

Trek Kilimanjaro update

In the last edition of Connected we spoke about our very own climbing man, M&E member, Richard Eager, who will be climbing Mount Kilimanjaro in February for the charity 'The Big Issue Foundation'

Here Richard gives us his diary on his ongoing preparation for the challenge ahead...

"I've started going to a chiropractor re. mild lower back pain which I've had on and off for years, lots of clicking and cracking of various parts of my back and neck - some new exercises to do too!

I'm taking every opportunity to get walks in e.g. when I get chance at lunchtime I walk into the centre of Knaresborough and back, which involves going up the Castle steps, 'admittedly these

aren't 19,340 feet high, but when I first did it I got out of breath halfway up!, now, I can go all the way up, back down, and up again without stopping or becoming breathless. Also increased the activity on the old cross-stepper and club walks.

Not heard yet with regard to the altitude simulation programme I'm trying to get on.

My fundraising to date totals £1,610, still needing £2,396 by 17th December, so no time to lose for anyone who wants to sponsor me!"

If you would like to sponsor Richard log onto www.justgiving.com and type Richard Eager in the 'find a friend' section on the home page.

AWARD WINNING CBK COLCHESTER!

M&E member, Peter Chadborn of CBK Colchester has become a familiar face in the world of financial services of late. He continues to feature in a number of articles and programs throughout the industry and has also recently received a number of awards for CBK Colchester.

CBK stands for Chadborn Baker and Kearle, the original name of Peter's business before he and his co-founders restructured to form three autonomous companies four years ago. Peter co-owns and runs CBK Colchester with Peter Wright.

In September, Professional Adviser publication featured a double page spread on Peter Chadborn in the Better Business – Adviser Focus section. In this article Peter talked openly about CBK and it's journey over the last few years. Peter admitted CBK would face a "worrying" future as a result of the recession had its founders not had the foresight to change its business model several years ago. A company once reliant on income generated from new business and initial payments now actively builds a trail element into as much business as possible, dependent on the case. Peter said "the truth is, I dread to think what things would be like for CBK if we hadn't changed. Had we not started building trail into our investment and pensions work, well, it would be worrying. We know anecdotally of a number of firms that were very profitable, three or four years ago that have gone bust". In this same article Peter also discussed CBK's weaknesses "qualifications". He said "it's one of the big challenges facing businesses like ours. We are IFAs and businessmen. When are we going to find time to do these exams? It is a problem, because we know we're going to have to do them at some point". Peter said the pressures they are facing are eased thanks to their membership with us, the M&E Network. Peter went on to say "we get excellent help and support from Tenet, and we will go to them to find out exactly what it is we need to do to get fully RDR qualified".

You may have read CBK Colchester have recently won a number of awards within the industry. We caught up with Peter to find out what these are for and how CBK have become a winning team...

Award winning

The Good Advice Awards

2009 – Moneyfacts host annual awards for providers, but this year have introduced new IFA categories. CBK Colchester picked up the award for 'Best Protection Adviser'. The judges said 'CBK Colchester rated exceptionally highly in terms of the service it provides. It also demonstrated a clear willingness to establish long term client relationships. Client retention is essential for any IFA practice and it was here that CBK Colchester really impressed the judges'.



Professional Adviser – The 50 Most influential – Also in September this year, Professional Adviser publication named Peter Chadborn as being the 21st most influential person in the industry – in their poll of 50 key people shaping the future of financial advisers.

Best Critical Illness Intermediary and Best Life Insurance Intermediary – at the Health Insurance Awards. On 22 October Peter picked up Best Critical Illness Intermediary and Best Life Insurance Intermediary.

We asked Peter why the firm had chosen to focus on protection awards. He replied "In reality, protection only constitutes approximately 25% of our overall business mix, however; we believe it should be the cornerstone of all financial planning." He continued; "It is tempting for advisers to focus on the perceived glamorous area of wealth management but any adviser who has witnessed the financial security provided when a policy they set up, pays out, will testify to the real emotional and financial value this provides".