



AGM & Gala Dinner 2009

NACFB

Supported by:



'Cutting Glass 1' image courtesy of Thomas Boulvin, Belgium

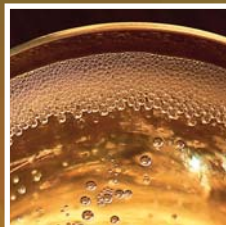
ACM & Gala Dinner 2009



Supported by:



Contents



Timetable of day's events
AGM Agenda
Stamford Bridge Stadium Tour
Nominations for 2010/11 NACFB Directors
NACFB Conference
 Economic overview
 Current industry issues under the spotlight
Gala Dinner
Entertainment
Award Finalists 2009
Notes

Supported by:



Timetable

Timetable of day's events

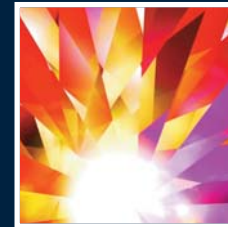
Lower Ground Floor, Olympia 2

10.30am	Refreshments on arrival
11.00am – 12.30pm	AGM including Directors' reports and accounts
12.30 – 2.00pm	Lunch Opportunity to visit the <i>Mortgage Business Expo</i>
2.00pm	Close of voting for Directors for 2009/10
2.00 – 4.00pm 2.00-2.45pm	NACFB Conference Opening presentation from Barclays' Economist
2.45 - 3.00pm 3.00 - 4.00pm	Result of vote for 2010/11 Directors announced Panel Discussion Question Time for our panel.
4.00	Close

Harris & Drake Suites, Stamford Bridge

5.00	Stadium Tour sponsored by Aldermore (pre-booked attendees only)
6.45 – 7.30pm	Champagne Reception
7.30pm – late 10.15pm	Dinner NACFB Awards Ceremony

Supported by:



AGM AGM Agenda



1. Chief Executive's introduction and apologies
2. Chairman's opening remarks
3. a. Approval of the Minutes of:
 - Annual General Meeting held on 28th November 2008
 - Extraordinary General Meeting held on 28th November 2008b. Matters arising
4. To receive Directors' Reports for the year 2008/09
5. To receive and consider the profit and loss account and balance sheet of the Company, and the Reports of the Board and Auditors, for the year ending December 31st 2008
6. To approve the subscriptions for members and patrons for 2010
7. To receive and approve the budget for the year 2010
8. To appoint Milsted Langdon of Winchester House, Deane Gate Avenue, Taunton, Somerset TA1 2UH as auditors of the Company for the financial year ending 31st December 2009
9. To appoint Directors for 2010/11
10. To transact any other business which can properly be raised at an Annual General Meeting

Adam W Tyler
Company Secretary
NACFB

Registered in England & Wales. Company no: 3305378
Registered Address: 3 Silverdown Office Park, Fair Oak Close, Clyst Honiton, Exeter Devon EX5 2UX



Stamford Bridge Stadium Tour



Those of you who have already signed up will have the opportunity to take a look behind the scenes at one of the UK's top football clubs.

The tour kicks off at 5pm and will take in the dressing rooms, pitchside and dugouts. You will also get a chance to walk through the players' tunnel.

Sponsored by:



Adrian Coles Commercial Mortgage Solutions

I started my working life in a High Street bank, moving to a specialist broker. In 1995 I established my own business working in both the residential and commercial mortgage market places. We have been a member of the NACFB since 1995.

I am passionate about the delivery of professional advice to clients and strongly support the need to promote the huge benefits that come from using a NACFB Accredited Broker.

We are in challenging times, the like of which many of us have not experienced before, which means we need to work on adding value for our members, whilst developing a robust strategy to encourage new members to join the NACFB.

Now more than ever before it is important the NACFB modernises its development and embraces all that is needed by its membership. I know I can make a real contribution to the organisation and will ensure your voice is heard. Please lend me your support.



Alan Ellison Business Credit Solutions

In uncharted waters the NACFB must react more quickly and

positively for the benefit of its membership. I want to make membership count so the NACFB is the natural home for all commercial finance brokers. We need to attract the right kind of brokers with the right kind of experience. To achieve this we must strive to be more fleet of foot, responsive and forceful to changing markets. Together we have strength and with a clear agenda and united voice we can promote our services and expertise better to the public, other brokers and lenders. I have been a commercial finance broker since 1993 and FSA licensed from 2004, over this time I have seen many changes in our industry, some for the good but many for the worse and often for the promotion of specific interest groups, businesses and egos. The founding objectives of this organisation include giving independent brokers a voice and protection.

