributing to, delivering our shared successes.

Kate Hamilton,
Chair



2019 2020

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UPDATE

From the CEO

This year saw continued progress being made in terms of CIM's products and processes as new challenges were identified and the scale of known challenges required additional effort. The impact of the global pandemic has accelerated these changes, and the Board's new strategy of survive, adapt, and prepare for growth forms part of that necessity to demonstrate agility and innovation.

The results to date have been promising. Assessments are now completed via remote proctoring, 90% of our training portfolio is now available virtually and we saw the launch of our new Webinar Express programme to ensure we are able to support our community when face-to-face events are not possible.

Throughout this period CIM has maintained a calm professional approach across both the business and in the media. Our engagement with the volunteer community has improved with better communication channels enabling the sharing of best practice, and our PR profile has remained strong.

While discussing volunteers, I would like to express my gratitude to Mary Davies who sadly died this year. Mary was a stalwart CIM volunteer for over 44 years during which time she held many roles including North East Branch Chair, National Vice Chair and National Treasurer. She became an Honorary Fellow of both CIM and the Academy of Marketing, and was the Chair of the Marketing Trust when it came to CIM's aid in 2016.

Over the year, we also undertook a number of research projects including: the impact of marketing on revenues; the skills required for marketers to step into the boardroom; and around wider societal issues such as: mental health, social media and green issues. One thing that shone through is that the pace of change is continuing to increase for marketers, thus highlighting the continued need for CPD.

This year saw changes approved by the membership to enable Associate Members to become Chartered Marketers, and this will support our goal to establish Chartered Marketer status as the kitemark to help identify our members as being fully up to date.

I would like to thank our staff and volunteer members for their continued commitment and support to CIM, which has enabled us to help the employability and capability of professional marketers by having a relationship with the world's leading professional body for marketing.



Chris Daly,
Chief Executive





OUR VISION,
MISSION AND
VALUES



Vision

To be the global leader in enabling professional marketing and business advantage.

Mission

Creating marketing advantage for the benefit of professionals, business and society.

Values

- **Collaborative** – We work together to create a resilient, successful CIM through a united network.
- **Passionate** – We believe marketing is a key driver of business success and promote its value.
- **Purposeful** – We set clear goals for our internal and external landscape, ensuring key outcomes.
- **Relevant** – We adapt our offering to the changing needs of professional marketers with an agile approach.
- **Responsible** – We promote responsible practices to create an environment of integrity, empowerment and shared ownership.

HIGHLIGHTS

Maintained

a pre-tax profitable position of

£114k

despite COVID-19

Rollout of the **restructured** qualification portfolio, including **digital alternatives**, across Level 3, 4 and 6

CIM invested over

5,000 hours

in learning & development

98% Customer Satisfaction Score (CSAT)

50 NPS on Open Training Courses

Changes to Chartered status,
making it **more accessible** to

ACIMs

90%

of our training portfolio moved over to
virtual delivery

Increased customer satisfaction

average Booking.com rating of

8.45

WORKPLACE CULTURE

Being a great place to work has long been at the heart of what CIM do and 2019/20 saw a number of initiatives such as the launch of a new "People Strategy", supporting growth plans and focusing on talent, reward, leadership and a high-performance culture.

The introduction of a new employee survey process showed that people are engaged, confident in CIM leadership and feel they have a platform to share feedback and express opinions.

