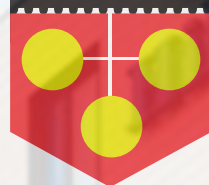


NPA



Conference and Awards 2025



Exhibition from 9am

AGM and Conference starts at 10.30am

Sponsors

Headline Sponsor

cashconverters

Headline Sponsor

H&T
PAWNBROKERS

Headline Sponsor

RAMSDENS

General conference & Awards dinner sponsor



Auction Revolution

Morning coffee



ASSOCIATED
SECURITY

Lunch

Travelex

worldwide money

Live Band



THE LEWY GROUP

Champagne Reception

STERLING VAULT
AUCTIONEERS

Entertainment



SUTTONS & ROBERTSONS

PAWNBROKERS SINCE 1770

Employee of Year Award

MM
MASTERMELT

Community Award



Store of Year Award



**CLARITY
& SUCCESS**
SOFTWARE for JEWELLERS

Lifetime Achievement Award

WATCH COLLECTING

Student Award

KV Consulting
Business Training & Support

Photo Booth & Employer of Year Award Sponsor

TH March
Insurance Since 1887

NPA's 132nd Conference

Friday 10th October

Hilton Tower Bridge Hotel, London

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.

Associated Security



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. 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
- 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 holds monthly auctions of watches, jewellery and silver and regular auctions of art, antiques and commercial stock. We are always seeking new stock for our regular auctions as well as classic cars and vehicles, collections and arranging commercial clearance for our constantly growing global client base.

Don't miss the evening's line-up of a pre-dinner Champagne reception, 3-course black tie dinner, Awards presentations, Uncle Funk's Disco Inferno live band and, if that wasn't enough, we have also engaged a Photo Booth.

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.

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.

Sponsors

KV Consulting



KV Consulting is sponsoring the Top Student Award.

For over 12 years, KV Consulting has been offering comprehensive support to clients in the pawnbroking industry. Our expertise in this area ensures precise compliance guidance, ranging from reviewing or providing documentation to advising on handling complex customer inquiries resulting from forbearance. With over 20 successful clients supported with their FCA applications, we prioritise staying informed about legal and regulatory changes.

Lewy Group



Lewy Group is sponsoring the Live Band at the Awards Dinner.

The development of the Lewy Group empire all started with just one store in Walthamstow, London, in 1998. Over the years more stores have been added until now where there are 30 stores under the Lewy Group umbrella. Our success is down to the simple fact we are a family business, family run and owned, and we treat our team like family and do the same for our customers.

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.

Sterling Vault Auctioneers



Sterling Vault is sponsoring the pre-dinner Champagne Reception

At Sterling Vault Auctioneers, we make selling and buying watches simple, secure and exciting. From vintage classics to modern marvels,

our specialist team helps connect passionate collectors with standout timepieces. Trusted by clients across the globe, we're redefining the watch auction experience. We have just launched a new service and NPA members are offered a 30 day free trial of Aperture giving unprecedented access to auction house sale prices for watches.

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 & Photo Booth

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.

Travelex



Travelex is sponsoring 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.

Watch Collecting



Watch Collecting is sponsoring the Lifetime Achievement Award.

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

Exhibitors

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, 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.

Bates Studio



Bates Studio is a specialist workplace design and project management company, delivering end-to-end interior solutions that transform how people work and interact with their spaces. From concept to completion, we partner with clients to design and deliver inspiring, functional workplaces that align with their culture, values and business goals. Our integrated approach combines creative interior design, technical expertise and seamless project delivery to bring work environments to life — on time and on budget.

Entrupy



Entrupy delivers advanced AI-powered authentication solutions for luxury goods and trainers. Trusted by leaders in the pawn industry globally, our technology ensures fast, accurate verification and valuation of high-end items — minimising risk and maximising operational efficiency. Visit our stand to see how we are transforming product verification and setting a new standard in the industry.

FASHIONPHILE



Since 1999, FASHIONPHILE has served as the ultra-luxury source for luxury lovers and resellers alike. As the first re-commerce brand of its kind and the exclusive partner of Neiman Marcus, we make pre-owned ultra-luxury accessories ultra-attainable and more sustainable.

