



# NPA Conference & Awards 2024

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**NPA's 131st**  
Conference

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**Friday 11th October**  
Hilton Tower Bridge Hotel, London

**Pull out  
and keep**

# Introduction

## NPA Conference and Awards Dinner – Embracing Change

Peter Hall, CEO of the NPA, provides an insight into the programme



Let me take this opportunity to welcome all current and new members, exhibitors, sponsors, trade members and speakers who are attending our Conference and Awards Dinner on Friday 11th October 2024. Thanks to the positive feedback last year, we will again be holding the event at the Hilton Tower Bridge, in London, which has great transport links for those travelling into the city.



Your NPA Officers and Council members have been diligently supporting your association over the past 12 months, which has resulted in a number of successes this year. We will be sharing these with you all at our conference. But to give you a preview, these include developments in banking, regulatory matters, training, support and member benefits.

We know it has been a demanding year from a regulatory perspective and the banking challenges continue. Our position has improved and like all firms we need to embrace change with positivity. For those members who have not previously attended and for our new members, we highly recommend booking your place now.

Not only will you be hearing from leading professionals in their sectors of expertise, but just as importantly, you will be able to network with other members facing similar challenges and also be able to speak to members from the larger corporate entities. Following each presentation, and time permitting, there will be an opportunity for questions. Or, if you prefer, presenters will be freely available, for you to talk to during the breaks in the exhibition area. Let's all make this conference successful, and on behalf of the NPA Council, we look forward to seeing you all.



Council members gathered at Conference 2023.

Attendance at our conference evidences to the FCA that you are keeping up to date with the requirements of your profession and the event can be added to your continuous professional development. We will be issuing CPD Certificates of attendance electronically this year, so please ensure that your contact details are up to date.

Stephen Atkins, SACM, will provide a more detailed update on all matters relating to FCA activities, this year, which will include Consumer Duty.

Kerry Gregory of Gemmology Rocks will share hallmarking risks, and Roxanne Guest, at the Birmingham Assay Office, will provide a jewellery market update. Sarah Staff from Safer Gems will take us through current physical risks. Jill Spencer from Proinsight will share the benefits of customer experience reviews. Plus, our very own Council member, Haywood Milton from Miltons (Liverpool), will take us through a Rolex watch update. We will also be hearing from Catherine Alexander of The Watch Register, who will be sharing news on theft and risk, and how, with your help, watches have been returned to their rightful owners. Bonhams will be telling us more about auctions and how it can support members.

We are looking to promote our Environmental, Social, Governance (ESG) commitment, and the areas we can impact at our conference include reducing the paper we use. This year, in place of paper we have set up a member area within our website, under the section, [www.thenpa.com](http://www.thenpa.com), Media-Centre, Conference – Awards – Dinner 2024. This is where you will find the QR code (also displayed on page 4) where our Agenda for the Conference, Awards Dinner and Sponsors are located. More will be added in due course.

We are hosting a complementary networking event on Thursday 10th October, at a public house within walking distance of the conference hotel. Once again, this event is generously sponsored by T.H. March. This is the perfect opportunity to speak with colleagues, within an informal environment.

After the conference sessions, The Gold Emporium is once again kindly sponsoring the pre-dinner Champagne Reception. The Awards Dinner is a sumptuous four-course meal followed by the highlight of the evening – the presentation of the awards. These include: Employee of the Year, Community Contribution, Employer of the Year, Store of the Year, Watch Pledging Best Practice, Top Student and the President's Award for Lifetime Achievement.

For your entertainment, and by the request of members, there will be a comedian, Funky Casino and DJ/Karaoke for those who can sing, or think they can!

Many thanks to all our sponsors and exhibitors and I look forward to seeing you all on the day.

Peter

# Speakers

## Catherine Alexander



Catherine is the Business Development and Recoveries Manager of The Watch Register. She has been involved with the jewellery and watch trade for over 25 years and is a qualified gemmologist, diamond expert and registered valuer. Over her vast career Catherine has experienced first-hand a plethora of jewellery and watch related crime.