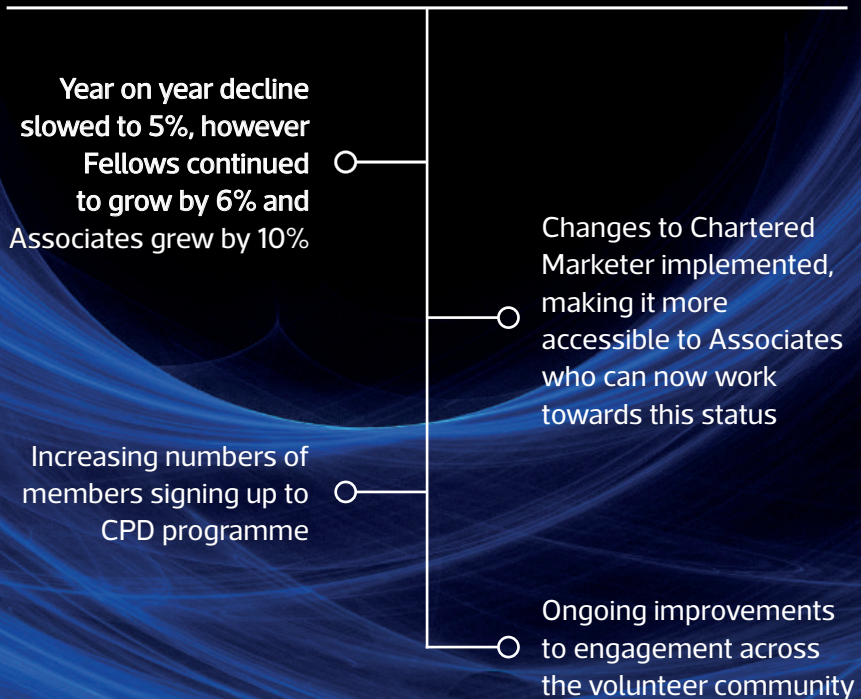
In support of our aim to grow organisational capability and drive continued professional development, CIM staff invested over 5,000 hours in learning & development activity, focused around training, apprenticeships and professional qualifications. And, with wellbeing being high up on the agenda, CIM were proud to launch an in-house wellbeing programme in January 2020, encouraging staff to re-evaluate approaches to relaxation, nutrition, sleep and movement.

As the UK went into nationwide lockdown, the transition to home working was made quickly and effectively to ensure everyone had the technology and support to work from home. Communications and engagement plans were adapted and, by incorporating available technology, CIM continued to connect virtually via Teams-based all staff meetings, coffee mornings and meditation sessions to name a few.