Gambit HR



We make HR more human. Our services are tailored to your needs, so regardless of your size, scale and whether you have in-house HR or not, we design the best HR solution for you. Provided on either an ad-hoc or retained basis, we design our services to deliver on your needs, based on three solution levels: Consultative: Comprehensive: Collaborative

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.

HS Walsh



HS Walsh are the tool and equipment supplier of choice for some of the biggest names in the pawnbroking, watch and jewellery industries. We have been supplying the trade for more than 75 years, and are renowned for our quality products and excellent aftersales service. Our longstanding staff throughout our three locations of Biggin Hill, Hatton Garden and the Birmingham Jewellery Quarter offer plenty of product knowledge, and a helpful and friendly nature.

JewelMaster



JewelMaster is the last independent UK company offering software solutions exclusively to the jewellery trade.

We issue at least two updates a year building on suggestions from customers and industry trends. At the same time, we have managed to keep the costs down to provide software that supports your business, but doesn't drain your business.

We are "in the cloud". We are "online"

You pay a fixed monthly fee covering access to the software (always the latest version) and support. It's that simple — and you can log in from wherever you can get an internet connection

Whether you need immediate buy-ins, deferred buy-ins, buy-backs, or full pledge contracts, JSM Pledge has you covered.

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 is committed to sustainability and responsible resource management.

Niton UK



NITON UK is the UK market leader for XRF analysers in the precious metals market. Our DXL (Desktop) and XL2 (Handheld) analysers are known for providing completely non-destructive testing and analysis of all key precious metal alloys, producing laboratory quality results without the need for sampling or preparation.

Priding itself with over 25 years of industry experience and over 2000 UK customers, NITON UK provide a flawless, reliable and trustworthy back-up service fully based in the UK. If you're in need of upgrades, calibrations, maintenance contracts, services packages, training or repairs,

NITON UK can help support your business.

T 01256 397 860 - info@nitonuk.co.uk - www.nitonuk.co.uk

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

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.

Yehuda



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. Another popular model is the Diamond Colorimeter, a device that examines rough diamonds and predicts their colour after polishing. The Colorimeter diagnoses the entire normal scale of the D-K colours.

Zempler Bank



Would you like to derisk your existing banking arrangements? Recently rebranded as Zempler 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.

NOSCO



Born in 2017, Nospos quickly became the ultimate EPOS system for the buy-back 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 Nosco's 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.

Sterling Vault Auctioneers



At Sterling Vault Auctioneers, we make selling and buying watches simple, secure and exciting. From vintage classics to modern marvels, our specialist team helps connect passionate collectors with standout timepieces. Trusted by clients across the globe, we're redefining the watch auction experience. Visit our exhibition stand and check out our pawnbroker focussed special offers.

Conference Programme

Unlocking Opportunities – Friday 10th October 2025

Headline sponsors

RAMSDENS

cashconverters



General sponsor



Time	Topic	Speakers	Sponsors
09.00	Tea, Coffee and Exhibition		
10.30	NPA Annual General Meeting	NPA Officers	
10.50	NPA Update	Peter Hall – NPA Chief Executive	
11.10	Physical Risks	Sarah Staff – SaferGems with DCI Scott Mather and DS Matt Holland, Flying Squad	
11.40	Additional Bank Account	Patrick Herrlinger and Stuart Wooley – Zempler Bank	
12.00	Tea, Coffee and Exhibition		
12.25	HR Benefits	Rob Elliott – RnA HR Solutions	
12.50	Precious Metals Update	Philip Newman – Metals Focus	
13.20	Risk and Compliance Update	Stephen Atkins – SACM	
13.40	Lunch		
14.40	AML Risks for Pawnbrokers	Caroline Letts – HMRC	
15.05	FCA Surplus Collection Study	Steve Human – FCA	
15.30	Coloured Stones	Kerry Gregory – Gemmology Rocks	
15.55	Panel Q&A (time permitting)	NPA Officers, Stephen Atkins and Peter Hall – NPA Chief Executive	
16.15	Wrap up	Carl Murray – NPA President	
16.20	End		

