

Attitude is contagious...

Antonia Scott speaks to local entrepreneurs, to find out why their attitude is worth catching

Simon Grace & Tom Perkins,
Co-Founders of
Charles & Dean
www.charlesanddean.com

How it all began....

Simon Grace went to school in Oundle where he showed a strong work ethic right from the start, often having two or three part-time evening and weekend jobs at a time and clearly remembers his first 'entrepreneurial deal' as a young teenager - sourcing the on trend American 'Von Dutch' baseball hats from a contact in the US, organising a shipment over to Manchester, then asking a local friend to drive up and collect them (as he was too young to have a driving licence!) before delivering them to Peterborough where he had already sold them to a designer clothing store 24 hours earlier, making himself his first £1,000 profit.

The entrepreneurial seed was sown and Simon was destined to 'think big,' choosing a career path that bucked the trend his peers followed to university, but instead head to London to work hard and hopefully get rich. The capital city was certainly paved in gold for a while and whilst working as an Estate Agent, Simon made some shrewd business decisions, joining a Property Investment Education company, becoming a Shareholder and enjoyed numerous nationwide public-speaking engagements. Simon bought his first property at 19 years old and ten years later, now has a personal property portfolio of over 240 units in Lincolnshire. He has a property business based in Lincoln and still mentors investment clients every month.

Tom Perkins also grew up locally, in Easton on the Hill and attended the same school as Simon in Oundle. At 14 he became driven to be financially independent, earning wages working at his village restaurant and offering his services as an 'odd job man' whilst still a student. As a young teenager, Tom was

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passionate about playing ice hockey and at 17, turned semi-professional and represented Great Britain in 2007. Tom studied Sports Therapy at university and, once qualified, gained a job at Peterborough United Football Club. Tom's entrepreneurial mind was always working and after various small scale successful sales paths, Tom decided to leave Peterborough United and set up his own Sports Injuries Clinic in Stamford - 'Body Management' which currently operates with over 1,000 regular clients. However, after being asked to help sell a high-end car for a family friend, Tom connected with Simon on Facebook and together they began to realise their combined potential network value and shared ambition.

Together Charles & Dean was formed in 2011, originally as simply a high-end car sourcing company; however after looking at the market and realising that the majority of finance agreement rates with dealerships were high and often had very poor customer service, Simon and Tom realised their niche - to be a transparent car finance brokerage, offering excellent service with flexible terms. They then identified an opportunity in the market for Agricultural and Asset Finance the following year and in 2014 have moved into Commercial Property and Development financing. Their company's rise has been impressive and Charles & Dean are accredited by the National Association of Commercial Finance Brokers.

Inspiration, Motivation, Vision and Drive....

"Put simply, successful people inspire us: Business people who have created something from nothing, people who overcome massive hurdles to achieve their goals, those who have managed a successful work/life balance and who are content, charitable people and those

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Their motivation comes largely from a desire to develop a large business that people want to work for and work with. Key drivers are service, knowledge base and profitability and ensuring that the business is systemised to enable leverage of others. Simon and Tom would like to build the Charles & Dean brand so that it is recognised for being a financially strong, credible, well respected business that ensures customers return and

recommend their services to others.

Simon says, "I would ideally like financial freedom for my family and a legacy to pass to my children. I ultimately would like to be recognised as being an achiever, someone who helps others financially but also gives personally with my time so others can benefit from my knowledge and experience."

Tom echoes this sentiment, "I am inspired by people who are passionate towards what they do in their life, from seeing someone develop a start-up business into a large company providing opportunities for others, to someone who is passionate towards a sport and seeing them mature into a professional athlete. Both are extremely inspiring to me as they both involve a huge amount of sacrifice and innate self drive."

Passion, belief and mantras!

"One of the most enjoyable sides to our job is that we both love to build relationships with customers and have made many friends from helping people via Charles & Dean. We work hard to ensure our business dealings are more than simply a 'transaction' and really enjoy learning about each individual and their business and finding other ways we can help them out - from the simplest act of buying them a book we think they'll find useful, to offering advice based upon experience."

"Our business aspirations for Charles & Dean would be along the same vein as the well respected financial business, Hargreaves Lansdown, which was founded in 1981 by Peter Hargreaves and Stephen Lansdown and which floated in 2007."

Simon and Tom love meeting new people and their office door in Stamford's Willoughby House on Broad Street is always open - so they encourage you to pop in and say hello!