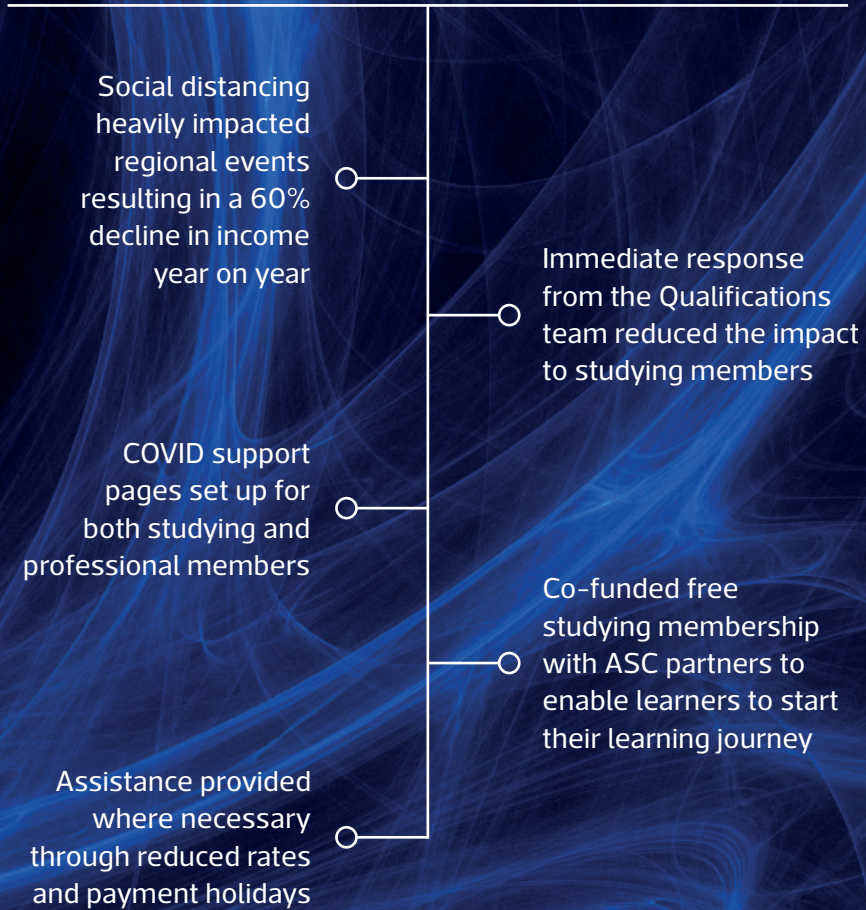


OVERVIEW: MEMBERSHIP

TRENDS AND CHANGES



COVID-19: THE IMPACTS AND ACTIONS



OVERVIEW: EDUCATION

EVOLVING PROPOSITION AND INCREASED ENGAGEMENT

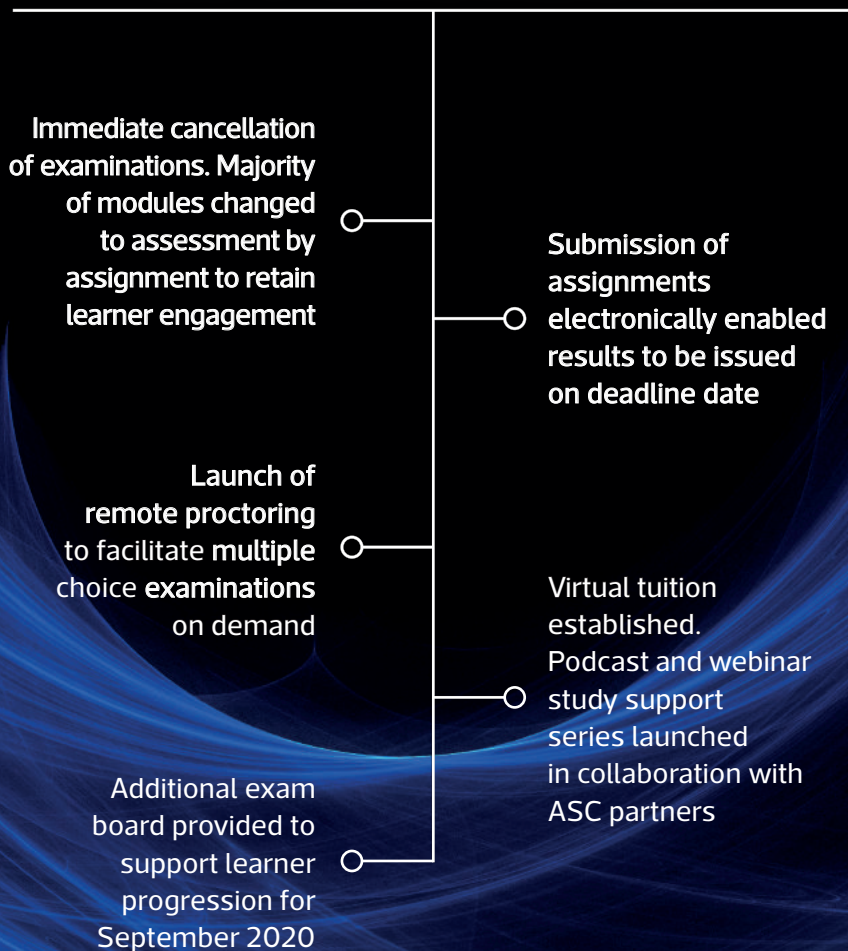
Rollout of restructured qualification portfolio, including digital alternatives across Level 3, 4 and 6

More routes to study, now include CIM modular based awards

CIM awarded its first marketing apprenticeship in role as Apprenticeship End Point Assessment Organisation (EPAO)

CIM qualifications were integrated into a number of undergraduate and postgraduate degrees

COVID-19: THE IMPACTS AND ACTIONS



OVERVIEW: TRAINING

A YEAR OF DEVELOPMENT AND IMPROVEMENT

Improvements made across the training product offering, customer journey and quality assurance processes

Suite of online courses developed and launched including Digital Marketing Channels, Marketing Fundamentals and Marketing & Brand Strategy

Full open training portfolio review undertaken, leading to a realignment of course levels, redevelopment of course content and the introduction of new programmes

19 new courses launched. 10 new course directors onboarded

COVID-19: THE IMPACTS AND ACTIONS

Significant impact to training revenue saw a decline of £0.7m against firm and expected bookings



Immediate priority and focus placed on supporting existing customers and retaining corporate clients



90% of open training moved to virtual delivery with great success and positive feedback



Ongoing improvements to the customer journey resulted in increased traffic and dwell times



WHO WE WORK WITH

Work continues with a broad range of organisations and individuals.