## Stephen Atkins



Stephen owns SACM Ltd, is the NPA's compliance advisor and has helped many pawnbrokers since 2014. He is a member of the Bank of England, PRA/FCA Skilled Persons Panel for Corporate Governance, Systems & Controls and Risk. During his career he has carried out FSA/FCA enforcements but also defended firms against the FSA/FCA. He has a good relationship with the regulator.

## Kate Flitcroft



Kate is Co-Head of UK Jewellery at Bonhams, based in New Bond Street in London. Prior to joining Bonhams in 2021, She worked at Christie's for 10 years, then was Head of Jewellery and Silver for another auction house. As an auctioneer, Kate has achieved two rare, 100% sold white-glove auctions and raised more than £2.8 million in charity auctions. Kate is an expert on BBC's Antiques Roadshow and a Trustee of the Gemmological Association of Great Britain (Gem-A).

## Kerry Gregory



Kerry started Gemmology Rocks, after a varied career encompassing retail jewellery, wholesale, valuation, insurance and, most importantly, pawnbroking. She wanted to deliver real-life practical education to businesses, which is often lacking, specifically in gemstones and gemmology. She developed the suite of Diamond Courses for the NPA's online learning modules.

## Roxanne Guest



Roxanne is Deputy CEO, at Birmingham Assay Office, and brings over a decade of leadership and innovation in industrial and consumer services. Key elements of her role at the Assay Office are enhancing customer experience and expanding services including hallmarking, jewellery certification, and product testing. By improving operational efficiency and delivering excellence, she ensures the continued success of the Assay Office in all sectors of the jewellery industry.

## Haywood Milton



NPA Council member Haywood has been a pawnbroker for over 30 years and runs four stores in the North West of England. He is also the Jewellery Valuers Association's designated Specialist Member for Rolex watches. Pawnbrokers may recall his "Rolex Market Alert" in early 2022, accurately signalling a major correction that continues to this day.

## Andy Reid MBE



Andy served 15 years in the British Army before getting medically discharged after standing on an I.E.D in Afghanistan. As a triple amputee he has gone on to win awards for overcoming adversity. With his friend, John Tabern, he set up The Standing Tall Foundation to help people with social, debt, relationship or mental health issues. In 2022 he became the first triple amputee from the UK to climb Kilimanjaro on prosthetic legs and broke a Guinness World Record

## Jill Spencer



Jill is Director of Business Intelligence at Proinsight. She has worked as a mystery shopping service provider at senior level since 2000, having previously earned a formidable reputation for expertise in the customer experience arena whilst working in varied and challenging roles for blue chip retailers. Her core objective has always been to raise the profile of customer service and develop 'Sales through Service' thinking across her client base.

## Sarah Staff



Sarah is Head of SaferGems, a UK intelligence initiative to tackle crime in the retail jewellery, pawnbroker, arts and antiques trade. Sponsored by the National Association of Jewellers and T.H. March Insurance Broker, SaferGems strives to collate details of attacks, incidents and intelligence in relation to jewellery crime around the UK. Sarah served for 30 years with the Metropolitan Police, spending 18 years tackling serious and organised crime. Joining the Flying Squad, Sarah worked on complex operations as a surveillance firearms officer and investigator.

Don't miss the evening's line-up of after-dinner entertainment including the Funky Casino, DJ and Karaoke. Plus, there's comedy from Pete Emmett.

# Sponsors

## Our Conference & Awards Sponsors

The NPA runs its Conference and Awards Dinner for the benefit of members. This is not a commercial event and we aim to keep the costs as low as possible. Costs to members are therefore subsidised by the kind support of our sponsors detailed in this section.

### Allica Bank



**Allica Bank is sponsoring the after-dinner drinks/liqueurs.**

Allica Bank is on a mission to give established businesses the no-nonsense banking they deserve. That means a current account with no monthly fees, a relationship manager whose name and number they actually know, and technology that makes life easier, not harder. It's business banking how it used to be, just better.

