

Client Agreement & Service Proposition



Welcome To BHP Financial Planning Limited



BHP Financial Planning is the financial planning arm of BHP Chartered Accountants, allowing us to provide a full financial service solution all under one roof.

As a privately owned firm of Independent Financial Planners, our advice is unbiased, holistic, and tailored to what is important to you.

We work with a diverse array of clients, ranging from business owners, trustees, and individuals.

There is no standard template for a financial plan, each one is as individual as the client for whom it is prepared. Like most families, we are proud of where we have come from.

BHP Financial Planning has a rich history that reflects its commitment to excellence, from the start of our journey in 1999, to mergers with well-respected firms within the region. These collaborations have formed a talented team of individuals with over 150 years of experience, guiding you through the complexities of financial planning with clarity and confidence.

BHP Financial Planning has been awarded Chartered Status from the Chartered Institute of Insurance, one of the highest accreditations in the industry.

This document sets out the basis on which we will conduct business with you and on your behalf. It is an important document, and we would ask that you read it carefully. If you are unsure as to any of its terms, please ask us to explain.

We are a financial planning business, focused on helping you understand and plan for your financial future. This information is designed to give you an idea of the services that we provide and the cost of those services.

More information can be found on our website bhp.co.uk/financial-planning/.

The terms of this agreement will come into force immediately on acceptance (implied or actual) and will remain in force until further notice.



How We **Work With You**

We follow a collaborative process that we've developed over many years.

Here's how it works:



Information Gathering & Goal Setting

Once we fully understand your objectives, we can gather any relevant information, prioritise and develop defined goals.



Implementation

We'll take care of all of the documentation needed to put your recommended plan into action and keep you updated throughout the process.



Discovery Meeting

We'll take the time to listen, get a thorough understanding of your financial objectives and talk about any issues you may need help with.



Research, Analysis & Recommendations

We'll develop a bespoke financial plan fully aligned with your objectives and set out recommendations that are designed to achieve your financial goals.



Ongoing Relationship

We can offer an ongoing review, which allows us to stay up to date with your personal, family and business circumstances with the aim of keeping your plans on track and implementing any changes that may be required.

Service Propositions

Premier Private Client	Investment Only	Transactional
Designed for clients seeking active and ongoing support to help keep them on track to achieve their lifetime financial goals. This service includes a regular update of your lifetime cashflow forecast.	Aimed at clients who require access to a service which focuses purely on their investment needs and objectives at the time they originally seek advice.	Intended for clients who require advice on a specific matter at a specific point in time. We reserve the right to only agree to work with you on this basis for certain types of business.
Protection	Lifetime Cashflow Forecast	
<p>Most of us want to protect the things that are important to us, our family, business, and quality of life.</p> <p>Protection planning can help to provide peace of mind in the event of your income changing due to unexpected events.</p> <p>We can help you plan for the best way to protect you, your family, or your business.</p>	<p>A lifetime cashflow is completely personal to you, it can provide a review of your current financial situation, bringing confidence, clarity, and peace of mind when it comes to your goals and your ability to achieve them. The plan will show your best, and worst-case scenarios.</p> <p>A couple of questions it can help with:</p> <p>Will I run out of money? How much is enough?</p>	



What you can expect from each service

	PPC	IO	T	P	LCF
Discovery Meeting This meeting is all about you. We'll take the time to really listen to your personal, family and business objectives. We'll ask you some thought provoking questions, get you to consider what's really important to you and understand how we can help.					
Information Gathering & Goal Setting We'll start to collect all the information needed to create your comprehensive financial plan, this will include a review of your financial circumstances and details of your existing arrangements.					
Lifetime Cashflow Forecast Bringing your finances to life, an annual update of your Lifetime Cashflow Forecast offers you an in-depth financial projection that will help keep you on track.					
Research, Analysis & Recommendations Our technical team will analyse the information gathered and produce a report detailing our conclusions and recommendations to help achieve your goals and objectives.					
Bespoke Investment Solutions There is no one size fits all solution when creating your financial plan, as an independent firm we have access to the whole of market to help create your personal plan.					
Risk Rated Model Portfolio We also have access to a range of approved Model Portfolios which can be mapped to your individual attitude to investment risk.					
Family Account You can include other members of your immediate family in your financial plan which can often result in a cost saving benefit.					
Implementation We will take care of all the work involved in implementing your financial planning solutions and will liaise with the recommended providers, keeping you updated throughout the process.					
Ongoing Relationship Our relationship doesn't stop once your financial plan is in place. We recognise that life can be unpredictable, and circumstances change, but by working together at least annually to review and update your plan, we can help you protect your future and the legacy you leave for your loved ones.					