Let's re enforce them!



**John Phillips
Kingswood
Associates**

I set up Kingswood Associates in 1997. We are fully

independent and specialise in sourcing and arranging buy-to-let mortgages and commercial finance and have been a member of the NACFB since then.

I have been honoured to be on the Board of the NACFB for the last 2 years, during which time there has been a reasonable amount going on in our industry(!), and I would like to think that my contribution to the Board's decisions have been helpful and representative of the wishes of our Members.

I was appointed Director for Training and Education at the beginning of this year and am very keen to continue in this role as I feel continuity would be valuable for next year's project of enhancing the Association's Continuing Professional Development (CPD) programme.

A vote for me is a vote for youth, culture, freedom and hwyl which if people need translating I will furnish them gladly .!



**Andrew Pritchard
The Insurance
Partnership**

I wish to become involved with the Board of NACFB as I

firmly believe our industry faces many challenges as well as opportunities as we emerge from the credit crunch.

The benefits of membership and the subsequent strength our numbers will bring is a major factor in my application and I wish to build on the foundations already established by our predecessors. My principle objective is to represent the broking industry and promote the value we can add to our lending partners. The opportunities for our customers going forward are great and it is important that we continue to ensure that the credit markets are not only accessible but on sensible parameters.

My career includes Commercial Banking, IFA/Mortgage Broking and direct Commercial Broking. If elected, I want to try through our Board and membership to make a difference.



**Richard Spicer
Bank
Management
Services**

Thirty seven years ago I became a full

time broker. By 1990 we had 52 'branches' and I sold out. Taking a long holiday became boring. I started again in 1991, am the senior partner and still happily broking. I have been a Director of NACFB – first Director of Education and Training, (and a V.P.) and devised training courses and distance learning modules. I am still a J.P.

As head of the Fraud Intelligence Service, I work with the Law Society and the Police. Your Board have appointed me Chair of Fraud Intelligence Committee. We have successfully got the SFO interested in the scams we have uncovered as a result of your reports sent to Exeter. I am very proud and protective of The Association and would hope my experience together with some hard-earned skills can be put to work in support of your Board.



**David Mogg
First Capital
Finance**

After 5 years with Bank of Scotland's asset finance

operation in Bournemouth in the mid 90's, I made the conscious decision that broking was the future for myself and possibly the industry. Since formation 9 years ago I have been running, with my co-directors and colleagues, First Capital Finance Ltd, along with our 'own book', First Capital Leasing, from our premises in Dorset. The business has grown and developed significantly during this time. We have been NACFB members since 2002. Reputation and integrity are the driving forces in our business and it is with this in mind that I would welcome the opportunity to work with the NACFB and build further on these shared values. If, collectively, we continue to drive up standards and demonstrate to the business community, lenders, media and legislators the real benefits the reputable commercial broker brings to UK plc the brighter our future will be.

Election of Directors 2009/10





Dr. Richard Roberts, Barclays Economist

Before joining Barclays in 1984, Richard worked in a number of research and policy roles for small business organisations and the CBI. In addition, he was seconded into government to work on a number of new initiatives such as the Loan Guarantee Scheme.

Since 1984, Richard has worked in Barclays first as an industrial economist and second as a specialist on small and medium-sized business (SMEs) issues. For many years now he has led the SME Market Analysis Team within Barclays which considers all aspects of the SME customer base.

Outside of Barclays, Richard is a member of the CBI Small Firms Panel and the ACCA SME Advisory Panel; the IFRS SME Advisory Panel; CASE; and the DTI's Small Business Investment Taskforce as well as the Secretary of State's Advisory Panel on the UK Economy. In 2004, he was awarded a fellowship at Warwick Business School in recognition of 25 years research into the UK SME sector.

Afternoon Schedule

This year's conference will start at 2 o'clock with an overview of the UK economy, courtesy of Dr. Richard Roberts, economist for Barclays Bank. Following his presentation the results of the 2009 election of NACFB Directors will be announced at approximately 2.45. The Panel discussion is scheduled to commence at 3pm.

Panel Discussion

Your opportunity to put your questions to our panel. This year we are delighted to welcome some of the top names from across the industry. This year's discussion will be chaired by NACFB Chief executive, Adam Tyler. Our panel (in alphabetical order) are:

Nick Bailey

Head of Product Development
Barclays Bank

Greg Hands, MP

MP for Hammersmith and Fulham
Shadow Treasury Minister

Eric Leenders

Executive Director of Retail
British Bankers Association

Phil Orford

Chief executive,
Forum of Private Business

Supported by:



After the business of the day, relax and unwind in the Harris Suite, Stamford Bridge. Champagne will be served from 6.45pm onwards.