Within education CIM is partnering with **Pearson/Edexcel** on a joint Level 3 product, targeting the 16-18 year-old sector. Increasing our reach to pupils, CIM is also working with **Springpod**, an app-based careers service used across UK secondary schools, with the objective being to develop awareness of marketing as a career within this sector.

Collaboration continues with other Chartered bodies such as, **CIPR, CIPD, CIPS** and **CMI**, sharing best practice and offering support and expertise to help upskill the UK workforce.

Content is vital to engagement with members and the wider marketing community. CIM works alongside a network of experts, from **practitioners** to **authors** and **channel partners**, delivering high quality editorial, podcasts and webinars.

With digital continuing to be a primary driver of change to the marketing function, and the continual need to upskill, CIM worked closely with **Target Internet** on the 2nd biennial **Digital Benchmark** report which provides key insights into the digital skills gaps across industries and at different levels of seniority.

And work continues with key marketing publications and press, such as **Campaign, Marketing Week** and **The Drum**.

In collaboration with the **Government Communication Service (GCS)**, CIM sat on the advisory panel which looked at the impact of the coronavirus pandemic on the communications profession.





7,162,401

impressions

35,104

visits to the
CIM website



43,976

new followers



189,335

engagements



1,900+

posts on
social media



OUR ENGAGEMENT



43,910

Exchange visits



OUR VOICE ACROSS THE MEDIA

Our activity:

- **Reach:** Over **96.9million people** with our announcements or opinions in the press
- **Quality:** Broadcast and national press coverage now at **43%**
- **Share of voice:** Distributed **177 press releases** on our research and views on the key marketing issues and hold the **no. 1 share of voice** in the marketing sector

Giving our members a voice:

- **Your views:** Over **240 articles** published with opinions from CIM members
- **Sentiment:** More in-depth and positive coverage in key regional and sector press, increased from **50 to 656 pieces** annually

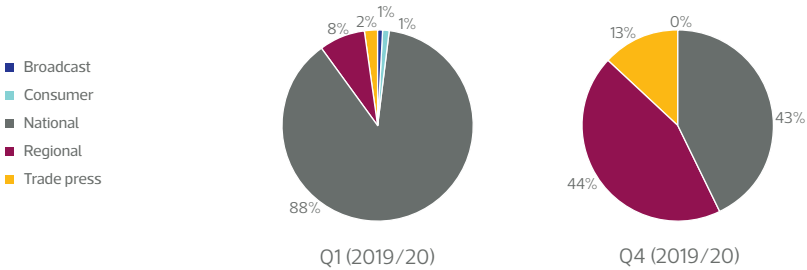
Driving the news agenda on the issues that matter with:

- **Broadcast & newspapers:** The Times, The Telegraph, The Guardian, FT, BBC – Marketing trends, remote working, fake reviews, social media governance
- **Trade:** Marketing Week, The Drum, Campaign – CIM member views, apprenticeships, new CIM virtual-live and online courses
- **Sector:** The Grocer, Construction News, UK Fundraising – Retail analysis, sustainability, Digital Marketing Skills Benchmark 2020
- **Regional:** The Irish News, Express & Star, The Scotsman – Mental health, Impact of Marketing research, The Pitch competition, career advice

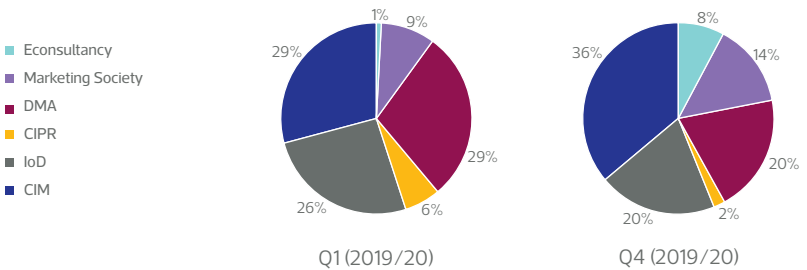
Driving our international voice:

- Ran **20%** more PR campaigns internationally

Who covers our news?



Our share of voice on key issues:



Ensuring marketing has a clear voice in the press:

"The **Chartered Institute of Marketing** has warned that the UK is entering into an extremely challenging time for business and calls for customers to give brands 'the benefit of the doubt.'"