What you will **pay** for our services

We are always transparent about the costs associated with our advice and services. We will agree any charges with you before we carry out any work on your behalf. While our charges will vary depending on your exact requirements, we indicate our typical charges below. Confirmation of your charges will be outlined in a separate 'Financial Planning Fee Agreement'. You will need to sign and return this to us.

Premier Private Client

Initial Charge

This is a fixed fee of 1% of the value of any new cash or transferred assets invested. This pays for the right to access the intellectual property contained within our financial planning report and investment solutions. This report will be provided to you before any decisions are made.

The fee is usually deducted from the investment portfolio at implementation, but it can be paid by you directly if you prefer. For example, based on an initial lump sum of £350,000, our initial charge will be £3,500.

Ongoing Charge

The cost of this ongoing service is 0.75% per year of the value of your investment fund, so if the value is £350,000, you will pay £2,625*.

Investment Only

Initial Charge

This is a fixed fee of 1% of the value of any new cash or transferred assets invested. This pays for the right to access the intellectual property contained within our financial planning report and investment solutions. The fee is usually deducted from the investment portfolio at implementation, but it can be paid by you directly if you prefer. For example, based on an initial lump sum of £350,000, our initial charge will be £3,500.

Ongoing Charge

You will not receive any individual ongoing service. However, our Investment Committee will continue to monitor both the platform and investment funds included within this service and will let you know if any changes arise. In the meantime, we can provide you with any information you may need to complete your tax return and/or facilitate top ups and withdrawals if required. The cost is 0.5% per year of the value of the fund, so if the value is £350,000, you will pay £1,750*.

Transactional

Initial Charge

This is a fixed fee of 1% which is usually deducted from the plan, but it can be paid directly if you prefer. For example, based on an annuity with a transfer value of £350,000 (after payment of the pension commencement lump sum), our initial charge will be £3,500.

Ongoing Charge

As there is no ongoing service, it will be your responsibility to request a review of your financial circumstances. There will be an additional charge for this review service.



Protection

When implementing a protection product, we receive a commission payment from the product provider. We will disclose this amount to you in writing before you proceed with the plan. We will not require any payment from you*; however, this does not mean that our advice is free. You will pay for the advice as part of your monthly premium on the policy.

*If the commission payment is insufficient to cover our minimum fee of £1,750, the balance will be payable directly by you to cover any shortfall.

Lifetime Cashflow Forecast

Fixed Fee

At BHP Financial Planning we use the latest software available to assist our Financial Planners in creating a comprehensive financial plan for you. Our bespoke cashflow fee is £1,750, this will include the preparation and presentation of your individual cashflow analysis report, based on your current financial position and future objectives.

Adviser Charging Based On An Hourly Rate

If you have a specific project that you would like us to review, we may agree an hourly rate based on the amount of time needed to complete the project. This will be agreed up front before we begin any work. Our typical rates are as follows:

Chartered Financial Planner	£450
Senior Financial Planner	£300
Financial Planner	£150
Technical Analyst	£200
Client Services Administrator	£100

For example, if the amount of time taken to advise on, or arrange a suitable solution uses four hours of a Senior Financial Planner (£1,200), two hours of a Technical Analyst (£400) and two hours of a Client Service Administrator's time (£200), this would equate to a total initial charge of £1,800.

Any work we do on your behalf is subject to our minimum charge of £1,750.

*This charge will increase/decrease depending on the fund value. The charges will be confirmed in your Financial Planning Fee Agreement which will be signed prior to us providing any services to you.



Terms & Conditions

Appendix 1-6

This agreement is between you

-and-

BHP Financial Planning Limited

Registered Address - Albert Works, 71 Sidney Street, Sheffield, S1 4RG

Company Number - 03833962

CLIENT AGREEMENT TERMS & CONDITIONS

This agreement sets out the terms under which we will provide our services to you, so it is important that you read it fully. If there's something you do not understand, please ask us to explain it. If you have a question or concern about any aspect of our services please contact us at:

Telephone: **0114 2667171**

Email: **info@bhp.co.uk**

Website: **bhp.co.uk/financial-planning/**

In writing: **Albert Works, 71 Sidney Street, Sheffield, S1 4RG**

Section 4 (Useful information about our services) includes details of the protections available to you under UK financial services regulation.