The dress code for the evening is **black tie**



Gala Dinner **Gala Dinner**

Everyone will be called at 7.15 to take their places at table for the Gala Dinner, to start at 7.30pm. Five bottles of wine (three red and two white) are provided per table.

Menu **Menu**

Starter:

Mediterranean Prawns

With mango salsa and lobster dressing

Plum tomato and mozzarella stack (V)

with garden salad and a balsamic dressing

Main:

Corn fed chicken stuffed with coconut cream and spinach

Served with rocket mashed potatoes and baby carrots topped with a red wine sauce

Butternut squash risotto with mixed pearl vegetables (V)

Served with parmesan cheese and basil oil

Dessert:

Chocolate lime crumble

Chocolate tart filled with lime ganache topped with a fine pistachio crumble. Served with lime syrup

Wine Selection

Red: Terre Forti Sangiovese, Italy

White: Monte Clavijo Rioja Blanco, Spain

Supported by:



Abba Girls

The Abba Girls

Kim Graham (Frida)

Kim conceived the idea of an Abba duo in 1995, Kim is a big Abba fan and has always been a professional vocalist. She started her career touring with various bands in the UK & Europe. Kim has worked with the top musical directors and bands in the world. She also cruised the world on various liners including cabaret on Cunards QE2.

Gilda Kristian (Agnetha)

Gilda has been performing since the age of 4! At school age she started her training with Lansford Roberts of "The Nice Opera Co." and "The Lee Strasburge Theatre Inst" London. Gilda has worked the Top theatres in the world, most recently with "The Rat pack" In London's West End. Also Gilda has performed in numerous top productions as lead singer notably at the "Talk of London". An amazing dancer Gilda has cruised all the main liners working with the top names in show biz. Gilda is one of the UK's top singer /dancers also a Mensa member! Brains as well as beauty!



Dominic Holland

Dominic Holland



Following his success at The Edinburgh Festival with three highly acclaimed sell out 'One Man Shows', winning the Perrier Best Newcomer Award in 1993 and having a Perrier Nomination at the 1996 Fringe, Dominic Holland has carved out a brilliant reputation as a professional comedian, a hilarious after-dinner speaker and a brilliant awards presenter.

It is Dominic's material that sets him apart. He is never offensive and totally professional, using acute observations which relate to his audience, he is a joy to listen to. He has a very personable stage presence and always makes his shows relaxing, intimate and hugely enjoyable. He is now one of the country's most respected comedians playing regularly at The Comedy Store and Jongleurs and performing full-length shows at Theatres all over the country.



Supported by:



Award Finalists

These are the finalists for this year's Industry Awards, as voted for by you. They are listed in alphabetical order in the categories they have been nominated for. The winners will be announced on the night

Business Bank of the Year

Abbey Commercial
Barclays Bank
Lloyds TSB
NatWest Bank

Vehicle Finance Provider of the Year

Arval
ING Lease (UK) Ltd
Lloyds TSB Autolease
Santander

Commercial Mortgage Lender of the Year

Abbey Commercial
Barclays Bank
Lloyds TSB
NatWest Bank

Buy-to-let mortgage Provider of the Year

BM Solutions
Cheltenham & Gloucester
NatWest Mortgage Services
The Mortgage Works

Lessor of the Year

Arkle Finance Ltd
BNP Paribas Lease Group
ING Lease (UK) Ltd
SG Equipment Finance

Short term Funder of the Year

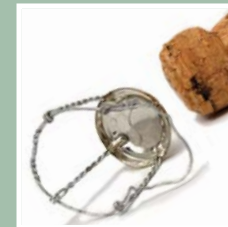
Affirmative Finance Ltd
Cheval Property Finance Plc
Excel Securities Plc
Tiuta Plc

Factor/Invoice discounter of the Year

Ashley Commercial Finance
Bibby Financial Services
Lloyds TSB Commercial Finance
Ultimate Finance Group Plc

Specialist lender of the Year

Business Lending
Close Brothers
Hampshire Trust
The Co-operative Bank



National Association of Commercial Finance Brokers
3 Silverdown Office Park
Fair Oak Close
Exeter
Devon
EX5 2UX

Tel: 01392 440040
Fax: 01392 363931

e-mail: admin@nacfb.org.uk

'Cutting Glass 1' image courtesy of Thomas Boulvin, Belgium