



N4 has proved to be a great choice, the project was bang on time and to budget. It was a great example of excellent project management and first class team work. They deliver on their promises

**Ian Rowling**

*CEO, Nottingham Building Society*

an ethical standpoint. It is reassuring to see that even in a young company with 50 employees the emphasis is still on making a difference to the environment. More companies could learn from this approach," said one of the judges.

N4 employs a 'Happy Customer' approach to marketing and has been adept at earning client endorsements. These have become self-fulfilling as more customers sign-up and become fans.

### Effective Outcomes

Skills and training are essential ingredients to the future well-being of the UK economy and are especially important to a company such as N4 in terms of sustainability and growth. Unsurprisingly IT capabilities are at the forefront of the company's skills requirements, but these are swiftly followed by customer service and negotiation skills.

N4 has developed a set of standards that rival ISOs and IIP Accreditation which it feels go further than the regulatory requirements of the formal standards

and are more relevant to the type of business that N4 has created. It measures the effectiveness of its standards by outcomes, so through its own internally controlled system it is able to monitor quality standards, through its CSR policy it can measure its impact on the environment – all outcomes are commensurate with those of external accreditors.

It is a people business that is proud of its employee retention rate. There are regular communications events and activities, and a recent staff survey revealed that 100 per cent of respondents felt that they get a 'buzz' out of working with their team, feel inspired by the company's leader, believe their managers are open and honest, and each of them felt motivated to work at N4.

This, together with a raft of great products that benefit N4's clients – financial institutions, their financial advisers and in-turn the end customer – by reducing the effects of onerous compliance and making the whole process client-friendly, makes N4 a worthy National Business Awards finalist ●

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# ABOUT THE NATIONAL BUSINESS AWARDS



The National Business Awards, sponsored by Orange were launched in 2002 and have grown to become the UK's most respected and sought-after business Awards programme which operate on a cross-sector basis. Entrants first have to register then complete a detailed entry form. The average time to complete a submission is two days.

The questions compel the entrants to seek information from across the entirety of the business and to undertake an internal review of the effectiveness of the results. All entrants must meet the category criteria (there are 14 separate categories) and also show evidence that the business is innovative, successful and ethical – these are the underpinning values that enable businesses of different types and sizes to be judged on an equal basis.

A shortlisting panel is convened to consider all the entries which are scored from their paper

submission. The 10 with the highest scores are shortlisted as finalists after undergoing a media check to ensure the validity of their claims as far as is possible. Finalists are then required to present in person to a convened panel of esteemed judges to present their case. Judges are pulled from a variety of sources including business practitioners, subject specialists, thought-leaders, academics, media specialists and some from the public sector and union officials. It is at the end of the presentations that the judges make their decision often after much debate.

Usually, it is the smallest of margins that separate the winners from the finalists therefore making it to finalist status is an enormous achievement and one which all of them should be proud. The positive media interest and PR activities serve to further enlighten the achievements of these exemplar companies.

FOR MORE INFORMATION PLEASE VISIT  
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N4 SOLUTIONS

A NATIONAL  
BUSINESS AWARDS  
CASE STUDY



**N4**Solutions

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Distribution and **fulfilment** technology  
for **mortgages** & financial planning



**N4**Solutions

BY MIKE FAULKNER, CHAIRMAN OF JUDGES

# N4 SOLUTIONS CHANGING SELLING P

**Change in any market is difficult to achieve, but to create the rate of change in the selling of financial services as rapidly as N4 Solutions has is remarkable. Its products cover the sale of Mortgages, General Insurance and Financial Planning products, taking the customer from initial contact through to fully compliant purchase across all distribution channels. It is its understanding of the pressures, both regulatory and consumer, that has enabled the company to win the trust and loyalty of the financial services sector**

**S**even years since inception and N4 Solutions (N4) has emerged as the UK's leading supplier of distribution and fulfilment technology. Its prominence in the sector was marked by reaching the finalist stage in two separate categories in the coveted National Business Awards. The Investors in People sponsored Workplace of the Year category reflected the high regard with which N4's 50 employees hold the company. N4 has a philosophy of creating a positive work environment to ensure its people get the best job satisfaction. Yet perhaps the most admirable achievement was N4's involvement in The AXA Small to Medium Sized Business of the Year – to be among the top 10 in this category is an enormous achievement for a relatively young company. Its continuous people development policies were certainly a contributory factor in N4 reaching the finalist stage, and this case study reflects the significance of its achievements.