1. OUR OBLIGATIONS OUR RECOMMENDATIONS

- Before providing advice, we will assess your needs, consider your financial objectives, and assess your attitude to any risks that may be involved. If you do not want to discuss a particular area of financial planning and that area should not form part of the advice given, we can exclude it, if you instruct us to do so. This might of course have a bearing on the advice that might have been given.
- Before making any recommendations, we will carry out a suitability assessment so that we are able to act in your best interests.
- We will confirm any recommendations we make in writing (our suitability report) along with details of any special risks that may be associated with the products or investment strategies we've recommended.
- Our recommendations will generally be valid for a period of 3 months from the date of your Financial Planning Report. Beyond this stage, if you wish to implement some of our recommendations, further analysis may be required which might incur an additional fee.
- Where we agree to provide you with a service that includes an ongoing review of the suitability of the investments we have recommended, we will carry out this review at least annually. To do this we will need to contact you to assess whether the information we hold about you remains accurate and up to date. We will issue you with a report setting out the results of our assessment and, if relevant, any updated recommendations. We will let you know if this service is included within your ongoing service package.
- Please be aware that investments can fall, as well as rise, and that you may not get back the full amount invested. The price of investments we may recommend may depend on fluctuations in the financial markets, or other economic factors, which are outside our control. Past performance is not necessarily a guide to future performance.
- Specific warnings relevant to the investments, investment strategies or other products we arrange are provided in the relevant product literature provided.
- Where we recommend investment in a platform, we will discuss with you how you wish to pay for the cost of advice and that certain other deductions will be made from the investment portfolio on the platform. We will also discuss and agree with you a disinvestment strategy for each product wrapper. This allows the platform to automatically sell funds to cover your charges due if there isn't enough cash on the platform to pay for these. By signing the Declaration at the end of this Client Agreement you consent to the platform implementing the disinvestment strategies as and when required.
- We may, where appropriate, recommend holding some, or all, of your investments with a discretionary fund manager (DFM), a professional investment manager appointed to monitor your portfolio and make investment decisions on your behalf. In such cases we will explain the respective responsibilities of ourselves and the DFM in relation to your investments.
- In some circumstances we may need to act as your 'agent' in relation to the part of your portfolio held with a DFM. This means that you won't have a direct contractual relationship with the DFM and the DFM will instead treat our firm as its client. Before setting up this type of arrangement we will explain the implications to you.
- We may occasionally recommend investments that cannot be readily encashed. We will only do this where appropriate but, if we do, we will draw your attention to the risks associated with the investments in our suitability report. There is a restricted market for such investments and in some circumstances it may not be possible to deal in the investment or obtain reliable information about its value.

FINANCIAL CRIME

- We are obliged to put in place controls to prevent our business from being used for money laundering and other forms of financial crime.
- We will verify your identity before undertaking any business with you. To do this we may use electronic identity verification systems and we may conduct these checks from time to time throughout our relationship, not just at the beginning. The check may leave a 'footprint' on your credit file, but it will not affect your credit rating.

BEST EXECUTION

- Where we send investment applications on your behalf to third parties (e.g. to put an investment into force), we will take all sufficient steps to ensure that we obtain the best possible result for you. This is referred to as 'best execution'.
- We have a best execution policy. If you want to see a copy, please ask us.

CONFLICTS OF INTEREST

- Although we will always try to act in your best interests, there may be situations where we or one of our other clients has some form of interest in the business being transacted for you. If this happens or we become aware that our interests or those of one of our other clients' conflicts with your own interests, we will write to you and ask for your consent to proceed before we carry out any business for you. We will also let you know the steps we will take to make sure you are treated fairly.
- We have a conflicts of interest policy. If you want to see a copy, please ask us.

COMMUNICATING WITH YOU

- Our normal ways of communicating with you are by telephone, post, email and in person. Our communications will be in English.
- We may ask you to confirm your instructions to us in writing as this helps to avoid any future misunderstandings.

2. YOUR OBLIGATIONS

This section sets out your obligations in agreeing to receive our services.

