Carl G Bradshaw Cert CII, MAQ, Cert PFS M: *07976 586 303*

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Professional Profile

I have been working in sales and business management since 1990, mainly in B2B consumer facing field sales roles whilst also developing and managing a selection of professional introducers for a variety of products and services detailed below. I have experience of managing teams, and motivating them to achieve set goals or targets. But feel my skills would be suited to any sales/management or development projects.

- Communication
- Sales orientated
- 10 yrs management experience
- Self motivation
- Building trust and understanding
- Delivering training and sales processes
- Developing people
- Gathering information
- Computer literate
- Full UK driving licence
- Team player
- Ability to self develop

Professional Experience

Carl Bradshaw – Guardian Angel Network NWDA – Community & Business Partners Ltd – www.cbpartners.org October 2009 – to date **http://www.cbpartners.org/nwda-mentoring.html**

Community & Business Partners objective is to assist local companies in developing & achieving greater success by providing them access to highly experienced, knowledgeable and skilled business people - we call these people our Guardians. They work as volunteers to mentor developing entrepreneurs. Our Guardians are very experienced, knowledgeable and skilled entrepreneurs or consultants who want to help local companies expand and succeed. They are drawn from all walks of life and offer mentoring based on their experience.

Carl Bradshaw T/As Positive Business Development (PBD) – Freelance Business Development and Management Consultancy August 2008 – to date

Are involved in providing objective advice, expertise and specialist skills with the aim of creating value, maximising growth or improving the business performance of their clients.

The specialist area of business development comprises a number of techniques and responsibilities, which aim at gaining new clients/customers and at penetrating existing markets. Business development roles may have one of two modes:

1. Sales-oriented (client-facing); or

2. An operational function to support sales.

Skill sets and experience for business-development specialists usually consist of a mixture of the following (depending on the business requirements or client brief):

- Marketing · Finance
- Legal · Proposal management or capture management
- Strategy · Sales experience

Contract under PBD

GoMy.co.uk Limited – Business Directory and Social Networking July 2009 to date.

Self Employed National Sales Manager – National Coverage

Responsibilities:

- Take instruction from the Managing Director
- Build a 200 strong field sales division to manage the 28,000 towns and cities in the UK
- Meeting with clients and gather the required mandatory information
- Production of weekly sales and calls data (MI) from field representatives
- Involvement within the site and brand/ product development process

Areas of Business Practiced:

- Advertising sales management
- Web site sales management
- Directory and social networking development

Contract under PBD

Refunds Direct 2009 to date.

Freelance appointment setter – National Coverage

Responsibilities:

- Take instruction from field agents
- Management of Data Protection
- Management of Data Cleansing
- Setting appointments from data supplied by national field agents

Areas of Business Practiced:

- Appointment Setting
- Target Driven

Contract under PBD

Tim Craig Loss Assessor February 2009 to date.

Self Employed field based Consultant – National Coverage

Responsibilities:

- Take instruction from H/O
- Meet clients and gather the required mandatory information
- Meet adjusters and negotiate claims
- Meet other parties – e.g. Fire/Explosion Investigators
- Liaising with the relevant authorities and departments

Areas of Business Practiced:

- Domestic Market
- Commercial / Industrial Market

Contract under PBD

Forshaw Associates Limited Also T/As Really Useful Brokers, Really Useful Loans and Really Useful Factoring August 2008 to date.

Self Employed Business Development Manager – Across All Divisions –National Coverage

Achievements:

- Implementation of change of focus from Products to Benefits
- Beginning Development of the Really Useful Brand
- Obtaining agreement to strategic business partnerships

Responsibilities:

- To take a reflective look at the way the business performed in the past and make the changes required to move forward and improve both service and profit levels
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Areas of Business Practiced:

- Commercial Finance
- Invoice Factoring & Discounting
- Personal Finance – Secured and Unsecured Loans
- Financial Claims Management – Consumer Credit Act Claims
- Financial Services Referral for Mortgages and Investment
- Project Management & Business Planning for SME