## About N4 Solutions

Creating a successful business is not just about identifying a gap in the market and developing a solution to fill it. It requires good governance, a commitment to a culture of continuous people development, leadership and vision, determination and the ability to adhere to a plan.

The developers of the browser-based, multi-channel point of sale systems had an extensive understanding of the financial services sector. They also knew that there was little in the marketplace to rival their products. So when N4 wanted to evaluate its progress, it did not look to its sector for acknowledgement, but instead took the bold step of competing against a multitude of businesses from a vast array of sectors in the National Business Awards.

This decision meant that N4 was opening its

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doors to scrutiny from industry experts and leading academics from across the country. It was putting itself in a position where it would be judged on its ethics, innovation and success, as well as the specific category criteria. N4 had decided to enter into a meaningful yet tough arena to achieve a true insight into how it compares with UK plc.

## Customer Confidence

The products that N4 has developed are impressive on several fronts. The point-of-sale system serves to simplify the sales process for financial advisers selling products such as mortgages, financial planning and general insurance whilst adhering to the most stringent of regulatory requirements. Complementing the sales element of the system is a customer guide. This ensures that customers are fully aware of each step of the process. N4 recognises that financial services are some of the most complex and highest value purchases that some customers ever make, and the step-by-step guide from initial contact through to application submission serves to offer the customer full confidence.

Another impressive element of the N4 business is its ability to reach the highest levels of regulatory compliance without allowing the compliance issues to dictate the pace of the application. By developing the system with regulatory requirements

embedded and having the ability to constantly update it when new regulations are introduced, the entire sales process is simplified. This means that customers can get decisions faster and financial advisers can be more productive.

The outputs are especially interesting as N4 delivers graphical images as well as words and tables. The judges felt that customers would benefit from this user-friendly style and have a clearer understanding of all the information that they were being told. The product simplifies a complex transaction to the benefit of the sales adviser, the customer, the financial institution and makes compliance easy – a great example of innovation.

## Integrated Technology

One of the key reasons why the system is so successful is because of its integration capabilities. This is key to the on-going success of the business. The system is built using industry-standard technologies and is capable of being integrated on a component basis or in its entirety, whichever is best suited to the client.

One judge remarked: "This is an example of a well thought-through product idea which has been coupled with a strong business plan which identified areas where improvements to service could make a real difference."

When the business was formed the stakeholders

**Caption Pictures:** N4 is a place where staff and customers really enjoy their work. The company values state that staff are encouraged to maintain a healthy work/life balance, act with honesty and integrity - tell it as it is - even if it hurts! But the emphasis really is work hard, play hard



I want to say a special thank you to N4 Solutions for our point of sale system. N4 has been with us from the start and has worked very closely with us to design and build the Intrinsic proposition. N4 has been a key member of the team and I want to thank them for providing the best point of sale system in the industry

**Lord Sandy Leitch**

*Chairman, Intrinsic*

considered the vision for N4, and the values that were identified then are still the values adhered to today. The company is committed to developing products which add demonstrable value, but are flexible, easy to configure and easy to integrate into clients' business environments. In terms of values, N4 believes in connecting with clients, customers, the local community and the financial services sector.

It is connected to the local community through several initiatives led from board level commitment. A local independent specialist college for 16-25 year olds with complex physical disabilities and

associated learning difficulties, benefits from the CEO spending two days per month leading corporate fundraising. Students also benefit from work experience with N4. The company recently received The Gold Award from the Home Secretary for generating sustainable income sources for UK charities through Payroll Giving. Several other initiatives raise substantial funds for charity and the company has a detailed environmental policy.

"The commitment to corporate social responsibility resides firmly with the CEO. This leadership and the sustainable giving puts N4 in a strong position from ►