### Associated Security Solutions



**Associated Security is sponsoring the morning teas and coffees.**

Since 1945, Associated Security Solutions Ltd has built an unrivalled reputation in the security industry. Our top-class security solutions, knowledgeable staff and commitment to outstanding service set us apart. It offers a comprehensive range of products and services, including:

- Strongroom design, supply, and installation
- Safety deposit centre design, supply and installation
- Security doors
- Safes (new and refurbished, up to grade 6)
- Data and fire cabinets
- Digital locks
- Access control solutions
- Cash management solutions
- 24/7 service engineers
- Project and account management

Associated Security | Your Security In Safe Hands

### Auction Revolution



**Auction Revolution is a general sponsor for both the Conference and the Awards Dinner.**

Auction Revolution Ltd, hold monthly auctions of watches, jewellery and silver. Also regular auctions of art, antiques and commercial stock. Always seeking new stock for our regular auctions as well as classic cars and vehicles, collections and commercial clearance for our constantly growing global client base.

### Birmingham Assay Office



**Birmingham Assay Office is sponsoring the Top Student Award.**

Birmingham Assay Office, established in 1773, leads the industry with hallmarking and innovative metals testing services. Combining centuries of expertise with cutting-edge technology, they offer advanced solutions in jewellery authentication, valuation and compliance. Renowned for its commitment to quality and innovation, Birmingham Assay Office sets the standard for excellence in the global jewellery and metals industry.

### Cash Converters



**Cash Converters is a Headline sponsor.**

It is one of the country's leading providers for buying and selling second-hand goods. The business came over from Australia and launched in the UK in 1991. In 2023, Cash Converters' parent company Cash Converters International purchased the largest Franchise Group (Capital Cash Ltd) creating a Corporate store structure, which currently has 46 stores. Cash Converters has 189 stores in total throughout the UK. 143 stores are franchised with 35 franchise owners. The franchise groups can range from stand-alone stores to up to 31-store operations, with some being with the business for over 25 years. Cash Converters has continued to focus on treating customers fairly and supporting the local community through the variety of products it offers.

### Clarity & Success



**Clarity & Success is sponsoring the Store of the Year Award.**

Clarity & Success and Bransom Retail Systems provide comprehensive business management software for pawnbrokers and retail jewellers. Bransom's bsmart system includes the Pledge Pawnbroking, cheque-cashing and buy-back modules which can integrate seamlessly with the Stock Management and EPOS systems. Clarity & Success's Evolution system now has Buy-in management which is the first step in bringing a seamless integrated pawnbroking solution to market.

### H&T

### Group



**H&T Group is a Headline sponsor.**

H&T Pawnbrokers, the UK's largest pawnbroker with over 280 stores and employing almost 1,500 people, all aligned by core values. Focused on exceptional customer experiences both in-store and online, H&T offers leading services in pawnbroking, gold purchase, and retail sales. Committed to transforming the perception of pawnbroking, H&T aims to expand its reach and raise awareness of the service's benefits across the UK.

# Sponsors

## Hatton Garden Metals



**Hatton Garden Metals is sponsoring the Community Contribution Award.**

The business says it is the UK's No.1 bullion dealer paying the highest prices in the trade for gold and precious metals. It provides gold and silver coins and bars with the lowest premiums and the best availability in the UK. HGM also provides exclusive access to second-hand jewellery for its trade customers. It is a family-run company with over 40 years' experience working with pawnbrokers in the Gold Industry.

## Presman Mastermelt



**Presman Mastermelt is sponsoring the Employee of the Year Award.**

It first opened its doors in Hatton Garden in 1945 and today is still one of the most trusted and easy to deal with companies supporting the pawnbroking trade. Make sure you don't get caught out; have a look at their 'BEWARE' booklet showing the many fakes and forgeries being offered and sold to UK pawnbrokers. Be safe with Presman.

## Ramsdens



**Ramsdens is a Headline sponsor.**

The company is a diversified, financial services provider and retailer, operating in the four core business segments of foreign currency exchange, pawnbroking loans, precious metals buying and selling and retailing of second hand and new jewellery. Headquartered in Middlesbrough, and from roots that can be traced back to the 1970s, the Group operates from over 160 stores within the UK (including two franchised stores) and has a growing online presence.