PROVIDING INFORMATION ABOUT YOUR CIRCUMSTANCES

- Our advice will be based on the information that you give, so it's important that you provide us with accurate and up to date information when we request details about your circumstances and objectives. This will allow us to provide you with suitable advice. If the information you provide is inaccurate or if you limit the information provided this could affect the suitability of the advice we give.

PAYMENT FOR SERVICES

- By signing your Financial Planning Fee Agreement, you are agreeing to pay the charges for our services.
- As we act on your behalf as an intermediary with a view to arrangement of a transaction, our fees are presently exempt from VAT which means we do not usually have to make an additional charge for VAT. If we do have to charge you for a service which is subject to VAT, we will inform you in advance.
- BHP Financial Planning do not handle client money, except in respect of settlement for agreed fees. In all other circumstances, cheques and direct payments should be made payable to the product provider only and we do not accept cash payments.
- Any products we have arranged for you will only be kept under review as part of an ongoing service for which you have agreed to pay. Our ongoing services are optional, but if you agree to purchase an ongoing service, unless otherwise agreed, the ongoing service will be provided as a follow up to the initial service.
- Our charges for ongoing services will start on the inception of any recommended pension or investment contract.
- Ongoing services can be cancelled at any time by informing us in writing (see section 3 — Cancellation and amendments) but please note that we do reserve the right to charge you for services we have provided before cancellation.
- Where our charges are based on a percentage of your investments, the amount of our ongoing charges may increase as the size of your fund grows.

3. CANCELLATION & AMENDMENTS

ENDING THIS AGREEMENT

- You or we may terminate this agreement at any time, without penalty.
- Notice of termination must be given in writing and will take effect 30 days from the date of receipt.
- Any transactions already initiated will be completed according to this agreement unless otherwise agreed in writing.
- You will be liable to pay for any services we have provided before cancellation and any outstanding fees, if applicable.

AMENDMENTS

- From time to time, it may be necessary to amend the terms set out in this agreement where it is not necessary to issue a new agreement. If this is the case, we will write to you with details of the changes at least 28 days in advance.

PRODUCT CANCELLATION RIGHTS

- Full details of any financial products we recommend to you will be provided in the relevant product information you will receive. This will include information about any product cancellation rights.

4. USEFUL INFORMATION ABOUT OUR SERVICES

WHO AUTHORISES US TO ADVISE YOU?

- We are authorised and regulated by the Financial Conduct Authority (FCA), 12 Endeavour Square, London E20 1JN. www.fca.org.uk. Our firm reference number is 191336.
- Our permitted business is advising on and arranging pensions, savings and investment products and non-investment insurance contracts.
- You can check our details on the Financial Services Register by visiting the FCA's website. www.fca.org.uk/firms/systems-reporting/register or by contacting the FCA on 0800 111 6768.
- Unless we tell you otherwise, we will treat you as a retail client for investment business. This means that you are given the highest level of protection available under the UK's regulatory system.
- We are not qualified to provide legal or accounting documents. This means that the onus is on you to refer any point of law or accountancy that may arise during your discussions with us, to a Solicitor or Accountant.

WHAT IF THINGS GO WRONG?

- If you are unhappy with our advice or any aspect of our services, we encourage you to contact us as soon as possible. We will do our best to resolve your concerns.
- Telephone: 0114 2667171
- In writing: Joy Clegg, BHP Financial Planning Limited, Albert Works, 71 Sidney Street, Sheffield, S1 4RG.
- We have a complaints procedure, and we can provide further details on request. If you do have a complaint, and you are not happy with our response, the Financial Ombudsman Service (FOS) may be able to help. The FOS settles disputes between financial services businesses and their clients. Full details are available at www.financialombudsman.org.uk.

ADDITIONAL PEACE OF MIND

- The Financial Services Compensation Scheme (FSCS) is the UK's statutory compensation fund for customers of authorised financial services firms who are unable to pay claims against them, usually because they have gone out of business.
- You may be able to claim compensation from the FSCS if we can't meet our obligations. The amount of compensation available will depend on the type of business and the circumstances of the claim. We can provide more specific information on request, but as a guide:
Investments - eligible claims for most types of investment business are covered for up to a maximum of £85,000.
Insurance - in most cases, eligible claims about the advising and arranging of protection products are covered for 100% of the claim, without any upper limit.
- Further information is available from the FSCS at www.fscs.org.uk.