The Guardian

"**CIM research warns brands over packaging.** Brands face considerable reputational damage if they fail to promote sustainable packaging, according to new research from the Chartered Institute of Marketing (CIM)."

Marketing Week

"**CIM launches digital marketing courses.** The Chartered Institute of Marketing has unveiled an online-only "digital marketing channels" course tailored for marketing professionals and business owners working from home."

Campaign

"**The Chartered Institute of Marketing (CIM)** interviewed members to discover their priorities as lockdown eases."

The Drum

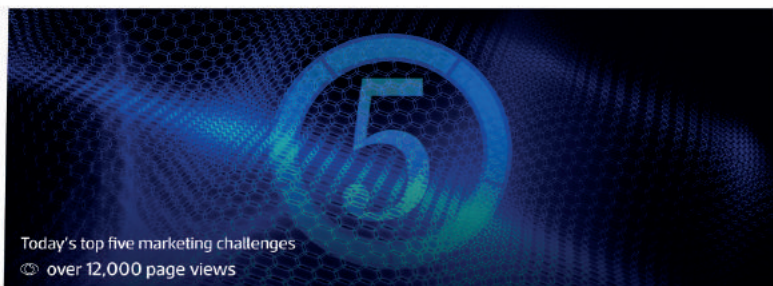
ENGAGING THROUGH CONTENT

Content continues to be a vital engagement tool for both CIM members and the wider marketing community. September saw the launch of the CIM Marketing Podcast with 19 episodes produced over FY2019/20, which have achieved approximately 12,500 plays across all platforms since launch. Webinars moved to our new 'Member Exclusive' positioning in January. This has resulted in an increase of approximately 41% in the number of registrants, and over 100% increase in live views vs. previous year.

We also introduced an extended Q&A session for webinars on social media, giving more exposure of the benefit to non-members. During the lockdown period, traffic to Exchange in Q4 saw double the volume of visitors vs. the previous quarter, with an abundance of returning visitors (+97%) and new visits up 51%. Webinars and podcasts proved to be the most engaged content formats. Across FY2019/20, we gained over 180 sessions (+20% YOY) with over 110,000 new users.

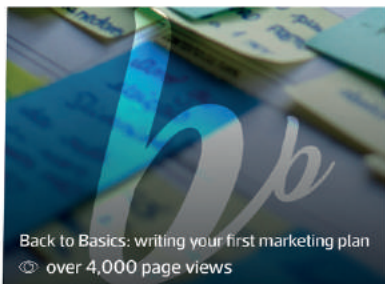
In this financial year, Catalyst has continued to keep members up to date with the latest strategic insights on key issues such as diversity, brand purpose and the power of creativity. Notable interviewees have included Twitter's EMEA vice-president, Bruce Daisley; Damon Jones, Procter & Gamble's vice-president of global communications and advocacy; and Karen Blackett OBE, UK country manager for WPP and GroupM UK CEO.

EXCHANGE



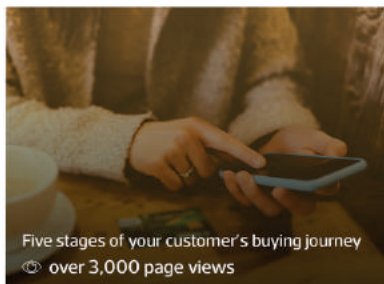
Today's top five marketing challenges

👁️ over 12,000 page views



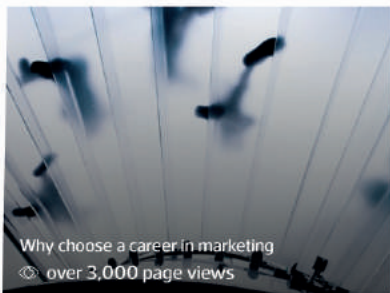
Back to Basics: writing your first marketing plan

👁️ over 4,000 page views



Five stages of your customer's buying journey

👁️ over 3,000 page views



Why choose a career in marketing

👁️ over 3,000 page views



The new marketing CV

👁️ over 2,000 page views

SOCIAL AND ONLINE

Social saw over 43,000 new followers across our platforms and, more importantly, engagement increased on each of those platforms. Our feeds were shaped by a combination of increased frequency of posts, ongoing tests and experiments, and the continuous monitoring of sentiment. Tone and creative execution were adapted to suit the personality of each channel and audience, as well as increased use of video content and the use of motion in assets and stories. The continued engagement on polls, increased emphasis on user generated content, use of IGTV and getting on board trending topics have all helped to deliver an engaging year.