## Suttons & Robertsons



**Suttons & Robertsons is sponsoring the evening's entertainment.**

Established in 1770 Suttons & Robertsons is one of London's oldest pawnbroking businesses, bringing together two giants of the London pawnbroking world to deliver a brand with a strong heritage and a reputation as experts in the field. It upholds the traditional pawnbroking values whilst embracing modern lifestyle and takes pride in helping clients unlock the value in their assets, transforming an asset into a loan or sale. Whilst continuing to expand retail and other bespoke products, its stores and online service offer a prestige and personal service.

## T.H. March



**T.H. March sponsors the Employer of the Year Award.**

With over 136 years as specialist insurance brokers, it offers products to suit the requirements of pawnbrokers. Cover can be arranged by professionally qualified, UK-based staff. Join in with the team to celebrate 136 years of Tommy March, the creator of the world's first jewellery insurance brokers in the heart of London's Hatton Garden.

## The Gold Emporium



**The Gold Emporium is sponsoring the Champagne Reception before dinner, with thanks to Director David Page.**

The company offers a friendly, professional pawnbroking service, as well as a wide range of new and second-hand jewellery. It has numerous years of expertise, knowledge and customer service within the industry, which is why, for its valued customers, its experience is second to none. The Gold Emporium incorporates traditional pawnbroking methods into a fresh, exciting environment, bringing a new approach to the customer experience of pawnbroking.

## Travelex



**Travelex is sponsor of the Conference lunch.**

Founded in 1976, Travelex's mission is to simplify access to international travel money, however and whenever. Through our retail, outsourcing and wholesale distribution models, we're able to serve our customers' travel money needs all around the world in over 80 countries.

## The Watch Register



**The Watch Register is sponsoring the Watch Pledging Best Practice Award.**

The Watch Register database is the largest international due diligence resource for pawnbrokers to check the status of watches for theft, loss and fraud prior to transactions. It is the central database used by police forces, insurance companies, private individuals and the trade worldwide to record losses.

## Yehuda



**Yehuda is a general sponsor for the Awards Dinner.**

Mr. Zvi Yehuda is a world-renowned scientist and pioneer in the Diamond and Jewellery industry. His inventions have paved the way for generations to come. One of his more popular inventions is the Sherlock Holmes Synthetic Diamond Detector – a device which detects CVD and HPHT synthetic diamonds in a matter of seconds.

# Exhibitors

## Acceptcards



We aim to reduce payment (card and cash) processing costs for pawnbrokers. As the UK's largest independent payments broker, our approach has always been simple. We listen to what NPA members need, and recommend how best to reduce costs, and/or implement efficiencies to increase profits. Our focus on giving only the best advice keeps customers informed, one step ahead of price rises and most of all happy. On average, we can offer a 35% saving on card processing and 70% on cash handling.

Visit us on our stand to chat with Richard Bradley and find out how we could add value to your business

## Allica Bank



Allica Bank is on a mission to give established businesses the no-nonsense banking they deserve. That means a current account with no monthly fees, a relationship manager whose name and number they actually know, and technology that makes life easier, not harder. It's business banking how it used to be, just better.

## Associated Security



Since 1945, Associated Security Solutions Ltd has built an unrivalled reputation in the security industry. Our top-class security solutions, knowledgeable staff and commitment to outstanding service set us apart. We offer a comprehensive range of products and services, including:

- Strongroom design, supply and installation
- Safety deposit centre design, supply and installation
- Security doors
- Safes (new and refurbished, up to grade 6)
- Data and fire cabinets
- Digital locks
- Access control solutions
- Cash management solutions
- 24/7 service engineers
- Project and account management

Associated Security | Your Security In Safe Hands

## Bank of England



Detecting counterfeit banknotes should be standard loss prevention practice. To help businesses identify genuine banknotes, the Bank of England provides a range of free staff training materials including a banknote app, computer-based training, booklets, posters and deterrent stickers.

Its team will be distributing materials at the Conference as well as giving advice and answering questions about the Bank of England Banknotes Scheme which the NPA supports.