BENEFITS WE MAY RECEIVE

- Under the rules of our regulator, the FCA, as a firm providing independent advice, we are unable to accept or retain payments or benefits from other firms (e.g. product providers) as this would conflict with our independent status.
- From time to time, we may attend training events funded and/or delivered by product providers, fund managers and investment platforms. These events are designed to enhance our knowledge and enhance the quality of service we provide to our clients. As such this doesn't affect our obligation to act in your best interests. Please ask us if you want further details.

5. PROTECTING YOUR PERSONAL INFORMATION

- To provide our services properly we will need to collect information about your personal and financial circumstances. We take your privacy seriously and will only use your personal information to deliver our services.
- Processing of your personal data is necessary for the performance of our contract for services with you. Generally, this is the lawful basis on which we intend to rely for the processing of your data. (Please see the reference to special categories of data below). Our policy is to gather and process only that personal data which is necessary for us to conduct our services appropriately with you.
- We adopt a transparent approach to the processing of your personal data. Sometimes, we may need to pass your personal information to other organisations. If you apply to take out a financial product or service, we will need to pass certain personal details to the product or service provider.
- We may engage the services of third-party providers of professional services to enhance the service we provide to you. These parties may also need to process your personal data in the performance of their contract with us. Your personal information may be transferred electronically (e.g. by email or over the internet) and we, or any relevant third party, may contact you in future by what we believe to be the most appropriate means of communication at the time (e.g. telephone/email/letter etc.). If you wish to know the names of these third parties, please contact us for further information.

- The organisations to whom we may pass your details, also have their own obligations to deal with your personal information appropriately. Sometimes a product or service may be administered from a country outside Europe. If this is the case, the firm must put a contract in place to ensure that your information is adequately protected.
- Our Privacy Notice is available on request. This is a separate document which provides more information about the nature of our personal data processing activities, and includes details of our retention and deletion policies as well as your rights of access to the personal information that we hold on you.
- As part of this agreement we will ask you to consent to the transfer of personal information in accordance with the protections outlined above.
- Special categories of personal data: there are certain categories of personal data that are sensitive by nature. The categories include data revealing racial or ethnic origin, political opinions, religious or philosophical beliefs, trade union membership and data concerning health. Depending on the nature of the products and services that you engage us for, we may need to obtain your sensitive personal data particularly in relation to health. Our policy is that should we require any special category of personal data we will only gather this with your explicit consent.
- If you are concerned about any aspect of our privacy arrangements, please speak to us.

6. FINANCIAL FORECASTING — what you need to know

BHP Financial Planning Ltd uses cashflow modelling when preparing lifetime financial forecasts for clients. Whilst we endeavour to produce a forecast that reflects your circumstances and objectives, there are inevitably some limitations which you should bear in mind when reading this report.

1. This model has been prepared using the information that you have supplied and on which we are relying. You should check its accuracy and let us know if you spot an error or feel something is missing. Any change to your personal or financial circumstances is likely to have an effect upon the model and the assumptions we make. In such circumstances we strongly recommend that you tell us, and you request that we run the model again so that we can discuss the effect of the changes and any implications that arise.
2. This model has been run using assumptions on the rate of inflation, investment return, increases in earnings and income, tax allowances and exemptions as well as dates of events in the future. Any of these assumptions are at best approximations and are likely to be more or less than the amounts used. Tax and financial regulations can change in the future and any changes are likely to affect your financial forecast. This is why we always recommend you update your financial forecast at least annually and certainly whenever your circumstances change so that it remains relevant.
3. The data in this report is for your information only and any recommended course of action will be confirmed in writing separately. If the model suggests any action such as investing, saving, spending, gifting, insurance, or anything else which results in a recommendation for a regulated financial product, then that recommendation will be confirmed in a separate report.
4. This model may suggest certain courses of action which need to be implemented by you. Failure to implement will impact on your financial forecast.
5. This model looks into the future using known current facts and projected assumptions. It is not a prediction but an indication of what might happen. When an aeroplane takes off from Heathrow with the intention of landing in JFK New York, the pilot has to constantly adjust to changing circumstances in order to get there. The plane may fly on autopilot for some of the time, but the pilot must be prepared to make decisions, take advice from ground control and take action. Your financial plan is no different. Without your constant intervention and decisive action, you are not only likely to have a bumpy ride, but it's also possible that you might not end up in New York!
6. You are free at any time to take this financial model to another adviser of your choice who may or may not choose to use this report to advise you in connection with a regulated financial product. If this report is so used, then the suitability of any recommended financial product is the responsibility of that adviser. You and your adviser need to decide whether or not this report is helpful in connection with that advice. BHP Financial Planning Ltd will not be responsible for any damages or losses arising from the use of this report independently of any recommendations made by us.
7. Financial modelling is not regulated by the Financial Conduct Authority or any other regulator. This means that in the event of a complaint that has not been resolved to your satisfaction, you may not be able to refer your complaint to the Financial Ombudsman Service (FOS).