The main cim.co.uk site saw an improved user retention rate (+4%) with visitors spending more time on page and reflecting a higher quality of traffic compared to previous years. The rate of returning visitors increased during Q4 when the UK went into lockdown (+22% year on year). Customer journeys across webpages have constantly been reviewed and improved throughout the year. Key changes to the open training pages, with the addition of specialist pages, has seen improved dwell times.




43,000
new followers



Are you making any of these common content marketing mistakes? bit.ly/2NoiKs5

6%
engagement rate



CIM CIM - The Chartered Institute of Marketing created a poll. 4 May · 🌐

To advance as a marketer, do you need a qualification in marketing?

61% Yes ☑️

39% No


This poll has ended. 545 Votes

13%
engagement rate



How storytelling helps brands go beyond generic messaging: bit.ly/38MNHbl #Marketing #Storytelling

5%
engagement rate



CIM CIM - The Chartered Institute of Marketing created a poll. 18 June · 🌐

Are you a CIM member?

66% Yes ☑️

34% No

This poll has ended. 259 Votes

11%
engagement rate



21%
engagement rate



THE YEAR AHEAD





Maintaining momentum and rebuilding core revenue streams



Focus on development of an organisational structure that will equip the business with the talent and skills to enable effective delivery of its short, medium and long term objectives



Continue to evolve CIM's propositions across membership and learning, which supports marketing and the wider business community



Continued growth of CIM's partnership network, increasing revenue, reach and awareness



Continue to grow CIM's content across multiple formats, ensuring on-going engagement and conversation



FINANCIAL REPORT 2020

Overall results

The consolidated financial statements for 2020 include the two continuing subsidiaries of CIM: The Communication Advertising and Marketing Education Foundation (CAM), a charity limited by guarantee, and CIM Hong Kong Limited.

Income of £12.5 million is 10.7% lower than the revenue recorded last year. All areas suffered due to the impact of Covid-19 and lockdown restrictions from March 2020. Prior to this, revenues were ahead of the previous year and heading for modest growth. Once the Covid-19 impact was felt, all Conference Centre activity was stopped, Learning and Development was unable to fulfil face-to-face training, and exams and membership events had to be postponed or cancelled. The resultant declines in revenue for the year, whilst factual, are therefore not representative of performance during normal conditions.

Direct costs of sales at £7.18m were reduced by 2.5% and Administrative expenses at £5.6m were reduced by 2.4% compared with last year.

As a result, CIM saw a consolidated operating loss before exceptional costs of £203k (2019: operating profit £880k).

Exceptional income of £335k (2019: exceptional costs £222k) include receipt of £385k in settlement of a supplier legal dispute.

After accounting for exceptional items and interest payable, there was a Profit before Tax of £114k (2019: £533k).

The defined benefit pension scheme showed an accounting surplus of £791k at the year end, although this asset has not been recognised. This compares to a surplus of £1,096k at the previous review date. The main reason for the decrease in the surplus over the period is the significant fall in corporate bond yields which has led to an increase in the value of the liabilities. This has been partially offset by the returns on the Scheme's matching assets, employer's contributions paid and a fall in market views on long term inflation which has led to a decrease in the value of liabilities. CIM continued to make contributions of £97k to reduce the scheme's actuarial deficit, updated triennially, and that amount has therefore been charged against the other comprehensive income account.

Profit and loss account

Membership subscription income showed modest growth however, with the Covid-19 enforced reduction in membership events, the overall revenue from Membership was down by 5.4%.

Education revenue showed a decline of 8.3% with the March and June assessment sessions being affected by Covid-19 restrictions on exams.

Training revenue reduced by 9.2% due to Covid restrictions stopping all face to face public and company training courses. Despite this, revenue from company solutions increased year on year.

Conference Centre revenue was down 27.5% as activity stopped under lockdown and subsequent restrictions.

The impact of Covid-19 on revenue was immediate whereas, coming so late in the financial year, it was not possible to achieve a similar effect on costs. Whilst this did result in an operating loss before exceptional income, it is pleasing to report that, despite Covid-19 impacts, CIM has been able to report an overall Profit after including the exceptional income.