## Bonhams

## Bonhams

Bonhams (est. 1793) is one of the world's largest and most renowned auctioneers, offering jewellery, designer fashion, watches, wine and whisky, fine art, collectables and collectors' cars. In the UK, Bonhams is the market leader for jewellery and watches, setting record prices for timepieces including the highest-value British-made wristwatch ever sold, and achieving new global price points for coloured gemstones and diamonds. With lots starting at £300, Bonhams auctions offer transparency of sales, and regular opportunities to buy.

## Entrupy



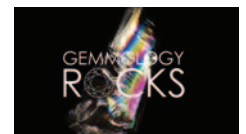
Entrupy offers cutting-edge AI technology for the authentication of luxury goods and trainers. Trusted by pawnbroker industry leaders, our solutions accurately verify and value high-end items, reducing risk and enhancing operational efficiency. Visit our exhibition to discover how Entrupy is revolutionising product verification in the pawnbroking industry.

## Evident



At Evident, we are guided by the scientific spirit-innovation and exploration are at the heart of what we do. Evident's wide range of solutions includes precious metal analysers for fast, accurate and safe analysis of gold, jewellery and other valuables, enabling confidence in every transaction. Learn more at: [www.EvidentScientific.com](http://www.EvidentScientific.com)

## Gemmology Rocks



Run by gemmologist Kerry Gregory, Gemmology Rocks' main mission is to deliver affordable, accessible and commercially relevant gemmology education and support to individuals and small businesses outside London and Birmingham. The business (Kerry) has delivered workshops and seminars at a number of conferences including the Scottish Gemmological Association, the Institute of Registered Valuers' and Gemworld International.

## Hatton Garden Jewellery



At Hatton Garden Jewellery, we source the best 9ct gold and silver jewellery from global markets and handle all logistics and imports

for our customers. We offer hassle-free logistics and £0 upfront stock investment. We use an API integration to create a seamless drop shipping service, ensuring your customers receive their orders directly in your branded packaging

## Hatton Garden Metals



Hatton Garden Metals is one of the UK's leading buyers of scrap gold, jewellery, coins and bars. Proud to be a third-generation family-run business, it has evolved and adapted over the course of the years, with a strong focus on providing a full and personable bullion service to trade customers. The company is committed to providing five-star customer service built on trust, reliability and integrity with the most competitive rates to all trade customers.

## Longmires



Longmires is a team of accountants and book-keepers offering a full outsource finance function; book-keeping, payroll bureau, monthly management accounts, KPIs, forecasting, board meetings and more. It values its clients and treats their finances as if they're its own. Longmires has worked with pawnbrokers for 11 years. Based in Manchester with clients across the UK, it prides itself on getting to know the clients as each business owner wants something different from their business.

## Mastermelt



Mastermelt provides tailored precious metal reclamation and management solutions to a range of industries worldwide. We enable our customers to reduce their precious metal losses, generate value even from complex waste materials, and contribute to sustainability through enhanced recycling. Mastermelt are committed to sustainability and responsible resource management. Our precious metal recycling services enable the recovery and reuse of valuable metals from diverse industries, including Pharmaceutical, Green Energy and Jewellery. Mastermelt will help you promote a circular economy by refining your precious metal waste.

## NOSCO



Born in 2017, Nospos quickly became the ultimate EPOS system for the buyback sector. Development has continued over the last seven years, and the system has evolved into a powerful platform. Working closely with GA Pawnbrokers and Fish Brothers Group, the company has launched the Nospos Pawnbroking Suite, making it the perfect EPOS system for pawnbrokers. Visit the exhibition stand to see how Nospos can improve your business, and book a free trial!

## Pawnbroker Charitable Institution



It is well known that pawnbrokers in times of trouble will join together to help those in need get back on their feet. But what if you are an individual who is ill or simply struggling to afford a new cooker? Well there is help available from the Pawnbrokers Charitable Institution (PCI). Master Pawnbrokers founded the PCI in 1823. It provides financial assistance in the form of yearly grants to pawnbrokers and their dependents in need.

## RWB Auctions



RWB Auctions specialises in the sale of fine jewellery, coins, silver and collectables. Trade customers can enjoy 0% commission on all lots consigned to our general and specialist sales. We offer secure collection and payouts within two weeks of an auction, coordinated via a dedicated representative. Find us online at [www.rwbuctions.com](http://www.rwbuctions.com) or visit our newly refurbished salerooms in Royal Wootton Bassett, Wiltshire.

