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Left to right: Greg Marcham, David Parfrey (sponsor - Norwich Research Park), Adam Beecher, Beverly Atkin, Carly Docking, Euan Jacks, Tom Butcher, Paula Jack, Kabeer Kher and Ross Brown

Picture: MATT BRASNETT

Award-winning mortgage company changes lives in more ways than one

More than ever, businesses need to have a higher purpose to stand out. That's certainly the case for Yellow Brick Mortgages, which won the Changing Lives Special Recognition Award, sponsored by Norwich Research Park, at the Norfolk Business Awards 2021.

On the surface, the company is a whole-of-market mortgage and protection brokerage with over 40 consultants working across Norfolk and beyond. However, it's the way Yellow Brick Mortgages supports the wider community that makes it more than the sum of its parts.

"We understand that those able to buy a house and get a mortgage are the lucky ones," says managing director Stephen Perkins, *pictured right*, who co-founded Yellow Brick Mortgages with Greg Marcham. "There are many in our society for whom, through no fault of their own, this simply will not be possible, so we have always believed it's important as a business to support the greater community and give back from our privileged position."

Yellow Brick Mortgages won the Changing Lives Special Recognition Award at the Norfolk Business Awards 2021. Managing director **Stephen Perkins** explains how and why the company does things differently to other mortgage brokers.

With every completed mortgage, Yellow Brick Mortgages contributes £10 of its earnings to one of three Norfolk-based charities: PACT Animal Sanctuary, Nelsons Journey and Big C Cancer Charity. And it lets customers choose which charity they wish to support with their application.

In addition, the company now plants a tree for each completed mortgage, ensuring it does its bit for the environment too. It started by planting 3,550 trees – one for each completed mortgage since its inception up to the end of October 2021. Monthly planting then commenced from November 2021.

Since being established in 2018, Yellow Brick Mortgages has also offered free advice to

all NHS staff – waiving its usual fees of up to £495 – and it currently sponsors over 40 local sports clubs and community groups. To date, it has raised over £30,000 for charitable and community causes.

Winning the Changing Lives Special Recognition Award is reward for this ethical approach. "To be recognised for something that is so fundamental to our ethos, and also from such a selection of amazing local companies who are having huge positive impacts on our community, makes us very proud," says Stephen.

"We have all been on this journey together to create a company with a family and community core, so for this to be

highlighted by such an awesome award on an amazing awards evening in the company of so many great businesses was truly special."

As well as giving back to the community, Yellow Brick Mortgages does everything it can to be the very best mortgage broker for its customers. "All of our advisers have no targets or management, with the only expectation to give exceptional customer service," Stephen explains. "Our market-leading pay terms also mean they can focus on quality not quantity to ensure a very personal service for our clients."

The "very flat structure" that comes with no management means "all employees work together as a team for the common good of the business."

"Ideas from all team members are always welcomed and encouraged, and can be acted upon swiftly if they're seen as good improvements," adds Stephen. "We are always looking

at ways to improve our business, the service we provide and our impact on the community and environment."

Collaboration has been critical for all businesses over the past two years, although Yellow Brick Mortgages was well-equipped for the changes brought about by the pandemic.

"Our team already worked remotely from home, so we were luckily less impacted than many other businesses," says Stephen. "We managed to continue our growth over the pandemic, adding over 15 new advisers."

It is now looking to add more experienced advisers, plus referrers such as estate agents – while spreading further into Suffolk and Cambridgeshire, and expanding its Scottish team.

"Longer term we would look to continue our expansion across the UK to eventually be a truly national company, and one of the market leaders which does things differently to the large corporates," says Stephen.