Balance sheet

The total net worth of CIM as at 30 June 2020 was £4.4m, with unrestricted reserves accounting for £3.8m. The restricted reserves of £631k relates to CAM and is required to be utilised for its charitable purposes. As its previous qualifications have ended, CAM is working on its new proposition and its future strategy.

Capital expenditure of £245k was down on the prior year (2019: £381k) and includes IT spend on improved systems including CRM, CPD and e-Learning modules.

Net current liabilities now stand at £1.8m (2019: £1.9m). This includes the current portion of the Santander loan, which is repayable over 5 years, £2.8m of deferred income (up £0.2m on last year), and Trade Creditors £0.4m (down £0.4m on last year). Also, Trade and other Debtors were £0.8m (down £0.3m on last year). The reduced levels of Trade Creditors and Trade Debtors both reflect lower turnover in the last quarter under lockdown conditions. The bank balance of £1.9m reflects an increase in cash resources of £0.25m in a year where £0.15m of loans have also been repaid and the pension top up has continued.

Despite the increase in cash resources in the year, and with the continuing impact of Covid, CIM has recently agreed a £1.5m bank overdraft facility with Santander under the Government backed CBILS scheme. This replaces the previous £0.5m facility and is deemed to be a prudent step due to the uncertainties around Covid.

Summary and Outlook

For the third year running CIM has achieved a profit for the financial year, albeit at a reduced level this year due to the impact of Covid-19. Prior to this, profits were ahead of last year and heading for a very respectable profit for the year whilst also investing in modernising the business. The impact of Covid on revenues and profits has been a major challenge for CIM as it has been for nearly everyone however, on the plus side, it has forced the acceleration of CIM's transition towards establishing itself as a digital business supporting an ever more on-line and digital marketing profession.

In summary, the Board is pleased with the progress CIM has made in 2019/20 in furthering financial stability and in terms of continuing to implement and accelerate the strategy. It also recognises that, despite the challenges of Covid, the leadership of the organisation and the appetite for change continues to be strong, and that they have confidence that the Covid period will be negotiated successfully and that CIM will recover strongly in the next financial year. It wishes to thank the CEO, the Senior Management Team and all CIM staff, our membership and the wider stakeholder community for their commitment and dedication to maintaining a strong professional body.

Consolidated profit and loss account and statement of retained earnings.

For the year ended 30 June 2020

Turnover

Cost of sales

Gross profit

Administrative expenses

Job Retention Scheme grant

Group operating (loss)/profit before exceptional costs

Exceptional income/(costs)

Group operating profit

Interest receivable

Interest payable

Profit on ordinary activities before taxation

Taxation

Profit for the financial year

Other comprehensive income for the year:

Actuarial losses on defined benefit pension scheme

Total comprehensive income for year

Retained profits brought forward

Retained profits carried forward

2019 2020

	2020 £'000	2019 £'000
	12,475	13,965
	(7,176)	(7,357)
	5,299	6,608
	(5,588)	(5,728)
	86	-
	(203)	880
	335	(222)
	132	658
	12	-
	(30)	(125)
	114	533
	15	22
	129	555
	(97)	(117)
	32	438
	4,416	3,978
	4,448	4,416

A full copy of the financial report and accounts is available at cim.co.uk/our-story/more-about-cim/annual-reports

Consolidated balance sheet

At 30 June 2020

Fixed assets

Tangible assets

Investments

Current assets

Stocks

Debtors – due within one year

Cash at bank and in hand

Current liabilities

Creditors – amounts falling due within one year

Net current liabilities

Total assets less current liabilities

Creditors

Amounts falling after more than one year

Net assets excluding pension liability

Defined benefit pension liability

Net assets

Capital and reserves

Profit and loss account – unrestricted

Profit and loss account – restricted (CAM)

Total capital and reserves

2019 2020

	2020 £'000	2019 £'000
	6,347	6,543
	550	550
	6,897	7,093
	29	16
	774	1,094
	1,857	1,611
	2,660	2,721
	(4,429)	(4,598)
	(4,429)	(4,598)
	(1,769)	(1,877)
	5,128	5,216
	(680)	(800)
	4,448	4,416
	-	-
	4,448	4,416
	3,817	3,805
	631	611
	4,448	4,416