## Watch Collecting



Watch Collecting is a leading online auction platform for fine pre-owned watches. We cater for enthusiasts around the globe, offering a wide variety of watches from the world's most revered brands. Whether you are a seasoned collector or a first-time buyer, we provide personalised service at every step and a secure user-friendly interface to help you find your next watch. Explore the selection at [www.WatchCollecting.com](http://www.WatchCollecting.com)

## The Watch Register



The Watch Register database is the largest international due diligence resource for pawnbrokers to check the status of watches for theft, loss and fraud prior to transactions. It is the central database used by police forces, insurance companies, private individuals and the trade worldwide to record losses. A search allows pawnbrokers to identify stolen goods, minimise their risk of financial loss, protect their reputation, and avoid practical and legal complications.

## Zemplar



Would you like to derisk your existing banking arrangements? Recently rebranded as Zemplar Bank, we are delighted to continue supporting NPA members with your vital banking requirements. Pawnbrokers wishing to secure alternative banking services as a main provider or back-up are encouraged to speak with us at the NPA Conference. Working closely with the NPA we have established a bespoke onboarding process for members, enabling us to meet your banking needs.

# Conference Programme

Embracing Change – Friday 11th October 2024

Headline sponsors



General sponsor



| Time  | Topic  | Speakers  | Sponsors |
|-------|--|---|----------|
| 09.00 | <b>Tea, Coffee and Exhibition</b>                          |   |          |
| 10.00 | NPA Annual General Meeting                                 | NPA Officers  |          |
| 10.15 | NPA Update   | Peter Hall – NPA Chief Executive                        |          |
| 10.30 | Hallmarking Risks  | Kerry Gregory – Gemmology Rocks                         |          |
| 10.55 | Jewellery Market Update                                    | Roxanne Guest – Birmingham Assay Office                 |          |
| 11.15 | Rolex Watch Market Update                                  | Haywood Milton – Miltons (Liverpool) Ltd                |          |
| 11.35 | <b>Tea, Coffee and Exhibition</b>                          |   |          |
| 12.05 | Compliance Update  | Stephen Atkins – SACM                                   |          |
| 12.35 | Safer Gems (Physical Risks) in association with T.H. March | Sarah Staff – SaferGems, in association with T.H. March |          |
| 13.00 | Customer Experience  | Jill Spencer – Proinsight                               |          |
| 13.30 | <b>Lunch</b>   |   |          |
| 14.30 | Theft and Risk Update                                      | Catherine Alexander – The Watch Register                |          |
| 14.50 | Transparency in Auction Sales                              | Kate Flitcroft - Bonhams                                |          |
| 15.10 | Changing Mindset   | Andy Reid, MBE (15-year anniversary)                    |          |
| 15.40 | Wrap-up  | Peter Kenyon, NPA President                             |          |
| 16.00 | <b>End</b>   |   |          |

## Awards Dinner and Awards Ceremony

General sponsors



| Time     | Topic                               | Detail  | Sponsors |
|----------|-------------------------------------|---|----------|
| 19.15    | Champagne Reception                 |   |          |
| 20.00    | Welcome by NPA President and Dinner | After-dinner drinks/liqueurs                    |          |
| 21.45    | Charity game                        | Supporting Andy Reid's Standing Tall Foundation |          |
| 21.55    | Awards Presentations                |   |          |
| 22.00    | Funky Casino/DJ/Karaoke/Comedian    | Entertainment                                   |          |
| Midnight | <b>End</b>                          |   |          |

| Community Contribution | Employer of the Year | Top Student             | Employee of the Year | Store of the Year | Watch Pledging Best Practice | Lifetime Achievement |
|------------------------|----------------------|-------------------------|----------------------|-------------------|------------------------------|----------------------|
| Hatton Garden Metals   | T.H. March           | Assay Office Birmingham | Presman Mastermelt   | Clarity & Success | The Watch Register           | The NPA              |