Awards Dinner and Awards Ceremony

General sponsor



Time	Topic	Detail	Sponsors
19.00	Champagne Reception	Time to network with friends plus Photo Booth is open and remains open all night.	
19.45	Welcome by NPA President and Dinner		
21.15	Charity game – Give a Duck Foundation (Please bring some cash to join in)	This amazing charity gives ducks to children diagnosed with cancer. Each Chemo Duck is fitted with medical lines and ports to mirror those of the child.	
21.30	Awards Presentations	Have you won this year?	
22.00	Live band – Uncle Funk's Disco Inferno	Time to relax and have some fun.	
Midnight	End		

Community Contribution

Hatton Garden Metals

Employer of the Year

T.H. March

Top Student

KV Consulting

Employee of the Year

Presman Mastermelt

Store of the Year

Clarity & Success

Lifetime Achievement

Watch Collecting

Stephen Atkins

SACM Ltd

Regulatory Update

Risk and Compliance Update



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.

Rob Elliott

Gambit HR

HR Benefits & Regulatory Update



Rob has over 19 years' experience working in HR and employment law, 17 of those as a qualified solicitor. He is vastly experienced in HR and employment law and also responsible for all Employment Tribunal matters. He advises on the whole gamut of HR issues, ranging from discipline and grievance, through to discrimination, TUPE, and redundancy/restructures. Rob is passionate about delivering solutions tailored to the client's aims, many involving complex situations that require balancing risk with achieving the desired outcome.

Kerry Gregory

Gemmology Rocks

Coloured Stones



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.

Patrick Herrlinger with

Stuart Wooley

Zempler Bank

Additional bank account



Patrick has spent the past 22 years in banking and has a passion for helping the UK's small businesses to better manage their money.

He is currently serving as The Head of Partnership development at Zempler Bank.

Steve Human

**Senior Associate Economist/
Economics Division at the FCA
Surplus Collection Study**



Steve is a behavioural economist with over 10 years' experience in both regulatory and consulting environments. As a Senior Associate at the Financial Conduct Authority, he leads applied research that informs policy, from designing large-scale experiments to developing practical frameworks. Before joining the FCA, Steve advised government departments at the Behavioural Insights Team and supported private-sector clients as an economic consultant.

Caroline Letts

HMRC

AML Risks for Pawnbrokers



Caroline has over 25 years' operational experience working in various positions in HM Revenue and Customs including Criminal Investigation, Intelligence Development and managing a Money Laundering Investigation team in Economic Crime Operations. For the last four years she has been responsible for delivery of a Fiscal Cash Strategy with her focus to increase the number and value of cash and listed asset seizures relating to Customs & Tax related offences across HMRC.

Philip Newman

Metals Focus

Precious Metals Update



Philip is a founding partner of Metals Focus, the independent precious metals research consultancy, with a team of 30 in eight markets. Philip has 29 years of experience in precious metals analytics. Prior to this he was Research Director at GFMS, where he was a key contributor and project manager of their research and consultancy projects. Philip is a regular speaker at international events, including the International Precious Metals Institute in the US, and the India Gold Conference. Philip holds a BSc (Hons) in Economics from the University of Surrey.

Sarah Staff

SaferGems

**with DCI Scott Mather and DS
Matt Holland MPS Flying Squad
Physical Risks**



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, tackling serious and organised crime. Joining the Flying Squad, Sarah worked on complex operations as a surveillance firearms officer and investigator.



Employee of the Year

Who can enter?

Any member, any size, any store

Criteria?

Going above and beyond, supporting customers and the business. Evidenced by results and feedback from customers, colleagues and business leaders.



Community Contribution

Who can enter?

Any member, any size, any store

Criteria?

Good engagement in supporting the local community. e.g. Raising money for charity or local initiatives. Positive team response and good feedback from the area/community which was supported.



Employer of the Year

Who can enter?

Any member, any size, any store

Criteria?

Delivering strong leadership and support to their stores. Able to evidence high performing teams, belief in training, professionalism and embedding FCA's 'Principles of Business'.



Store of the Year

Who can enter?

Any member, any size, any store

Criteria?

Great store layout, good customer service and able to evidence high performing teams and leadership.



Student of the Year

Student that has passed the main modules with the highest mark in 2025.

As chosen by the NPA.