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Legal and administration information

For the year ended 30 June 2020

The Board of Directors

Kate Hamilton
FCIM Chartered Marketer – Chair

Leigh Hopwood
DipM FCIM Chartered Marketer
– Vice Chair

Derek Milward
DipM MCIM – Vice Chair

Taffy Alahakoon
DipM MCIM

Andrew Binns
FCIM (from December 2019)

Matilda Crossman
DipM MCIM

Professor Jonathan Deacon
DipM FCIM (until October 2019)

June Dennis
DipM FCIM Chartered Marketer

Nadi Dharmasiri
DipM FCIM Chartered Marketer

Natalie Gross
DipM FCIM (from December 2019)

Dawn Holmes
FCIM Chartered Marketer

Gus MacIver
ACIM

Julian Rawel
DipM FCIM Chartered Marketer

Fiona Spencer
FCIM Chartered Marketer
(until December 2019)

Allyson Stewart-Allen
FCIM Chartered Marketer

Andrew Yuille
DipM FCIM Chartered Marketer
(from December 2019)

Vice Presidents

Andrew Cosslett
Hon FCIM

Fiona Dawson
Hon FCIM

Martin Glenn
Hon FCIM

Lord Michael Grade
Hon FCIM

Strategy and Finance Committee

Gus MacIver
ACIM – Chair

June Dennis
DipM FCIM Chartered Marketer

Kate Hamilton
FCIM Chartered Marketer

Leigh Hopwood
DipM FCIM Chartered Marketer

Derek Milward
DipM MCIM

The Appointments and Remuneration Committee

Victoria Baker
DipM MCIM – Chair

Carol Ashton
(from June 2020)

Richard Doe
DipM MCIM (from October 2019)

Kate Hamilton
FCIM Chartered Marketer

Joanne Heath
(until January 2020)

Dawn Holmes
FCIM Chartered Marketer
(from December 2019)

Leigh Hopwood
DipM FCIM Chartered Marketer
(until December 2019)

Derek Milward
DipM MCIM (from December 2019)

Fiona Spencer
FCIM Chartered Marketer
(until January 2020)

The Audit and Risk Committee

Matilda Crossman
DipM MCIM FCCA - Chair

Elena Grammenou
DipM MCIM Chartered Marketer

David Maltby
FCIM (from October 2019)

Shahan Pieris
ACIM (from October 2019)

Kevin Smith
FCCA (from October 2019)

Swadeck Taher
MCIM Chartered Marketer
(until December 2019)

Chris Wood
MCIM Chartered Marketer
(until January 2020)

The Constitution and Ethics Committee

Dawn Holmes
FCIM Chartered Marketer
- Chair

Helen Anderson
FCIM (from October 2019)

Andrew Chalk
DipM FCIM

Kate Cullen
MCIM

Shiraz Latiff
DipM FCIM (until July 2020)

Derek Milward
DipM MCIM
(until July 2020)

Amanda Noble-Simmons
MCIM Chartered Marketer
(from July 2020)

Matthew Waters
ACIM (from July 2020)

Legal and administration information – Continued

For the year ended 30 June 2020

Regional Chairs

Marie Lake

DipM MCIM
(East of England)

Mocky Khan

DipM FCIM Chartered Marketer
(Greater London)

Johnson Lo

FCIM
(Hong Kong)

Goh Ing King

DipM FCIM Chartered Marketer
(Malaysia)

Rachael Mabe

DipM FCIM
(Midlands)

Charlie Nettle

FCIM Chartered Marketer
(North East)

John Paul Simpson

DipM FCIM Chartered Marketer
(North West)

Ellie Murphy

FCIM
(Scotland)

Diana Tucker

FCIM Chartered Marketer
(South East)

Brian Doidge

DipM FCIM Chartered Marketer
(South West)

Gavin Davies

FCIM Chartered Marketer
(Wales)

Claire Pryke

DipM FCIM Chartered Marketer
(Yorkshire)

Chief Executive

Chris Daly
FCIM

Secretary

Joanne Saintclair-Abbott

Principal Office

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Solicitors

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 [@CIM_Exchange](https://twitter.com/CIM_Exchange)
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