Combined Insurance Company of America (CICA) 03 August 2008 to April 2009

Self Employed Regional Development Manager T/As Combined Healthcare – Healthcare Division – Worldwide coverage

Achievements:

- Graduation of the mandatory training course with a 94% passing grade
- Assisted in the teaching of the other trainees

Responsibilities:

- To manage the client base (businesses, individuals & families) provided using the 6 principles of TCF
- To seek out new & prospective clients
- To maintain a professional image at all times
- To only recommend those products which are suitable and affordable and subject to the clients Demands and Needs
- To complete the Demands and Needs Statement (DANS) correctly
- To provide fully underwritten policies at the point of sale (POS)
- To issue the correct endorsements to the policies at POS

Areas of Business Practiced:

- Healthcare products
- Critical Five Policy – critical illness cover, suitable for primary earners or dependents who might suffer a critical illness and want a lump sum if they survive for 28 days or longer
- Care for Cancer Plan – Unique in the industry! Offers a specific sum assured for Approved Drugs Benefit should you fall into the postcode lottery plus a cash lump sum should you suffer a critical illness and survive for 28 days or longer
- Sickness Income Policy – suitable for primary earners who might become incapacitated by sickness and want cover for up to one year for time lost from work of usual activities cover starts from day 4.
- Sickness Hospitalisation Income Policy – suitable for either primary earners or dependents who might be hospitalised by sickness and want cover from the first day of hospitalisation, plus a convalescence period.

W3 Debt Solutions LLP Part of Begbies Traynor Group PLC, 25 August 2007 – 11 April 2008.

Commercial Business Development Manager – National Coverage

Achievements:

- Bringing on board a number of major players in the UK Mortgage and Financial Advice Network Market and opening the door to the No1 Financial Services Network in the UK.
- Turning around old non-performing introducers.
- Sharp learning curve for Debt Management Plans/Individual Voluntary Agreements (IVA), Bankruptcy & Protected Trust Deeds.
- Study the ICSA Insolvency Guide.

Responsibilities:

- To actively manage & develop the commercial/residential mortgage and secured loan division (W3 Home Loans Limited), and also to drive the Debt Management & IVA business.
- To obtain business from business 2 business (B2B) activity to achieve goals.
- Develop B2B relationships via Mortgage Networks, packagers and alike including roll out of services to AR membership nationwide.
- Liaise with both directors and partners of W3 and BTG.
- Produce management information reports and business expansion plans.
- Provide weekly feedback for development of individuals and for clients containing information such as relevant industry news and statistics, conversion and retention levels and ratios. Including profit forecasting.
- Develop new product lines, such as bridging finance, invoice finance & factoring, secured and unsecured loans and commercial finance products.
- Resource bulk data i.e. declined loan/credit data and purchase the same.
- Research, liaise and purchase marketing and printing material.
- Introduce the FSA's principles of TCF to DMP and IVA and all dealings with the consumer by delivery of training to staff following the 6 principles.

NatWest Bank part of the Royal Bank of Scotland Group, Lancashire & Cheshire
23rd October 2006 to 09th May 2007
Financial Planning Manager

Achievements:

- Internal training course – Green
- All internal examinations – Pass 85%+
- Consistent self-generation of appointments over and above required level.

Responsibilities:

- To coach and manage individuals and retail bank employees
- Delivery of training exercises and sales techniques to banking staff on a regular basis.
- Customer facing financial advice provision
- Maintain and manage diary activity for up to 3 branches
- Liaise with branch and regional management/directors
- Provide feedback for development of individuals

Bradex Insurance Brokers Limited, Manchester
February 1996 to 25 July 2006
National Business Development Manager

Areas of Business Practiced:

- Life & Pensions – i.e. Keyman, Shareholder protection and SASS and EPP
- Invoice Factoring and Confidential Invoice Discounting (CID)
- Asset Finance, Business Loans & Overdraft's – including renegotiation of facilities
- Commercial Insurance – i.e. Professional Indemnity, D&O, Commercial Combined etc.
- General Insurance Broking
- Commercial Mortgages
- Bridging Finance
- IVA and debt management
- Secured Homeowner Loans
- Residential Mortgages