Declaration & Consent

Marketing

From time to time, we may wish to contact you when we feel that a service or product may be of interest to you. To do this, we require your consent by agreeing to one or all the options detailed.

I am/we are happy to be contacted using the methods ticked below:

Email ☐ Telephone ☐ Post ☐ All ☐

Client 1	Client 2
Name	Name
Signed	Signed
Date	Date

Please note that you may withdraw this consent at any time by notifying us at our main business address.

The Client Agreement will come into effect from the date I/we accept this agreement. This will be the date given in the 'date of signature' box below unless I/we state otherwise.

I/we understand that these terms of business will be governed by English law and any disputes will be dealt with by the English courts (unless I live in Scotland when the courts of Scotland will deal with any disputes).

Client 1	Client 2
Name	Name
Signed	Signed
Date	Date

Adviser		
Name	Signed	Date

Declaration & Consent

Consent - Sensitive Personal Data

We will need to ask some clients for information that is classified as “special category data” such as medical details or information about your health. To comply with the General Data Protection Regulation, we need your express consent to process such data.

We take steps to ensure we only ask for this information where it is absolutely necessary to enable us to provide our services to you, and we will explain the reasons why we ask for this information when we do.

We may also engage the services of third-party providers of professional services to enhance the service we provide to you. These parties may also need to process your personal data in the performance of their contract with us.

I/we consent to the processing of sensitive personal data as far as it is necessary for the services I/we require from BHP Financial Planning Limited.

I/we authorise you to transfer information (as described above) on a confidential basis, when justified, between the organisations involved in the work I/we have contracted BHP Financial Planning Limited to carry out.

Client 1	Client 2
Name	Name
Signed	Signed
Date	Date

If you are at all unsure about providing us with any information at any time, please speak with your Adviser. Please note that you may withdraw this consent at any time by notifying us at our main business address.

Declaration & Consent

We have an obligation in the financial world to look after all our clients and ensure they are making the best decisions, resulting in the best possible outcome for their circumstances. With this in mind, please answer the questions below to the best of your ability.

Client 1

Does anyone including a family member or friend currently assist you in managing your finances or help you make financial decisions?

Yes ☐

No ☐

Have you experienced any of the following in the past 12 months?

Health changes/ongoing problems such as physical disability including visual or hearing?

Yes ☐

No ☐

Life Events such as the loss of a family member or close friend?

Yes ☐

No ☐

Do you have any concerns around your ability to understand or manage financial matters?

Yes ☐

No ☐

Client 2

Does anyone including a family member or friend currently assist you in managing your finances or help you make financial decisions?

Yes ☐

No ☐

Have you experienced any of the following in the past 12 months?

Health changes/ongoing problems such as physical disability including visual or hearing?

Yes ☐

No ☐

Life Events such as the loss of a family member or close friend?

Yes ☐

No ☐

Do you have any concerns around your ability to understand or manage financial matters?

Yes ☐

No ☐



A team you can trust.

Chesterfield

01246 232121
One Waterside Place, Basin Square,
Brimington Road,
Chesterfield, Derbyshire, S41 7FH

Cleckheaton

01274 876333
New Chartford House, Centurion Way,
Cleckheaton,
West Yorkshire, BD19 3QB

Leeds

0113 274 3496
1st Floor, Mayesbrook House,
Lawnswood Business Park, Redvers Close,
Leeds, West Yorkshire, LS16 6QY

Sheffield

0114 266 7171
Albert Works, 71 Sidney Street
Sheffield,
South Yorkshire, S1 4RG

York

01904 628 551
Rievaulx House, 1 St Mary's Court,
Blossom Street,
York, North Yorkshire, YO24 1AH

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