Achievements:

- Managed a successful range of professional introducers from Accountants to Solicitors and Estate Agents including other IFA and Insurance Brokers
- Generation of all New Business 2 Business (B2B) enquiries and management of existing client bank of approximately 4,500
- Founder member of the Prestwich Business Forum tackling regional issues with local and national government and large corporations
- Completion of the Introduction to ACII becoming Cert CII
- Becoming Company Director in 1998
- Training all staff in company & sales procedures for different aspects of the business including TCF.
- Successfully gained large PLC business against strong national IFA competition.
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- 50% of clients were Business to Business (B2B) from small traders to large AIM listed PLC's including international business based in the UK and abroad.
- Client bank spread over whole of UK with some international business

Responsibilities:

- Generation of all New Business enquiries
- Database and client management
- Marketing of Bradex to business both locally and nationally
- Management of staff and business
- Payroll and HR
- Provision of customer facing financial advice
- Sign off company accounts
- Portfolio management of substantial client balances

Prudential Assurance Company Limited, Bury, Lancashire
December 1993 – February 1996
Financial Adviser

Achievements:
- Top salesman in 1995

Responsibilities:
- Portfolio management of 1500 clients via Home Service
- Customer facing provision of financial advice
- Collection of outstanding policy arrears
- Claims settlement

Generation of new clients via Door-to-Door Sales and recommendation.

Education

Chartered Insurance Institute, London
Mortgage Advice Qualification
Statutory requirement to enable the provision of advice for residential mortgages.

21 January 2003

Bankhall, Manchester
Supervisors Skills Workshop
Designed for the PIA/FSA requirements for the adequate training for supervisors in financial services.

15 February 2000

Manchester Metropolitan University, Manchester
Using and managing electronic mail

24 February 1999

Chartered Insurance Institute, London
Financial Planning Certificate
(Life, Pensions and Investments)

31 March 1996

Chartered Insurance Institute, London
Certificate of Proficiency
& Introduction to the ACII (General Insurance)

03 February 1993

Bury College, Bury
Typewriting Distinction

March 1993

Bury College, Bury
A levels
Art, Business Studies, Maths

June 1990

Tottington High School, Bury
GCSE
Mathematics, English Literature, English Language, Economics, Computer Studies, Geography, Science, Art and Design

June 1988

References

<u>From Naymz.com</u>

John Betton *- I have recently met Carl he is honest and trustworthy*

Dylan Purdy *- I have known Carl for just over a year now, both personally and through many business ventures.*

For me, it is a shame we didn't meet 10 years ago as I know we would have a longer track record of great business together... We still have the next 10 years of course!

Carl has a fantastic entrepreneurial pedigree and it's a pleasure to bat around new ideas with him... He is very professional, trustworthy and has a solid approach to business ethics.

Amanda Shaw *- I met Carl recently at a Business Networking event and am looking forward to developing our professional relationship.*

<u>From Linkedin</u>

John Ardern *– Top qualities: Great Results, Personable, High Integrity "Carl provides a financial advisory service "second-to-one". He is friendly and approachable, and listens to your needs, then comes back with ideas and solutions that are appropriate to your situation. I cannot recommend him too highly!" November 21, 2008*

Matt Tomkin - *"After meeting Carl at a networking event we met in the hope of growing a relationship to help both of our businesses. I must say Carl certainly knew what he was talking about when it came to a question I was asking myself about how best to finance a product of ours. Would recommend him with no doubts in my mind." June 4, 2009*

Geoff Bowling - *"I met Carl and soon realised that he was going to be an asset to ourselves. Carl is very good at what he does and really easy to get on with" July 7, 2009*

Both professional and personal references are available upon request. Please email carl@carlbradshaw.co.uk or visit www.carlbradshaw.co.uk